

**LIFE ASSOCIATION OF SCOTLAND.
NINETEENTH REPORT.**

THE 19TH ANNUAL MEETING OF THE ASSOCIATION was held within the HEAD OFFICE, Edinburgh, on the 3rd August current, in terms of the Charter and Act of Parliament—SIR JAMES FORREST, BART., of COMISTON in the Chair.

There were submitted to the Meeting the ANNUAL REPORT by the DIRECTORS on the Progress of the Business; the REPORT OF THE AUDITOR, Mr. W. Wood, Accountant; and the BALANCE SHEET OF ACCOUNTS, certified in terms of the Act of Parliament; with other statements of the Affairs, as at 15th of April last, the date of balance.

Notwithstanding the general depression of commercial affairs, the progress of the Association during the past year has been greater than in any other year, with only one exception.

The Applications for New Life Assurances during the year were.....1247 for £666,423 stg. Of which the Directors accepted.....1006 for £550,244 stg. The Annual Premiums being.....£9487 7s. stg.

Annuities on 24 lives were purchased for.....£875 19s. 8g. per annum, at the price of...£487 7s. stg.

The Policies that became claims on the Association by deaths during the year amounted to 85 for £43,065 stg.

The Total Assurance since the commencement of the business amount to nearly FIVE MILLION POUNDS Sterling.

The Annual Income is now ONE HUNDRED AND THIRTY-EIGHT THOUSAND POUNDS Sterling.

The Policy Holders entitled to participate in the Profits, who completed their fifth year before the date of balance, will be entitled to a Reduction of 35 per cent. (7s. per £) from their next Annual Premiums.

From the increasing wealth and importance of British North America, as well as the example of other Assurance Offices, the Directors have for some time entertained the idea of establishing Branches there. They have been enabled since last meeting to accomplish this. A deputation from the Directors visited the chief towns, and secured the co-operation of influential gentlemen in each Province. Although the Branches have been in operation only for a few months, the transactions have a ready been considerable, as well as of a most satisfactory description. Special thanks are due to the gentlemen acting as Directors, Medical Officers, and agents there, who have already interested themselves much in the Association's affairs, and through whose exertions there is every prospect of permanent success.

The Report by the Board of Directors was unanimously approved. The vacancies in the Board were then filled up; and after special votes of thanks to the Directors at the Head Office and Branches, and the Agents, Medical Officers, Manager, &c., the meetings separated.

HEAD OFFICES IN CANADA:

MONTREAL—9 Great St. James Street.
TORONTO—Corner of King and Jordan-streets.

DIRECTORS AT TORONTO:

John McMurich, Esq., | Francis Boyd, Esq.,
L.W. Smith, Esq., D.C.L. | J. G. Worts, Esq.

MEDICAL OFFICERS:

DR. JAS. BOVELL. | DR. N. BETHUNE.

BLAIKIE & ALEXANDER,

Toronto, August, 1858. Local Secretaries.

New Books! New Books!!

BARTH'S Discoveries in North and Central Africa, (in 3 vols) vol. 1.....\$ 2.50
Livingstone's Travels and Researches in Africa..... 3.00
Anna, or Passages from a Home Life.... 0.75
English Hearts, and English Hands' by Author of "Life of Capt. Vicars"..... 0.75
Memories of Gennesaret by Rev. J. Macduff, Author of "Morning and Night Watches"..... 1.00
Lectures to Young Men in London, 1857 1.00
Ryles' Expository Thoughts on the Gospels "St. Mark"..... 1.00
Rev. Mr. Arnot's "Race for Riches".... 0.30
Rev. J. Baillie's "Life Studies" or How to Live..... 0.40
Adolphe Monod's Farewell to his Friends and the Church..... 0.50
A Week's Holiday at Rydale Rectory, or Mia and Charlie..... 0.75
The City, its Sins and Sorrows, by Rev. Dr. Guthrie..... 0.50
Alexander on the Acts, 2 vols..... 2.50
Evidences of Christianity, exhibited in the writings of its Apologists down to Augustine; Hulsean Prize Essay, by W. J. Bolton, Professor in Caius' College, Cambridge, England..... 1.00
Spurgeon's Sermons, 1st 2nd and 3rd series each..... 1.00
Spurgeon's Saint and Saviour..... 1.00
Pulpit Eloquence of the 19th Century.

JOHN C. GEIKIE,
King Street, Toronto.

CIRCULAR.

TO COUNTRY MERCHANTS, MILLERS, MANUFACTURERS OF POT AND PEARL ASHES, PACKERS OF BUTTER, &c.

255, St. PAUL STREET,
Montreal, June, 1858.

PERMIT me as a Commission Merchant of long standing in this city, to tender my services for the sale of produce.

I gave special attention to Ashes, Flour, Pork, Butter, and other Provisions, for the disposal of which to advantage I have the best facilities.

Unless otherwise directed, I sell on arrival at the highest price of the market, to obtain which no pains are spared, and remit the proceeds by mail immediately, at the risk of the Consigner, or pay over the amount in any way he may direct. Consignments should be distinctly marked with owners initials and addressed, "JOHN DOUGALL" in full in Bill of Lading or Forwarder's receipt, as also in letter of advice.

Insurances will only be effected when ordered I shall have much pleasure in taking charge of any Consignments you or your friends may wish to send to this market, and you may rely on my best exertions for your interest, and that all charges will be kept as low as possible. The Commission on Ashes is 1½ per cent. including brokerage; on Flour and Wheat 1¼ per cent. exclusive of brokerage; on Pork and Butter 2½ per cent. including brokerage. When specially agreed on, advances may be made by short acceptances against Bills of Lading, for a small additional Commission. Dubentures or other Securities will be bought or sold for 1 per cent. including brokerage.

Referring you to my Prices Current which appears twice a-week in the Montreal Witness, published at \$3 per annum in advance, for full information concerning this market,

I have the honor to be,
Your most obedient servant,
JOHN DOUGALL,

NEW BOOKS JUST RECEIVED.

FOR SALE by D. McLELLAN, Hamilton C. W.

Dr. Candlish's Rison Saviour..... 1.00
J. A. James' Christian Hope..... 0.75
Dr. Alexander on Mark's Gospel..... 1.25
Voice of Christian Song..... 0.75
London Lectures for Young Men, 1858. 1.00
Spurgeon's Gems, a new book..... 1.00
The Free Church Essay..... 1.75
Hitchcock's Religious Truth..... 0.60
Robertson's Sermons, 3rd Series..... 1.00
The Two Paths..... 0.25
Caird's Sermons..... \$1.00
Dr. Duff on the Indian Rebellion..... 0.75
Miller's Cruise of the Betsy..... 1.25
Memorials of the late Dr. Love..... 3.50
Dr. Candlish's examination of Maurice's Theological Essays..... 1.75
General Havelock's life, with Portrait... 0.75
Captain Hammond's Memoirs..... 1.00
Ministering Children, plain, 85 Illustr's. 1.00
Dr. Bonar's Land of Promise..... 1.35
McDuff's Bow in the Cloud..... 0.40
Second Series Arnot's Laws for Heaven. 1.50
New Vol. Spurgeon's Sermons, 4th series 1.00
New York Pulpit, 1858, Dr. Alexander, &c 1.00
Olshausen's Commentaries, vol. 6th..... 2.00
Forbes' Practice in Church Courts..... 1.38
Rev. H. Blunt's Works, 4 vols..... 3.50
Dr. Fairbairn's Ezekiel..... 3.00
Dr. Fairbairn on Prophecy..... 3.00
Dr. Fairbairn on Typology..... 4.75
Ryle's Commentary on Mark..... 1.00
Memoirs of Gennesaret, by the author of "The Memorials of Bethany"..... 1.00
The Sheep Fold and Common..... 1.25
Sunday Afternoon, by author of Ministering Children..... 0.50
Light for the Lane, by author of Captain Vicars..... 0.25
Julia, by author of Vera..... 1.00
Sidney Gray, a Tale for Boys..... 0.75
The Free Church Pulpit..... 1.50
Wilson, Belfast, on Baptism.....
Wayland's Sermons to the Churches... 1.00
Collins' New and Matchless Family Bible is complete row, and at various prices, according to the style of binding.
Dr. McCrie's Works, complete, 4 vols., 30s.
Dick's Christian Philosopher, new and enlarged edition, 5s.
Lorimer's Manual of Presbytery, 3s 9d.
Also, a choice assortment of Pulpit Bibles, both English and Gaelic, Communion Vessels and Tokens, and Session, and Presbytery Minute Books, &c.

D. McLELLAN, Bookseller.

**DR. WALTER B. GEIKIE,
HAS REMOVED**

TO GERRARD STREET, West, Second door West of Yonge Street.

Board and Education.

THE Rev. J. B. Logan, A.M., Head Master of Weston County Grammar School, having removed to a larger house, has now accommodation for an increased number of Boarders. The School will re-open after the mid-summer recess, on Tuesday, August 10th. In conducting his Institution, Mr. Logan aims at uniting the most efficient Scholastic, Moral, and Religious training for the pupil, with every provision for his comfort.

Prospectuses, containing terms, references, &c., will be forwarded on application.

Weston, near Toronto, June, 1858.

TERMS OF THE RECORD:

Paid strictly in advance..... 2s. 6d.

McLELLAN, PRINTER, 18 KING STREET EAST.