Grand Trunk Railway.

TRAINS arrive and depart as follows at and from Toronto

EAST.

	a.m.	p.m.	p.m.	p.m.
Depart	5.37	12.07	5.37	7.07
Arrive	9.37	11.07	6.57	11.07

WEST.

	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	7.30	11.45	3.45	5.30	11.30
Arrive	5.30	10.05	12.50	5.20	9.05

Great Western Railway.

	a.m.	a.m.	p.m.	p.m.	p.m.
Depart	7.00	11.50	4.00	5.30	8.00
Arrive	9.20	11.00	1.15	5.30	9.20

Northern Railway.

	a.m.	p.m.
Depart	7.00	4.00
Arrive	10.35	9.10

Trains leave Brock Street Station 15 minutes later.

Western Canada Permanent Building and Savings Society.

SIXTEENTH HALF-YEARLY DIVIDEND.

NOTICE is hereby given that a dividend of five per cent. on the Capital Stock of this institution, has been declared for the half year, ending 30th day of June, instant, and that the same will be payable at the office of the Society, No. 70 Church Street, on and after Saturday, the 8th day of July next.

The Transfer Books will be closed from the 20th to the 30th June, inclusive.

By order of the Board,

WALTER S. LEE,
Secretary and Treasurer.

45-td

British America Assurance Comp'y.

FIFTY-FIFTH DIVIDEND.

NOTICE is hereby given that a Dividend of four per cent. on the capital stock paid up has been this day declared, for the half year ending the 20th inst., and that the same will be payable on and after Monday, the 3rd day of July next.

The Stock and Transfer Books will accordingly be closed from the 23rd to the 30th inst., both days inclusive.

By order of the Board,

T. W. BIRCHALL,
Manager.
Per JOHN EVANS,
Accountant.

British America Assurance Office, Toronto, 22nd June, 1871.

3w.

Canadian Bank of Commerce.

DIVIDEND No. 8.

NOTICE is hereby given that a Dividend of Four per cent. upon the paid up capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the Bank and its branches on and after Saturday, the 1st day of July next.

The transfer books will be closed from the 16th to the 30th June, both days inclusive.

The annual general meeting of the Shareholders of the Bank will be held at the Banking house in Toronto, on Tuesday, the 11th day of July next. The chair will be taken at the hour of 12 o'clock, noon.

By order,

H. B. STRATHY,
Cashier.

43-4t

Royal Canadian Bank.

DIVIDEND No. 9.

NOTICE is hereby given that a Dividend of four per cent on the paid up Capital Stock of the Bank for the current half year has this day been declared, and that the same will be payable at the Bank and its Branches, on and after Saturday, the first day of July next.

The transfer books will be closed from the 15th to the 30th of June next, both days inclusive.

The Annual General Meeting of the Stockholders for the election of Directors, will be held at the Banking House in Toronto, on Monday the third day of July next, commencing at 12 o'clock noon.

By order of the Board,

THOMAS McCRAKEN, Cashier.

Royal Canadian Bank.
Toronto, 17th May 1871.

ROYAL Insurance Company.

FIRE AND LIFE.

CAPITAL .... £2,000,000 Stg.

ANNUAL INCOME, over.......... £800,000

HEAD OFFICE FOR CANADA—MONTREAL.

Unlimited liability, and large Reserve Funds.

All descriptions of property insured, and at Moderate Premiums.

H. L. ROUTH,
Chief Agent.

THE LANCASHIRE Insurance Company.

CAPITAL ....£2,000,000 STG.

Head Office for Ontario:

NORTH-WEST CORNER OF KING & CHURCH STS. TORONTO.

General Agents,

S. C. DUNCAN-CLARK & CO.,

Manager,

WM. CAMPBELL.

48-3m

Inland Revenue.

FORWARDERS and OTHERS are hereby notified that a CANAL OFFICE has been established in the

INLAND REVENUE OFFICE AT KINGSTON,

at which "LET PASSES" will be issued under the usual conditions through the St. Lawrence and Rideau Canals.

FORWARDERS transhipping at Kingston will avoid detention by settling claims at the above-mentioned Office, for free transit of cargo on which St. Lawrence and Welland Canal Tolls had previously been paid.

A. BRUNEL,
Commissioner.

Ottawa, 5th June, 1871.

43-6t

Department of Inland Revenue.

NOTE TO FORWARDERS AND OTHERS.

LET PASSES, through to Lake Champlain, will be issued to vessels, barges, &c., by the Collector of Canal Tolls, Ottawa, on payment of tolls.

LET PASSES will also be issued by the Collector of canal tolls, at Montreal and at St. Johns, through to Ottawa Basin, on payment of tolls.

A. BRUNEL,
Commissioner.

Ottawa, 30th May, 1871.

Insurance.

PHŒNIX MUTUAL LIFE INSURANCE COMPANY,

Hartford, Connecticut.

ASSETS, securely invested	$6,090,562 13
SURPLUS, free of all liabilities	1,761,147 19

Ratio of Assets to Liabilities larger than that of any other Company of equal age, being

144.62 of Assets to every 100 of Liabilities.

DIVIDENDS paid to Policy-holders	$1,021,217 32
INCOME in 1870	2,827,638 16

The progress of the Company for the last five years has been as follows:—

	Assets at end of year.	*Income for the year.*
1866	$1,457,314 95	$ 848,607 71
1867	2,218,344 29	1,179,044 28
1868	3,664,060 18	1,930,833 64
1869	5,081,973 50	2,432,979 09
1870	6,090,562 13	2,827,638 16

Within the past five years the Assets of the Company have increased more than **five million dollars**, notwithstanding nearly a **million dollars** have been returned to Policy-holders in Dividends, and **one and a quarter million dollars** paid in losses by death during that period.

That this is a progressive Company is demonstrated by the following comparative statement of business in 1865 and 1870, respectively:—

	No. of Policies Issued.	*Sum Assured.*
1865	4,302	$ 8,779,425
1870	9,065	19,466,761
	Income.	*Assets.*
1865	$ 606,681 90	$ 903,284 71
1870	2,827,628 16	6,090,562 15

That the business of the Company is managed with strictest economy, is indicated by the fact that notwithstanding the large increase in business, the expenses have been in inverse proportion, as will be seen by the following table;—

	1870.	1869.
Ratio of Expense to Premium Receipts	17.89	19.27
Ratio of Expense to Gross Receipts	15.41	17.20
	1868.	1867.
Ratio of Expense to Premium Receipts	19.67	22.58
Ratio of Expense to Gross Receipts	18.07	20.53

As evidence of the special care taken by the Company in the selection of risks, it is sufficient to state that its ratio of losses paid to amount at risk, is smaller than that of any other Company of equal age, namely, 0.91.

Since the commencement of business, the Company has issued more than

52,000 POLICIES,

and has paid in losses

ONE AND THREE QUARTERS MILLION DOLLARS

To the families of those who have deceased while members of the Company.

J. F. BURNS, Sec. E. FESSENDEN, Pres.

ANGUS R. BETHUNE,
General Agent for Canada—Montreal.

Good, active men wanted to act as agents in Canada, on reasonable terms. Address the General Agent, Montreal.

A. H. FOX,
AGENT, TORONTO.

Office, 44 Church Street.