with the same advantages as members who entered the Society at its commencement. The Directors feel satisfied that capitalists, whether small or large, will avail themselves of this method of investing their savings, as it combines safety with a speedy and certain return of profits. The value of each share will be paid up in five years, when the profits thereon will be divided, and an annual division of profits thereafter be made. Interest, at the rate of six per cent., will be allowed upon one year's subscription paid in advance. The Society will receive deposits by way of loan, of not less than £10., on which interest will be paid half-yearly, at the rate of six per cent. per annum, by which a mode of investment is offered whereby a higher rate of interest may be realized than can be obtained from the Public Funds or Savings Banks.

Toronto, February 6, 1851.

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