

HURON AND ERIE Loan and Savings Company.

LONDON, ONT.

Capital Subscribed	\$5,000,000
Capital Paid-up	1,400,000
Reserve Fund	839,000

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	\$2,000,000
Subscribed Capital	2,000,000

Deposits received and interest at current rates allowed.
Money loaned on Mortgage on Real Estate, on reason able 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	724,540
Reserve Fund	253,000

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	300,000
Reserve Fund	75,000
Deposits and Can. Debentures	605,000

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, 93 TORONTO ST., TORONTO.

Capital	\$3,008,000
Real	350,000
Assets	4,369,660

DIRECTORS:

JOHN LANG BLAIRIE, 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 SAUNDERS, Manager.

IMPERIAL LOAN & INVESTMENT COMPANY OF CANADA,

Imperial Buildings, 93 and 94 Adelaide Street East, TORONTO, Ont.

Authorized Capital	\$1,000,000.00
Paid-up Capital	730,813.41
Reserved Funds	175,423.24

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

Mercantile Summary

IN Ottawa about 250 building permits have been already issued this year, and the total value of building operations is \$459,000. Last year a total of 305 permits were issued and the building operations represented in value \$620,000.

THE Ontario Legislature has granted to the White Fish River Improvement Co., limited, power to increase the capital stock of the company from \$15,000 to \$20,000, and has extended its term of existence by a period of ten years.

A NEW company is being formed in Spokane, under the name of the Spokane and Okanogan Telephone and Telegraph Co., which is to give telephone communication between the towns of Bolster, Molson, Oro, Chesaw, Golden, Riverside, etc.

FIRE destroyed in May last the premises wherein was conducted Cliffe & Co.'s stationery business at Sandon, B.C. There was no insurance, and that is the reason why this firm is offering a compromise with creditors at the rate of 50 cents on the dollar, payments to be spread over a period of twelve months without any security. It was in March last that this firm bought out the Slocan News Co.

AMONG recent financial embarrassments are the following: R. Hickman & Co., grocers, Toronto, who have assigned to Mr. T. Jenkins.—R. Schreiber & Co., London, who have compromised with their creditors at 40c. on the dollar. John Stilling, baker, London, who has assigned, in trust, to D. M. Cameron; and George Irving, tailor, Alvinston, Ont., who has made an assignment to J. T. Fuller.

THE iron founders in Montreal have hit upon a basis of agreement with the Moulders' Union, as follows: The minimum wages shall be at the rate of \$2.15 per day. 2. These rates shall continue until May 1st, 1901, and thereafter, unless otherwise determined by the third clause of this agreement. 3. That either party desiring any change in the wage rate after May 1st, 1901, shall give the other party not less than 30 days' notice.

ACCORDING to the Ontario Gazette, letters of incorporation have been granted to the following companies: The Electric Gas Company, Limited; capital, \$250,000. The Robert Hay Grain Co., Limited; capital, \$20,000. The A. R. Bremer Company, Limited; capital, \$75,000. The Nino Mining Co., Limited; with a capital of \$1,000,000. The Cole, Butler, and Chiere Company, Limited; capital, \$300,000. The Imperial Land Co., Limited; capital, \$200,000; head office, Sturgeon Falls. The Lanark County Peat & Fuel Co.; capital, \$30,000; head office, Perth. The Goderich Engine and Bicycle Co., Limited, is permitted to carry on the business of general foundryman and machinist. C. Wiimot, A. E. Plummer Aemilius Jarvis and others are incorporated as the Wilmot Advertising Co., Limited, to make signs and do advertising; capital, \$40,000.



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	\$3,000,000
Paid-up Capital	1,900,000
Reserve Fund	615,000
Total Assets	3,740,653
Total Liabilities	9,011,211

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 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	595,000
Reserve Fund	177,496

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	170,560

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

JOHN HILLOCK, President. JOHN FIRSTBROOK, Vice-President

A. J. PATTISON, Secretary.