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LOAN & AGENCY CO.**

Limited.

GEO. R. R. COCKBURN, President.  
THOMAS LONG, Vice-President.

Subscribed Capital .....\$1,000,000  
Rest ..... 210,000

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on Bonds, Stocks, Life Insurance  
Policies and Mortgages.

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Office, 23 Toronto Street, TORONTO.

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Special attention paid to Manufacturers' Accounts  
and Audits.

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Dealer in Stocks, Bonds and Debentures. Municipal  
Corporation Securities a specialty.

Inquiries respecting Investments freely answered.

**Edwards & Hart-Smith**

GEO. EDWARDS, F.C.A. A. HART-SMITH.

**Chartered Accountants**

Bank of Commerce Building,  
5 King West, Toronto

Telephone 1165

JOINT STOCK COMPANIES' ACT.

If the bill, which is being introduced in the Senate by Hon. R. W. Scott, pass, a considerable hindrance to investment of money in Canada will be removed. At present, applicants for Dominion charters are subjected to a wait of some three months before they can obtain what they desire, and there are other irksome formalities to be complied with. For instance, 50 per cent. of the capital applied for must first be subscribed, and 10 per cent. must be deposited with the Receiver-General at the time of application, as a guarantee of good faith. Besides these, a majority of the directors of companies doing business in this country must be Canadians. These features of the Joint Stock Companies' Act are done away with in the new bill, which is based more upon British precedent, and it is acknowledged that Great Britain has profited by the ease with which new companies, which bring and keep money in the country, may be chartered there. By the terms of the proposed new legislation, companies at present doing business in Great Britain or in any foreign country may secure the right to make investments in this country and to manage the same merely by applying to the Secretary of State at Ottawa, and the same provision applies to companies operating under provincial charters. There can be little doubt that in the past Canada has suffered in the eyes of British and foreign investors from the enforced delay in obtaining letters patent for new enterprises, and we recognize that Mr. Scott's bill is calculated to correct this, with great advantage to the future development of the country.

THE Canada Cycle and Motor Company are about to concentrate their bicycle manufacturing facilities in Toronto Junction, and with this end will probably, it is said, remove their factories from Hamilton and Brantford.

THE promoters of the projected electric railway between Cornwall and Toronto have been looking over the route, and express the intention to begin soon the work of construction. They hope to have some portions of the road in operation by next fall. The various municipalities through which it will pass will shortly be interviewed with the object of obtaining right of way, etc.

THE following patents have been recently granted to Canadians by the United States Government: Victor Berford, Tara, Ont., wood-cutting and ballast-dressing apparatus for railway tracks; Alfred Guay, Maxville, Ont., extensible bed spring; William Maloney, Winnipeg, grain harvester; Peter J. M. Waslyng, Savanne, Ont., combined lifting and track-aligning jack; Joseph Louis Kieffer, Montreal, take-up mechanism for shoe-sewing machine; Joseph Louis Kieffer, Montreal, tension mechanism for shoe-sewing machine.

**THE TORONTO GENERAL  
TRUSTS CORPORATION**

Office and Safe

Deposit Vaults.

59 YONGE STREET, TORONTO

Capital, \$1,000,000  
Reserve Fund \$250,000

President:  
JOHN HOSKIN, K.C., LL.D.

Vice-Presidents:  
HON. S. C. WOOD. W. H. BEATTY, Esq.  
J. W. LANGMUIR, Managing Director.  
A. D. LANGMUIR, Assistant Manager.  
JAMES DAVEY, Secretary.

Authorized to act as Executor, Administrator, Trustee, Receiver, Committee of Lunatic Guardian, Liquidator, Assignee, etc.  
Deposit Safes to Rent. All sizes and at reasonable prices. Parcels received for safe custody.  
Bonds and other valuables Guaranteed and Insured Against Loss.  
Solicitors bringing Estates, Administrations, etc., to the Corporation are continued in the professional care of the same.  
For further information see the Corporation's Manual.

**AGRICULTURAL SAVINGS & LOAN  
COMPANY**

LONDON, ONTARIO

Paid-up Capital .....\$ 630,200  
Reserve Fund ..... 207,000  
Assets ..... 2,344,200

**Directors:**

W. J. Reid, Pres. Thomas McCormick, Vice-Pres.  
T. Beattie. T. H. Smallman. M. Masuret.  
Money advanced on improved farms and productive city and town properties, on favorable terms.  
Mortgages purchased.  
Deposits received. Debentures issued in Currency or Sterling.  
C. P. BUTLER, Manager.

**THE DOMINION  
SAVINGS & INVESTMENT SOCIETY**

MASONIC TEMPLE BUILDING,  
LONDON, CANADA

Capital Subscribed.....\$1,000,000 00  
Total Assets, 1st Dec., 1900.. 2,272,980 88

T. H. PURDOM, Esq., K.C., President.  
NATHANIEL MILLS, Manager.

**A PURPOSE**

An individual who makes great efforts and spends a life-time in accumulating property has a purpose in view in so doing, but very often the object in view is frustrated by the neglect of the individual in not making his will. Make your will. You may have blank WILL FORM for the asking by calling or writing to

**THE  
Trusts & Guarantee Co.**

LIMITED

Capital Subscribed, - - - \$2,000,000  
Capital Paid-up, - - - 500,000

OFFICE AND SAFE DEPOSIT VAULTS:  
14 King Street West, - Toronto  
HON. J. R. STRATTON, President.  
T. P. COFFEE, - - - Manager.