

Debentures.

Municipal, Government and Railway Bonds bought and sold.
Can always supply bonds suitable for deposit with Dominion Government.

STOCKS.

New York, Montreal, and Toronto Stock purchased or Cash or on margin and carried at the lowest rates of interest.

H. O'HARA, & CO.

Members of the firm—H. O'Hara, H. R. O'Hara
Members Toronto Stock Exchange, W. J. O'Hara
Member Toronto Stock Exchange.

J. F. RUTTAN

**REAL ESTATE,
INVESTMENTS,
INSURANCE.**

PORT ARTHUR & FORT WILLIAM.

Post Off. Address—PORT ARTHUR, ONT.

GEORGE KERR.

WALTER R. MORSON.

KERR & MORSON

STOCK BROKERS

McKinnon Building. - - TORONTO

Deal in all Domestic and Foreign Securities, including Mining Stocks.

N. Y. Correspondents: HENRY CLEWS & Co.

Established 1857

JENKINS & HARDY

Successors to R. & T. JENKINS

**Accountants and Estate
Agents**

15½ Toronto Street, Toronto.

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Capital - - \$2,000,000

Executors, Administrators, etc.

Offices and Safe Deposit Vaults,

14 King St. West, Toronto,

President, Hon. J. R. STRATTON, M.P.P.

Chartered to act as Executor, Administrator, Guardian, Trustee, etc. Agent for investment of moneys and management of estates. Safe Deposit Boxes to rent. Wills appointing the Company executor or trustee held without charge. Correspondence invited.

T. P. COFFEE, Manager

In Winnipeg

and throughout the Province of Manitoba THE MONETARY TIMES is represented by

Mr. W. E. Barley,

357 Cumberland St., Winnipeg,
Manitoba

Mercantile Summary.

A GROCER at Magog, Que., H. Ducharme, is reported assigned. R. C. Ducharme, the manager, and apparent owner of the business, has been reported as unfortunate on previous occasions.

THE affairs of P. McDonald & Co., general dealers at St. Justin de Newton, Que., have been undergoing investigation by a Montreal accountant, with the result that creditors are offered 40 cents on the dollar. Mr. McDonald was formerly in the dry goods business in Montreal, unsuccessfully, the firm being McDonald & Labelle.

THOMAS KINSELLA, beer bottler, Montreal, heretofore regarded in very comfortable shape, but who lately became involved, through the failure of W. J. O'Malley & Co., wholesale millinery, to which concern he loaned his name, has now assigned on demand. He is said to show liabilities amounting to \$70,000, of which \$20,000 is a dower claim of his wife.

PAMPHILE BEDARD, formerly a hardware clerk, began business for himself in Quebec in the spring of 1898. He has not proved successful, and being unable to compromise at 40 cents, he has assigned. —L. Klineberg & Co., dry goods, Quebec, were reported last month as obtaining an extension, but are now asking creditors to accept 30 per cent. of their claims, payable in two, four, and six months, half secured.

FRED. G. GRUNDY has been in business in Lucknow about a quarter of a century, and for many years did a good general trade, buying mostly for cash, and at one time was considered worth from \$15,000 to \$20,000. During the last five years he has gradually given less attention to his affairs, and to a large extent his wife has guarded his interests. This week, we hear of his assignment, which, in view of all the circumstances, cannot be wondered at by those who knew him best.

FOR some years, Mr. William Harvey has been the representative in Manitoba of the London & Ontario Investment Company. He has made a very satisfactory record for himself in this capacity, popularizing both his company and himself. We learn with interest that Mr. Harvey has been appointed to the position of assistant-manager of the Winnipeg branch of the Canada Permanent and Western Canada Mortgage Corporation, which is the new loan company in which his former employer is merged.

FOR twenty odd years, Joseph Merineau carried on a grocery business in the north-east suburbs of Montreal, and apparently with fair results. A year ago he moved to St. Timothee, in the Beauharnois district, where he engaged in general storekeeping, but the move has resulted in disaster, as he is reported as making a voluntary assignment.—An exactly similar experience is that of L. J. A. Lambert, who was a Montreal grocer, and in 1897 removed northward to St. Jerome, where he has since done a general business. His failure is also just reported.

JOHN MACKAY

**Public Accountant, Auditor, Receiver
and Trustee**

Bank of Commerce Bldg., Toronto
Cable Address: CAPITAL. Tel. No. 9732

The Dominion Permanent Loan Co.

112 King St. West, Toronto

Capital Stock paid-up.....\$1,059,295 24
Reserve 37,535 90
Total Assets 1,427,931 11

Debentures issued for 1, 2, 3, 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.

JNO. H. YOUNG

**CHARTERED ACCOUNTANT,
Auditor, Trustee, Etc.**

Joint Stock
Companies Organized.
'Phone' 1237. 90 Yonge St., TORONTO.

THOMSON, HENDERSON & BELL,

BARRISTERS, SOLICITORS, &c.

D. E. THOMSON, Q.C.
DAVID HENDERSON,
GEORGE BELL,
JOHN B. HOLDEN
W. N. TILLEY.

Offices:
Board of Trade Building
TORONTO.
CAN.

G. G. S. LINDSEY, Q.C. W. RIDOUT WADSWORTH
G. G. S. LINDSEY & CO.
Barristers, Solicitors, Notary, &c.

Freehold Loan Building, Corner
Adelaide and Victoria Streets,
Suite 77 and 78.
TORONTO.
Telephone No. 2984.

GIBBONS, MULKERN & HARPER,

Barristers, Solicitors, &c.

Office—Corner Richmond and Carling Streets,
LONDON, ONT.

GEO. C. GIBBONS, Q.C. F. MULKERN.
FRED. F. HARPER.

Macdonald, Tupper, Phippen & Tupper

Barristers, Solicitors, &c.

WINNIPEG, MAN.

Hugh J. Macdonald, Q.C. J. Stewart Tupper, Q.C.
Frank H. Phippen. William J. Tupper.
Solicitors for: The Bank of Montreal, The Bank of
British North America, The Merchants Bank of Canada,
The Canadian Pacific Railway Co., The Hudson's Bay
Company.

D. S. WALLBRIDGE,

Barrister, Solicitor, &c.

Inns of Court Building

VANCOUVER, B.C.

Collections a Specialty

G. J. LEGGATT

BARRISTER, SOLICITOR, Etc.

WINDSOR, ONT.

Office—Over Canadian Bank of Commerce