

Our Young Folks.

SUMMER

Summer is in the air, odours are everywhere ;
Idle birds are singing loud and clear ;
Brooks are bubbling over ; heads of crimson clover
On the edges of the field appear.

All the meadow blazes with buttercups and daisies,
And the very hedges are tangles of perfume ;
Butterflies go brushing, all their plumage crushing,
In among this wilderness of bloom.

The thorn-flower bursts its sheath, the bramble hangs a wreath.
And blue-eyed grasses beckon to the sun ;
While gipsy pimpernel waits, eager to foretell
When rainy clouds are gathering one by one.

The very world is blushing, is carolling and gushing
Its heart out in a melody of song ;
While simple weeds seem saying, in grateful transport playing,
"Unto Him our praises all belong?"

GOLDEN GRAIN BIBLE READINGS.

BY REV. J. A. R. DICKSON, B.D.

THE GODLY MAN'S LOVE TO GOD'S HOUSE.

1. He is rejoiced by an invitation to go to it, *Psa. cxvii. 1.*
2. He determines to be there, *Psa. cxvii. 2.*
3. He is serious and thoughtful there, *Eccles. v. 1.*
4. He praises God's mercy, *Psa. xxii. 23, 25.*
5. He pays his vows unto the Lord, *Psa. lxxvi. 13-16.*
6. He prefers that to other places of enjoyment, *Psa. lxxxiv. 10.*
7. He invites others to go with him, *Isaiah ii. 3 ; Micah ii. 4.*
8. He thinks of God's lovingkindness there, *Psa. xlviii. 9.*
9. He desires to abide there, *Psa. xxvii. 4.*
10. He speaks of God's glory there, *Psa. xxix. 9.*
11. He enjoys it as a place of prayer, *Isaiah lvi. 7 ; Psa. kv. 2.*
12. He finds help for life's work in God's House, *Psa. lxxxiv. 4 ; vii. 11, 12.*
13. God reveals Himself there to the soul, *Psa. lxxxvii. 2 ; Psa. lxxxv. 8.*

PLAIN TALK TO BOYS.

A boy's position in a commercial house is usually at the foot of the ladder. His duties are plain, his place insignificant, and his salary is small.

He is expected to familiarize himself with the business, and as he becomes more intelligent in regard to it, he is advanced to a more responsible position.

His first duty, then, is to work. He must cultivate, day by day, habits of fidelity, accuracy, neatness and despatch, and these qualities will tell in his favour as surely as the world revolves. Though he may work unnoticed and uncommended for months, such conduct always meets its reward.

I once knew a boy who was clerk in a large mercantile house, which employed as entry clerks, shipping clerks, buyers, bookkeepers and salesmen, eighty young men, besides a small arm of porter, and truckmen ; and this boy of seventeen felt that amid such a crowd as this he was lost to notice, and that any efforts he might make would be quite unregarded.

Nevertheless he did his duty ; every morning at eight o'clock he was promptly in his place, and every power he possessed was brought to bear upon his work.

After he had been there a year, he had occasion to ask a week's absence during the busy season.

"That," was the response, "is an unusual request, and one which it is somewhat inconvenient for us to grant ; but for the purpose of showing you that we appreciate the efforts you have made since you have been with us, we take pleasure in giving you the leave of absence for which you now ask."

"I didn't think," said the boy, when he came home that night and related his success, "that they knew a thing about me, but it seems they have watched me ever since I have been with them."

They had, indeed watched him, and had selected him for advancement, for shortly after he was promoted to a position of trust with appropriate increase of salary.

It must be sooner or later, for there is nearly always a demand for excellent work.

A boy who means to build up for himself a successful business, will find it a long and a difficult task, even if he brings to bear efforts of body and mind ; but he who thinks to win without doing his very best, will find himself a loser in the race.

Therefore, boys, be honest in work as well as in word.

SOMETHING TO DO.

It was a dreary day. The rain poured down in torrents out of doors, and the rain fell indoors down naughty Belle Holmes' cheeks. Her mother had gone to visit a sick friend ; her father would not be home until six o'clock ; as for Biddy the maid-of-all-work, she was very busy in the kitchen. Presently the door-bell rang, and Aunt Ella, enveloped in a big gossamer, made her appearance.

"What's the matter ? sick?" she asked, taking in at a glance the child's tears and forlorn looks.

"No, I'm not sick, but I'm lonely. I hate rainy days. I can't go out, so I've nothing to do but sit around, and it's so forlorn."

Aunt Ella threw off her wet wraps and rubbers, and sitting down by the grate, put her feet on the fender and took out her work.

"I should think it would be forlorn," she responded to Belle's remark. "I am quite sure-I never could endure it."

The tears again filled Belle's eyes. She thought she truly must be a martyr, and that her aunt was pitying her.

"To have nothing to do but sit around must be forlorn indeed," Aunt Ella continued. "It is unfortunate that a girl of your age has failed to learn what she was put into the world for. Do you think you were put here to mope or to serve the Lord?"

"What a question!" Belle said, in a grievous tone.

"The question is all right ; let me hear the answer."

"Well, one would never think it, judging from your actions ; would they?" smilingly.

"I suppose not," reluctantly.

"Well, it is quite time you let your light shine ; don't you think so?"

"What lamp? Shall I light the lamp?" asked Belle.

"Yes ; do please—the lamp of your own life. The Lord said, 'Let your light shine ;' there's no shine where a healthy girl like you sit around doing nothing. Get your work, dear, and keep me company."

"I haven't any work, but here are some brown towels," going to her mother's basket and taking them out ; "Mamma said she was going to hem them by hand."

"Those will do nicely. Bring them to me and I will turn your hems for you."

After Belle had sewed industriously for some time, Aunt Ella said, "The world doesn't look half as dull as it did a while ago, does it?"

"No ; it does not. It's strange, isn't it?"

"No ; it is not the least bit strange. Just as soon as one forgets one's self and thinks of others, the world grows brighter."

As the clock struck five Belle finished her last towel.

"Six towels hemmed!" she said delightedly. "How glad mamma will be!"

"She'll soon be here, will she not?" asked Aunt Ella.

"She will meet papa at the office ; they'll come in on the street car at six o'clock."

"I wonder what you're going to give them for supper? they'll be tired and hungry, I suppose."

"I give them for supper?" questioningly.

"Biddy is ironing, is she not?"

"Yes, but she has to stop and get supper ; that's her business."

"But suppose she is very busy and very tired, whose business is it then, since your mother is not here?"

"Her's, of course ; Biddy's paid for doing the work."

"It is quarter-past five," Aunt Ella said looking at the clock. "It's about time that Biddy was getting tea. I wonder what she intends to get?"

"I'll see," Belle said, going to the kitchen, from which she soon returned, saying dolefully, "Biddy says she isn't going to fuss getting up things ; her ironing isn't finished yet."

"I will show you how to get supper if you would like to have me ; would you?"

Belle had never imagined that she could cook ; but Aunt Ella helped her for a half hour and then went home.

When Mr. and Mrs. Holmes sat down to their cosy supper table they both looked very much pleased. The covered dish of hot milk-toast, the chipped beef and eggs, the cream potatoes were delicious.

"It was very kind and thoughtful of you, Biddy," Mr. Holmes said, "to stop your ironing to get us this nice supper."

"But 'tisn't me, ma'am, that deserves the praise ; it's little Miss Belle that did everything her ownself."

It took Mrs. Holmes some time to realize that her little daughter had prepared the supper, but when she did, her words of praise made the child's heart glad.

HOW TO BE GRACEFUL.

A school-girl misses a great deal of valuable education who hurries away to school, morning and afternoon, without having used her muscles in helping her mother. She misses something else, which, in a few years, she will know how to value better than she does now—grace of movement and carriage.

What makes a girl graceful? It is using all her bodily powers. A student, who is nothing but a student, soon begins to stoop, and the habit, once begun, grows inveterate and incurable. Half our school-girls cannot walk with ease and grace.

We see this very plainly on commencement days, when the members of the graduating class are obliged walk a few steps before the audience. Their dresses are often too costly and splendid ; their hair is beautifully arranged ; their pieces are creditably written ; one thing only they lack ; they cannot walk !

A girl who would have a graceful carriage a sound digestion, a clear complexion and fine teeth, must work for them every day, and no work is better for the purpose than the ordinary work of a house done with diligence and carefulness.

DOMINION BANK

PROCEEDINGS

- OF -

The Eighteenth Annual General Meeting

OF THE STOCKHOLDERS

Held at the Banking House of the Institution in Toronto, on Wednesday, May 29th, 1889.

The Annual General Meeting of the Dominion Bank was held at the banking house of the institution on Wednesday, May 29, 1889.

Among those present were noticed Messrs. James Austin, Hon. Frank Smith, Joseph Cawthra, Wm. Hendrie, Captain Mason, Wm. Ince, James Scott, R. S. Cassels, Anson Jones, Wilmot D. Matthews, R. H. Bethune, E. Leadlay, Aaron Ross, E. B. Osler, John Foy, G. Robertson, Gardiner Boyd, W. T. Kelly, Walter S. Lee, John Stewart.

It was moved by Mr. Joseph Cawthra, seconded by Mr. James Scott, that Mr. James Austin do take the chair.

Mr. George Robertson moved, seconded by Mr. E. Leadlay, and Resolved, That Mr. R. H. Bethune do act as Secretary.

Messrs. Walter S. Lee and R. S. Cassels were appointed Scrutineers.

The Secretary read the report of the Directors to the Shareholders, and submitted the annual statement of the affairs of the Bank, which is as follows:—

Balance of Profit and Loss Account, 30th April, 1888.....	\$5,375 10
Profits for the year ending 30th April, 1889, after deducting charges of management, etc., and making full provision for all bad and doubtful debts.....	242,293 82
	<hr/> \$247,668 92

Dividend 5 per cent., paid 1st November, 1888.....	\$75,000 00
Dividend 5 per cent., payable 1st May, 1889.....	75,000 00
Bonus 1 per cent., payable 1st May, 1889.....	15,000 00
Amount voted to Pension and Guarantee Fund.....	5,000 00
	<hr/> 170,000 00

Carried to Reserve Fund.....	\$77,668 92
	<hr/> 70,000 00
Balance of Profit and Loss carried forward.....	<hr/> \$7,668 92

The business of the Bank for the past year has been satisfactory. Arrangements have been made with the Bank of British North America to redeem the notes of this Bank at par in British Columbia, with the Imperial Bank of Canada in Manitoba and the North-West Territories, and with the Merchants' Bank of Halifax in Nova Scotia, New Brunswick and Prince Edward Island.

Toronto, 30th April, 1889. JAS. AUSTIN, President.

GENERAL STATEMENT.

LIABILITIES.	
Capital Stock paid up.....	\$1,500,000 00
Reserve Fund.....	\$1,220,000 00
Balance of Profits carried forward.....	7,668 92
Dividend No. 36, payable 1st May.....	75,000 00
Bonus 1 per cent., payable 1st May.....	15,000 00
Reserved for Interest and Exchange.....	76,173 12
Rebate on Bills Discounted.....	29,526 53
	<hr/> 1,423,368 57
Notes in Circulation.....	\$1,222,044 00
Deposits not bearing interest.....	1,487,292 10
Deposits bearing interest.....	6,457,449 43
Balances due to other Banks in Great Britain.....	49,813 64
Balances due to other Banks in Canada.....	2,928 88
	<hr/> 9,229,528 05
	<hr/> \$12,152,896 62
ASSETS.	
Specie.....	\$252,145 30
Dominion Government demand notes.....	404,904 00
Notes and cheques of other Banks.....	413,083 11
Balances due from other Banks in Canada.....	238,259 08
Balances due from other Banks in United States.....	761,973 35
Provincial Government securities.....	316,943 33
Municipal and other debentures.....	1,299,504 90
	<hr/> \$3,684,795 07
Bills discounted and current (including advances on call).....	\$8,213,472 44
Overdue debts secured.....	30,103 57
Overdue debts not specially secured (estimated loss provided for).....	41,208 86
Bank premises.....	175,661 44
Other assets, not included under foregoing heads.....	4,497 79
Real estate other than Bank premises.....	3,156 45
	<hr/> 8,468,101 55
	<hr/> \$12,152,896 62

R. H. BETHUNE, Cashier.

DOMINION BANK, Toronto, 30th April, 1889.

Mr. James Austin moved, seconded by the Hon. Frank Smith,

and Resolved That the Report be adopted.

It was moved by Mr. Aaron Ross, seconded by Mr. Anson Jones,

and Resolved, That the sum of five thousand dollars be granted to the Guarantee and Pension Fund of the Dominion Bank.

It was moved by Mr. W. T. Kelly, seconded by Mr. R. S. Cassels, and

Resolved, That the thanks of this meeting be given to the President, Vice-President and Directors for their services during the past year.

It was moved by Mr. Walter S. Lee, seconded by Mr. John Stewart, and

Resolved, That the thanks of this meeting be given to the Cashier, Agents and other officers of the Bank for the efficient performance of their respective duties.

It was moved by Mr. Wm. Hendrie, seconded by Mr. Wilmot D. Matthews, and

Resolved, That the poll be now opened for the election of seven Directors, and that the same be closed at two o'clock in the afternoon, or as soon before that hour as five minutes shall elapse without any vote being polled, and that the Scrutineers, on the close of the poll, do hand to the Chairman a certificate of the result of the poll.

Mr. John Foy moved, seconded by Mr. Joseph Cawthra, and Resolved, That the thanks of this meeting be given to Mr. James Austin for his able conduct in the chair.

The Scrutineers declared the following gentlemen duly elected Directors for the ensuing year: Messrs. James Austin, William Ince, E. Leadlay, Wilmot D. Matthews, E. B. Osler, James Scott and Hon. Frank Smith.

At a subsequent meeting of the Directors Mr. James Austin was elected President, and the Hon. Frank Smith Vice-President for the ensuing term.