BANK HOLIDAYS.

Queen's Birth Day, Christmas Day, New Year's Day, Good Friday, by act of Parliament; and Ash Wednesday and Easter Monday, by custom. See Table, STATEMENT, &c.

STATEMENT exhibiting the Circulation of, and Coin and Deposits held by, the Canadian Banks, on the 28th of February, 1850, and their last half yearly Dividend:—

Names of Banks.	Capital.	Circulation	Coin.	Deposits.	Dividend.
Bank of Montreal	£750,000	£435,013	£157,706	£310,352	3 per cent.
Bank of B. N. America	640,000	175,000	130,000	.. ..	2½ "
Commercial Bank	400,000	210,836	52,217	126,049	3 "
Bank of Upper Canada	390,000	187,568	36,340	159,183	2½ "
City Bank of Montreal	225,000	79,742	23,872	33,808	2½ "
Quebec Bank	100,000	44,325	27,401	65,938	
Banque du Peuple....	200,000	36,140	23,642	70,036	2½ "
Gore Bank	100,000	66,353	13,538	31,159	2½ "
Total........	£2,805,000	£1,234,977	£464,716	£776,525	

CITY OF TORONTO BOARD OF TRADE.

President—George P. Ridout, Esq.; *Vice-president*—P. Paterson; *Treasurer*—R. H. Brett; *Secretary*—J. W. Brent.

Council.—E. F. Whittemore, R. Kneeshaw, S. Thompson, D. Paterson, J. Harrington, M. P. Hayes, William McMaster, D. Macdonell, William M. Gorrie, John Shaw, W. L. Perrin, R. Brewer, P. Paterson, V. P.; R. H. Brett, Treasurer.

Arbitration.—P. Freeland, William Henderson. J. Mitchell, E. H. Rutherford, James Shaw, R. Beekman, J. D. Ridout, J. McMurrich, J. Lesslie, E. Michie, H. Rowsell, H. Scobie.

Rooms over Carless's Depository, Yonge-street.

TORONTO, HAMILTON, NIAGARA, AND ST. CATHARINES' ELECTRO-MAGNETIC TELEGRAPH COMPANY.

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MONTREAL TELEGRAPH COMPANY.

Office 22 Front-street. Office hours, daily (Sundays excepted), from 8 A.M. to 8 P. M.

BUILDING SOCIETIES.

These societies were first introduced into Upper Canada about four years ago; the intention of them being, as stated in the statute under which they were organized, "for the purpose of raising by small periodical subscriptions a fund, to enable the members thereof to obtain unencumbered freehold or leasehold property. They have continued to increase in public favour, so that there are now, we believe, eight societies in the city of Toronto alone, and at least one in almost every county in the Province. The provisions of these societies are generally as follows:—The value of each share £100, and the payments to realize this sum, 10 shillings monthly, with an entrance fee of from 2s. 6d. to 5s., to pay for books, stationery and other preliminary expenses, and 7½d. per month to cover all expenses of management; that the profits may go on accumulating without any deduction. A few of those which have been lately established, have reduced the shares to £50; and one to so small an amount as £12 10s., but the alteration does not seem to be much liked, as the expenses of management are thereby increased without commensurate advantage being gained. The accumulation of profit in these societies is very great, because the whole funds on hand being sold every month at high rates of interest and at a considerable premium, the operation of compound interest upon the increase of the general fund is very effective. Neither, though a borrower apparently pays an exorbitant interest, does he do so in reality, for he cannot be a borrower without being a shareholder; as such he is to a certain degree a lender to himself, and therefore his participation in the gains reduces very materially the per centage which he seems to pay.