

BRITISH AMERICA ASSURANCE COMPANY.

NINETY-FIRST DIVIDEND.

Notice is hereby given that a semi-annual dividend of **THREE AND ONE-HALF PER CENT.** (being at the rate of Seven per cent. per annum) upon the capital stock of this company, has been declared for the current half-year, and that the same will be payable on and after **TUESDAY, JULY 2nd, 1889.** The Stock and Transfer Books will be closed from the 20th to 30th June, both days inclusive.

By order of the Board,
W. H. BANKS,
Toronto, June 18, 1889. Assistant Sec.

THE UNION LOAN AND SAVINGS CO.

49th HALF-YEARLY DIVIDEND.

Notice is hereby given that a dividend at the rate of 8 per cent. per annum has been declared by the directors of this company for the six months ending 30th instant, and that the same will be paid at the company's offices, 28 and 30 Toronto Street, Toronto, on and after Monday, the 8th Day of July prox. The Transfer Books will be closed from the 22nd to the 30th instant, both inclusive. By order.

W. MACLEAN, Manager.

THE HOME SAVINGS AND LOAN COMPANY (Limited).

20th Half-Yearly Dividend.

Notice is hereby given that a dividend at the rate of seven per cent. per annum on the paid-up capital stock of the company has been declared for the half-year ending 30th June instant, and that the same will be payable at the offices of the company, No. 78 Church Street, Toronto, on and after

Tuesday, 2nd Day of July prox.

The Transfer Books of the company will be closed from the 17th to the 30th June instant, both days inclusive.

By order of the Board,
JAMES MASON,
Toronto, June 14, 1889. Manager.

NIAGARA RIVER LINE

Four Trips Daily.

Commencing Monday, 10th inst., Steamers arrive and leave Yonge Street Wharf:

CIBOLA Arrive 1.30 p.m., 8.30 p.m.
Leave 7.00 a.m., 2.00 p.m.

FOR NIAGARA AND LEWISTON.

CHICORA Arrive 10.30 a.m., 4.30 p.m.
Leave 11.00 a.m., 4.45 p.m.

Through tickets at all principal ticket offices.

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A. FRANK WICKSON,

ARCHITECT,

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The attention of teachers is respectfully called to this new work, designed for use in the Public Schools. It is placed on the programme of studies under the new regulations and is authorized by the Minister. It will be used in three forms. The object of the book is to impart to our youth information concerning the properties and effects of alcohol, with a view to impressing them with the danger and the needlessness of its use.

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The Bank of Toronto.

The Annual General Meeting of the Bank of Toronto (being the thirty-third since the commencement of business) was held, in pursuance of the terms of the charter, at the Banking House of the Institution, June 19, 1889.

On motion, George Gooderham, Esq., was called to the chair, and Mr. Coulson was requested to act as Secretary.

Messrs. Walter S. Lee and T. G. Blackstock were appointed scrutineers.

By request of the Chairman the Secretary read the following

REPORT.

The Directors of the Bank of Toronto have pleasure in again meeting the Stockholders for the purpose of reporting the result of the operations of the Institution for the past year.

The Bank has transacted an increased volume of business, and each department exhibits an advance on the preceding year.

The net profits of the year, after deducting interest due depositors, allowing rebate on current notes discounted, and providing for all bad and doubtful debts, have amounted to the sum of . \$281,448 12
Add balance from last year 10,514 87
\$291,962 99

This sum has been appropriated as follows:

Dividend No. 65, four per cent.	\$ 80,000 00
Dividend No. 66, four per cent.	80,000 00
Bonus of two per cent.	40,000 00
Added to rest account.	50,000 00
Carried forward to next year	41,962 99
	200,000 00
	91,962 99
	\$291,962 99

The Directors, having had under consideration the advisability of forming a Pension Fund Society in connection with the Bank, recommend the Shareholders to sanction the organization of such a Society, and that their successors in the Directorate be authorized to take all proceedings necessary to establish one, and to contribute to it from the funds of the Bank such amounts as they may deem expedient. In conclusion, the Directors have pleasure in bearing testimony to the satisfactory manner in which the various officers of the Bank have discharged their respective duties.

The whole respectfully submitted.

(Signed) GEORGE GOODERHAM,
President.

GENERAL STATEMENT.

31st May, 1889.

LIABILITIES.

Notes in Circulation	\$1,044,563 00
Deposits bearing interest	\$4,236,711 54
Deposits not bearing interest	1,940,807 18
Balance due to other Banks	6,197,518 72
Unclaimed dividends	83,639 79
Half-yearly dividend and bonus payable June 1, 1889	132 00
	120,000 00
	120,132 00
Total Liabilities to the Public	\$7,445,858 51
Capital paid up	\$7,000,000 00
Rest	1,400,000 00
Interest accrued on Deposits	\$45,944 00
Rebate on Notes Discounted	73,514 00
Balance of Profit and Loss Account carried forward	119,458 00
	41,962 99
	3,567,420 99
	\$11,017,279 50

ASSETS.

Gold and silver coin on hand	\$249,888 98
Dominion notes on hand	471,909 00
Notes and Cheques of other Banks	204,194 27
Balances due from other Banks in Canada	70,589 59
Balances due from agents of the bank in Great Britain	356,672 99
Balances due from agents of the bank in the United States	247,468 78
Municipal debentures	79,967 43
Total assets immediately available	\$1,650,491 04
Loans and bills discounted	\$9,266,776 21
Overdue debts secured	586 70
Overdue debts not specially secured (estimated loss provided for)	1,443 15
Mortgages on Real Estate sold by the bank	\$330 00
Real estate other than Bank premises	\$7,652 40
	7,982 40
	\$9,276,753 45
Bank Premises	50,000 00
	\$11,007,279 50

(Signed) D. COULSON, Cashier.

After the reading of the above it was moved by George Gooderham, Esq., seconded by William H. Beatty, Esq., and

Resolved,—That the report now read be adopted and printed for distribution amongst the stockholders.

Moved by Walter S. Lee, Esq., seconded by A. E. Gooderham, Esq., and

Resolved,—That the Stockholders heartily approve of the formation of a Pension Fund Society in connection with the Bank of Toronto, and hereby authorize the Directors from time to time to supplement the contributions of the employees of the Bank thereto, by such amounts from the funds of the Bank as they may deem expedient.

Moved by George W. Lewis, Esq., and seconded by Walter S. Lee, Esq., and

Resolved,—That the shareholders hereby tender their thanks to the President, Vice-President and the other Directors of the Bank for their continued attention to its interests.

Moved by W. R. Wadsworth, Esq., seconded by W. G. Gooderham, Esq., and

Resolved,—That balloting for the election of Directors now commence and continue until two o'clock to-day, unless a period of five minutes elapse during which no vote is tendered, when the scrutineers may declare the poll closed.

The scrutineers subsequently reported that the following named gentlemen had been unanimously elected Directors for the year:

GEORGE GOODERHAM, ALEX. T. FULTON,
W. H. BEATTY, HENRY COVENT,
HENRY CAWTHRA, W. R. WADSWORTH,
WM. GEO. GOODERHAM.

The new Board met the same afternoon, when George Gooderham, Esq., was unanimously elected President, and Wm. H. Beatty, Esq., Vice-President.

By order of the Board.
(Signed) D. COULSON,
Cashier.