

BANK CLERKS' TEMPTATIONS.

An Eastern exchange, speaking of the temptations to which bank clerks are very often subjected, says: "Perhaps in the sense of a stricter regard for the rights, property and vested interests of our fellowmen the world is on a higher plane now than when that old cynic Diogenes started to search through the market at noonday with a lighted lantern in his hand in order to find an honest man. An honest man is no longer such a "rara avis," and yet the profession in which, perhaps, above all others, honesty is the most necessary qualification seems to find it difficult to keep up the supply. The heading "Another defaulting bank official" is so frequently seen in our newspapers that foreman of the newsroom might safely keep it "standing." Yet bank officers from education, breeding and standing in society might fairly be expected to be living exemplars of high toned honesty. The young man just from school or college, of respectable connections, and with a promising future before him might fairly be expected to have the moral fibre to resist temptations. If religion or morality has no hold upon him the knowledge that promotion is dependent upon earning the confidence of his superiors should be sufficient to keep him straight. There are, however, temptations peculiar to the profession. He is placed in a position where he is almost compelled to appear in fashionable attire. He must move in good society, and if he is not fortunate enough to have still the run of his father's house he must board at places where the highest rates are charged. To attempt to economize in such matters would actually expose him to suspicion. To live in a cheap neighborhood, to associate with persons of small means, to appear shabby or unfashionable would be fatal to further advancement and would make even his present position an uncertain one. And yet to keep up the measure of dignity forced upon him his employers allow him a pittance on which it is scarcely possible to exist. This is a point on which we imagine the higher officials are not sufficiently careful. They should know that on the starting salary generally given it is almost impossible for a young man, unless he has private means, to avoid debt, and the worry of debt is often the cause of the first step on the downward path. The defalcations are generally small at first and the amount is taken as a temporary loan with a full intention of replacing it out of his salary, which may be due in a few days. But in how few cases is the downward path ever retraced. One error leads to another. One robbing is used to cover up another, and so the course is run. The man may apparently be prosperous, and advancing in his profession. It may be years before the crash comes; but come it does sooner or later. If more care were taken in the selection of aspirants for responsible positions and the pay were made proportionate to the responsibility, the world would be less often startled by the dishonesty of persons who up to the very day of the discovery have been looked upon as of the highest character."

WORLD'S FAIR SOUVENIRS

The World's Fair souvenir coins are "going like hot cakes," and those who want to get one or more of them will have to bestir themselves or they will be too late. The desire for one of these mementoes of the Exposition seems to be almost as universal as the interest in the Exposition itself, and orders for them have been sent in from all parts of the United States and also from foreign countries.

This souvenir half dollar, it is reported from Washington, will be the most artistic coin ever issued from the mint. On the obverse side will appear the head of Columbus, designed from the Lotto portrait and surrounding it words, "World's Columbian Exposition, Chicago, 1892." On the reverse side will appear a caravel, representing Columbus' flag-ship and beneath it two hemispheres. About the caravel will be "United States of America," and beneath the hemispheres, "Columbian Half Dollar." There is no doubt that this coin will be regarded as the most distinctive and highest prized cheap souvenir of the World's Fair.

All of these souvenir coins, except five, are being sold at a uniform price of one dollar each. For the first coin struck off, \$10,000 has already been offered, and various prices have been bid for the 400th, 1492nd, 1892nd and the last coin.

A vast number of enquiries by letter have been received at exposition headquarters asking how the coins may be obtained. The best way is to get them through U. S. banks, all of which are no doubt willing to accommodate in that way their patrons and the residents of the city or town in which they are doing business. If, however, for any reason it is desired to obtain them otherwise, the proper method is to form a club of subscribers for fifty coins, or some multiple of fifty, and select some one member of the club to send on the order and money, and to distribute the coins when received.

It is probable that the coins will not be ready for distribution until some time in December. But the orders are being sent in rapidly, and will be filled in the order received. Therefore, it is important that all who desire coins should put in their orders as soon as possible.

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