

Huron and Erie**Loan and Savings
Company**

London, Ont.

Capital Subscribed	\$3,000,000
Capital Paid-up	1,400,000
Reserve Fund	890,000

Money advanced on the security of Real Estate on favorable terms.

Debentures issued in Currency or Sterling.

Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company. Interest allowed on Deposits.

J. W. LITTLE,
President.

G. A. SOMERVILLE,
Manager

**The Home Savings and Loan Company
Limited.****DIVIDEND No. 45.**

Notice is hereby given that a Dividend at the rate of Seven per cent. per annum has this day been declared on the Paid-up Capital Stock of the Company for the half-year ending 31st December, 1901, and that the same will be payable at the office of the Company, No. 78 Church Street, Toronto, on and after 1st January, prox. The Transfer Books will be closed from 16th to 31st December, inst, both days inclusive.

By order of the Board.

JAMES MASON,
Manager.

Toronto, December 9th, 1901.

THE**Toronto Mortgage Company**

Office, No. 13 Toronto St.

CAPITAL AUTHORIZED	\$1,445,860 00
CAPITAL PAID-UP	724,540 00
RESERVE FUND	250,000 00
TOTAL ASSETS	2,558,493 40

President,
ANDREW J. SOMERVILLE, Esq.

Vice-President,
WM. MORTIMER CLARK, K.C., W.S.

Debentures Issued in currency or sterling.

Savings Bank Deposits received, and interest allowed.

Money Loaned on Real Estate on favorable terms.

WALTER GILLESPIE, Manager

**The Ontario Loan and
Savings Company**

Oshawa, Ontario

CAPITAL SUBSCRIBED	\$300,000
CAPITAL PAID-UP	300,000
CONTINGENT	25,000
RESERVE FUND	75,000
DEPOSITS AND CAN. DEBENTURES	523,751

Money loaned at low rates of interest on the security of Real Estate and Municipal Debentures.

Deposits received and interest allowed.

W. F. COWAN, President.

W. F. ALLAN, Vice-President.

T. H. McMILLAN, Sec.-Treas.

**THE CANADA LANDED AND NATIONAL
Investment Company, Limited**

HEAD OFFICE, 23 TORONTO ST., TORONTO.

CAPITAL SUBSCRIBED	\$2,008,000
CAPITAL PAID-UP	1,004,000
REST	350,000
ASSETS	4,133,794

DIRECTORS:

John Lang Blaikie, Esq., President.

John Hoskin, Esq., K.C., LL.D., Vice-President

Hon. Senator Gowan, LL.D., C.M.G., J. K. Osborne, J. S. Playfair, N. Silverthorn, John Stuart, D. E. Thomson, K.C., Frank Turner, C.E., Hon. James Young.

Money lent on Real Estate. Debentures Issued for 1 year and upwards. Interest payable half-yearly at current rates.

EDWARD SAUNDERS, Manager

**Imperial Loan & Investment
Co. of Canada.**Imperial Buildings, 32 and 34 Adelaide Street East
TORONTO, ONT.

AUTHORIZED CAPITAL	\$1,000,000.00
PAID-UP CAPITAL	732,724.00
RESERVED FUNDS	173,425.00

President—James Thorburn, M.D.
Vice-President—Ald. Daniel Lamb.
General Manager—E. H. Kertland.

Manager of the Manitoba Branch—Hon. J. N. Kirchhoffer, Brandon.
Agents for Scotland—Messrs. Torrie, Brodie & MacLagan, Edinburgh.

Money advanced on the security of Real Estate on favorable terms.

Mercantile Summary.**DECISIONS IN COMMERCIAL LAW**

MELDRUM V. WILSON, ET AL.—The decision, in the Exchequer Court of Canada, in this case, besides embodying a well-known principle of Patent Law, should be of very general interest to wholesale and retail commission merchants, and dealers in eggs generally. The great difficulty that traders in eggs had for a long time to contend with was to keep them perfectly fresh for use by the consumer. The era of monopolies came along, and as eggs were kept in store, very much longer in order to realize higher prices on a better market, the need for a means of preserving them became more urgent. Finally it was discovered that by pickling the eggs in lime water the pores of the egg-shell were closed up and they could thus be preserved for a great length of time in an absolutely fresh condition. This system, however, had the disadvantage that an egg which had been covered with such deposit of carbonate of lime, although it could be fried, etc., yet could not be used for boiling purposes, because the hot water caused the shell to break. Besides that the coating of carbonate of lime caused other inconveniences. The defendants in the present legal case, understanding the action of hydro-chloric acid on carbonate of lime, applied the same to pickled eggs, with the good result that the coating of carbonate of lime was entirely removed thereby, and the evil effects of the immersion were entirely overcome. The defendants thereupon applied for a patent for their invention (as they claimed), and they were granted one. The plaintiff, William Meldrum, of Montreal, acting for himself and the other egg interests of the country, brought this action to test the validity of such patent, with the result that it was declared to be worthless, and egg dealers generally are now entitled to adopt the means of making their pickled eggs more marketable. The grounds of the decision by the Exchequer Court Judge were briefly these: From the known properties of hydro-chloric acid and its use for analagous purposes, it was to be expected that it would accomplish the purpose to which it was put; the purpose was new and the defendants were the first to use the process and to discover that it could be practised safely and with advantage in the business of preserving and marketing eggs; but there was nothing in the mode of employing such solution demanding the exercise of the inventive faculties, and that therefore there was no invention, and a patent for the process could not be sustained.

VOOGHT BROS., whose large departmental store in North Sydney was burned down some two or three months ago, now have in hand plans for the rebuilding of their establishment, five storeys in height and on an extended scale.

BONDS**For Government****Deposit . . .**

Choice selections always
on hand. Send for particulars.

**The
Central
Canada** Loan
and
Savings
Company

Corner King and Victoria Streets, Toronto
HON. GEO. A. COX, President.

**The ONTARIO LOAN & DEBENTURE CO.
Of London, Canada.**

Subscribed Capital	\$2,000,000
Paid-up Capital	1,200,000
Reserve Fund	535,000
Total Assets	3,562,841
Total Liabilities	1,785,232

Debentures issued for 3 or 5 years. Debentures and interest can be collected at any agency of Molsons Bank without charge.

WILLIAM F. BULLEN,
Manager.

London, Ontario, 1901

5%**Debentures**

For a limited time we will issue debentures bearing 5% interest payable half-yearly.

**The Dominion Permanent
Loan Company**

12 King Street West

HON. J. R. STRATTON, President.
F. M. HOLLAND, General Manager.

**The TRUST & LOAN CO.
OF CANADA**

ESTABLISHED 1851

Subscribed Capital	\$7,300,000
Paid-up Capital	1,581,666
Reserve Fund	864,613

HEAD OFFICE: 7 Great Winchester St., London, Eng.

OFFICES IN CANADA: { Toronto Street, TORONTO
St. James Street, MONTREAL
Portage Ave., WINNIPEG

Money advanced at lowest current rates on the security of improved farms and productive city property.

R. D. MACDONNELL } Commissioners.
L. EDEY

**The Canadian Homestead
Loan and Savings
Association**

Head Office, 70 King St. East, TORONTO

Capital subscribed	\$400,000
Capital Paid-up	128,000

Money loaned on improved freehold at low rates. Liberal terms of repayment.

JOHN HILLOCK, President
A. J. PATTISON, MANAGER

JOHN FIRSTBROOK,
Vice Pres.