

HURON AND ERIE Loan and Savings Company.

LONDON, ONT.

Capital Subscribed	\$3,000,000
Capital Paid-up	1,400,000
Reserve Fund	833,000

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.

OFFICE: No. 78 CHURCH ST. TORONTO

Authorized Capital	\$3,000,000
Subscribed Capital	2,000,000

Deposits received and interest at current rates allowed.
Money loaned on Mortgage on Real Estate, on reasonable and convenient terms.
Advances on collateral security of Debentures, and Bank and other Stocks.

Hon. SIR FRANK SMITH, President.
JAMES MASON, Manager.

The Toronto Mortgage Company

Office—No. 13 Toronto St.

Capital Authorized	\$1,445,860
Capital paid-up	724,640
Reserve Fund	250,000

President, ANDREW J. SOMERVILLE, Esq.
Vice-President, WM. MORTIMER CLARK, Q.C., W.S.

DIRECTORS:

Messrs. Larratt W. Smith, Q.C., D.C.L.; Wellington Francis, Casimir S. Gzowski, Thos. Gilmour, Geo. Martin Rae, Henry B. Yates, M.D. and Thos. R. Wood.
Registered Debentures of the Company obtained on application. Deposits received, and interest allowed thereon at current rates.

WALTER GILLESPIE, Manager

THE ONTARIO LOAN & SAVINGS COMPANY OSHAWA, ONT

Capital Subscribed	\$300,000
Capital Paid-up	800,000
Reserve Fund	75,000
Deposits and Cap. Debentures	606,000

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. ALLEN, Vice-President.
T. H. McMILLAN, Sec-Treas.

The Canada Landed and National Investment Company, Limited.

HEAD OFFICE, 98 TORONTO ST., TORONTO.

Capital	\$2,000,000
Reserve	850,000
Assets	4,850,000

DIRECTORS

JOHN LANG BLAIR, Esq., President.
JOHN HOSKIN, Esq., Q.C., LL.D., Vice-President.
A. R. Creelman, Q.C., Hon. Senator Gowan, LL.D., C.M.G., J. K. Osborne, J. S. Playfair, N. Silverthorn, John Stuart, Frank Turner, C.E., Hon. James Young.
Money lent on Real Estate. Debentures Issued.

EDWARD BAUNDERS, Manager.

IMPERIAL LOAN & INVESTMENT COMPANY OF CANADA,

Imperial Buildings, 32 and 34 Adelaide Street East, TORONTO, Ont.

Authorized Capital	\$1,000,000.00
Paid-up Capital	750,813.41
Reserved Funds	175,428.34

President—Jas. Thorburn, M.D.
Vice-President—Ald. Daniel Lamb.
General Manager—E. H. Kertland.
Manager of the Manitoba Branch—Hon. J. N. Kirohoffer, Brandon.
Agents for Scotland—Messrs. Torrie, Brodie & MacLagan, Edinburgh.
Money advanced on the security of Real Estate on favorable terms.

Mercantile Summary

THE Hamilton City Council last week passed a by-law to appoint an official arbitrator for that city.

THE town of Fraserville, Que., has granted a bonus of \$10,000 to the firm of Donald Fraser & Co., clothing manufacturers, at Montreal.

R. B. HUTCHINSON is opening a new wholesale jobbing woolen business in Wellington street west. He will deal principally in Canadian fabrics.

THE Cape Breton Railway Extension Co., formed for the purpose of building a road from Point Tupper to Louisburg, is making preparations to begin the work.

IN connection with the projected road from Princeton to Hope, to open up the vast Similkameen country, a proposition has been submitted to strengthen it with sheet iron rails. Though somewhat novel to most people, this idea has passed the experimental stage, as in the Eastern States their advantage has been proved more than once in enabling the drawing of very heavy loads otherwise impossible.

THE reciprocity convention between Trinidad and the United States was not ratified within the legal period, i.e., six months from February 13th, so that that island is now free to form trade connections in whatever direction its Government may choose. In view of the strong feeling there in favor of preferential trade within the Empire, it is hoped that the Canadian Government will not lose the opportunity to renew negotiations leading to an increased interchange of products between the two countries.

ANOTHER young clerk, who thought to better his position, has met with disappointment. Stanislas Duhamel started a small grocery business at Montreal ten months ago, with \$800, and his assignment is now reported. Other small failures noted are those of Mrs. E. Mathieu, dry goods, Montreal; Mrs. Ed. Fauteux & Co., doing a millinery business at the same place, and Mrs. N. Fortin, dry goods, at Quebec. J. V. Veintroube, clothier, at Quebec, is also reported in trouble, and stock under seizure. He is a brother-in-law of M. Bernstein, wholesale clothier, of Montreal, lately failed.

ONE of the largest failures in Montreal for some weeks past is that of Austin & Robertson, wholesale stationers, who have assigned to J. McD. Hains, with liabilities of over \$100,000. The assignment of the firm is due primarily to the recent failure of the Farmers' & Merchants' Bank, of Rockfort, Mich., in which the firm were interested through their connection with the rebuilding of a paper mill at Rockfort, where they had sustained severe losses by fire. The firm's resources were further taxed by the paying out a few years ago of the interests of deceased and other partners in the business here, together with losses sustained in a law suit, amounting to some \$10,000. General regret is felt in business circles for the difficulties of the firm.



Corner King and Victoria Streets, TORONTO.

Special Facilities Offered Depositors

Deposits 31st Dec., 1898... \$993,123.28
Deposits 31st Dec., 1899... \$1,193,151.48

Year's Gain \$200,028.20

INTEREST ALLOWED AT RATE OF
3½% ON DAILY BALANCE, COM-
POUNDED HALF-YEARLY.
ACCOUNTS SUBJECT TO CHEQUE.

HON. GEO. A. COX, President.
F. W. BAILLIE, Secretary.
E. R. WOOD, Man. Dir.

The Ontario Loan & Debenture Co.

OF LONDON, CANADA.

Subscribed Capital	\$2,000,000
Paid-up Capital	1,900,000
Reserve Fund	515,000
Total Assets	3,740,653
Total Liabilities	2,011,311

Debentures issued for 5 or 10 years. Debentures and interest can be collected at any agency of Molesons Bank, without charge.

WILLIAM F. BULLEN, Manager.

London, Ontario 1899

The Dominion Permanent Loan Co.

12 King St. West, Toronto

Capital Stock paid-up.....\$ 882,339 06

Reserve 41,318 38

Total Assets 1,407,038 65

Debentures issued for 1, 2, 3, 4 or 5 years at highest current rates, with interest coupons attached, payable half-yearly.

Hon. J. R. STRATTON, M.P.P., President.
F. M. HOLLAND, General Manager.

THE TRUST & LOAN CO. OF CANADA

ESTABLISHED 1851.

Subscribed Capital	\$1,500,000
Paid-up Capital	825,000
Reserve Fund	177,425

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. EDYE }

The Canadian Homestead Loan & Savings Association

(OFFICE—72 KING STREET EAST, TORONTO.)

Capital Subscribed	\$400,000
Capital Paid-up	140,000
Assets	170,500

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

JOHN HILLOCK, President.
JOHN FIRSTBROOK, Vice-President.

A. J. PATTISON, Secretary.