

New Goods For the Holidays.

5 Cases Just Received now being
Opened at

C. E. REDFERN'S,
43 Government Street

Diamonds, all sizes up to 5 Carats.
English Swiss and American Gold and Silver
Watches.
Gold and Silver Jewelry.
English and American Sterling Silverware.
English Oak and Silver.
English, Canadian and American Electro-
plate.
French Bronzes.
French Marble Clocks.
Ladies' and Gentlemen's Silver-Mounted
Dressing Bags.
Opera and Field Glasses.
English and American Clocks.

The above, with a variety of other goods,
were selected by Mr. C. E. Redfern, when in
Europe, and purchased for cash, and will be
sold at the lowest possible prices during the
coming holidays.

Robert Jamieson,
**BOOKSELLER
AND STATIONER,**

92 GOVERNMENT STREET,
VICTORIA. - - B. C.

FRANK CAMPBELL

Leads them all for
TOBACCO AND CIGARS.
"Campbell's Corner."

THE JEWELLERS.
Jackson & Mylius.

76 Gov't St., Colonist Building
PRESCRIPTION.

C. H. BOWES & CO.
PHARMACISTS,
27 Johnson St., near Store St.
TELEPHONE 425. NIGHT BELL.

GREEN, WORLOCK & CO.

During the week a business change,
which has not been altogether unexpected,
went into effect. There are few persons
upon this coast who are not acquainted
with the well known private banking
house of Garesche, Green & Co., and none
of them who are not well satisfied as to its
stability and enterprise. The old firm,
which has been the representative of the
house of Wells, Fargo & Co., entered into
business in 1873, on Yates street. Mr.
Garesche died years ago and the business,
under the able direction of the late Mr.
Green, has lived and grown as the city
prospered and developed. Recently Mrs.
Green acquired the Garesche interest in
the bank, and has admitted into the part-
nership Mr. F. W. Worlock, who has so
well attended to its vast and varied inter-
ests for so many years past. Practically
there is no change in the administration,
and there can be no doubt that, with his
augmented interests, Mr. Worlock will re-
lax none of that close attention to duty
that has characterized him in the past.
We predict for the new firm of Green,
Worlock & Co. a long and prosperous ca-
reer.—*The Commercial Journal.*

THE DISHONEST TRADER.

Speaking of a recent failure at Vancou-
ver, a gentleman informs us that the cause
was "trying to beat competitors by selling
goods at and below cost, with the result
that he was wiped out himself." THE
COMMERCIAL JOURNAL of last week con-
tained an article bearing on the practice of
certain wholesale men giving goods to
men who depended solely upon these
methods of doing business in order to
secure trade. We pointed out the impos-
sibility of any merchant doing business so
as to treat his customers and creditors
fairly and yet sell goods at and below cost.
As an eastern exchange remarks, he must
run his course sooner or later—length of
time, of course, depending very largely
upon his resources, and in less degree
upon his methods. But during the whole
course of his career he cannot be honest,
and the sooner such men complete the pro-
cess of self-strangulation the better it will
be for the trade at large. Of course the
better plan would be to never permit such
men to get into business. In several
wholesale centres in the east organizations
are being formed whose aims and objects
are to correct another form of abuse, that
of giving indiscriminate credit. A well-
known eastern wholesaler puts the matter
in this light:—"It is the class who are do-
ing business on other people's money we
are after. A few days ago I had consider-
able trouble in collecting from a certain
party, and I noticed whenever he paid his
account he would order as much more on
credit. I became suspicious and worked
him up. I found he carried about ten
hundred dollars' worth of stock and was
owing bills to the amount of about twelve
hundred dollars in this city. I then con-
cluded his was not the kind of trade I
wanted, so I instructed my collector to
push him and make him pay what he
owed, and then let him alone, as he was
doing business on our capital."—*The Com-
mercial Journal.*

A Merry Xmas

To the readers of the Home Journal.

You can make it still happier by saving
money, and so having more to
spend. To do that,
call and see.

**MACALUAY AND
HIGGINBOTTOM**
Lion Clothing House

74 YATES STREET,

And see the prices they have marked their
goods down to for their

FIRST ANNUAL

Christmas Sale

H. C. LUCAS,
LIVERPOOL BAKERY

Fancy Bread, Cake and Biscuit Baker.
WEDDING CAKES MADE TO ORDER.

Walter Walker
COAL OFFICE.
68 YATES ST
TELEPHONE 466.

Railway Wood Yard
13 Store St. Tel. 415.

Chas Rattray,



COAL OFFICE
28 Store Street, Victoria.
TELEPHONE 197.