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Mercantile Summary.
 Two by-laws passed in Mount Forest last week, one to loan \$20,000 for a new carriage factory, the other to loan \$12,000 for a moulding factory.
 The liabilities of Bedard & Chouinard, dry goods jobbers, Quebec, whose failure we noted last week, are figured at \$42,000 with apparent assets of \$23,000. Bedard, who is an absentee, is said to have been located in Winnipeg.

J. FALARDEAU, of Montreal, who has been doing a jobbing business in cigars and tobaccos since 1898, at which date he bought out his former employer with the help of relatives, has now assigned, and is said to owe \$12,000, with nominal assets of \$7,000.
 D. F. ARMSTRONG of Kingston, Ont., doing a boot and shoe business in his wife's name, as D. F. Armstrong & Co., has assigned, and a meeting of his creditors is called for the 2nd prox. The present business was only started in the spring of 1901.

AN assignment has been made by Alfred Bouchard, contractor and planing mill owner, of Les Eboulemens, Que. Recently he has had some large contracts in hand, including a summer residence for R. Forget, stockbroker, Montreal.

OSCAR NODIN, of St. Rose, Que., is proposing to pay his creditors 20 per cent., cash, on liabilities of about \$1,600. —The liabilities of Salvat & Lambert, St. Francois du Lac, reported assigned last week, are larger than first supposed, amounting to \$9,115, and on this they propose to pay 35 per cent., cash.

A GENERAL merchant, in quite a prominent way, at St. Raymond, Que., A. D. M. Raymond by name, has made a judicial abandonment of his estate upon the demand of Wm. McLimont & Sons, Quebec. He has been in business here since 1881, beginning in quite a moderate way, and apparently worked up quite a fair trade, being credited with quite a fair degree of ability, though his habits at times have been subject to some criticism. Latterly he has had some trouble over settlements with a daughter by a first wife, and he also went into a watch manufacturing business, with poor results, it is thought.

A VERY large amount of work has recently been done upon the Grand Trunk Railway, especially between Port Union and Oshawa, where the line has been doubled-tracked and the grades reduced fully 60 per cent. Locomotives which formerly hauled loads of 750 tons are in consequence now able easily to handle loads of 2,500 tons. This work alone cost \$750,000. At Don river the tracks have been straightened and increased accommodation given for 300 cars. At several other points the track has been straightened or raised at considerable expense. It has been laid with 80-pound rails. Altogether, the improvements will greatly facilitate the handling of both freight and passenger trains.

THE TORONTO GENERAL TRUSTS CORPORATION
Office and Safe Deposit Vaults,
 59 YONGE STREET, TORONTO.
Capital, \$1,000,000
Reserve Fund \$270,000
 Authorized to act as Executor, Administrator, Trustee, Receiver, Committee of Lunatics, Guardian, Liquidator, Assignee, etc., etc.

WINNIPEG BRANCH
 The Corporation has opened a branch of its business in Winnipeg, and the attention of property owners, executors, trustees, etc., and others resident in Ontario, who have interests in Manitoba, is called to the unusual facilities offered by the Winnipeg Branch for effecting sales of property, prompt collection of rents, appraisal of property, and generally looking after the interests of non-residents, at most reasonable charges.
 J. W. LANGMUIR, - - - Managing Director
 A. D. LANGMUIR, - - - Assistant Manager.
 JAMES DAVEY, - - Manager Winnipeg Branch.

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. Masurel.
 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
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 T. P. COFFEE, - - - Manager.