DOM. BUILDING & LOAN ASS'N.

STEADY PROGRESS BEING MADE BY THIS INSTITUTION.

Widening the Scope of its Operations—The Daily Receipts of Funds Steadily Growing Larger—Good Demand For Loans—The Directors Meet Weekly From This Date.

DIRECTORS.

Hon. G. W. Ross, Toronto, Ont., Minister of Education; A. Burns, LL.D., Hamilton, Ont., Vice-President Federal Life Assurance Co.; J. B. McWilliams, Peterboro', Ont., Crown Timber Department; J. R. Stratton, M.L.A., Peterboro', Ont., publisher; W. H. Miller, Toronto, Ont., Manager American Trust Co.; T. B. Darling, Hamilton, Ont.; W. Barclay Stephens, Toronto, Ont.

The Dominion Building & Loan Association directors, owing to increase of business, have commenced weekly meetings in place of monthly meetings, as heretofore. At the Wednesday meeting at the head office, 54 Adelaide-street east, loans to the extent of $23,000 were approved, making altogether $47,000 put out in loans since the inauguration of the association in July. Funds are coming in steadily in increasing volume and are being placed out on loan without delay, thus securing the largest earning power. According to the popularity of the methods as evinced by the amount of stock subscribed, nearly $600,000 since July, and the large number of applications for loans, the association seems destined to a career of unqualified success.

This association differs materially from loan or savings institutions. It is both a loan and savings society, combining the best features of each, together with the principle underlying the building societies, which have had such marvelous growth in England and the United States. It is a savings society, and claims to give better inducements to depositors than any institution of the kind in operation. It bases this claim upon the method adopted. Thus, instead of preferred shareholders absorbing the earnings of the loans, the stockholders themselves, that is, the depositors, receive such profits. The depositors thus get the interest allowed as in the banks, plus the earnings of the banks, which are always considerable. In this way small savings and large savings alike are made to earn the largest returns. Subscriptions for stock can be made for almost any amount, payments being down as low as 60 cents a month.

Security for the money is first-class, viz., first mortgages on approved real estate. The Trust and Loan Corporation of Ontario are the trustees of the association. All moneys are held by this corporation and none are paid out until an approved application for a loan, accompanied by a first mortgage on real estate, is received. The real estate is appraised by members of the Board, who are stockholders themselves, and who no doubt give a conservative valuation. Loans can only be made up to 70 per cent of the cash value of the property.

Borrowers may obtain a loan either on first mortgage on real estate or upon that together with paid-up stock in the association as collateral.

Profits are made by the *continual* use of the money. No money is allowed to accumulate and lie idle, and thus the funds are compounded several times a year. Other sources of revenue are profits from advanced payments, fines and portions of profits left by withdrawal lapses.

Already the association have many branches. These branches forward their funds direct to the Trust and Loan Corporation, so that the risk of defaulting is reduced to a minimum. Prominent citizens in the various towns and cities have become identified with the association. Following is a list of the places where associations are already organized, together with the names of the officers of local organizations:

DIRECTORS OF THE LOCAL BOARD AT BRANTFORD, ONT.

R. Ashton, president, Principal Collegiate Institute; John McGeary, secretary-treasurer, capitalist; E. Hart, dentist; James Grace, insurance agent; William E. Winskel, physician; W. S. Brewster, solicitor.

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DIRECTORS OF THE LOCAL BOARD AT BRUSSELS, ONT.

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DIRECTORS OF THE LOCAL BOARD AT CLINTON, ONTARIO.

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DIRECTORS OF THE LOCAL BOARD AT CAMPBELLFORD.

C. Smith, president, mill-owner; John Turner, treasurer, agent; H. Palmer, secretary, accountant; G. A. Payne, solicitor; D. Kerr, hotelkeeper; P. S. Gillespie, merchant.

DIRECTORS OF THE LOCAL BOARD AT DELHI, ONT.

William Pemberton, president, publisher; William Cable, treasurer, baker; H. S. Pettit, blacksmith, Thomas Price, cabinet-maker; David Wade, live stock dealer; T. White, hotelkeeper; William Lambert, butcher; Jacob Lambert, butcher; R. S. McLeod, joiner; R. J. Williams, builder; T. B. Trimble, minister; Edward Conlin, tanner.

DIRECTORS OF THE LOCAL BOARD AT ELMIRA, ONT.

Peter Jansen, president, gentleman; Augustus Werner, secretary-treasurer, druggist; William M. Behrens, salesman; Menno Weber, merchant; Solomon Laschinger, merchant; J. V. Luckhardt, harness-maker; A. H. Erb, merchant; Alfred Jeanneret, watch-maker; D. L. Walmsley, physician; H. Winger, manufacturer.

DIRECTORS OF THE LOCAL BOARD AT GALT, ONT.

G. P. Sylvester, president, physician; A. W. Falconer, secretary-treasurer; Turnbull & Barrie, solicitors; Joseph Stauffer, salesman; James Hill, builder; Charles Cumming, merchant; James Bond, sale stable; D. M. Shiel, salesman.

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DIRECTORS OF THE LOCAL BOARD AT INGERSOLL, ONT.

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DIRECTORS OF THE LOCAL BOARD AT KINGSTON, ONTARIO.

L. Clements, president, dentist; J. P. Oram, secretary-treasurer; J. L. Whiting, solicitor; T. C. Wilson, livery; J. C. Connell, physician; E. Hooper, physician; J. B. Reid, architect; J. McLeod, manufacturer; C. Livingstone, merchant tailor.

DIRECTORS OF THE LOCAL BOARD AT LONDON, ONTARIO.

G. Taylor, president, mayor; A. M. McEvoy, treasurer, county treasurer; A. A. Campbell, secretary, real estate; Hon. David Mills, M.P., counsellor; John Mills, merchant; W. H. Moorehouse, physician; W. M. Spencer, oil refiner; W. Gerry, builder; J. L. Fitzgerald, merchant; H. A. McCallum, physician; J. G. Dodd, builder; W. B. Minhinnick, Customs department.

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Thomas Birkett, president, hardware merchant; E. A. Selwyn, secretary-treasurer; Perkins & Fraser, solicitors; Peter Whelen, lumber merchant; J. W. McRae, forwarder; George May, merchant; Gregg Neelin, merchant; James Davidson, accountant; M. C. Edey, architect; Thomas Workman, hardware merchant.

DIRECTORS OF THE LOCAL BOARD AT PRESCOTT, ONT.

Dr. Mulloy, president, physician; C. Nispel, secretary-treasurer; C. R. Hanning, solicitor; F. Clare, manufacturer; Fred Fischer, hotelkeeper; August Johnson, blacksmith.

DIRECTORS OF THE LOCAL BOARD AT PETERBORO, ONT.

A. McFarlane Wilson, president, merchant; A. V. R. Young, secretary-treasurer; Stratton & Hall, solicitors; F. J. Jameson, manager; F. J. Bell, clerk of court; W. A. Sanderson, jeweler; A. E. Yelland, physician; J. C. Hartley, builder.

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These belts and appliances are invaluable to those who are in a weak, nervous and debilitated condition, or who are suffering from acute diseases, because of the moveable disks, patented by Dr. Owen, and used by him and him alone.

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As man has not yet discovered all of Nature's laws for right living, it follows that everyone has committed more or less errors which have left visible blemishes. To erase these evidences of past errors there is nothing so equal Electricity as applied by the Owen Electric Body Battery. Rest assured any doctor who would try to accomplish this by any kind of drugs is practising a most dangerous form of charlatanism. Use the Electric Cure and shun the drug stores.

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Is pre-eminently a nervous disease. There is a loss of nerve force. The successful treatment must supply what is lacking. It is a well-known fact that Electricity is the only known force that in any way resembles nervous force, that can take the place of or correct the derangements of nervous force.

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to show an Electric Belt where the current is under the control of the patient as completely as this. We can use the same belt on an infant that we would on a giant by simply reducing the number of cells. Ordinary belts are not so. Other belts have been in the market for five or ten years longer, but to-day there are more Owen Belts manufactured and sold than all other makes combined. The people want the best.

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Agents and owners of more "Mimico" or "New Toronto" lots and blocks than any other Toronto firm.

And situated in the most central parts near the stations & within easy access of the one dozen factories to be and now being erected. Don't run away with the idea that we are selling lots at "New Toronto" at the same prices we were six months ago, for we are not, and after the 1st of January, 1891, we will not sell for what we are now; land raises in value in this enterprising town, so investors will do well to secure their lots now so that they can pick desirable locations. It is needless to say here what improvements are going on in "Mimico." Parties desirous of seeing for themselves can take the train 20 times a day at a nominal price and view for themselves. Parties outside of Toronto wishing information will be gladly furnished with same.

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Offices, 18 Victoria-street.

Telephone 1284.

Money to Loan. Investments Procured. Valuations made.

We predict that purchasers of well-situated property in the vicinity of the station and factories at Mimico at present prices will double their money within one year if the lots are judiciously selected. We can show you now

FOUR NEW Solid Brick Factories

nearly completed. A fifth factory will be completed and in operation by the first of May, and five more will be completed in 1891. No other town in Canada can point to such a marvelous beginning, and in five years from now no city in Canada will be able to boast of such a rapid growth. When the double track is finished the G.T.R. suburban trains will accomplish the trip in 15 minutes. The fare for season tickets is only 3 1-2c each way. The property is beautifully situated and will have good drainage, good water and every facility.

We would especially recommend the following investments:

Church-street, one block from station, $25.

Simpson-avenue, about 900 feet from station, $13.

Hay-avenue, 100 feet wide, fine deep lots, $12.

Evans-avenue, several blocks close to Church-street, $8.

Cambridge-street, several lots near Church-street, $7, small payment down.

Brant-street, 50 feet near Church, $7.

Murrie-street, near factories, 500 feet, $8.

Also several other choice properties.

!!! SPECIAL !!!

We offer for a short time a block of lots at Mimico on the following liberal terms: Price $200, $5 down and $5 per month with interest. Situated close to station and splendid value.

CITY LOTS

Euclid-avenue, suitable for builder, south of College-street with houses, 60 feet, $3600.

Logan-avenue, block 600 feet south of Danforth, cheap.

Marjorie and Galt, block 630 feet south of Gerrard-street.

Madison-avenue, 100 feet at $59.

Brock-avenue, any frontage, south of Queen, $35.

Frankish-avenue, any frontage, south of Queen, $30.

Middleton-street, any frontage, south of Queen, $30.

Brockton Addition, Albert-street, block, $16.

Campbell and Wallace-avenues, block, $16.

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Now that the Enquiries for

REAL ESTATE

We desire to place before the public

FOR SALE.

WESTERN VACANT LOTS.

BLOOR-STREET—SOUTH SIDE, BETWEEN Jane-street and the Humber River, from $15 to $25 per foot.

WALTER-AVENUE—NORTH AND SOUTH sides, between Jane-street and the Humber River, from $12 to $15 per foot.

ALBERT-AVENUE—NORTH AND SOUTH sides, between Jane-street and the Humber River, from $8 to $10 per foot.

OSCAR-AVENUE — NORTH AND SOUTH sides, between Jane-street and the Humber River, from $8 to $10 per foot.

JANE-STREET—WEST SIDE, SOUTH OF Bloor-street, from $10 to $15 per foot.

JANE-STREET—WEST SIDE, NORTH OF Bloor-street, from $15 to $18 per foot.

MAY-AVENUE—EAST AND WEST SIDES, from $10 to $12 per foot.

RALPH-AVENUE—EAST AND WEST SIDES, from $10 to $12 per foot.

HALFORD-AVE.—EAST AND WEST, FROM $10 to $12 per foot.

ALL THE ABOVE PROPERTIES ARE beautifully situated, overlooking Humber River and Bay and are close to High Park. The whole of these properties will be directly benefited by the improvement of Bloor-street by the building of a bridge over the Humber River and the building of the western loop of the Belt Line Railway, who have agreed in writing to build a station on the lots on Bloor-street, and have the road in operation during 1891. Ask for lithographed plans and price lists.

HERBERT-AVENUE—