

THE HOUSE THAT DAN BUILT.

BY D. B.

"Yes, it should be a cottage," said Dan Berkeley, laying down his rule, and beginning to chalk out a diagram on his carpenter's bench; "yes, it should be a cottage, and built on the plan of Ben Morrill's. It should have one of those picturesque, Gothic porches just here, facing the west" (here Dan made a pentagonal addition to the western side of the diagram, "and two bay-windows" (making two smaller pentagons), "and here should be the porch, and here the library; and here the cool, pretty little breakfast-room, where we would breakfast together so cozily—Minnie and I," and Dan smiled to himself at the charming picture his fancy had created.

"Minnie" might well have been proud of Dan, if she had happened to see him just then; for he was looking his best. Men always do when they are thinking such good, pure thoughts as filled Dan Berkeley's mind that day.

And Dan Berkeley, looking his best, was not to be envied at all. I assure you. It is not every day that one meets such a handsome fellow, or one so manly and noble.

Ermina Loving thought so, and when Dan asked her to be his wife, she very willingly spoke the little word that made him happy.

If there was any one thing in which Dan implicitly believed, it was the goodness of Minnie Loving. And it was one of Minnie's articles of faith that there never was a man so worthy of confidence as Dan.

The one thing that stood in the way of their perfect happiness was the lack of worldly wealth. He could not afford to build a house, and Ermina was determined not to marry until they could begin life in a cozy, independent home of their own.

The subject was one of great anxiety to Dan. He spent a great deal of time planning and contriving how he could raise money enough to build a cottage like Ben Morrill's.

So now, as he stood there, planning out his house for the five hundredth time, he grew so interested in it that he felt to himself, and confided all his hopes to the carpenter's bench and tools, never dreaming that he had another actor.

How should he know that Uncle Nathan Hale had just composed himself for a snooze on the wide bench under the open window of his shop, and was listening intently to every word he said?

There was a suspicious moisture in Uncle Nathan's eyes and a suspicious quiver on his lips. He was very fond of his nephew and his pretty fiancée, and he thought it really too bad that they could leave their home.

"Here am I," quoth Uncle Nathan, to himself, "worth a snug fortune, and not earthily use for it, and really—"

And, then, and then, Uncle Nathan formed a plan, which he resolved to put immediately into execution. So he said to Dan the next morning:

"Dan, I want you to build a house for me."

"A house for you, Uncle Nathan. What in the world do you want of a house. Are you going to get married?"

"That is none of your business," said Uncle Nathan, frostily. "Will you understand the old gentleman's peculiarities. But when, where and how is it to be built?"

"I want it to be commenced right off," said Uncle Nathan, decidedly. "And I want it built on that corner lot of mine, where the big elms stand. That's a fine building spot. It is to be a cottage, the style, only my cottage is to be ever so much prettier than his. I'll leave it entirely to your judgment and taste. Make it just such a one as you'd like for your self. And you are not to bother me about it. Take it entirely into your hands. Hire all the workmen you want, only get it done as soon as possible. Call on me whenever you want funds. Expense is no object."

"Uncle Nathan, I do believe you are going to get married!" laughed the astonished nephew.

Uncle Nathan's eyes twinkled as he answered. "You build a pretty house, and I'll promise you there shall be a pretty woman in it within a month from the day it is finished."

That evening Dan told Ermina about the cottage which he was to build, and that he believed Uncle Nathan had matrimonial intentions. Whereat they both fell to guessing whom he was about to marry. Dan guessed Miss Nancy Daves, but Minnie believed it was the Widow Banks.

So Dan went to work at Uncle Nathan's cottage. He threw into it all the taste, the pride, the enthusiasm which he would have bestowed upon the ideal cottage of his own. Once in a while Uncle Nathan came to look at the building, nod approvingly and go away.

When at last it was all finished, and he had expressed himself delighted at it, and everybody who passed said it was the prettiest house in town, Uncle Nathan said to Dan:

"Now, I want it furnished. I don't want the first thing about the furnishing of a house. It takes a woman for that. So I've got Ermina Loving to select and arrange the fixings. She has more taste than any woman I know."

"Except Miss Nancy Daves, Uncle Nathan," slyly suggested Dan.

"Miss Nancy Daves be hanged!" exploded the old gentleman.

Whereat, Dan laughed, and went on to tell Ermina of Uncle Nathan's desire, and Ermina, with carte blanche from Uncle Nathan, went forth among the furniture dealers. And presently the house was all furnished from garret to cellar, and Uncle Nathan came with Dan and Minnie to inspect it.

"Very good," said he, after a tour through the house, "and now here's your pay," handing Dan a folded paper.

Dan opened it. It was a deed of the cottage upon which Uncle Nathan had bestowed the poetic name of "Elm Lodge."

THE FEDERAL BANK OF CANADA.

Proceedings of the Tenth Annual Meeting of the Shareholders Held at the Bank House, in Toronto, on Tuesday, the 1st Day of June, 1884.

On motion, duly seconded, the chair was taken by the president, S. Nordheimer, Esq., when the General Manager read the following REPORT:

In submitting to the shareholders the result of the business for the past year, your directors regret that the period covered by the annexed statements has not proved so profitable as those of former years.

The net earnings for the year ending 31st May last, after deducting charges of management, paying interest on all interest-bearing accounts, reserving interest on all outstanding deposit receipts, reserving for exchange, and providing for bad and doubtful debts, amounted to \$312,334.00; added to this balance carried forward from last year, \$34,156.95, making a total of \$346,490.95, applied as follows, viz:

Dividend No. 18, paid 1st December, 1883, 1 per cent. \$147,510.50
Dividend No. 19, payable 1st June, 1884, 1 per cent. 118,104.15
Added to rest account (making that fund now \$120,000) 39,876.30
Balance of profits carried forward \$346,490.95

The average paid capital during the year of \$2,892,345, the net percentage of profits on which was 10.79.

The appropriations for bad and doubtful debts for the year just closed have largely exceeded those of previous years.

The bad harvest of last year, with over-productions in manufactures, together with the reaction and depression in Manitoba, all pointed to the necessity of a general curtailment in business, and a considerable loss of power of the bank in places it in a position to take advantage of any revival in business which may reasonably be expected should the prospects of a bountiful harvest be realized.

The number of shareholders during the past year increased from 293 to 367. This increase continues. Stock carried on margin is steadily going into investment hands.

The different officers of the bank, including head office, have received periodical careful inspections by officers appointed for that purpose, in addition to the close supervision of your directors, who have devoted much of their time to the important duties devolving upon them.

The various officers of the bank continue to perform their respective duties to the satisfaction of the board.

S. NORDHEIMER, President.

General Statement, 31st May, 1884.

Capital Stock paid up (Subscribed \$2,000,000)	\$2,000,000.00
Rest Account	1,500,000.00
Dividend No. 18, paid 1st Dec. 1883	147,510.50
Dividend No. 19, payable 1st June 1884	118,104.15
Reserve for interest, etc.	312,334.00
Balance of Profits carried forward	39,876.30
Total	\$4,037,820.95

Notes of the Bank in circulation, \$4,001,192.94
Deposits bearing interest, 2,704,004.02
Deposits not bearing interest, 2,457,165.65
Balances due to Banks in Canada, 65,470.42
United Kingdom, 500,945.29
Balances due to Banks in Foreign Countries, 12,730.24

Gold and silver coin current, \$49,041.81
Government demand notes, 688,684.00
Notes of other banks, 404,743.10
Balances due from other banks in Canada, 49,397.43
Balances due from banks in foreign countries, 138,057.56
Balances due from banks in the United Kingdom, 2,047.98

Loans and bills discounted current, \$1,730,114.94
Notes and bills discounted current, 10,668,361.01
Due and not specially secured (estimated loss provided for), 62,836.12
Real estate other than the bank premises, including safes and office furniture, 143,836.02

Statement of the result of the business of the bank for the year ending 31st May, 1884.
Balance at credit, profit and loss account, 31st May, 1883, 34,156.95
Net profits for the year ending 31st May, 1884, after deducting charges of management, crediting interest on all interest-bearing accounts and providing for bad and doubtful debts, 312,334.00

Dividend No. 18, paid 1st December, 1883, 1 per cent. \$147,510.50
Dividend No. 19, payable 1st June, 1884, 1 per cent. 118,104.15
Carried over account, 50,000.00
Forward, 39,876.30

The following resolutions were then put and carried:
Moved by Mr. A. Smith, and seconded by Mr. J. Y. Reid, that Messrs. C. S. Gzowski, Jr., and G. Alexander be appointed scrutineers of the meeting.

Moved by Mr. J. S. Playfair, that the report and statement now read be adopted.

Moved by Mr. A. Smith, seconded by Mr. J. Y. Reid, that the ballot-box be now opened, and remain open until 3 o'clock, for the reception of ballot-tickets for the election of directors, the poll to be closed whenever five minutes shall have elapsed without a vote being tendered.

The scrutineers declared the following gentlemen elected directors for the ensuing year, viz: S. Nordheimer, J. S. Playfair, E. Gurney, Jr., Wm. Galbraith, G. W. Torrance, Benjamin Cronyn and John Kerr.

At a subsequent meeting of directors Mr. S. Nordheimer was elected president and Mr. J. S. Playfair vice-president, by a unanimous vote.

H. S. STRATHY, General Manager.

The Federal Bank of Canada, Toronto, June 1st, 1884.

Cataract—A New Treatment.

Perhaps the most extraordinary success that has been achieved in modern science for cataract. Out of 2000 patients treated during the past six months, fully ninety per cent have been cured of this stubborn malady. This is none the less startling when it is remembered that not five per cent of the patients presenting themselves to the regular practitioner are benefited, while the patient medicines and other advertised cures never record a cure at all.

Starting with the claim now generally believed by the most scientific men that the disease is due to the presence of living parasites in the tissues, Mr. Dixon's cure adapted his cure to their extermination; this accomplished, the cataract is practically cured, and the permanency is unquestioned, as cures effected by him four years ago are cures still. No one else has ever attempted to cure cataract in this manner, and no other treatment has ever cured cataract.

The application of the remedy is simple and can be done at home, and the present season of the year is the most favorable for the speedy and permanent cure of cataract of cases being cured at one treatment. Sufferers should correspond with Messrs. A. H. DIXON & SON, 305 King Street West, Toronto, Canada, and send for their treatise on cataract.—Montreal Star.

Marrying a homely girl is the highest form of charity.

An Old Soldier's EXPERIENCE.

"Calvert, Texas, May 3, 1882.

"I wish to express my appreciation of the valuable qualities of

Ayer's Cherry Pectoral

as a cough remedy. "While with Churchill's army, just before the battle of Vicksburg, I contracted a severe cold, which terminated in a dangerous cough. I found no relief till on our march we came to a country store, on asking for some remedy, I was urged to try Ayer's Cherry Pectoral.

"I did so, and was rapidly cured. Since then I have kept the Pectoral constantly by me, for family use, and I have found it to be an invaluable remedy for throat and lung diseases. J. W. WHITLEY."

Thousands of testimonials testify to the prompt cure of all kinds of throat and lung affections, by the use of Ayer's Cherry Pectoral. Being very palatable, the youngest children take it readily.

PREPARED BY

Dr. J. C. Ayer & Co., Lowell, Mass.

Sold by all Druggists.

TORONTO RAILWAY TIME TABLE.

Grand Trunk Railway.

Trains Leave Toronto Under EASTERN STANDARD TIME.

(a) For Ottawa, Montreal, Quebec, Portland, and Boston, 7:15 a.m.—Fast Express, 1 a.m., 1 p.m., 3 p.m., 5 p.m., 7 p.m., 9 p.m.—Mixed for Cobourg and intermediate stations. (b) For Kingston, 10:30 a.m.—Mixed for Kingston and intermediate stations. (c) For Niagara Falls, 10:30 a.m.—Mixed for Niagara Falls and intermediate stations. (d) For Detroit, 10:30 a.m.—Mixed for Detroit and intermediate stations. (e) For Chicago, 10:30 a.m.—Mixed for Chicago and intermediate stations. (f) For St. Louis, 10:30 a.m.—Mixed for St. Louis and intermediate stations. (g) For New York, 10:30 a.m.—Mixed for New York and intermediate stations. (h) For Philadelphia, 10:30 a.m.—Mixed for Philadelphia and intermediate stations. (i) For Washington, 10:30 a.m.—Mixed for Washington and intermediate stations. (j) For Baltimore, 10:30 a.m.—Mixed for Baltimore and intermediate stations. (k) For New Orleans, 10:30 a.m.—Mixed for New Orleans and intermediate stations. 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