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SATURDAY, FEBRUARY 4, 1893.

SOUNDS AND ECHOES.

If the old hoopskirt of our mothers and their mothers comes in again, the country can stand a higher tax on whiskey, for men will have it any price.

THE Marquis of Queensbury now declares that a man should have several wives. The markis's own rules ought to let him know when he's got enough.

M. DE BLOWITZ asks, "Can a young man be taught to become a journalist?" Yes. A "journalist" is a reporter who spends his time trying to avoid being scooped, while a "a newspaper man" spends his time trying to scoop the other fellows.

ALD. MILLER has placed upon our table a beautiful bouquet of roses picked from his garden on the second of February. While we here in British Columbia are gathering roses, the people in the east are freezing in their beds. The climate of British Columbia beats the world.

FILLING OUT BANK CHEQUES.

The Montreal *Shareholder* has, at different times, called attention to the necessity of caution in filling out bank cheques, as carelessness in this respect is occasionally attended with serious results. Illustration is frequently a more effective teacher than warning. It is especially so when the illustration is one of fact instead of being drawn from imagination. The lesson under such circumstances becomes more impressed upon the reader's mind when the amount involved is a large one. Where cheque perforators are used and the true amount of the cheque is punched out the danger of alteration is considerably reduced, but the use of the machines is not as extensive as it ought to be. But here is an illustration, for which we are indebted to the London *Drapers' Record*: "As personal trust cannot well be eliminated from human affairs—and especially commercial affairs—it is futile, as the Latin proverb reminds us, to treat all negligence as folly. But there is a class of counting-house negligence which deserves no other name; and the case of Messrs. Reynolds and Company, the great firm of cotton merchants, tried this week at the Manchester Assizes, can scarcely expect to escape such a condemnation. By the very trite fraud of drawing cheques in a loose way, so as to admit of easy alteration, the firm has been robbed of the trifling sum of

(Jan. 1, 1892, 1 house, 13 people.)

KASLO CITY

Situated on the west shore of Kootenay Lake, has unequalled natural advantages, and this city, to-day, has a brighter future before it than was ever predicted for Denver, Col., for there is more rich silver ore in sight in the Kaslo-Slocan district immediately tributary to Kaslo than was ever seen before on any continent or in any country.

ENQUIRE OF

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Jan. 1, 1893, 113 houses, 1,500 people.)

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£160,000, for which they have endeavored to make their bankers responsible, on the ground of negligence. The amount was worth trying for, if the size of the stake was the only thing to be taken into consideration. But the facts of the case showed that the primal negligence was on the side of the plaintiffs; and that made it somewhat akward to cast the first stone. The method of the conspirators was a very plain and transparent one, against which even ordinary men with banking accounts habitually guard themselves, less from suspicion than business habit. The cheques were drawn with wide spaces between the figures, and with sufficient room and provision for altering the words without bungling, and in one particular case, *e g.* the sum of £2,000 was thus increased to £20,000, and so on. The dishonest servants, of course, enjoyed the full confidence of their employers; and there are cases, especially in gigantic concerns, in which ample confidence must be reposed in subordinates. But as there may be wide freedom within the bounds

of law, so, in commercial matters, the widest confidence should be within the bounds of recognized form and routine. The bare fact of drawing cheques in a negligent form should at once attract the attention of the signatory; and the habit should be stopped, not from suspicion, but for form's sake. In the case under consideration the Bank was not held responsible; and we think it would have been an extraordinary thing if it had been. But the case is worth pondering; for even Homer sometimes nods."

As might be expected, the inhabitants of Central Russia labor fewest days in the year—to wit, 267. Then comes Canada with 270, followed by Scotland, 275; England, 278; Portugal, 283; Russian Poland, 288; Spain, 290; Austria and the Russian Baltic Provinces, 295; Italy, 298; Bavaria, Belgium, Brazil and Luxemborg, 300; Saxony, France, Finland, Wurtemberg, Switzerland, Denmark and Norway, 302; Sweden, 304; Prussia and Ireland, 305; United States, 306; Holland, 308; and Hungary, 312.