

OFFICE AND HOME

A MONTHLY JOURNAL DEVOTED TO FINANCE, COMMERCE, INSURANCE,
ADVERTISING, OFFICE WORK AND HOME LITERATURE.

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No. 1

SALUTATORY

This is the first issue of "THE OFFICE AND HOME." As its name indicates, it is intended to be of service both in the office and at home. The student and teacher will also, we believe, be benefited by perusing these columns. It will be issued monthly; but the market and general commercial news will be sent out weekly in the shape of a supplement. The price will be \$1.00 per annum with premium, but it is the intention of the proprietors to add to the number of pages monthly and finally publish the paper at \$1.00 per year without premium. Those who subscribe now will get a premium worth \$1.00 and in a few months will be receiving a paper that we believe will be well worth a dollar of itself.

The subjects to be treated of in forthcoming issues may in part be anticipated by a perusal of this number. However, a more detailed statement will be issued next month.

Articles will be treated as perfectly as possible. The editors are D. J. Bannell Sawyer, B.C.S., for many years concerned in active newspaper work; and Geo. L. Blatch, B.A., a practical accountant and insurance man. The proprietors, it will thus be seen, have had the necessary experience to conduct a successful paper of this class.

Advertisers will find this paper an excellent medium, as it will reach every nook and corner of Central Canada.

Bespeaking for "THE OFFICE AND HOME" a continuance of that ready cheerful support already given it, we remain,

Very respectfully,
SAWYER & BLATCH,
Publishers.

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HOW TO ENDORSE A CHECK

Even among people of great intelligence and good education, there are many who really do not understand how to properly indorse a check. A large banking institution in New York, on which the checks for payment of teachers' salaries are drawn, has found that nearly one half of the checks so drawn are indorsed *wrong side up*. This is done by an exceptionally intelligent class. In fact, as the matter is almost entirely arbitrary, it is not a sign

of ignorance or stupidity to make an incorrect indorsement, but is due to the fact that no rules have been published for doing the thing exactly right. In order to supply this want the following rules are offered:—

1. Write *across* the back—not lengthwise.
2. The top of the *back* is the *left* end of the *face*.
3. Sign your name in just the same as it appears on the face. If "J. Smith," write "J. Smith;" if "Chas. C. Smith," write "Chas. C. Smith." If erroneously spelt on the face, indorse both ways; first the wrong way, then the right.
4. If you merely wish to show that the check has passed through your hands, write only your name.
5. If you wish to make it payable to some particular person, write above your name "Payable to———, or order."
6. If you wish to deposit the check, write above your name, "For Deposit."

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EIGHT COMMANDS FROM THE BOOK OF BUSINESS.

Do not sell goods but six days of the week the seventh take a rest.

Do not covet thy competitor's business, for he may be nearer bankruptcy than thyself.

Do not put more sail unto thy business than thou hast wind to fill.

Do not blame thine clerk for thine own mistakes, nor tax him for thine own neglect.

Do not sell goods for less than cost unless the market has gone back on you.

Weigh with a just balance or a way will be found for thy punishment.

Do not trust a man to whom thou wouldst not lend \$10.

Do not use thy business capital to speculate with, nor borrow from thy friends for that purpose.

Subscribe for—and here, with apologies to the *St. Louis Greecr*, we substitute the name of "THE OFFICE AND HOME,"—for therein lies the way to success.

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The Demorist silver medal competed for at the Quarries School No. 9 was won by Miss Birdie Thompson, aged 14, daughter of Sergt.