ARTHUR SCRATCHLEY, M.A.,

of the Actuaries authorised (1846) to certify riendly Societies: formerly Fellow and Sadlerian Lecturer of Queens College, Cambridge; responding Member of the Royal Commission of Belgium on Statistics, &c.

Industrial Investment and Emigration:

Being a Practical Treatise on

Benefit Building Societies, and Local
Enterprise Encouragement Companies, ENTERPRISE ENCOURAGEMENT COMPANIES,
With Appendices on Building Companies and
Suburban Villages, Irish Land Tenure and Improvement, Emigration and Colonization Societies, Tontine Associations, The Doctrine of
Compound Interest, Mathematical and Practical, &c. Also, an Alphabetical Digest of
Building Society Law, numerous Tables, Acts
of Parliament, &c.

New Edition, price 6s.

Treatise on Life Assurance and Reversions, Containing Mathematical Appendices and nu-merous Tables and Instructions for the Calculation of Values of Reversions, of Post Obits, of Policies of Assurance, Divisions of Bonus, Mathematical and Moral Probabilities, Sickness

in Friendly Societies, &c. Also,
AN ALPHABETICAL DIGEST OF THE LAW,
orming a ready reference to all decided case
specially designed for use of Managers and
Directors and Life Agents.

III. 4th Edition, 192 pages, price 3s. 6d., Manual on the

ENPRANCHISEMENT OF COPYHOLD, LIFE-LEASEHOLD, AND CHURCH PROPERTY,

With Rulesand Tables for Valuing Advowsons, Next Presentations, Manorial and Corporation Rights, Church and Copyhold Enfranchise-ments, Renewal Fines, Heriots, &c.

IV. Also, on sale, some copies of the Treatise on Friendly and Benefit Societies, (Now out of Print,)

Containing an Exposition of the True Law of Sickness, Deposit Tables for Savings Banks, the Friendly Societies' Act, Model Rules for Friendly Societies, bound up with the

TREATISE ON SAVINGS BANKS.

Together, 736 pages, price £1 1s.

Containing a Review of their Past History and Present Condition, Rules, Acts of Parliament, &c., Mr. Gladstone's New Post Office Savings Bank System, Non-Government Savings Banks and Banks of Deposit, the Improvement of Industrial Dwellings, the National Debt, &c. The above works can be procured through SCOTT & WALMSLEY,

Agents for the Dominion.

Toronto, 18th June, 1868.

Ningara District Bank.

DIVIDEND No. 29.

NOTICE is hereby given, that a Dividend of Three and a-half per cent. on the Capital Stock of this Institution has this day been declared for the current half-year, and that the same will be payable at the Bank, on and after Wednesday, the 1st day of July next.

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

By order of the Board.

C. M. ARNOLD,

Cashier.

Niagara District Bank, St. Catharines, May 28, 1868.

The Albion Hotel. MONTREAL.

ONE of the oldest established houses in the City is again under the personal management of

Mr. DECKER,
Who, to accommodate his rapidly increasing business, is adding Eighty more Rooms to the house, making the Albion one of the Largest Establishments in Canada. June, 1868

Geo. Girdlestone,

PIRE Life, Marine, Accident, and Stock Insurance Agent.

Very best Companies represented.

Windsor, Ont., June, 1868.

42-17

W. McLaren & Co.

WHOLESALE

BOOT AND SHOE MANUFACTURERS,

18 ST. MAURICE STREET, MONTREAL.

June, 1868.

Royal Canadian Bank.

DIVIDEND No. 6.

NOTICE is hereby given, that a dividend of Four per cent for the current half-year, being at the rate of Eight per cent per annum upon the paid up Capital of this Bank has this day been declared, and that the same will be payable at the Bank, or its agencies, on and after Tuesday, the 2nd day of July next.

July next.

The Transfer Books will be closed from the 15th to the 30th June, both days inclusive.

The annual Meeting of the Shareholders will be held at the bank on Monday, the 6th day of July

The chair to be taken at n By order of the Board,

T. WOODSIDE.

May 25, 1868.

The Canadian Bank of Commerce.

DIVIDEND No. 9

NOTICE is hereby given, that a Dividend of Four per cent for the current half year, being at the rate of eight per cent. per annum upon the paid up capital of this Bank, has this day been declared, and that the same will be payable at the Banking House in Toronto, or at any of the Branches of the Bank, on or after Wednesday, 1st July next.

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

THE ANNUAL MEETING
Of the Shareholders will be held at the Banking
House, in Toronto, on

MONDAY, the SIXTH day of JULY next,
The chair to be taken at noon.
By order of the Board,
R. J. DALLAS,
Cushier.

Teronto, May 26, 1868.

Bank of Toronto.

DIVIDEND No. 24.

NOTICE is hereby given that a dividend of 4 per cent, for the current half year, being at the rate of 8 per cent, per annum upon the paid up capital of this Bank, has this day been declared, and that the same will be payable at the Bank or its branches on and after Thursday, the 2nd day of July next.

The Transfer Books will be closed from the 15th to the 30th of June, both days inclusive.

The Annual Meeting of the Shareholders will be held at the Bank on Wednesday the 15th day of July

The chair to be taken at non

May 21, 1868.

e taken at noon.

By order of the Board,
G. HAGUE,
Cashier. 40-td

The Commercial Union Assurance

19 & 20 CORNHILL, LONDON, ENGLAND. Capital, £2,500,000 Stg. - Invested over \$2,000,000.

THE DEPARTMENT.—Insurance granted on all f descriptions of property at reasonable rates.

LIPE DEPARTMENT.—The success of this branch has been unprecedented—NINETY PER CENT. of premiums now in hand. First year's premiums were over \$100,000. Economy of management guaranteed Perfect security. Moderate rates. OFFICE-385 & 387 ST PAUL STREET, MONTREAL

MORLAND, WATSON & Co.,
General Agents for Canad
FRED. COLE, Secretary.

Inspector of Agencies—T. C. Livingston, P.L.S. W. M. WESTMACOTT, Agent at Toronto.

InsurThe Tobacco Trade Review,
Five Shillings per year, in advance; single copie
by post, 6d. Office—4, Monument yard, Londo
England, E. C.

The Grocer and Gil Trade Review.

TWENTY Shillings per year, in advance; single copies, by post, 6d Office—4, Monument-yard London, England, E. C.

The Oil Trade Review,

Fire Shillings per year, in advance; single copies, by post, 6d. Office—4, Monument-yard, London, England, E. C.

The Brewers' Journal and Hop and Malt Trades' Review.

Twenty Shillings per year, in advance; single copies, by nost, 2s. Office—4, Monument-yard, London, by post, 2s. England, E. C.

The Wine Trade Review,

Twenty Shillings per year, in advance; single copie by post, 2s. Office—4 Monument-yard, London England, E. C.

BROWN'S BANK. (W. R. Brown. W. C. Chewett)

60 KING STREET EAST, TORONTO,

TRANSACTS a general Banking Business, Buys and Sells New York and Sterling Exchange, Gold, Silver, U. S. Bonds and Uncurrent Money, receives Deposits subject to Cheque at sight, makes Collections and Discounts Commercial Paper.

Orders by Mail or Telegraph promptly executed at most favourable current quatations.

Address letters, "BROWN'S BANK,

Western Canada Permanent Ballding and Savings Society.

OFFICE-NO 70 CHURCH STREET, TORONTO. SAVINGS BANK BRANCH,

DEPOSITS RECEIVED DAILY. INTEREST PAID HALF-YEARLY.

ADVANCES

Are made on the security of Real Estate, repayable on the most favourable terms, by a Sinking Fund. WALTER S. LEE,

36-y

Canada Permanent Building and Savings Society.

-Paid up Capital, \$1,000,000 Assets: 1,700,000 Annual Income 400,000

Directors: Joseph D. Ridout, President.
Peter Paterson, Vice-President.
J. G. Worts, Edward Hooper, S. Nordheimer, W. C. Chewett, E. H. Rutherford, Joseph Robinson. Bankers -- Bank of Toronto; Bank of Montreal; Royal Canadian Bank.

OFFICE Masowic Hall, Toronto Street, Toronto

Money Received on Deposit bearing five and six per cent, interest.

Advances made on City and Country Property in the Province of Ontario.

J. HERBERT MASON, Sec'y & Treas

STAMP MILLS.

WHEELER PANS. And other amalgamating Apparatus, SETTLERS, &c.

STEAM ENGINES, BOILERS,

And all sorts of

GOLD MINING MACHINERY, Of the most approved description, at G. & I. Brown's

Machine Shop and Agricultural Works, BELLEVILLE.

PROSPECTING MILLS,

Worked by Hand, Horse, or Machine Por

Parties going into Gold Mining in the Quinte Dis-trict, will de well to have their machinery made on the spot and save freight. elleville, April, 1863.