

*Note form with engraved figures "189"—Alteration to 1900*

QUESTION 316.—We have a number of note forms with the figures 189— printed on them. Would you consider the initials of the parties necessary if these figures were struck out and 1900 substituted?

ANSWER.—We think that initials are unnecessary, as the circumstances show that 1900 is the true date.

*Cheque crossed "Duplicate."*

QUESTION 317.—A cheque is issued, having written across it the word "duplicate." If the bank should pay this what would be its duty as regards the original? Is the drawer liable on the original?

ANSWER.—While the mere issue of a duplicate cheque may or may not, according to the circumstances, be regarded as an order to the Bank to stop payment of the original, it would certainly protect the Bank from any liability to its customer if it should refuse payment of the original. A duplicate is, however, seldom issued without notice being given stopping payment of the original. The drawer would undoubtedly be liable on the original to a holder in due course, hence a duplicate should not be issued without proper indemnity.

*Press copies vs. carbon copies*

QUESTION 318.—The practice of filing carbon copies of typewritten letters instead of copying them in letter books seems to be growing. I would like the opinion of other bankers as to the convenience and safety of the practice. The use of the copy in evidence is a matter to be considered. The letter press copy, owing to the order in which it comes in the letter book, presents in itself evidence of its genuineness, while a carbon copy might easily be fabricated.

ANSWER.—There are no degrees of secondary evidence—a letter press copy and a carbon copy stand in precisely the same position in regard to *admissibility* as evidence, and if the loss of the original be proved or its non-production otherwise properly accounted for so as to lay the foundation for the admission of secondary evidence, the question would be simply one of fact, viz:—"is the carbon letter a copy of the original?"—the same question would be involved if the letter press copy were offered. If the contest were upon the *existence* of the original or as to its date or when sent, &c., one can readily see that the letter press copy, appearing in its proper place, would in ordinary circumstances be a stronger piece of evidence than a carbon copy, but