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SATURDAY, MAY 5, 1894.

## ALL THE WORLD OVER.

*"I must have liberty,  
Withal as large a charter as the wind—  
To blow on whom I please."*

THE citizens of Victoria have on more than one occasion in the past had reason to congratulate themselves on the watchfulness displayed by their medical health officer, Dr. George Duncan. This gentleman appears to realize that something more than drawing a salary is required of him. His action in submitting the Chinese passengers by the last Empress to a disinfectant bath may not, according to the interpretation put upon the section under which he acted by certain members of the legal profession, be in strict accordance with the letter of the law, but no one will doubt that it is perfectly in keeping with the higher law—self-preservation. The section of the by-law referred to provides as follows:

"If the medical health officer or sanitary inspector believe that any person is infected or has been exposed to infection, or that his or her clothing contain infection, either of them may detain such person and his or her clothing or other effects aforesaid, and such person and the clothing and other effects shall be at once disinfected."

It is a generally admitted fact that smallpox is always epidemic in China and Japan. The doctor, in his affidavit, said "that from conversation recently had with medical missionaries from China and Japan I have good cause to believe that smallpox is endemic in the said countries."

This, coupled with the fact that smallpox was actually brought in by the Empress of India on her last trip to this port, to any ordinary person, would seem sufficient reason for the precautions which were taken by Dr. Duncan.

It is also known that the dread of smallpox which exists among white people does not extend to the Chinese. So far from being afraid of smallpox, the latter actually inoculate themselves with the virus. The experience of the medical health officer with the inhabitants of Chinatown has been that they would go in and out of a house in which there was smallpox without the slightest hesitation and then engage as house servants for the better class of our white people. It is safe to assert that if they do that here they would do the same thing in Hong Kong, where the disease prevails at all times.

In the light of these facts, the people, who know but little about the law or the construction to which it is liable, will regard the precautions taken by Dr. George Duncan and Sanitary Officer Conlin as not only justifiable but also desirable. If the by-law does not confer sufficient power on the medical health officer to safeguard the health of the citizens, the sooner it is amended to do so the better. In this connection, it might be well to state that Mr. Justice Walkem made a few wise suggestions with regard to the scope of the city health by-law which should be carefully noted.

A walk-into-my-parlor-said-the-spider-to-the-fly sort of business seems to have sprung out of the hard times in this part of the world, and it is my duty to warn people against becoming entangled in the web that is very artfully laid. Just now a great many people need a little ready money; a period of reverses has driven a man into a corner, from which a small temporary loan would relieve him. His position is such that his earnings are wholly absorbed in defraying his current household expenses, and allow him no margin to make up a debt that in an unfortunate moment of sickness or other exigency had to be contracted. Some money is owing him which he expects to receive in the near future, but that is not the present, and it is now that the liquidation of this debt is most severely pressed upon him. He has a home,

which may be his own, or furniture, but the sum required is not sufficient to warrant the expense of executing a mortgage on the one or a chattel mortgage on the other. So that what the poor man wants is some means of surmounting his difficulty by effecting a short loan by way of note, pledging his deeds as collateral, perhaps, or getting an endorser for the note. A seeming way of doing this is presented by some announcements he reads of straight loans made without publicity and delay. Just the thing, he imagines, and at once applies. Innocently he lays bare his affairs, the name and position of his endorser, and all the details connected with his case. More than one of these cases have come under my notice lately, but a prudent desire to carefully investigate the business methods of these people prevented an earlier mention of a system which has little of honesty and none of honor in it. In fact, as the *Commercial Journal* says, many of these money lenders neither in their individual appearance nor in their surroundings are likely to impress one with their financial strength, and yet they have the effrontery to advertise that they have money to lend.

In an article dealing with this subject from another standpoint, the same paper clearly exposes this "hawking" a man's credit from Harry to Dick in search of money that these self-styled financiers have not themselves. It says:—

"It may be perhaps well to say here that among many small traders absolute financial distress prevails. During the dull times, which have not by any means passed away, these grocers or other dealers have allowed customers to run up little bills, which, instead of diminishing, have been allowed to augment, the good heart of the shopkeeper preventing him from refusing those who when they had money were accustomed to spend it with him. To his dismay, there is no liquidation, and doubtless the poor souls whom he trusted and has continued to trust have bought no more from him than was absolutely necessary to keep body and soul together. The time, however, arrives for the retailer to come to some sort of a settlement with the wholesaler, who, not having intimate relations with the consumer and caring in no way for his misfortunes, insists that he either be paid or have something on account. An endeavor is consequently made to collect; but no money can be had. The patience of the wholesaler having been exhausted, he becomes more peremptory. The retailer seeing that he must raise money thinks that he may possibly obtain relief, though it is at an extremely high rate of interest, from one of these petty financiers. There is no hesitation on the part of the latter in saying to him