

## Be Thorough.

It was Carlyle who said, "Genius is an immense capacity for taking trouble," and George Eliot gives us the same thought in other words: "Genius is at first little more than a great capacity for receiving discipline." The most successful have always been the most painstaking. A prominent judge, living near Cincinnati, wished to have a rough fence built, sent for a carpenter, and said to him:

"I want this fence mended to keep out the cattle. There are some unplanned boards—use them. It is out of sight from the house, so you need not take time to make it a neat job. I will only pay you a dollar and a half."

However, afterward, the judge, coming to look at the work, found that the boards were planed and the fence finished with exceeding neatness. Supposing the young man had done it in order to make a costly job of it, he said angrily:

"I told you this fence was to be covered with vines. I do not care how it looks."

"I do," said the carpenter.

"How much do you charge?" asked the judge.

"A dollar and a half," said the man, shouldering his tools.

"Why did you spend all that labor on the job, if not for money?"

"For the job, sir."

"Nobody would have seen the poor work on it."

"But I should have known it was there. No; I'll take only the dollar and a half." And he took it and went away.

Ten years afterward the judge had a contract to give for the building of certain magnificent public buildings. There were many applicants among "water-builders," but one face attracted attention. It was that of the man who had built the fence.

"I knew," said the judge, afterward telling the story, "we should have only good, genuine work from him. I gave him the contract, and it made a rich man of him."

The Hon. Josiah Quincy was at one time conversing with Daniel Webster upon the importance of doing even the smallest thing thoroughly and well, when the great man related an incident concerning a petty insurance case which was brought to him while a young lawyer in Portsmouth. The fee promised was only \$20. Yet, to do his clients full justice, Webster found he must journey to Boston and consult a law library. This involved an expense of above the amount of his fee, but after hesitating a little he decided to go to Boston and consult the authorities, let the cost be what it might. He gained the case.

"Years after this Webster was passing through the city of New York. An important insurance case was to be tried that day, and one of the counsel had been suddenly prostrated by illness. Money was no object, and Webster was asked to name his terms and conduct the case.

"It is preposterous," said he, "to expect me to prepare a legal argument at a few hours' notice."

But when they insisted that he should look at the papers he consented. It was his old twenty-dollar case over again, and, having a remarkable memory, he had all the authorities in his mind, and won the suit. The court knew he had no time for preparation, and were astonished at the skill with which he handled the case.

"So you see," said Webster, as he concluded, "I was handsomely paid, both in fame and money, for that journey to Boston;" and the moral is that good work is rewarded in the end, though, to be sure, one's own self-approval should be enough.

Thoroughness implies attention to details, neatness, and method. A young man who was shrewd and exacting, but whose business habits were careless and unmethodical, succeeded, by hard work and economy, in establishing a prosperous business, but failed and went into bankruptcy at the early age of 35 because of his carelessness in omitting to place a note for a large amount in his bills payable.

Truth—the open, bold, honest truth—is always the wisest, always the safest, for any one in any and all circumstances.

## Sunday Rest.

Rufus Choate, when at the climax of his reputation, said that his brain would long before have given way, owing to the intense and constant strain of professional work, had it not been for the refreshing and recreating influence of the fiction, poetry, history, and Greek and Latin classics he read. But Rufus Choate did die of an over-worked brain, which shattered a nervous system that knew but little of the restfulness of relaxation.

What the great orator sought for in books, the zealous man of business and the faithful man-of-all-work may find in the periodical rest of Sunday. "Men who labor six days in the week and rest on the seventh," said Dr. Farre, in his testimony before a committee of the House of Commons, "will be more healthy and live longer, other things being equal, than those who labor seven; they will do more work and better work."

Twenty leading physicians of England said, "We say ditto to Dr. Farre."

The managers of large stables, where several hundred horses are kept, say a horse must have one day's rest in seven, or he will break down. One day's rest in ten, or nine, or even eight days, will not keep him in working condition.

Mr. A—was a driving man of business, and—nothing more. He made a fortune, and worked seven days in the week, as if he was struggling to gain his first ten thousand dollars.

One day, in the midst of his prosperity, his mental vision being dazed by the apprehension of some coming evil, he took his own life. The physician's judgment was, "Insanity caused by over-work." The friends said, "He had worked seven days in the week for years; that killed him."

Mr. B—was the President of a manufacturing company, the management of which kept him from his home six days. On Saturday he would return home, taking with him a large package of business papers, and passed Sunday in examining them.

"Why do you labor and toil as you do?" said a Christian friend. "Six days in the week are enough for one to work, who wishes to retain his health. You will kill yourself by this continuous strain. Besides, my dear friend, you are neglecting the better part of yourself, as well as your family, by allowing business to absorb your Sundays."

"I know it," he said, sadly. "But I must do it, or my business will get ahead of me. By-and-by I hope to get time to rest on Sundays, but I can't now."

He went on working seven days in the week, and died, in the prime of life, of softening of the brain.

"Had it not been for the weekly rest of the Sabbath," said a Boston merchant of twenty years' successful business, "I should have been a maniac long ago. It was nothing but the quiet of that day which rested my brain and saved it from giving way under the constant pressure."

"I have had an extensive acquaintance with business men," said another Boston merchant, "and I cannot recall one who worked seven days in the week who did not shorten his life or go insane."

Some men say, "Oh, the Fourth Commandment is an old Jewish law intended for an isolated farming people—it is not applicable to modern civilization."

That is a mistake—it is the command of a higher than human intelligence, the declaration of the physiological law of rest, which demands obedience one day in seven, under the penalty of a physical punishment that shall make the violator an imbecile.

Humanity is never so beautiful as when praying for forgiveness, or else forgiving another.

Most men are wicked because they have never known or tried the enjoyment of virtuous conduct.

Modesty in a woman is a certain agreeable fear of all she enters upon; in men it is composed of a right judgment of what is proper for them to attempt.

There never was a day that did not bring its opportunity for doing good, that never could have been done before and never can again. It must be improved now or never.

## THE BANK OF TORONTO.

PROCEEDINGS OF THE TWENTY-NINTH ANNUAL GENERAL MEETING OF THE STOCK-HOLDERS, HELD AT THE BANKING HOUSE OF THE INSTITUTION IN TORONTO ON WEDNESDAY, 17TH JUNE, 1885.

The annual general meeting of the Bank of Toronto (being the twenty-ninth since the commencement of business) was held in pursuance of the terms of the charter, at the banking house of the institution, June 17th, 1885.

On motion, George Gooderham, Esq., was called to the chair, and Mr. Coulson requested to act as secretary.

Moved by W. H. Beatty, Esq., seconded by Alfred Gooderham, Esq., and

Resolved,—That Messrs. Walter S. Lee and Charles H. Gooderham be appointed scrutineers of the election of Directors for the ensuing year, and that they report the result to the Cashier.

By request of the Chairman the Cashier then read the following

REPORT:  
The Directors of the Bank of Toronto herewith beg to submit for the consideration of the stockholders a report of the past year's operations.

They are happy to state that the business of the Bank has been well maintained, although the year has been one of lessened activity and continued depression in the general trade of the country.

The profits compare favorably with those of former years, and after all losses had been fully written off and provision made for all debts considered doubtful, the directors were again enabled to declare a bonus of two per cent. on the Capital Stock, in addition to the usual Dividends at the rate of eight per cent. per annum, and have added \$50,000 to the Rest, which fund now amounts to the sum of \$1,150,000.

The balance at the credit of profit and loss on the 1st May, 1884, as per last annual report, was..... \$ 14,020 72

The net profit for the year, after making provision for all losses, as above stated, and deducting expenses, interest on deposits, and rebate on current discounts, amount to the sum of..... 250 483 68

Making a total of..... \$ 14,271 40

This sum your Directors have appropriated as follows:—

Dividend No. 57, 4 per cent.....	\$ 80,000 00
Dividend No. 58, 4 per cent.....	80,000 00
Bonus, 2 per cent.....	40,000 00
Added to Rest.....	60,000 00
Balance carried forward to next year.....	14,544 40
	<hr/> \$204,544 40

The various officers of the Bank have fulfilled their duties to the satisfaction of the Board.

All of which is respectfully submitted.

(Signed) GEORGE GOODERHAM, President.

GENERAL STATEMENT—30TH MAY, 1885.

Liabilities.	
Notes in circulation.....	\$ 982,457 00
Deposits bearing interest.....	\$ 3,558,610 44
Deposits not bearing interest.....	854,132 30
	<hr/> 4,412,742 74
Balances due to other Banks in Canada.....	134,765 18
Balance due to agents of the Bank in Great Britain.....	48,801 88
Unclaimed dividends.....	3 00
Half-yearly dividend and bonus payable 1st June, 1885.....	1,200 00 0
	<hr/> 120,320 00
Total liabilities to the public.....	\$ 5,037,070 80
Capital paid up.....	\$ 2,000,000 00
Reserve.....	1,150,000 00
Interest accrued on Deposits.....	\$ 41,319 00
Rebate on Notes discounted.....	64,258 00
	<hr/> \$ 105,577 00
Balance of Profit and Loss account carried forward.....	14,544 40
	<hr/> \$ 3,270,121 40
	<hr/> \$ 8,907,198 20

Assets.	
Gold and silver coin on hand.....	\$218,537 78
Domestic notes on hand.....	534,227 00
Notes and cheques of other banks.....	163,111 33
Balances due from other banks in Canada.....	65,500 04
Balances due from agents of the bank in the United States.....	81,012 77
Domestic Canada deposits.....	\$122,822 43
Municipal deposits.....	67,424 02
	<hr/> 100,210 67
Total assets immediately available.....	\$ 1,253,136 39
Loans and bills discounted.....	\$ 7,011 813 84
Overdue debts secured.....	20,489 80
Overdue debts not specially secured (estimated loss provided for).....	6,847 51
Mortgages on real estate sold by the bank.....	\$11,050 32
Real estate other than Bank premises.....	9,860 25
	<hr/> \$ 20,910 57
Bank premises.....	\$50,000 00
Bank furniture.....	5,000 00
	<hr/> \$55,000 00
	<hr/> \$3,907,198 20

(Signed) D. COULSON, Cashier.  
Toronto, 30th May, 1885.

After the reading of the above it was moved by GEO. GOODERHAM, Esq., seconded by Wm. H. Beatty, Esq., and

Resolved,—That the report which has just been read be adopted, and when printed be distributed among the stockholders.

Moved by JOHN HELM, Esq., seconded by Walter S. Lee, Esq., and

Resolved,—That in view of the careful attention to the interests of the bank manifested during the year by the President, Vice President, and Directors, the thanks of the stockholders are hereby tendered to them.

Moved by CHARLES STUART, Esq., seconded by Charles H. Gooderham, Esq., and

Resolved,—That the election of Directors now commence; and that the ballot remain open until two o'clock this day. If, however, before that hour a period of five minutes shall elapse during which no vote is tendered the scrutineers may close the poll.

REPORT OF THE SCRUTINEERS.

We, the undersigned Scrutineers, appointed at the annual meeting of the Stockholders of the Bank of Toronto this day, declare that the following gentlemen have been unanimously elected Directors for the ensuing year:—George Gooderham, Wm. H. Beatty, Alex. T. Fulton, Henry Cawthra, Henry Covert, W. R. Wadsworth, Wm. Geo. Gooderham,

(Signed) WALTER S. LEE, C. H. GOODERHAM, } Scrutineers.  
Toronto, 17th June, 1885.

The new Board met the same afternoon, when George Gooderham, Esq., was unanimously elected President, and Wm. H. Beatty, Esq., Vice-President.

By order of the Board.  
(Signed) D. COULSON, Cashier.

How to "Grow Salt."

Do you want to grow salt, and at the same time have an interesting, handsome ornament? The proceeding is a novel chemical experiment that may be tried by any one. Put in a goblet one teaspoonful of salt and one teaspoonful of blueing. Fill the goblet two-thirds full of water and set it in a position where it will have plenty of warmth and sunlight. In a little while sparkling crystals will commence forming on the outside of the glass, and it is both a novel and interesting sight to watch it gradually growing, day by day until the outside of the goblet is entirely covered with beautiful white crystals. Another variation of this beautiful experiment would be to take a goblet with the base broken off, and fasten it to the centre of a thin piece of board, which may be round, square or oblong. After the crystals have formed on the glass, set it on a tiny wall bracket and place a bright holiday or birthday card in front of it; this will hide the base, on which no crystals will form. After this is done fill the goblet with flowers or dried grasses, and you will have a vase that will cost comparatively little.