HURON AND ERIE Loan and Savings Company.

LONDON, ONT.

 Capital
 Subscribed
 \$3,000,000

 Capital
 Paid-up
 1,400,000

 Reserve
 Fund
 830,000

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

Debentures issued in Currency or Sterling.
Recoutors 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).

OPPICE: No. 78 CHURCH ST. TORONTO

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.

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

The Toronto Mortgage Company

Office-No. 13 Toronto St.

Mesars, Larratt W. Smith, Q.C., D.C.L.; Welling-fon Prancis, 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 & SAYINGS COMPANY OSHAWA, ONT

Capital Subscribed,..... Capital Pald-up. 800,000 Deposits and Can. Debentures..... 75,000

Money loaned at low rates of interest on the securit Department and Municipal Debentures. Deposits received and interest allowed. W. F. Cowan, President.

W. P. ALLEN, Vise-President.

T. H. McMILLAN, Sec-Trea

The Canada Landed and National investment Company, Limited.

HEAD OFFICE, 28 TORONTO ST., TORONTO.

Capital \$9,008,000 350,000 4,359,660

JOHN LANG BLAIKIE, ESQ., - - President Hoskin, Esq., Q.C., LL.D., - Vice-President 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 Debengures Issued. President
 Vice-President Money lent on Real Estate. Debentures Issued.

EDWARD SAUNDERS, Manager.

IMPERIAL LOAN & INVESTMENT COMPANY OF CANADA,

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

President—Jas. Thorburn, M.D.
General Manager—R. H. Kertland.
Manager of the Manitoba Branch—Hon. J. N. KirchBrodle & Maclagan, Edinburgh.
Money advanced on thesecurity of Real Estate on fav
to have it dried, as the tell if it had sprouted.

Mercantile Summary

ONE of the rarest of metals, namely, uranium, is stated to have been found in the Venus mine, near Rossland.

REPORTS from the Paris Exposition state that all the Canadian exhibits of furniture, carriages, office and school desks were eagerly purchased by Parisians.

THE Furness, Donaldson and Manchester steamship lines have definitely announced that they will not put on steamships to St. John this winter, unless the winter port question with the C.P.R. is previously settled.

W. J. Shibley's grist mill, the railway station, and Gallagher's warehouse, at Harrowsmith, have been destroyed by fire, which is thought to have been of incendiary origin. Several thousand bushels of grain were destroyed. Loss, about \$7,000; partially insured.

DURING the season just closed, thirtyfour sealing schooners took 16,000 skins in Behring Sea, which is 5,000 less than taken by twenty-five schooners during the previous season. Last spring schooners took 16,517 skins on the coast, bringing the total for the season up to 32,517. Only fifty-five branded seals were killed in Behring Sea.

THE contract for the new Pacific cable has not been given out yet, the lowest tender hitherto received having been £1,886,000, or, including extras, \$2,066,-000, whereas the original estimated cost was £1,730,650. The cable would take eighteen months to lay. The cost of construction is to be defrayed, one-third each, by Canada, Australia, and Great Britain.

THE new freight rates for grain, which came into force with the first of this month, are as follows: All rail route from Chicago to New York, 171/2 cents; to Boston, 191/2 cents; to Philadelphia, 151/2 cents; to Baltimore, 141/2 cents. The present rates are: From Chicago to New York, 15 cents; to Boston, 17 cents; to Philadelphia, 13 cents; to Baltimore, 12 cents. The lake and rail rates also show advances, the new tariff being as follows: From Chicago to New York, 141/2 cents; to Boston, 161/2 cents; to Philadelphia, 121/2 cents; to Baltimore, 111/2 cents; which is an increase from one-half to 21/2 cents.

Much interest is being manifested just now in the status of grain which has been wetted. A large quantity of the wheat harvested this season was wet, and in order to make it marketable, it had to be put through a drying process. effect of this drying process is a matter of controversy. Some dealers claim that wheat shows little or no traces or its wetting, the color being preserved. But others point out a perceptible shrinking in the grain, and contend that its flour qualities were poor. Others say that if they were buying wheat that had been damaged by rain, they would prefer not to have it dried, as then they could not



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 31% on daily balance, compounded half-yearly.

Accounts subject to cheque.

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

The Ontario Loan & Debenture Co.

OF LONDON, CANADA.

 Subscribed Capital
 \$2,000,000

 Paid-up Capital
 1,900,000

 Reserve Fund
 515,000

 Fotal Assets
 3,740,668

 Total Liabilities
 9,011,911

Debentures issued for 3 or 5 years. Debentures and precest can be collected at any agency of Molsons Bank, WILLIAM F. BULLEN,
Manager. nterest can be com-without charge.

London, Ontario 1899

The Dominion Permanent Loan Co.

12 King St. West, Toronto

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

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

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

THE

TRUST & LOAN CO. OF CANADA

ESTABLISHED 1851.

OFFICES IN CANADA: TOFONTO. St. James Street, MONTREAL Portage Ave., WINNIPEG Money advanced at lowest current rates on the security

of improved farms and productive sity property. R. D. MACDONNELL Commissoners

The Canadian Homestead Loan & Savings Association

OFFICE—72 KING STREET EAST, TORONTO.

 Capital Subscribed
 140,000

 Capital Paid-up
 170,569

Money Loaned on improved freehold at low rates Liberal terms of repayment. JOHN FIRSTBROOK, Vice-President JOHN HILLOCK, President.

A. J. PATTISON, Scoretary.