

ing notice to the insured and returning the premium note after payment of all sums due on it. And any member may withdraw. The liability of members is limited to the amt. unpaid on the premium notes. The amt. of premium received on cash policies shall not exceed in any year half the amount due on 31st Decr. previous on premium notes.

Cap. 102—Incorporates as **LE CREDIT FONCIER DU BAS CANADA**, T. Caverhill, C. S. Rodier, A. Larocque, A. B. Stewart, Gabriel Rolland, J. N. Bureau, M. P. Ryan, Michel Emery, L. H. Senecal, and others. Capital \$1,000,000 (in shares of \$100), with power to issue a second series of shares after payment of the first. Head Office in Montreal. The Co. may make loans on the security of immovable property for a long term, to be repaid by way of annuities, or for a shorter term (*i. e.* less than 6 years) with or without a sinking fund. The annuity is to include interest not exceeding 8 p. c., costs of management not exceeding 1 p. c. and sinking fund calculated to redeem the debt in 50 years or less, with power to the borrower to pay the whole on three months' notice. The Co. must allow compound interest on the payments into the sinking fund at 1 p. c. less than the rate on their loan. It may issue bonds or debentures to the amount of its hypothecary claims. It must make semi-annual returns to the M. of F.

Cap. 103—Amends the Charter of **THE MONTREAL INVESTMENT ASSOCIATION**. It may do business in any part of the Dominion and may receive 8 p. c. interest. Divides the capital into shares of \$100. Aggregate amount borrowed by the Association may equal but not exceed two-thirds of the amount of paid up capital.

Cap. 104—Changes the name of the **FREEHOLD PERMANENT BUILDING SOCIETY OF TORONTO** to that of the **Freehold Loan and Savings Co.**, and extends its powers. It may loan moneys to persons not members. It may purchase, or make loans on the security of mortgages of real estate, municipal debentures or Dominion or Provincial stock or debentures. Its advances on mortgages may be repaid by a sinking fund of not less than 2 p. c. It may receive money on deposit and issue bonds or debentures therefor—the deposits not to exceed the paid-up capital, the deposits and debentures together not to exceed the amount unpaid on mortgages or twice the paid-up capital. The Co. must make yearly returns to the M. of F.

Cap. 105—Grants a Parliamentary Charter to the **GLASGOW CANADIAN LAND AND TRUST Co. (limited)**. Capital £250,000 stg. (in shares of £10) with powers to increase to £1,000,000 stg. To deal in and develop mineral lands, &c.

Cap. 106—Incorporates the **CANADA INVESTMENT AND GUARANTEE AGENCY**. Provisional Directors, Hon. H. Starnes, Hon. J. J. C. Abbott, A. Roy, Jackson Rae, P. McEwan, R. A. Campbell, A. A. Trotter, J. R. Middlemiss, E. Chaplin, N. Davis, J. R. Kerr—with usual powers to Loan Cos. Capital \$2,000,000 (in shares of \$100). Head Office in Montreal. Must make annual statement to M. of F.

Cap. 107—Amends the Act incorporating the **LONDON AND CANADIAN LOAN AND AGENCY Co. (limited)**. They may issue shares for \$100. The right of members and others to peruse the register of securities is taken away, if the shareholders consent. Notice of trusts in their books not to affect the Co. 6 p. c. may be paid on advance payments on shares. The fee on the transmission of shares is abolished. The limit of commissions to $\frac{1}{2}$ p. c. is repealed. The Co. may buy and sell personal securities as well as those of Cos., the shareholders approving. It may lend for periods less than 6 months, and may take any interest lawful for others. A new form of return to the M. of F. is provided.

Cap. 108—Grants a Parliamentary Charter with additional powers to the **QUEBEC AND GULF PORTS STEAMSHIP Co.**, to own, build, buy, sell or charter ship, steamboats and other vessels; also wharves, stores, buildings or other property required for their business to \$25,000 annual value. Capital \$2,500,000 (in shares of \$100.)

Cap. 109—Incorporates the **CANADIAN AND WEST INDIAN ROYAL MAIL STEAMSHIP Co.** Provisional Directors, Hon. John Young, M. P., Hon. J. Ferrier, Hon. T. Ryan, D. Torrance, T. Cramp, R. Esdaille, F. Pratt, J. G. Ross, J. Domville. Capital \$100,000 (in shares of \$100) with power to increase to \$2,000,000.

Cap. 110—Incorporates the **DOMINION DOCK AND WAREHOUSING Co.**, with power to build or lease warehouses, lumber yards, wharves, tramways and other buildings for the reception and storage of goods in any place in the Dominion, and other usual powers. Provisional Directors, J. M. Currier, Benj. Batson, H. N. Bate, C. T. Bate. Capital \$100,000 (in shares of \$100)—with power, if necessary, to increase to \$400,000. Head Office, Ottawa.

Cap. 111—Incorporates the **MERCHANTS' WAREHOUSING Co.** Provisional Directors, A. Allard, J. A. Drummond, D. Butters, A. Dennistoun, R. A. Smith, D. A. P. Watt. Capital \$250,000 (in shares of \$100). Head Office, Montreal.

Cap. 112—Incorporates the **MARITIME WAREHOUSING AND DOCK Co.** Provisional Directors, J. W. Harrison, G. McKeau, G. S. Deforests, W. H. Thorne, W. Davidson, J. Scovil. Capital \$400,000 (in shares of \$50) with power to increase, if necessary, to \$2,000,000. Head Office, St. John, N. B.

Cap. 113—Incorporates the **DOMINION EXPRESS Co.** Provisional Directors, Hon. W. P. Howland, C. B., Hon. D. L. MacPherson, C. S. Gzowski, J. Crawford, M. P., G. A. Kirkpatrick, M. P., Alex. Gunn, J. C. Clark. Capital \$1,000,000 (in shares of \$100). Head Office, Toronto.

Cap. 114—Grants a Parliamentary Charter to the **CANADA CAR Co.** by the name of the **CANADA CAR AND MANUFACTURING Co.**, extends their powers and increases their capital to \$2,000,000 (in shares of \$100). Provisional Directors, J. Crawford, Hon. J. M. McMurrich, C. J. Campbell, H. Baines, F. Shanly, N. Kingsmill, Clarkson Jones, H. S. Howland, J. L. Blaikie. Head Office, Toronto.