

## HARD-TO-READ INSURANCE COMPANY.

The Annual Meeting of the above Company was held at their office, No. 24 Church-street, Toronto, on Monday, 27th February, the President, Mr. W. H. Howland, in the chair. Mr. Howland, Secretary, reported on the motion of the President, seconded by James Austin, the report of the Directors and the financial statements were read and adopted, as follows:

Report of the Directors to the Fifteenth General Ordinary Meeting of the Members and Shareholders, held at the Office of the Company, No. 24 Church-street, Toronto, on Monday, the 27th day of February, 1898.

The Directors beg to submit to the Members and Shareholders the Return Accounts for the year ending on Dec. 31, 1897. The number of policies in force at the close of the year was 908 covering at risk, after deducting re-insurances, the sum of \$1,512,345. The total Reserve, from the Fire Branch was \$30,102.22, and out of the Balance, after deducting all expenses and losses, an amount of \$1,482,242.78 was available for the payment of claims under adjustment, a scrip dividend to Mutual Policy-holders of twenty per cent. is declared under the By-Laws.

We beg to submit for your consideration the expediency of authorizing your Directors to amend the By-Laws and to make any amendments that may be created, out of which a Bonus dividend can be declared to continuing Members, payable on the renewal of their Policies.

The Balance shown at the credit of the Revenue Account of the "Fire Branch" for the year ending on Dec. 31, 1897, was \$30,102.22. Your Directors felt justified in declaring the said two per cent. bonus on the capital of the Company, being equal to ten per cent. on the paid-up portion thereof.

The following Directors this year are L. W. Smith and L. G. Coffey.

All of which is respectfully submitted.

HUGH SCOTT, President.

W. H. HOWLAND, Secretary.

REVENUE ACCOUNT, FIRE BRANCH, FOR YEAR ENDING 31st DECEMBER, 1897.

To Balance Brought Forward, \$1,000.00

To Premium Income, 1897, \$3,357.31

To Interest, \$3,357.31

By Balance Brought Forward, \$1,000.00

By Commission, Advertising, \$1,000.00

By Claims Paid, \$1,000.00

By Claims Appropriation, \$1,000.00

By Canceled Policies, \$1,000.00

By Balance Brought Forward, \$1,000.00

By Balance to Balance Sheet, \$1,000.00

REVENUE ACCOUNT, PLATE GLASS BRANCH, FOR YEAR ENDING 31st DECEMBER, 1897.

To Balance Brought Forward, \$1,000.00

To Premium Income, 1897, \$3,357.31

To Interest, \$3,357.31

By Balance Brought Forward, \$1,000.00

By Commission, Advertising, \$1,000.00

By Claims Paid, \$1,000.00

By Claims Appropriation, \$1,000.00

By Canceled Policies, \$1,000.00

By Balance Brought Forward, \$1,000.00

By Balance to Balance Sheet, \$1,000.00

REVENUE ACCOUNT, PLATE GLASS BRANCH, FOR YEAR ENDING 31st DECEMBER, 1897.

To Balance Brought Forward, \$1,000.00

To Premium Income, 1897, \$3,357.31

To Interest, \$3,357.31

By Balance Brought Forward, \$1,000.00

By Commission, Advertising, \$1,000.00

By Claims Paid, \$1,000.00

By Claims Appropriation, \$1,000.00

By Canceled Policies, \$1,000.00

By Balance Brought Forward, \$1,000.00

By Balance to Balance Sheet, \$1,000.00

## REMINGTON TYPEWRITER!

EASY,

RAPID,

RELIABLE.

DURABLE.

OVER 40,000 MACHINES IN DAILY USE.

Sales in Toronto for the first two months of 1898 are double those of the same period in any previous year. The undoubted superiority of the Remington and the perfect satisfaction it gives are daily increasing its popularity. Every Machine is perfect. Buy with the privilege of returning unbroken at any time within 30 days. Price list sent on application.

GEORGE BENGOUGH, Agent, 36 King-street East.

## SENDING FOR YOUR FRIENDS?

THE AGENTS OF THE

ALLAN LINE

MAIL STEAMSHIPS

ISSUE

PREPAID CERTIFICATES

At Lowest Rates

to persons wishing to bring their friends from

any part of Europe, India, and Australia,

also from France, Germany, and Scandinavia.

The Steamships of the ALLAN LINE come

direct to the wharves where trains are

waiting to convey the passengers to the

West.

The good service and fair treatment which

are not subject to any kind of expense, and

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## GREAT ALTERATION ALL OVER THE STORE

SO TO ENLARGE OUR PREMISES.

THE BON MARCHE is no doubt now noted for doing the Largest Silk Trade in the city. We have gained our popularity in this Department both with the goods and price, and we are determined to sustain it.

READ ON and note the prices for next week:

100 doz. 1/2 Black Beaded Napkins, the best value ever offered at 95c

per doz. 50 doz. 1/2 Black Beaded Napkins, the best value ever offered at 95c

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## WINTER TOURS TO

Bermuda, Nassau,

Florida, California,

British Columbia

and West Indies.

A. F. WEBSTER,

AGENT, 36 YONGE-STREET.

ANCHOR LINE TICKETS

AT LOWEST RATES

By this well known line, noted for

Safety, Civility and Comfort.

For passage and full information as to sailing,

etc., apply to

W. A. GEDDES, Agent,

36 YONGE-STREET, TORONTO.

CALIFORNIA!

EXCURSION TICKETS

VIA THE

GRAND TRUNK RAILWAY.

The direct all rail and quickest route.

Tickets valid for six months, with

stop over privileges.

For maps, time tables and all information

apply to the

City Ticket Office, Corner of King

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York-street.

P. J. SLATTER,

20 CITY PASS AGENT, TORONTO.

ALLAN LINE

ROYAL MAIL STEAMSHIPS.

ARE YOU SENDING FOR YOUR FRIENDS?

We, the undersigned agents of the Allan

Line of Mail Steamships, beg to inform you

that we have just received from the

Allan Line, a list of the names of the

steamships of the Allan Line, which will

be sailing for the West, and we are

determined to sustain it.

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