

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 21st 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.

IN May, 1899, Carpenter Bros. succeeded to the long-established business of W. Kezar, at Mille Roches, Ont. Now they are reported as having assigned.

MRS. CATHERINE JOLICOEUR, doing a small stationery and book business, at Ottawa, has assigned.—J. E. McAdam, general dealer, Renfrew, Ont., is now offering his creditors 25 cents on liabilities of \$4,017.

A MILLINER in Halifax, F. A. Marr, has written his creditors offering 25 cents on the dollar, and, if this is not accepted, he will have to assign. His liabilities are stated at \$5,395, partly secured by bill of sale. He was before embarrassed in 1896, and had been unsuccessful in Moncton, N.B., before moving to Halifax.

ACCORDING to a local in the New York Times, the greatest newspaper reading community of the world is that of New York City. Observations made on thirty-seven occasions, mainly in street cars, established the fact that only one man out of fifty-four was not reading or was not conspicuously equipped for reading.

AN offer is made by J. A. Pinard, the Ottawa grocer, lately reported failed, of ten cents on the dollar.—The Imperial Clothing Co., of Ottawa and Montreal, who got an extension of time just a year ago, are now seeking a settlement at 40 cents on the dollar; liabilities are figured at about \$10,000.

T. J. BONNER, grocer, at Antigonish, N.S., writes his creditors proposing a 45 per cent. settlement. A branch business recently established at North Sydney is supposed to be largely accountable for his troubles.—An elastic sort of an extension is sought by E. F. Neville, general store, Mill Village, N.S. He proposes to pay 25 per cent. of his liabilities during this year, and the balance as soon as possible. He owes \$4,030, and shows an apparent surplus of \$3,280.

AFTER having been for twelve years a clerk with W. A. Porter, a leading retail grocer, of St. John, N.B., W. M. Days bought a branch store of his employer in the spring of 1900, and started for himself, under what were considered very favorable auspices, but he has already assigned, owing about \$6,000, some \$4,500 of which is borrowed money.—A. E. Clark, of the same city, dealing in photo supplies, is offering 30 cents on the dollar.

WE hear of a real estate transaction in Winnipeg which shows large figures. It appears that Messrs. R. J. McKenzie and Thomas Kelly have bought fifty feet on Main street, adjoining the Dominion Bank, in that city, and at present occupied by a tobacco store, and the price paid is said to have been \$1,000 per foot. Messrs McKenzie and Kelly intend to build on this site a thoroughly modern sky-scraper, the ground floor of which will be used for stores and the rest for offices. Christie & Heubach put this deal through.

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	500,000
Total Assets	3,634,171
Total Liabilities	1,823,049

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, 1902

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. EDYE }

**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, JOHN FIRSTBROOK,
President Vice Pres.
A. J. PATTISON, MANAGER