

reached Lake Superior. (I was not on board then, having stopped at Lake Ontario). He does not know and could not find out whether they had been washed out of a gangway in rough weather or been chucked out by their comrades in the darkness during a fight. No complaint was ever heard, nor would they give any explanation of the absence of their compatriots.

"As day after day went by, and I waited in Toronto, I heard of the "California" at each lake or river port she passed; the anxiety deepened as the trip lengthened, and the relief was correspondingly greater as the later telegrams came in. The Welland Canal—Detroit River—St. Clair River—Sault Ste. Marie, all was well so far. But when the steamer had left the Sault canal for the bleak north shore of that huge and stormy Lake Superior, 600 miles long, 200 miles across, and when nothing was heard of her—for there was no possibility of hearing of her, as there were neither railroad nor telegraph nor regular steam packet to her destination—for three weeks, sleeplessness had set in for me. Never in my life have I suffered as I did in those three weeks.

"Storms came, frosts came, disasters to other boats on Lake Superior began to be heard of, as is not unusual at that season of the year, and the news of these successive perils, and the dread of what they might mean to captain and crew and boat, drove me almost crazy. Many a dream of tempest, shipwreck, explosion, frost-bitten Italians, maimed and castaway survivors, visited my feverish pillow during those twenty terrible days. And yet I could do nothing but wait. At last, in November, on the twenty-first day out, word came that the "California" was at the Sault Ste. Marie on her downward trip, and the great news lightened my dejection, and made me almost shout for relief and joy. Not for twice the thousands I made by that trip, not for all the money you could put into the hold of a ship, would I undertake such another cargo or undergo such suffering as I endured in those days."

HAPPENINGS IN BANK OFFICES.

Speaking of irregular happenings in banking, of the occasional carelessness of bank clerks, and the still more frequent stupidity shown by customers, a friend told this story on Monday last: "I was in charge of a chartered bank branch in B—, in the county of Peel, Ontario, some years ago, and after a particularly good harvest farmer after farmer came in to make deposit of his cash with us. We were exceedingly busy one afternoon in this way, and had to work late. Presently, H—, my teller, came to me and said, 'Mr. K—, I am \$200 over, and I cannot account for it.' 'Why, H—,' I said, 'that is very awkward, let me go over your vouchers with you.' This was done, but after exhausting all methods we could not reconcile the matter, and so reported the \$200 overplus to head office. Three months went by. A farmer from a near-by township came in and told me he would like to draw some of his money. I said that was all right, and asked him if he had brought his deposit receipt. He replied that he had. Then he produced what he intended for a deposit receipt for \$200. It was not a receipt at all, but a requisition for a receipt, and this requisition was signed by himself. He had put his money inside the teller's wicket, in the crush of that busy day, but had never got the bank's receipt for it, seeming to think that the requisition form was all he needed. When I saw this I called to the teller, 'Here, H—, is your \$200 over accounted for,' and the farmer on his part was astonished to find he had done anything improper. Head office officials sometimes err in blaming their clerks at branches, and not making sufficient allowances for the curious irregularities that green customers may commit."

There came into the hands of The Monetary Times last week a draft from a town in one of the eastern provinces, which was a curiosity in its way, and not a creditable one either. The draft was for a sum of, let us say, \$47.20. This sum was written out, and afterwards repeated in figures. But the words "forty-seven" were at least an inch to the right of where they should have appeared, leaving room for one to add "one hundred" in front of the "forty," if anyone with a taste for raising drafts had got hold of it. Nor was this all, for a similar laxity was shown in the placing of the figures, a quarter of an inch

space being left between the \$ mark and the "47." This flagrant violation of one of the most elementary instructions given by banks to their customers was committed by a bank clerk, for the draft was drawn by a bank in favor of a western creditor.

"I'll tell you what happened to me once when I was a bank teller at Sarnia," said T—. We were discussing the prospects of curling, at the club one Friday night, and some one told a story of a bank-clerk's adventure. "A decent-looking farmer came to my wicket and presented a cheque for \$50.40. I was in the act of paying him, and was looking in my drawer for the forty cents, when another customer came rushing to the wicket, and asked the farmer to allow him the privilege of getting a draft cashed, as he was hurrying to catch a train. This being granted he got his money and dashed away. Then I turned to complete the transaction with the farmer, and shoved out to him the forty cents in silver. 'But,' said he, 'you have not given me the fifty dollars yet.' I protested that I had, but he insisted the contrary. So I called the manager, who after hearing the man's story said: 'Well, he looks to be straight, and he is a well-known farmer. You had better give him the \$50, and we shall see how your cash comes out to-night.' That evening I was \$50 out, and reported the fact, when the manager instructed me to go and find my man. I set out for the hotels of the town, and in the stables of one saw a person resembling the man I was after. When he spied me he dodged into one of the stalls, and I followed him. 'Sir,' said I, 'you were in the Bank of — this afternoon,' and he acknowledged that he had been. 'I overpaid you \$50,' said I, but this he denied, and produced his pocket-book to prove himself right. Sizing him up, and concluding that I could hold my own in a tussle, I grabbed the pocket-book, for I had seen that it contained more money than the ten 'fives' he had ostentatiously shown. When I taxed him with the extra money he answered, 'Oh, yes, I got \$50 this afternoon from G—, the lawyer, on account of a mortgage.' 'Very well,' I said, 'we will go to G—'s office,' and off we set. Not a dozen steps had we gone when my man weakened and owned up that he had received \$100 from me—twenty fives, in two lots of ten each. 'You have it in your power to ruin me,' he said; 'the fact is I gave in to a momentary temptation, and I beg of you not to prosecute.' So I took him before my manager, and related the circumstances. In consideration of the man's respectable connections, and his abject misery in the prospect of exposure, it was decided that he should be let off. But it was a lesson to me not to be too ready to mix up transactions for the sake of obliging a man who was in a hurry."

FARMER JOSH AND FARO JIM.

AN IDYLL OF THE ROAD.

It fell upon a merry summer's day, that I was journeying on the Erie Road—being in the commercial traveller line—And, by the way, I have some samples here I'd like to show you when this tale is done; a little something in the way of braces. I wish you to observe that these are not suspenders, but tend to fetch the shoulders back and the chest out, thus obviating curvature of the spine and— But to my tale.

'Twas in the smoking car (where babes vociferous may not intrude unless they hanker after nicotine) I sat and smoked my Capadura short, and gazed upon the fleeting landscape which rushed southward past the windows of the car at the agreeable rate of 40 miles an hour. I mused, and memory brought up dreams of Carr's Rock, and similar disasters. And, not particularly caring to project upon imagination's screen a mangled picture of my precious person, I turned my thought upon my fellow-travellers and gazed about, and thus it came to pass.

I saw across the aisle an aged man, a man of rural garb and rawhide boots, who smoked a corn-cob pipe, and whose umbrella, constructed antecedent to the Flood, had obviously wrestled with the deluge. He was a han of patriarchial mien; and flecked with beauty-spots of Jersey mud. His head was wrestled with the deluge. He was a man of patriarchial mien; And let me say, that if that old gentleman had used the Parallax Ne Plus Ultra Reverse-Gear Braces in the days of his thoughtless youth he'd been as straight to-day as an Independent Republican crow-bar.—But, to my tale:

Behind that aged person there sat a Sport, a "fly" and