## THE VICTORIA HOME JOURNAL.

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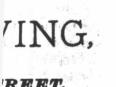
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Victoria.

BOOTS AND REPAIRING,



REET.

## CHRISTMAS.

We take the following remarks upon Christmas from the British 

What, it may be asked, has a journal devoted to finance and commerce to say about Christmas? It will be said that it is all very well for the clergy in their pulpits and the editors of the ordinary newspapers, whose scope is so extended and whose field is so comprehensive, and who. moreover, are always glad of something to break the comparative monotony of their daily routine, to devote some of their space to a talk about the great festival of Christianity. For our part, we protest against being left out. We may possibly make few pretensions to piety; we may hold our own individual views as to minor questions of theology and sectarianism; but we cannot forget the old, old story of

the angel messengers, nor can we affect to ignore the fact that there was at one time a babe born in Bethlehem whose birth and its surroundings were different to those of any other. We have, all of us, heard from our childhood that as He grew up, though He might in many other respects have been like other boys, He lived a life like to that of no other; that He spake as no other boy or man ever did, that He suffered and died under the most painful and ignominious circumstances, yet that today, though more than eighteen centuries have passed, He is still held in hallowed remembrance by the truest and best men and women of the world.

This same Jesus is really and truly believed in by hundreds and thousands as the one who has saved them from their sins and the attendant consequences, has given them a hope for the hereafter, for their happiness in which it is their duty to strive. Whatever there may be in all this, it has nevertheless raised the aspirations of all those who have been brought under what are termed Christian influences and the example which the Man of Galilee set in his solicitude for the welfare of others has been the means of making whole-souled men out of many, who, whatever their natural good qualities, might never have been led to believe in the all comprehensive brotherhood of human ity. The proclamations of the Decalogue given amid the thunderings of Sinai have never been made so effective as by the example of their observance set by Him, who presumed to honor God as His father, and as he went about doing good daily emphasized the fact that even the meanest and lowest of the community were His brethren.

Christianity, as it exists, has done much for commerce. It has been the means of creating confidence in one another, and a measure of consideration for those who were not the most successful in their avocations, and, moreover, has opened up and given a stability to communities that are renowned the world over for what may be termed the business probity of their people. For these and many other reasons we would join our tribute to that of the shepherds and the wisemen and, re-echoing the angel's message of Peace and Goodwill, would say we wish to all a Happy Christmas.

## BANK OF MONTREAL.

Statement of the result of the busines of the bank for the half-year ended 31st October, 1891 :--Balance of profit and loss account,

30th Apriil, 1891 ..... 8439,728 3 Profits for the half-year ended 31st October, 1891, after deducting

charges of management, and making full provision for all bad and doubtful debts .....

\$1,106,371 23

666,642 98

\$32,375,145 3

\$51,486,303 46

Dividend 5 per cent., payable 1st December, 1891.... 600,000 00

Balance of profit and loss carried

\$506.371 23 Stock 31st October, 1891, 227 per cent. (equal to \$454 per share(.

GENERAL STATEMENT-31st October, 1891, Liabilities. Capital stock-.....\$12,000,000 00

Balance of profits car-506,371 23 ried forward....

\$6,506,371 23 Unclaimed dividends. 4,786 85 Half-yearly Dividend, payable1st Dec,, 1891 600,000 00 \$7,111,158 08 \$19,111,158 08

Notes of the bank in circulation ..... \$5,397,602 00 Deposits not bearing 7,649,536 30 interest..... Deposits bearing interest..... 19,324,509 49 Balances due to other Banks in Canada... 3,497 59

Assets

Gold and silver coin \$2,038,150 12 Government demand notes..... 2,011,607 75 eposit with Dominion Gov'trequired by Act of Par'm'nt for security of general bank note circulation..... Due by Agencies of this 135,000 00 bank and other banks in freign countries.....11,913,565 98 Due by Agencies of this bank and other banks in Great Britain ..... 3,022,054 25 \$14,935,620 23 Hovernment bonds, In-1,308,000 00 dia stock, etc..... Notes and Cheques of other banks ..... 1,200,093 86 -\$21,628,471 96 Bank premises at Montreal and 600.000 00 branches..... Current loans and dis-counts, (rebate interest reserved) and other securities and gage or otherwise ... 432,934 65 Overdue debts not spe-

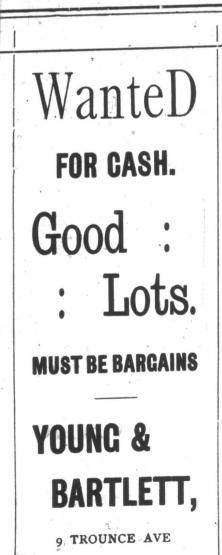
cially secured (loss 110,167 52 \$29,257,831 50 provided for)..... \$51,486,303 46

> E. S. CLOUSTON, General Manager.

BANK OF MONTREAL. MONTREAL, 31st October, 1891.

CANNOT best root be successfully grown in British Columbia ? The sugar produced from it and the industry connected with its production are increasing in favor almost everywhere. Sugar of this description is, with all the augmented production, about two shillings per cwt. dearer in the English market.

" MR. HOWARD VINCENT, as the originator and chief apostle of the Empire Trade League, has recently been in Japan 'blowing a blast,' as the local newspapers put it, which heralds a condition of trade that must come to pass in the near future.' He has already converted Canada, it appears, to his ideas of commercial federation ; and he is probably now on his way to Australasia." The above is from an English trade journal, which has been wrongly informed on this subject, for to our mind Mr. Vincent, judging from the receptions he hashad in the Eastern provinces, is a long way of having "converted Canada." He would do well in the meantime to look at home and to take the advice given him by the paper from which we quote :-- "The British public knows little or nothing about Mr. Howard's scheme; and it looks very much as though his friends have not sufficient confidence in its efficacy to stand up for it. As for Mr. Vincent, if he has his idea at heart, he should be among the working men voters of Shoreditch or Batterses rather than wasting his eloquence in places thousands of miles from the centre in which it is being weighed and found wanting."



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