

## Ballaine's Bank Balance.



RENO WAIST.

This waist is a simple blouse made over a fitted lining. The collar of lace is extended into the velvet straps that are laced over and under each other, and caught to position by frequent tacking. Old rose, pastel blue, or leaf green cloth will develop a charming waist with trimming of black ribbon and cream lace.

Quantities of material required.—The size for 13 years will require one and three-fourths yards of goods forty-four inches wide, one-half yard of all-over lace and six yards of velvet ribbon. The size for 16 years will require two yards of goods forty-four inches wide, with one-half yard of lace and seven yards of velvet ribbon.

"Assay Office: Values Paid for Gold Dust and Nuggets."

But the public had become curious, and the newspapers were worried into doubling their efforts at solving the puzzle; to no purpose, however, as Mr. Ballaine frankly told the representatives of the press to "go to Jericho," and Mr. Penny was the most silent man in Richmond. There matters rested for a time; but when certain society leaders began giving recherche five o'clock teas for Miss Penny, the Society Girl on the "Daily Record" added suspicion to speculation, and arrived safely at the facts.

### II.

The story as told in the "Record" was widely read.

It related the coming of Mr. Ballaine to town, where he opened an office as a solicitor, and proceeded to get himself known. Without waiting for business to come to him, he went about making business, and with the small capital given him by his father on which to begin life he bought and sold, and at the same time made friends, and studied men and things.

Then he met the charming Miss Penny, only child of Penny the promoter, Penny the owner of shares and financial interests galore, a man of quick temper, who took delight in a business encounter with a strong mind. With Miss Penny the young solicitor prospered; but with Mr. Penny the sign never seemed to be right.

In the quiet of his office the young solicitor planned assaults on the father, having already won the daughter's blushing permission to do so. He knew that the battle must be a commercial one, but as the weapons were all on his adversary's side he figured that he must capture Mr. Penny with Mr. Penny's own ammunition. That took nerve, but nerve was nothing to young Ballaine.

The scene between Mr. Penny and the young Ballaine, when the latter asked for Miss Penny, was one of the most delightful conflicts of the former's business career. Mr. Penny heaped up conditions which he felt sure the young man could not satisfy, and as Ballaine met them one by one the elder man warmed to the contest. He rather enjoyed being bested in the preliminaries, as he felt sure of the main issue.

Character? The young man named the best men in town as his associates. Family? The Ballaines were known in Yorkshire before Pennys were coined. Prospects? The young man had his profession, some real estate, mining stocks enough to paper a boarding-house, three thousand in the bank, and a nerve that was worth fifteenpence to the shilling. Out of the question? Not at all; the girl loved him, and he was merely calling on her father to arrange matters.

"No young man can marry my daughter till he has £10,000 of his own in the bank."

"That's easy. What will you take for your building lands, Mr. Penny?" Building lands were Mr. Penny's proud distinction. He had the bulk of the best acres in Essex. Ballaine was striking at the very pearl of the elder man's possessions. No one had ever succeeded in getting him to put a price on them.

"No joking," said the young man.

"How much?"

Mr. Penny's soul expanded in an ecstasy as he named a price.

"I told you not to joke," said the young man severely. "I want a

thirty-day option on that property. Name a reasonable cash price."

Mr. Penny knew that the Great Eastern wanted the land, but would not buy because someone, who held a bit between the Penny acres and the railway company's proposed station at Danville, would not sell.

But Penny did not know that the young man facing him had secured an option on the much-discussed strip. The option had cost him dear, but it was the key to the whole battlefield. So Mr. Penny, thinking to tantalize the young man, named a very reasonable figure.

"I'll take an option at that price for ten days," said Ballaine.

"I want £2,000 for the option," replied Mr. Penny. "I'll give you a month to get that sum. When you bring the cash I'll give you the option."

"That is fair," said Ballaine, rising to leave the room.

"Keep me posted," shouted Mr. Penny, as the younger man disappeared through the door.

"I will," shouted the retreating voice pleasantly. And then Mr. Penny heard a ringing laugh come back through the long hall, for the lover had been struck with a sudden inspiration.

That week Ballaine gathered a dozen young men, personal friends, leaders in the city's commercial life, at a dinner. At the proper moment he told them his plan, and they helped him to win the manager of the Lombard National to his aid. A telegram to the Great Eastern headquarters, offering the Penny lands under Ballaine's promised option, and the heretofore unpurchasable strip with it, brought a prompt acceptance; and for two weeks the young man sold his property right and left to secure the required £2,000, while the notice in the window kept Mr. Penny, and half the town, also, posted as to his success.

He could have borrowed that amount, but he had a larger game on foot that spurred him to win on his own merits. His office became crowded with men who desired to buy or sell some bit of real property and do it quickly.

Men who wanted a certain bit of property wrote Ballaine confidential letters to buy the coveted corners for them. By prompt buying and selling Ballaine took commissions from both sides, and the balance on the window climbed. When it reached £2,000 mark Mr. Penny capitulated. The word which he left at the bank that Monday morning brought Ballaine promptly to his office. The young man carried a signed cheque for £2,000.

"I don't want your cheque," said the elder man. "I want you to take that notice out of the bank window."

"Not just yet," said Ballaine. "Not till my commission for selling your land to the Great Eastern has been paid to me."

"Do you want to ruin me?" demanded Mr. Penny in well-assumed alarm.

"A moment ago," said Ballaine, "you declared that I could not sell. Now you are afraid I can. Your change of sentiment is a compliment, sir." And the young man bowed.

"After that option has expired," said Mr. Penny, "you can frame it and hang it in your office. Keep your cheque. You will need it."

Ballaine raced back to his office, and then, with the option and certain abstracts and title, went to the general manager of the company he had been in treaty with to report progress. The manager, when he saw the papers in all their delightful completion, pounded on the table, and called Ballaine a brick. The business settled, the young man returned with vouchers and documents proving preliminary settlements, and planted the papers down for Mr. Penny's inspection.

The old gentleman was much surprised, but he signed his deeds and accepted his price without a murmur.

"Miss Penny's dower," said the "Record," in conclusion, "is said on good authority to be a quarter of a million. That means that the Ballaine Bank Balance will shortly take another jump."

But the public never again saw that balance on the window.—London Answers.

## Poultry Notes...

### CLEAN NESTS.

The hens prefer clean nests, and when they refuse to lay in the poultry-house, and begin to deposit their eggs in the hay-loft, in the food-troughs, or away in the fields, the chances are that lice have taken possession of the nests and driven the hens away. A single broken egg in the nest will soon cause millions of lice, and once they secure a foothold they stick closely until they are driven off by heroic treatment. Keep the nests clean, and always have tobacco-dust, or earth saturated with carbolic-acid, convenient for scattering in the nests when cleaning them.

### CHOOSING A BREEDING COCK.

In choosing a breeding cock, be sure he possesses, as near as possible all the qualities sought after in his breed; and that he is exempt from disease and deformity. It is much more important that the cock should be comparatively perfect than that any of the hens allowed him should be, as his blood will assist in the formation of every chicken; whereas, each hen will assist in only a fraction of the whole. The cock should be the very personification of activity and vigor; his comb and wattles should be a fine red; his head neat and carried high; his breast broad and prominent, body deep; legs medium in length and set well apart; and his whole frame broad and trim. A two-year-old bird should be given the preference as a breeder.

### HAMBURGS.

Hamburgs are among the most beautiful of the breeds. The Hamburgs are more popular in England than in America, and as a natural consequence they are found much nearer perfection there than here. All the varieties possess so many characteristics in common that the best authorities agree that originally they all sprung from a common stock. All the varieties are commonly designated as non-sitters. They are active and need free range, being comparatively little use when penned up. They seem to require at least a moderate range, and will require little food beside what they forage for themselves under favorable circumstances. They are great egg-producers, and under good management a single female has been known to produce in a year as many as two hundred eggs. It is not true, however, that they never desire to sit. The spangled variety is perhaps better known than the penciled, and breeders claim that they are harder, but the golden are not so numerous as the other varieties. It is difficult, if not impossible, to judge what the markings of the adult fowl will be by the feathering of the chick until after its first molt. Indeed, it frequently happens that they do not show their finest plumage until after they have once or twice changed their feathers.

### WHITE MINORCAS.

The White Minorca should have a red face and white ear lobes, as in the Black, which it also resembles in size, shape, carriage and symmetry. In size the white are said to have a slight advantage, being somewhat larger, but it is not so claimed in the "Standard"; as to vitality and productiveness, it stands on an equal footing with the other variety, and has the reputation of being a great layer of eggs, large and uniform in size and color, and of the same delicate flavor. The plumage is snow white and should be within a single stain. It is not known how it was produced, but as all black birds occasionally throw white chicks, no doubt the white variety was thus accidentally originated, improved and perfected, until we have one of the most attractive-looking and truest breeding varieties among our domestic poultry. The chicks are very remarkably precocious and mature very

early, the pullets sometimes laying at twenty to twenty-four weeks old. They are not much unlike the White Leghorn in color, shape and general appearance, though they are larger in size than the Leghorns. The main difference in the appearance of the two breeds is in the legs. In this variety of Minorcas the legs are of a pinky white, while in the Leghorns the color is yellow. The Minorca also has a larger comb.

### POULTRY-HOUSES.

The poultry-houses should be separate and apart from other buildings where farm-animals are kept. Fowls need treatment which they cannot get when allowed to run and roost with other stock; and, besides their uncleanly habits make them unfit companions for live stock, and it is disagreeable to have them roosting about the barn. They take on vermin more readily than any other creatures, and when allowed to roost in the sheds or stables are almost sure to cause lice on the cattle and horses. Keep in a house of their own these evils are avoided, and the fowls themselves can be kept in a much better condition. Fowls should never be allowed to roost in the stables. Although the hens will lay in the troughs and racks, yet they do more damage to the hay than the eggs can repay. Not only do they fowl the stalls and floors, but are noisy and disagreeable to the animals, to say nothing of the fact that they can transfer lice from their bodies to every portion of the stables, which become hard to eradicate and entail much labor and annoyance. Have the poultry-house dry and warm. In making a tarred-paper roof on the poultry-house it is better to fasten the paper with plastering-lath, as the tins made for the purpose of holding the paper in place often cut into it and allow it to be ripped up by hard winds. If a coat of coal-tar be applied every six months the roof will soon become hard like tin and shed water completely.

### GENERAL INFORMATION.

**Tit-Bits of Knowledge About Almost Everything.**

Nine-tenths of England's railway passengers travel third-class.

Venice has a cafe which has been open day and night for 150 years.

In every 1,000,000 British people 7,700 have incomes of over £1,000.

There are in London 850,000 people, in families of five, occupying one room.

About Brighton two men played ping-pong in a cage containing a dozen lions.

About forty tons of letters pass daily through the General Post Office London.

The growth of girls is greatest in their fifteenth year, of boys in their seventeenth.

The cost of firing a single shot from a 16in. gun would pay a private soldier for five years.

The Laplanders are the shortest people in Europe, men averaging 4ft. 11in., women 4ft. 9in.

In 1871 Germany had only eight cities with over 100,000 inhabitants. Now there are thirty-three.

Instead of an engagement-ring, the Japanese lover gives his sweetheart a piece of beautiful silk for her sash.

Belgium and Spain are the only countries where patents are granted for so long a term as twenty years.

A palm tree which grows on the banks of the Amazon has leaves 30 feet to 50 feet in length and 10 feet to 12 feet in breadth.

If the earth were equally divided among its inhabitants, each person would get about twenty-three and a half acres.

The corporation of Harrogate, England, make some \$75,000 a year out of the mineral springs owned by the town.

In nearly every street in Japanese cities is a public oven where, for a small fee, housewives may have their dinners and suppers cooked for them.

Water thrown upon ice in the Arctic regions will shiver it just as boiling water breaks glass. This is because the ice is so much colder than the water.

Berlin's black book, the criminal record kept by the police, now consists of thirty-seven volumes containing 21,000 photographs of criminals of all classes.

Engaged girls in Denmark wear a plain gold ring on the third finger of the left hand. When they get married the ring is moved to the third finger of the right hand.

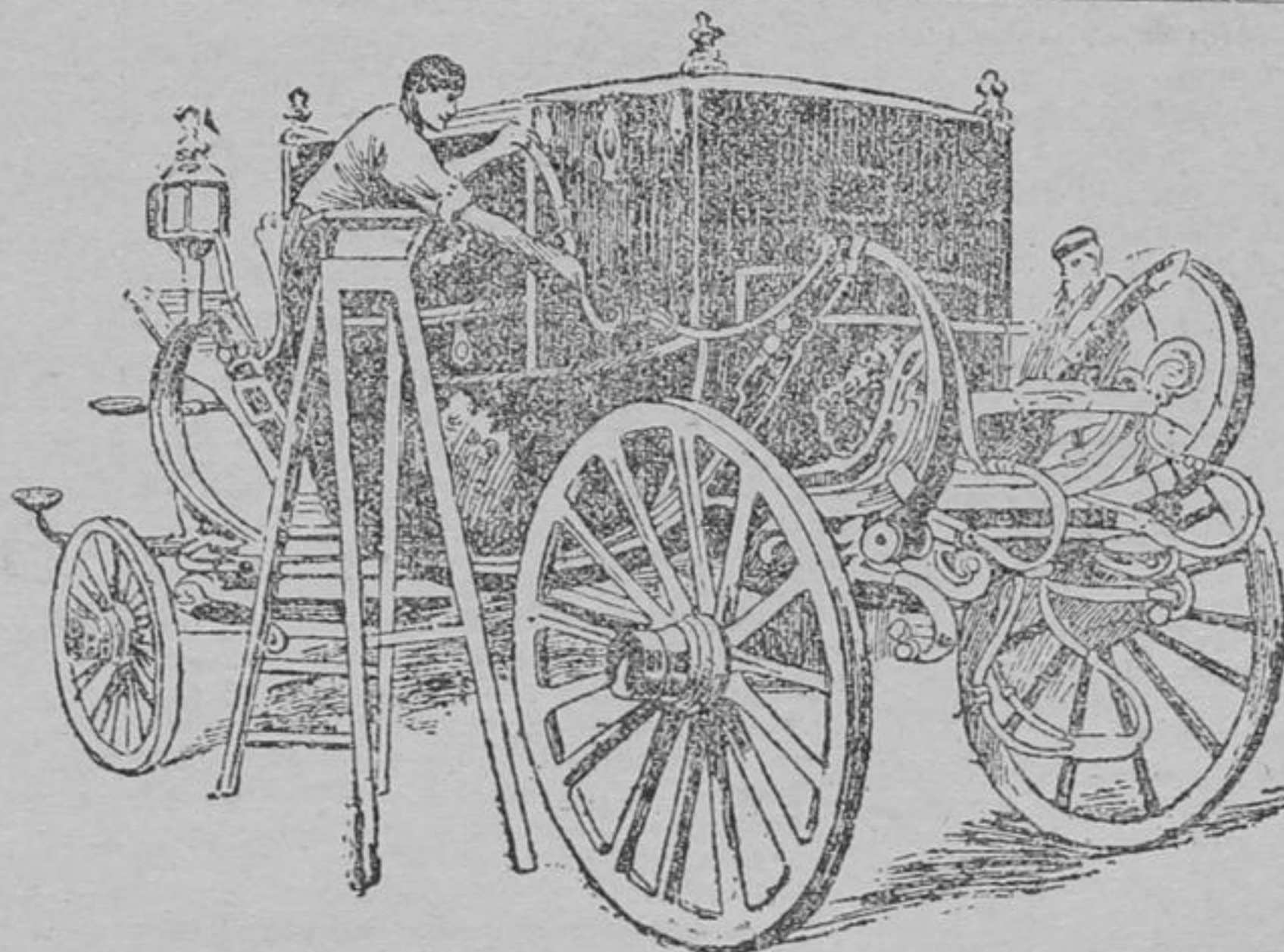
The highest price ever paid for a poem was 6,000 golden crowns paid to Sannazaro by the citizens of Venice for his eulogy on their city—a poem of six lines only.

The cows in Belgium wear earrings. The law decrees that every cow when it has attained the age of three months must have in its ear a ring to which is attached a numbered metal tag.

In parts of Norway and Sweden, where, during the summer, there is almost continuous daylight, barley crops are grown with only from six to eight weeks intervening between seed-time and harvest.

The oldest steam engine now at work is believed to be a Newcomen winding engine at Farm Colliery, Rutherglen, near Glasgow. It was built in 1809, and has worked continuously to the present time.

In Japan, small children of the poor, who have the gift of straying and no nurses to look after them, are safeguarded by the simple precaution of hanging labels round their necks which tell their names and addresses.



FOR THE CORONATION PROCESSION.

The State carriage in which King Edward will enter the city is approaching completion at the carriage works of Messrs. W. and F. Thorn, Great Portland street, London. The landau is a mass of gold,

and gilders have been hard at work for the past month; the Heraldic Painter is also painting the Royal Arms and the several orders upon the panels. The new hammock cloth is of rich vermilion cloth, purple velvet, and gold lace, frieze and bullion, with gold coat-of-arms beautifully chased in centre.