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Cheque Case.

A suit was brought against Strange Forged Llovd's Bank to recover £92 8s. 6d. deposited by the plaintiff which, he alleged, was drawn

out without his knowledge. As the case developed, the plaintiff's wife admitted that she had signed her husband's name to 18 cheques without his sanction. That the signature to these cheques varied from the man's ordinary signature was admitted, but the bank pleaded that such variations were common in the signatures of illiterate persons. The bank lost and had to refund this money and pay costs.

It would have been wise if the bank's manager had made enquiries when variations in his customer's signature were first noticed.

A Canadian who has returned Mexican Poverty. home after a prolonged stay in Mexico in describing to us the more prominent features of that country, declared that, one of the most striking exhibits of Mexico was, the extreme poverty of the people. He said, "Familiar as I have long been with the conditions of life amongst the very poorest of Canadians in Toronto and Montreal, as well as in New York, St. Louis, and other American cities, I can make no comparisons between them and those prevailing in Mexico, for such a depth of poverty as is general in Mexico is unknown in Canada, or the United States. The sense of shame at being beggars is not felt by Mexicans, self-respect, the desire for personal independence seem wholly contrary to their ideas. They are listless, devoid of energy, averse to work, content to live a merely animal life. Sufficient for the day is the food thereof, so long as it is enough to sustain life, is the Mexicans' principle. These deplorable conditions are partly the effect of the climate which is enervating and productive of food stuffs without labour. The same characteristics prevail in Guatemala and wherever

the population consists of a mixed race part Indian part Spanish. Such conditions make a very unstable basis for financial investments in enterprises, that, to any extent, are dependent upon the virility and the honour of the peeople.

Failure Of A Profit

The effort to do away with, or minimize the troubles arising over wages disputes by giving Sharing Scheme. employes a share in the profits of the firm by whom they are

engaged is so excellent in intention and so reason-. able, within limits, as to command general sympathy. The advocates of this plan have however overlooked the ordinary contingency of a business being operated at a loss, or without profits. The profit sharing scheme makes no provision for the employes sharing the loss, as they ought to do in equity. The Bourne Mills Co., Fall River, Mass., has worked the profit sharing scheme for 15 years but it has broken down at last. The cotton industry conducted by this company has been seriously disturbed by strikes and the men have lost all interest in the business in which they were, to some extent, practically partners. The profit sharing implies, for its effective working, that the employes remain with the firm for a length of time, as this is necessary to secure the best results, as the men acquire special knowledge of the machinery and the requirements of the industry. This continuance in one mill, or factory, seems unpopular in these days. Workmen have got the habit of moving about. This migratory practice causes them to lose all interest in the business with which they are associated. Hence they will not work to enhance the firm's profits, though they share them, but care only to get as high wages as they can -and do as little work for them as possible. The profit sharing scheme has a good motive, but the machinery for carrying it into effect is defective.