

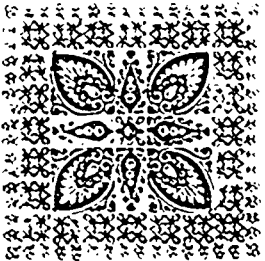


The Office and Home



A MONTHLY JOURNAL

Devoted to Finance, Commerce, Insurance, Advertising, Office Work and Home Literature.



SUBSCRIPTION—POST PAID.

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Foreign " . . .	5 Shillings "
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BANNELL SAWYER, B. C. S., } - - Publishers.
 GEO. BLATCH, B. A., }

15 O'CONNOR STREET.

JULY, 1890

• ESTABLISHED • • PRACTICAL • • PEEBLES •

OTTAWA

BUSINESS

COLLEGE

15 O'CONNOR ST. - OTTAWA.

To those who desire to reach excellence in *Shorthand, Penmanship, Book-keeping, Typewriting* or any practical subject, there is no College in Canada to-day offering better advantages than the Ottawa Business College.

For *Staff of Teachers, Course of Study, Wide Patronage* or *Successful Graduates* we have no superior.



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Ottawa Business College,

15 O'Connor Street, OTTAWA, ONT.

PRITCHARD & ANDREWS,

General Engravers,

173 and 175 Sparks Street, - OTTAWA, ONT.

HIBBON DATERS BRASS SIGNS BRASS STAMPS BRASS LABELS BANK STAMPS DATING STAMPS RUBBER STAMPS RUBBER BRANDS STENCIL BRANDS DIE SINKING DOOR PLATES DOG TAGS NAME PLATES SELF-INKING PADS MONOGRAMS NUMBERING STAMPS PEN AND PENCIL STAMPS	WHOLESALE AND RETAIL WORKERS IN BRASS.	SEALS, WAX SEALS, NOTARY SEALS, COMPANY STEEL STAMPS SOAP STAMPS CHECK PUNCH INKING RIBBONS CHEESE BRANDS BAGGAGE CHECKS KEY CHECKS TRADE CHECKS HOTEL CHECKS BADGES INDELIBLE INK RUBBER INK DOOR NUMBERS SCALES AND WEIGHTS
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BRYSON, GRAHAM & CO.

CAUSE AND EFFECT.

DRESS FABRICS.

As people congregate in the largest numbers where there is the most to interest them, or where they are likely to receive the greatest benefit.

SILKS AND CASHMEREES.

The significance of these busy days at the Big Mammoth Dry Goods House, 146 to 154 Sparks St. must be apparent to all.

PRINTS AND SATENS.

Our stores are daily thronged with thousands of shrewd purchasers from far and near.

HOSIERY AND GLOVES.

Because we are in a position to offer advantages in our monster Dry Goods business which are almost confined to ourselves.

BOOTS AND SHOES.

We are selling many lines of Dress Goods, Carpets and Boots and Shoes at the same prices that many stores have to pay for them.

BRYSON, GRAHAM & CO.

WHOLESALE RETAILERS,

Sole Agents in Ottawa for Tetley's India and Ceylon Tea. Best the world produces.

13m

MACDONALD BROS.

Outfitters,

176 SPARKS STREET,

OTTAWA, ONT.

LAUNDRY IN CONNECTION.

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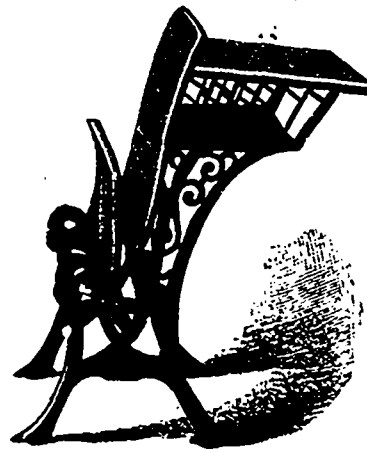
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FIRST-CLASS GOODS AT REASONABLE PRICES.
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W. O. GOTTWALS, 161 Sparks St. Ottawa.
or to the Office Specialty Mfg. Co., 115 Bay St., Toronto.



OFFICE DESK,

CHURCH AND SCHOOL SEATING.

1-3m. THE NEW OXFORD AUTOMATIC SCHOOL DESK.

Canadian Commercial League

JOSEPH MORGAN, SECRETARY.

A live Society for improvement and mutual help of all young Canadians. A branch should be established this fall in every town in Canada.

For full particulars write to the Secretary,

JOSEPH MORGAN,

Room 6, 15 O'Connor St., Ottawa.

1-3m

ALF. H. JARVIS,

STATIONER,

Book Seller and News Dealer,

157 BANK STREET,

(NEAR MARIA)

OTTAWA, - - ONTARIO.

Branch Office { C. P. R. TELEGRAPH. SCHOOL BOOKS
DOMINION EXPRESS.

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OFFICE AND HOME

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

VOL. I

OTTAWA, JULY 1890.

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.

* * *

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."

* * *

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.

* * *

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

Major Thompson of the the P. L. D. G. The teacher in charge of the school, Mr. J. McNabb, has been very successful during the term.

INSURANCE

LONDON LIFE INSURANCE COMPANY

The annual report of the London Life Insurance Company of London, Ont., for the year 1889, shows plainly that the company is making sure and steady progress.

The careful management under the direction of J. G. Richter, Esq., has had the effect of keeping the death rate and also the expenses lowest of all companies doing business in Canada, and of increasing the reserve fund, towards meeting maturing life and endowment policies by \$20,796.09 and the company's assets by \$25,436.67. The increase in premium and interest receipts was \$18,749.76 and in payments to policy holders \$7,948.31.

The new business transacted during 1889 was the largest in the experience of the company, being an increase over 1888 of \$129,249.00, while the net gain in total insurance in force, after providing for all policies terminated during the year was \$369,021.11.

In consideration of the fact that up to the present year the business of the company has been confined chiefly to Western Ontario and Manitoba, the figures given above, prove that the plans of the company are very popular and satisfactory.

During the present year the eastern part of Ontario is being organized, agents being appointed in all the eastern counties. The managers of the London Life have, in the sixteen years of experience since the organization of the company, kept steadily in view such policy plans as are best suited to the wants of the insuring public. The annual distribution of profits, the cash surrender value and paid up policy value systems, make to intending insurers the most just and equitable policy issued.

Two fire insurance companies have lately established offices in Ottawa, the Manchester Fire Ins. Co'y. of Manchester, England, for which Mr. C. C. Ray has been appointed agent, and the Phoenix Ins. Co'y. of Hartford, Conn., for which Messrs. Haycock & Haycock are the agents. Both are first-class companies.

THESE "TRICKY" INSURANCE COMPANIES

Shortly after a fire in a town "down South," a colored man called on an insurance agent and said:

"Wants my money, cap't."

"I don't owe you any money."

"Ain't yesse'f de sho'ence agent."

"Yes I am an insurance agent."
 "Den yer owes me money, for my stuff burned up during de late fire, sah."
 "You were not insured in my company."
 "Golly, you say I 'va'n't?"
 "Come get out of here."
 "Hold on, boss, an' lemme 'splain. Wuz Mr. Jones 'shored in your company?"
 "Yes."

"Wall an' good. Now my sto' was just bewixt Mr. Jones an Mr. Jackse'. De wall o' dar sto's made the wall of my sto.' Ef yer'd a took dar sto's erway, my sto' wouder been gone. Der inshoin' o' dar own sto's insho'ed mine, doan yer see?"

"No I don't see."

"Den I ain't goin' ter git nuffin from yer."

"No."

"I'll recollect dis, sah, and see what the cou't 'ous'll hav ter say," and turning away he muttered, "Ef I'd'er knowed de comp'ny was so tricky, I wou'dn'ter set de blamed sto' afire!"—*Youth's Companion.*

RUSSIAN BUSINESS HABITS.

A well-known merchant of Kieff thought it merely a clever stroke of policy to bribe all the telegraph messengers to bring him every telegram addressed to the business men in whose speculations he was interested. He paid 1 ruble per telegram, and having read, copied and resealed them, he sent them to the consignees and used the information thus acquired for his own ends. He profited by this trustworthy source of information for two years, and probably would have continued to profit by it till his death had the conspiracy not been discovered—by the merest accident.

The Exchange Committee of Odessa—a body of men obliged, by the trusted position which they occupy, to be above all considerations of a sordid nature—was found to quote the fluctuations of Russian funds so inaccurately as to cause bitter complaints to be made by the press as well as by the representatives of commerce. A year and a half ago an official request was addressed to the persons responsible, reminding them that their duty is "to announce the quotations correctly, irrespective of the consideration whether anybody's interests are affected thereby." "The main evil of Russian society," says one of the Government organs, "is that it suffers complete, absolute dissoluteness, recognizes no moral discipline, and has practically emancipated itself from duty." At the trial of a railway servant for robbery, the prisoner—as is usual in such cases—confessed the facts rather than his guilt, and stated frankly, as a thing of course, that all the railway servants robbed, and that robbery was thoroughly organized along the line, some stealing only manufactured goods, others leather wares, and

others again corn, and so on, the rules of honor forbidding those who devoted themselves to the robbery of one species of property to encroach upon the domain of the others.—*Fortnightly Review.*

MACHINE COLUMN

The Caligraph typewriter is fast gaining ground in Ottawa, on all other machines.

There 3 Caligraphs used in the Ottawa Business College, 15 O'Connor Street, and in the city many are replacing old machines with Caligraphs.

The Stenograph, a shorthand writing machine, has been introduced into the Ottawa Business College, 15 O'Connor Street, and several who are learning to operate it are quite pleased with it.

Speaking of machines reminds us that a few hints to learners would not be amiss, so here goes: Practice, practice, practice, is the way to acquire speed. Take time and care with everything you write. Make clean and perfect pages. Take pains even with practice work. Continuous practice is what tells. Work for little or nothing, at all events work. Get acquainted with the mechanism of the machine. Learn to keep all bright parts clean.

The following will do for a first exercise in practising on the Caligraph. Others will follow monthly: On, 2 r 1—no, 1 2 r—one, 2 r 1 2—none, 1 2 r 1 2—me, 1 r 1—am, 2 1 r—men, 1 r 2 1—moon, 1 2 r 2 r 1—noon, 1 2 r 2 r 1—wry, 2 1 1 r—women, 2 2 r 1 r 2 1—you, 2 2 r 1—your, 2 2 r 1 3—row, 1 2 r 2—now, 1 2 r 3—mow, 1 r 2 r 1—annoy, 1 1 r 1 r 2 r 1—able, 2 1 1 r 1—sable, 1 2 1 r 2 r 1—table, 1 2 1 r 2 r 1—stable, 1 2 2 1 r 2 r 1—constable, 1 r 2 r 1 1 2 2 1 r 2 r 1.

QUESTIONS IN ARITHMETIC

BY JOSEPH MORGAN, OTTAWA.

1. How far must a man walk to plough a five acre field if he turn a nine inch furrow? Make no allowance for turning at end of scrape. Ans.—51 miles.

2. How far from the end must I cut a 15 inch board that the piece cut off may contain 4 sq. feet? Ans.—3 ft. 2-5 in.

3. An agent sold on commission 81 self-binders at \$140 each and 113 mowers at \$65 each, remitting \$10,224.90 to the manufacturing firm? Find the rate of commission. Ans.—45-278 per cent.

4. A retail dealer bought of a wholesale dealer and was to receive two discounts of 10 per cent

and 15 per cent respectively or one of 22 per cent. Which offer should he accept and how many dollars will he gain thereby if list price of goods be \$1000? Ans.—Former is better by \$15.

5. What per cent is gained by buying pork at \$17.50 a barrel and selling at 12 cents a pound? Ans.—37 1-7 per cent.

6. A man drew 15 per cent of his bank deposit and with it paid a debt of \$1,119.40. What balance was left in the bank? Ans.—\$6,344.40.

7. How many square feet in the gable end of a house 24 ft. wide 6 ft. 6 in. high? Ans.—78 sq. ft.

8. What is the largest square timber that can be hewn from a log 42 in. in diameter? Ans.—2.97 in. square.

9. A room 28 ft. long, 18 ft. wide, 12 ft. high and will store how many cords of wood? Ans.—47 1/4 cords.

10. How many acres of flooring in a block 160 ft. long, 220 ft. wide, 6 stories high? Ans.—428.33 ac.

11. Find cost of 6,625 shingles at \$5.25 per M. Ans. \$63.63.

12. The sum of two numbers is 65, and their difference is equal to 1/3 of the greater number. Find the numbers. Ans.—26 and 39.

13. How long after noon will it be when the minute hand passes the hour hand the eleventh time? Ans.—Midnight.

* * *

THE RAINBOW

A fragment of a rainbow bright,
Through the moist air I see,
All dark and damp on yonder height,
All bright and clear to me.

An hour ago the storm was here,
The gleam was far behind,
So will our joys and grief appear,
When earth hath ceased to blind.

Grief will be joy if on its edge
Fall that holiest ray,

Joy will be grief if no faint pledge
Be there, of heavenly day.

—F. Keble.

* * *

YOUNG MAN

Do you want to change your occupation or to qualify yourself for better pay in your present business? Do you want to learn Penmanship, Shorthand, Book-keeping, Typewriting, Arithmetic, Letter Writing, Commercial, Law and Business Forms, then communicate with

BANNELL SAWYER & CO.
Ottawa Business College,
Ottawa, Ont.

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BARNETT SAWYER, B. C. S. J. Publishers.
GEO. BEAUCH, B. A.

15 GONNOR STREET.

Vol. 1. OTTAWA, JULY, 1890. No. 1.

MERCHANTS' CONVENTION

During the month of August last a convention of merchants was held in the city of Hamilton for the purpose of discussing general business principles and laws of trade. This meeting was represented entirely by Western Ontario men.

Subjects of the greatest importance to merchants both collectively and individually and to the welfare of our Dominion as a commercial metropolis and highway were handled by men who, through long experience and active mental operation, have rendered themselves most capable of dealing with such questions in a masterly way.

It is the duty of a government to make and regulate laws for the well being of society and the proper control of the state. It is the duty of each lower tribunal to regulate and control the section over which it presides.

So it is the duty of each class of men to establish certain principles as a guide in the transaction of their respective businesses by means of which will be produced the greatest good to the community by the most legitimate means.

The mind of man is not perfect. The human mind is so constituted that there are vacancies which can be filled only by the operation of another mind and these vacancies are so numerous that it would require an infinite number of human minds to make one perfect mind.

If we combine the minds of a large number of the most highly nurtured and cultured men we will have produced, through their action, a result which to the finite mind of any man will appear as nearly perfect as is possible with the material at our disposal.

Now, it is evident that the convention at Hamilton did a good work and shewed a good result. Subjects were introduced and discussed which undoubtedly have come up in one mind and perhaps been discussed by two or three, but

which were never carried out to a conclusion and were never made known to the outside world.

By following closely and with judgment such principles as are decided upon by these men it is quite possible that business will be conducted on a basis which is bound at no distant time to produce immense good.

Trade and commerce is a subject often treated of and often written upon but the subject can never be exhausted, for we have the history of the ancient Roman and ancient Greek, we have the history of the middle ages of the Briton and the Portugee, of piracy upon the seas and plunder upon the land, and we have the modern history of the trade and commerce of nations, especially that of the nineteenth century, but the future will show far greater progress as the questions of importance on the subject are submitted to a council of learned men. Let the merchants of the city of Ottawa and surrounding country meet in a convention of this nature and we shall see Eastern Ontario moving forward with a progress never before seen and never to be checked.

Subjects in connection with above will be treated of in the next and following issues.

* * *

THE OTTAWA BOARD OF TRADE

It may not be generally known in the valley, but it is well known in the city, that Ottawa has no Board of Trade. 'Tis true a company of men having obtained a charter, collected fees and met a few times of late years. After receiving the charter, however, it is but fair to state that the members worked well, taking up live questions and undoubtedly doing much good. But later there came up a political discussion in the Board and members immediately became divided. Then there was a time when the Board had a goodly sum in the treasury and forthwith, perceiving it, they sallied forth in quest of elegant rooms, and concomitant expenses, all of which of course turned up, in a short year not only exhausting the treasury but leaving the concern insolvent. What a commentary on the combined business ability of Ottawa business men! bankrupting their Board of Trade! We advise the immediate disbanding of the present Board, thus allowing others, to say the least, more public spirited men to take the ground.

* * *

ADAPTATION OF PENMANSHIP

Benjamin Franklin said he owed his first success in life to his good writing. Carlyle describes the following style of writing as indispensable to a student's welfare: "clear, swift, neat and without waste of room." But we are slow indeed to perceive the want of the age, if we do not discover that one of the imperative demands is "good writing." This term needs limitation.

Some attach one and others another meaning to the query,—What is good writing? When we have anything to do habitually we strive to do it with as little expenditure of energy as possible. When we wish to write we desire to do it with comfort and ease. Again: when we do anything which is intended for others we should endeavor to do our part in such a way as to help, rather than hinder, the other's effort. Remembering this you get our idea and hence our definition of good writing:—"that which is easily written and easily read." It cannot be either more or less. The object in writing a thought at all is that it may be read subsequently. In how far do our popular teachers of standard systems meet the demands of the unqualified statement?

How unjust then it must be for us to attempt to thrust any one commercial system upon the whole circle of trades and professions? A style that is admirably adapted to the requirements of one set of commercial men may be totally unsuited to another. Let us improve each individuality as we can.

* * *

ADVERTISING

There is no one phase of business demanding more attention of the practical student to-day than that of advertising. Great fortunes are to-day won and lost by using printer's ink. Stewart said that when a man invested a dollar in business he should invest another in advertising; many men have followed the instruction and lost both dollars.

Wanamaker says that the man who expends less in advertising than he does in rent does an injustice to his business.

We shall from time to time give our experience on this subject for the benefit of our readers. Here are a few introductory hints:

Use the newspapers. Use the sign boards. Use location. Use the fences. Use the market wagons. Use clagers. Use circular letters. Sell good goods. Give good measure. Give right change back. Give a child as good a bargain as you would to its father. Write short advertisements generally. Use illustrations occasionally. Make your space attractive. Change standing advertisements weekly. Write special offers occasionally. Comment on passing events. Say nothing in your space occasionally, giving only your name, address, and your calling, grocer, bookseller, or the like. Make weather predictions occasionally. Announce prize competitions occasionally. Attend to your customers personally, as far as practicable. Inspect your account books and audit them personally. Be pleasant. Look pleasant. Do not appear over anxious to sell. Do not urge customers to buy what they appear not to need. Finally advertise judiciously. Advertise in "OFFICE AND HOME."

NOTES

THE OTTAWA CANNING COMPANY, LTD, is a new enterprise in this city. Capital \$20,000.

STAGNATION OF TRADE.—The Clyde ship-builders are discharging their workmen owing to stagnation in business.

FACTORIES.—There are 28 lobster canning factories along the Botsford shore within 24 miles. P.E.I. reports lobster fishing good, yielding 15,000 to 19,000 daily.

NINE HOUR MOVEMENT.—A resolution, supporting Ald. Farrel's nine hour movement in the city council, has been passed by the Trade and Labor Council here.

EMPLOYER AND EMPLOYEE.—Ten thousand hands are out of employment in the Meyer, Jonassen & Co. concern, New York. Both employer and employees are determined.

COMPANYS ORGANIZED.—Within the last few weeks two companies, the Dominion Cordage Company and the Consumer's Cordage Company have been incorporated, each with a capital of \$1,000,000.

BOARD OF TRADE.—Chicago recently closed down her Board of Trade quotation department and in doing so fortunately, for many thousands of people all over the country, forced nearly a thousand gambling "bucket shop" institutions out of existence.

* * *

FROM THE HAMMOCK

All the sweet hushed night is swinging
Dreamy, slow;
All the stars and moonbeams rocking
To and fro.

Now in mystic, measured motion
Even thought
Sways in drowsy, idle fashion,
Dreamland taught.

Up to light, no back to shadow
To and fro;
Lived-out joys and lived-through sorrows,
Come and go.

Like the after-throb of music,
None forget,
Comes the old dream, comes the love-dream,
Living yet.

So, to-night, to this one rhythm
Life seems set;
Light and shadow, joy and sorrow,
Hope, regret.

SELECTED

We ask our readers to clip any brief poems or items of special interest and forward to us. We will make our selections from these month by month and at the close of the year send a present to the one who has aided us the most acceptably. Keep this in view.

UNREST

To-day upon the garden bright,
The sun shines strong,
But in my heart there is no light,
Or any song.

Voices of merry life go by,
Adown the street,
But I am weary of the cry,
And drift of feet.

Strange spirit, leave me not too long,
Nor stint to give:
For if my soul have no sweet sound,
It cannot live.

With all dear things
The hours are blest;
And yet my soul is ill at ease,
And cannot rest.

—A. Lamphman.

* * *

"And silently one by one,
Into the infinite meadows of heaven,
Blossomed the lovely stars,
The forget-me-nots of the angels."
—H. W. Longfellow.

* * *

Hast thou e'er seen a moonlit path,
Upon a wild wave thrown,
Binding its peacefulness or wrath
As with a silvery zone,
And shining 'mid the darkness there,
More bright than it could shine elsewhere,
E'en such a life may thy life be
A moonlit path o'er sorrow's sea.

—Selected.

* * *

SOME GOOD SIMILES

As wet as a fish—as dry as a bone;
As live as a bird—as dead as a stone;
As plump as a partridge—as poor as a rat;
As strong as a horse—as weak as a cat;
As hard as a flint—as soft as a mole;
As white as a lily—as black as a coal;

As plain as a pike staff—as rough as a bear;
As tight as a drum—as free as the air;
As heavy as lead—as light as a feather;
As steady as time—uncertain as weather;
As hot as an oven—as cold as a frog;
As gay as a lark—as sick as a dog.

* * *

RESULTS OF SAVING SMALL AMOUNTS.

The following shows how easy it is to accumulate a fortune, provided proper steps be taken. The table shows what would be the result at the end of 50 years by saving a certain amount each day, and putting it at interest at the rate of six per cent:

Daily Savings.	Result.	Daily Savings.	Result.
One Cent	- \$ 950	Sixty Cents	- \$56,024
Ten Cents	- 6,504	Seventy Cents	66,528
Twenty Cents	19,006	Eighty Cents	76,032
Thirty Cents	28,512	Ninety Cents	85,537
Forty Cents	38,015	One Dollar	95,041
Fifty Cents	47,520	Five Dollars	475,208

Nearly every person wastes enough in twenty or thirty years, which, if saved and carefully invested, would make a family quite independent; but the principle of small savings has been lost sight of in the general desire to become wealthy.

* * *

GOOD WRITERS WHO WRITE BADLY

The Brooklyn Eagle says that among journalists and literary men generally one is prepared to look for remarkably illegible scrawls, and he often finds them, though some of our noted men are good writers. The late Bayard Taylor was a fine penman. George William Curtis' signature, although showing some signs of unusual care, is written in an easy, running hand, as legible as print. Whitelaw Reid, although not a fancy writer, gives his compositors no trouble. Admirers of Charles A. Dana would hardly imagine that his editorials are written in a small, neat hand, and with a pen dipped in violet ink instead of in gall. William Cullen Bryant wrote legibly in an old-fashioned style, though rather nervously towards the last. Eli Perkins is a better penman than any one would believe upon his own unbacked assertion. Bob Burdette, of the *Burlington Harokeye*, could, with the necessary knowledge of mathematics, obtain a position in any merchantile house as book-keeper. Longfellow writes in a really beautiful Italian hand, and Whittier and Holmes rival him in their own peculiar styles. George Washington Childs has a style of penmanship which would appear as well at the bottom of a check as in the verses of one of his far-famed elegies. Murat Halstead, of the *Cincinnati Commercial*, is certainly the worst penman in the world, and the sight of

what purports to be his signature would lead one to doubt the sanity of the great journalist.

* * *

THE WORLD'S UNIVERSITIES

Norway has 1 university, 46 professors and 880 students.

France has 1 university, 180 professors and 9,300 students.

Holland has 4 universities, 88 professors and 1,600 students.

Belgium has 4 universities, 88 professors and 2,400 students.

Sweden has 2 universities, 173 professors and 1,010 students.

Russia has 8 universities, 582 professors and 6,900 students.

Portugal has 1 university, 40 professors and 1,300 students.

Italy has 27 universities, 600 professors and 11,140 students.

Denmark has 1 university, 40 professors and 1,400 students.

Spain has 10 universities, 380 professors and 16,200 students.

Switzerland has 3 universities, 90 professors and 2,000 students.

Germany has 21 universities, 1,020 professors and 25,284 students.

Austria has 10 universities, 1,810 professors and 14,600 students.

Great Britain has 11 universities, 334 professors and 13,400 students.

The United States of America have 360 universities, 4,240 professors and 69,400 students.

* * *

LENGTHS OF RIVERS

Mississippi	-	4382 Mls.	Nile	-	4100 Mls.
Volga	-	2400 "	Ohio	-	1265 "
Loire	-	530 "	Seine	-	470 "
Thames	-	250 "	Spree	-	220 "
Jordan	-	200 Mls.			

* * *

HEIGHTS OF MOUNTAINS

Sorata (Andes)	21286 ft.	Popocatepetal (Mexico)	17782 ft.
Mt. Brown (R'y)	16000 "	Mt. Blanc	15781 "
Jungfrau	13720 "	Righi	5905 "
Konjakofski(Ural)	5397 "	Saddleback	2787 "
Ben Nevis	4406 "	Snowdon	3570 "

* * *

TO MEET IN MONTREAL

The Royal Society of Canada will hold its next meeting in 1891, in Montreal. This will be the first time the Royal Society ever met outside of Ottawa. Dr. J. E. Bourinot, clerk of the House of Commons, is the honorary secretary. The Natural History

Society of this city has the matter of reception in hand.

* * *

THE PSALM OF TRADE.

"Tell me not in mournful numbers,
Advertising does not pay;
For the man's *non compos mentis*
Who would such absurd things say.

"Life is real! life is earnest!"
And the man who hopes to rise
To success in any calling,
Must expect to advertise.

"In the world's broad field of battle,
In the conflict of real life,"
Advertising is the secret
Of achievement in the strife.

"Lives of rich men all remind us
We can make our own sublime;"
And by liberal advertising
To the highest summit climb.

* * *

CLIMBING UP THE HILL

BY JAMES WHITCOMBE RILEY.

Never look behind, boys,
Up and on the way!
Time enough for that, boys,
On some future day.
Though the way be long, boys,
Fight it with a will;
Never stop to look behind
When climbing up a hill.

First be sure you're right, boys,
Then with courage strong
Strap your pack upon your back
And tug, tug along;
Better let the lag-lout
Fill the lower bill,
And strike the farther stake-pole
Higher up the hill.

Trudge is a slow horse, boys,
Made to pull a load,
But in the end will give the dust
To racers on the road.
When you're near the top, boys,
Of the rugged way,
Do not stop to blow your horn,
But climb, climb away.

Shout above the crowd, boys,
Brace yourselves and go!
Let the plodding land-pod
Hoe the easy row.
Success is at the top, boys,
Waiting there until
Brains and pluck and self-respect
Have mounted up the hill.

PUBLISHERS' NOTICES

In this column will appear, from time to time, notices concerning the management of this paper. We trust our readers will turn their eyes here from month to month.

To the Commercial Reader :

DEAR SIR:—We desire to call your attention to our monthly "OFFICE AND HOME" as an advertising medium. We know of no plan by which you can so effectually reach this class of readers. It will go into every nook and corner of office and home in this well-to-do section of Central Canada, lying between Montreal and Toronto. This is the first and only commercial journal published in Ottawa, and as there has been a general demand for it we do not doubt but it will receive a very general patronage.

Again, as a commercial venture that ought to be patronized, we urge its claims upon your attention for patronage. Your wishes will be quickly attended to by dropping us a card. Should you desire an estimate we will gladly send it on request, or have a representative call on you at such an hour as you may elect.

Very respectfully yours,
SAWYER & BLATCH.

PUBLICATION DAY

The 15th of each month will be publication day, and copy must reach us not later than the 12th of the month. To insure insertion send early.

SAWYER & BLATCH.

WILL BE READ BY THOUSANDS

The regular circulation of "Office and Home" will be maintained at 1,000 copies. Every copy will reach good hands and undoubtedly will be carefully read. Including extra issues for the Exhibition week and at Christmas the annual circulation will be from 15,000 to 20,000 copies. Advertisers should remember this.

OTTAWA BUSINESS COLLEGE,

15 O'CONNOR STREET.

NOTES SUPPLIED BY PRINCIPAL.

PERSONAL.

Chas. Moffat, medalist '89, is in C. T. Bate and Co's, Grocers, this city.

Jas. Hatton, class '90, is with Bellington, Dean & Co., Law.

R. B. Moffat, class '90, is with Bradley & Snow, Barristers, &c.

Achille Dubé, class '90, has received an appointment in La Banque Nationale.

A. R. Cook, class '88, is head book-keeper with the Petrie Manufacturing Co., Brantford, Ont.

Principal Sawyer is spending a few weeks holidays at Burlington, Vermont.

* * *

AN OFFER EXTRAORDINARY THAT SHALL NOT BE REPEATED

To immediately start our subscription list we will send the five (5) monthly issues between this and January, 1891, for 10c., provided that at least ten subscriptions be sent us together. This offer is good only until next number is issued.

SAWYERS & BLATCH,
15 O'Connor Street, Ottawa, Can.

The Office and Home

BANNELL SAWYER, B. C. S. } EDITORS.
GEO. BLATCH, B. A. }

Readers' Attention!

OFFER No. 1. This paper for one year, and "Sawyer's Manual of Book-keeping," Theoretical and Practical, second edition, bound in cloth, for \$1.00.
Four copies of this edition has been sold for one Dollar, so that you get the paper free.

OFFER No. 2. This paper one year, and "Sawyer's Studies for Real Life," boards, for \$1.25.
This book has sold as high as \$2.00 per copy alone (different kind of cover).

OFFER No. 3. This paper one year, and "Putnam's Shorthand" Teacher, Manual and Reader, for \$1.00.

OFFER No. 4. This paper one year and ten lessons by mail in Book-keeping, Penmanship or Shorthand (a dollar Test Book, free, for \$1.00.
This is an exceptionally good offer.

OFFER No. 5.—This paper one year and a complete set of Penmanship Models fresh from the pen of Mr. Bannell Sawyer, Central Canada Silver Medalist in Penmanship for \$1.00.

The Models alone are worth a Dollar and cannot be had except in this way. Mr. Sawyer will not fill any order for samples. His penmanship notes are unbound for \$1 which will then entitle the reader to the "Office and Home" free.

Premiums for Clubs.

1st. For ten subscribers and ten Dollars, each subscriber will receive "THE OFFICE AND HOME" one year and the premium mentioned in any of the following five offers, and the one who sends us the club will receive a set of Macaulay's History five vols., bound in cloth, post paid.

2nd. For fifty subscribers as above, a complete set of Parkman's Histories, well bound in cloth, will be sent express charges paid, to the one who gets up the club. It is not necessary to wait until you have secured all the subscribers, send them as fast as you get them, and we will forward premiums by return mail. When you have secured the number we will forward the price.

GEO. L. BLATCH, B.A.

Accountant and Auditor.

ESTATES MANAGED.

FIRE AND LIFE INSURANCE.

No. 3 Masonic Chambers,

104 SPARKS STREET, - OTTAWA, ONT.
1-3m

J. S. KINGSTON,

Specialist

IN

SANITARY PLUMBING AND HOT
WATER HEATING.

OTTAWA, - 70 BANK STREET.
1-3m

HENRY WATTERS,

DRUGGIST.

CORNER SPARKS AND BANK STS.
AND CORNER RIDEAU AND
CUMBERLAND STS.

Agent for the Dr. Judd's Electric Bell.

1-3m

THOS. STORY.

JOHN G. LYON.

STORY & LYON,

Merchant Tailors,

447 SPARKS STREET, OTTAWA.

*Best English and Canadian Tweeds,
West of England Broadcloths and
Worsted, Fine Trouserings, &c.*

1-5m

WANTED All those afflicted with
pains, sprained knee,
shoulder, ankle, wrist, and rheumatic pains,
lumbago, etc., etc., to go at once and ask for a
bottle of Bellamy's Discovery, and you will
never regret it, only 50c. a bottle. Sold at H.
P. MCCARTHY'S, DR. SHILLINGTON'S, WAT-
TERS' and JAMIESON'S Drug Stores, Ottawa. 1-3

WINDSOR MARKET:

W. H. BEATY,

DEALER IN

*Fruit, Vegetables, Canned Goods,
Butter, Eggs, Milk and Cream.*

161 BANK STREET, - OTTAWA, ONT.
Telephone 30. 1-3m

THE

LONDON

Life Insurance Co.

HEAD OFFICE:

LONDON, - - - ONTARIO.

Authorized Capital, - - \$1,000,000.00
Subscribed " - - 223,000.00
Government Deposit, - - 60,000.00

Whole Life, Limited Payment Life, and
Endowment Plans.

ANNUAL DISTRIBUTION OF PROFITS AFTER
FIRST THREE YEARS.

Proportion of Assets to Liabilities 120 per cent.

Cash Surrender Value Slips and Paid-up Policy
Values attached to all Policies.

ACTIVE AGENTS WANTED IN THE TOWNS
AND COUNTIES.

GEO. L. BLATCH, B.A.,

Special Agent.

JAMES JACKSON,

General Agent.

No. 3 Masonic Chambers, 104 Sparks Street.

OTTAWA, ONT.

FURNITURE



THE
**CHEAPEST
PLACE TO BUY**

*Parlour,
Bed Room
or
Dining Room
Furniture,
is at*

T. W. CURRIER'S

116 SPARKS STREET
AND 188 RIDEAU STREET,

OTTAWA, - ONTARIO.