

passers-by. Especially do they delight to follow conveyances, and I have frequently seen the occupants of buggies put to their wits' end to prevent serious accidents. Can nothing be done to alleviate the public sufferings in this regard? Are our civic officials hired to do nothing? Surely there should be prompt action taken to abate at least what is now a horrible nuisance.

PERE GRINATOR.

### CHARACTER IN BANK CHEQUES.

One of the first things that some men do when they go into business for themselves is to have their cheques made to order. They think that it gives them a certain distinction, and that it shows that they are of importance. Getting cheques made to order does not cost much, and it is so easily done that it detracts from rather than elevates the standing of the man who does it. A cheque can be written on a plain piece of paper that will draw money out of a bank if the man who sends it has money there just as well as if elaborate engravings formed the background of the writing.

If there can be said to be a fashion in cheques, the small cheques are the most fashionable ones. A big cheque is bad form. It is also bad form to carry a pocket cheque-book. It has an air of display about it and shows the character of a man, just as the wearing of many diamonds does. It costs nothing to carry a pocket cheque-book. The proper thing to do is to have a big book, three cheques wide, and to tear out two or three to carry around with you loose in your pocket, just as if they were cash. It is also better form to have a printed cheque than an engraved cheque. The Astors' precedent should be sufficient for this. It should interest a fashionable young man to know that everything about the Astors' cheque, except the date, number, name of the payee, amount and signature, is printed in type of the old English style.

Tellers and cashiers prefer the plain printed to the elaborate, engraved cheques. They are easier to read, easier to keep tally of, and rather hard to alter. An alteration or change shows easier on a plain cheque than on an elaborate one.

It is with banks as with men. A good deal about a bank can be told from the kind of cheque it furnishes. Country banks furnish more elaborate cheques than city banks. Big banks have plainer cheques and better paper than smaller banks. The Chemical National Bank of New York city has plain cheques on fine quality paper. Smaller banks have engraved cheques on cheaper paper. The cost of chemical cheque-books to the bank is more than the cost of cheques to the smaller banks, but the smaller banks take it out on elaboration.

Jay Gould is said to be one of the most careless of all rich men about the kind of paper that he draws cheques on. When he was gathering the roads together for his South-Western system he drew up a cheque for several million dollars on the back of an envelope. This cheque was all in his own handwriting, and it would have been harder to alter than many cheques on picture paper.—*Rhodes' Journal of Banking.*

### ODE TO A MODERN SHIP.

Child of the dismal mine,  
Compact of chilly steel,  
Ploughing the brine!  
Though can't not surely feel  
That sense divine;  
Which, urged by sail and oar,  
The good ship felt of yore.  
Constructed, deck to keel,  
Of Pontic pine.

Then every seasoned plank  
That sailed the sea  
Rose softly, softly sank,  
Riding the waves in buoyant majesty  
And, fair white sails,  
Tall spars with streamers decked,  
Bent to the rising gales,  
That with crisp foam the heaving ocean flecked.

But thee the summer breeze,  
The roaring winter's blast  
That bows the trees,  
Move not; thou steamest past  
In spite of these.  
Not as in days of old;  
For in thy sultry hold,  
With sullen wheeze,  
Thy furnace fierce is coaled,  
And grimy hands thy pulsing pistons grease.  
—E. H. Lacon Watson, in Temple Bar.

### A MODERN DANIEL

Law Examiner—"I will state a case: Mother and daughter occupy the same bedroom with their two little boys. As the children strongly resemble each other, and were both dressed alike, the nurses exchanged the babies so that no one could tell which belonged to the mother and which to the daughter. How would you settle the point?"

Candidate—"Are you quite sure, Herr Professor, that the babies were exchanged?"

Examiner—"Why, didn't I tell you so?"

Candidate—"Well, then, change them back again."

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1 pair 3-carat diamond earrings.....\$200 00  
1 pair 5-carat diamond earrings cost \$450.....\$310 00  
1 18-carat gold English Lever, cost \$30.....\$65 00  
1 18-carat gold chain, 32 penny-weight.....\$25 00  
1 Gold Watch with heavy quartz chain and Locket, cost \$275.....\$125 00  
1 Diamond Ring, 2 1/2-carat, cost \$275.....\$175 00  
1 pearl, 8 1/2 grains.....\$35 00  
1 unset Diamond, blue tint, weight, 2 carat, less 1.....\$180 00  
1 2 1/2 carat do.....\$225 00  
1 Ladies' seal-skin coat, cost \$700.00.....\$250 00  
1 Piano.....\$75 00  
1 Ladies' dressing-case, Rosewood, well fitted up.....\$15 00  
1 Ladies' dressing-case in walnut.....\$10 00  
1 music box, plays 10 tunes.....\$20 00  
1 music box, plays 6 tunes.....\$15 00  
1 double-barrel shot-gun, No. 10, maker Henry Toller, cost \$75.....\$25 00

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