

to the Board, which sit at six o'clock every Friday Evening, when the Applicant must attend personally. If his application be granted, he will have an order on the Treasurer for the amount; with which order, he and his Sureties must attend at the Office of the Society on the following morning between the hours of eleven and one, for the purpose of signing the Promissory Note and receiving the Loan, when he will have to pay three pence on each pound for Interest. Should sickness, or other unavoidable cause, prevent the attendance of Sureties, their signatures can be witnessed by the Agent, at a charge of one shilling for each Surety.

MODE AND TIME OF REPAYMENT.—The Office of the Society will be opened every Monday from ten to one, and five to eight, and at no other time, for the purpose of receiving the repayments of the Loans. And every Borrower, or the person who attends for him, must produce his Pass Book for the purpose of having the repayment duly entered, or he will be fined six pence for his neglect. Repayments may be made every fortnight, but in that case they must be double payments, one of them being in advance,—that is, the one then due, and the other due the following week.

CONSEQUENCES OF IRREGULARITY IN THE REPAYMENTS.—As the beneficial operation, and even the continuance of the Society, in a great measure depends on the regularity of its proceedings, it is hoped that no Borrower partaking of the benefit of its benevolent assistance, will abuse the confidence which both the Society and the Sureties place in him by neglecting the punctual payment of the instalments. In order to prevent such cases occurring, every Borrower who shall make default in payment of his instalments will subject himself and his Sureties to be called upon for payment of the arrear by notice, which is to be served upon them, pursuant to the Act of Parliament; and for such additional trouble, the Borrower will be fined sixpence where there is one Surety; one shilling where there are two Sureties; and one shilling and sixpence where there are three Sureties;—and further, in case of non-payment of the instalment within the seven days allowed by the Act for the discharge thereof, application will be made to a Magistrate to enforce the payment of it, with costs, pursuant to the said Act; and the Borrower will be considered as having forfeited all claim to the future assistance of the Society.

REMOVAL OR DEATH OF BORROWERS OR SURETIES.—Information must be given to the Society of the removal or death of any Borrower or Surety on the Monday following such removal or death, in order that the same may be properly registered.

FORM OF APPLICATION FOR A LOAN.

1. What is your Name, Residence and Business?
2. Are you in business for yourself—if not, by whom are you employed?
3. Are you a Householder or Lodger, and do you possess Furniture?
4. What does your Family consist of?
5. Are you a borrower from, or Security to, any Money Club, or this or any other Loan Society, and how much do you owe or are you liable for?
6. To what amount do you want a Loan, and for what purpose?

The following Recommendation must be signed by a Contributor, Donor, or Subscriber to the Society, Clergyman, or Parochial or other Public Officer or District Visitor, or Householder of known respectability, who should state his Office and Address.

I certify, that I have known the above named Applicant for years last past; and that he is a person of good character, and deserving the assistance of the Society.

The following Engagement must be signed by one surety for any sum not exceeding £5; two sureties for any sum not exceeding £10; and three sureties for any sum exceeding that amount, who must be Householdors, or persons of acknowledged responsibility:—

I hereby offer to become security and sign a Promissory Note to the Loan Society, for a Loan of £—, should it be granted to the above named Applicant, which I fully understand must be repaid by weekly Instalments of 1s. in the pound from the end of four weeks from the date of the Promissory Note to be given for the same: and I further understand that in default of the said Applicant regularly discharging the same, I shall be liable for all or so much thereof as shall be left unpaid: and if within seven days after I shall receive notice of such neglect, I do not pay the arrears then due, I shall be liable to be proceeded against for the recovery thereof in the summary way provided by the said Act.—Dated this 18 .

Here sign Name }
and Address, }

The following Addresses of the General Assembly of the Church of Scotland, having been transmitted by the Most Honourable John Marquess of Bute, Her Majesty's Commissioner, to the Right Honourable Sir James Robert George Graham, Baronet, one of Her Majesty's Principal Secretaries of State, have been by him presented to the Queen; which Addresses Her Majesty was pleased to receive very graciously:

MAY IT PLEASE YOUR MAJESTY,

We, your Majesty's dutiful and loyal subjects, the Ministers and Elders of the Church of Scotland, convened in this General Assembly, have received with deep gratitude the gracious Letter

conveying your Majesty's assurance, that the security and welfare of the Church of Scotland, so intimately connected with the peace and eternal interests of a large portion of your Majesty's subjects, engage your Majesty's constant care and affectionate anxiety.

We remember, with heartfelt satisfaction, that your Majesty, on your Accession to the Throne, recognised the solemn obligation which binds the Sovereigns of this country to maintain the Church of Scotland inviolate in all its rights and privileges as by law established.

We feel grateful for your Majesty's confidence in our loyalty, and for the expression of your Majesty's satisfaction in the prospect of our meeting; and we humbly trust that, through Divine Grace, our deliberations will be directed to the advancement of piety and virtue, and that in all our proceeding we will be guided by the love of religious peace, and by the spirit of Christian charity.

We assure your Majesty of our being fully aware, that the happiness of your Majesty's subjects in Scotland will be promoted by our concord; and we earnestly pray that Almighty God may so guide our hearts, and rule our decisions, that unity in the Church may be preserved, and that the harmony, which is so conducive to the furtherance of religion, may prevail among us.

We participate most fully in your Majesty's sympathy with the sufferings of many of the working classes in some districts of Scotland, and we have accordingly appointed collections to be made in all the Churches in which your Majesty's benevolent wishes for their relief have not been already anticipated.

As office bearers of this Church, it will ever be our study to watch over the interests of the poor and destitute, and we shall not fail to inculcate on our respective flocks the duty of freely contributing to the relief of their poor brethren.

We hail with satisfaction the appointment of the Most Noble the Marquess of Bute as the Representative of your Majesty's Person in this General Assembly, a Nobleman who, from his tried ability, prudence, and courtesy, and from his well known attachment and large liberality to the Church of Scotland, cannot fail to be acceptable to us in the execution of the important trust committed to his care.

We acknowledge, with the warmest gratitude, your Majesty's renewed grant of two thousand pounds, for the reformation of the Highlands and Islands; and it will be the object of our anxiety to apply this liberal donation in such a way as may most effectually promote your Majesty's pious and benevolent intentions.

That the God and Father of our Lord Jesus Christ, the Father of Mercies, and the God of all comfort, may ever gladden your Majesty's heart with a sense of His favour; that He may abundantly bless you with domestic happiness and public honor; and that, after a long and prosperous reign, you may receive the crown of glory that fadeth not away, is the earnest prayer of, may it please your Majesty, your Majesty's most dutiful and most loyal subjects, the Ministers and Elders of the General Assembly of the Church of Scotland.

Signed in our name, in our presence, and at our appointment,
by DAVID WELSH, Moderator.
Edinburgh, 21st May 1842.

MAY IT PLEASE YOUR MAJESTY,

We, your Majesty's dutiful and loyal subjects, the Ministers and Elders of the Church of Scotland, met in General Assembly, beg leave to offer our most cordial congratulations on the birth of a Royal Prince, who, we trust, has been raised up by Divine Providence to inherit, at a period not far distant, the Throne of his illustrious Progenitors. We feel ourselves bound to express our gratitude to the Governor among the Nations, who has hitherto watched over your Majesty's health and safety; and we earnestly hope and pray, that your life may be long preserved as a blessing to the British empire, and to the other kingdoms of the earth; and that the Prince, whose birth has been the signal for universal rejoicing throughout the land, may be so wisely trained under your Majesty's parental inspection, and so beneficially influenced by your Majesty's example, as to become, in due season, the faithful guardian of the sacred interests and privileges of the people, and the enlightened patron of all the great national institutions which in times past, have contributed so essentially to the power of the British Nation.

It is our devout prayer, that your Majesty, with your Royal Consort, and the objects of your maternal affection, may long enjoy domestic felicity; that your reign may be signalized by the advancement of sound learning, by the flourishing of commerce, and the arts of peace, and especially by the prevalence of pure religion; and that your Majesty, and those who are most endeared to you, may be heirs of everlasting blessedness and glory in Heaven.

Given at Edinburgh, this 21st day of May 1842 years; and signed in our name, in our presence, and at our appointment, by
DAVID WELSH, Moderator.

An Account shewing the Quarterly Average of the Weekly Liabilities and Assets of the Bank of England, from the 1st day of March to the 21st day of May 1842, both inclusive, published in pursuance of the Act, 3 and 4 W. 4, cap. 98.

LIABILITIES.		ASSETS.	
Circulation,	£17,536,000	Securities,	£21,366,000
Deposits,	8,045,000	Bullion,	7,032,000
	£25,581,000		£28,398,000

Downing street, May 27, 1842.