

DIVIDEND/CAPITAL DISTRIBUTION PAYMENTS

Company	Amount (Cts.)	XD	Record Date	Payment
Berger	10 (D)	08/11/05	10/11/05	05/12/05
Carreras	100 (D)	28/11/05	30/11/05	15/12/05
D B & G	15 (D)	16/11/05	18/11/05	12/12/05
D & G	28 (D)	28/11/05	30/11/05	15/12/05
Grace	55 (D)	11/11/05	15/11/05	02/12/05
NCB	20 (D)	09/11/05	11/11/05	25/11/05

(c) to be approved by stockholders at annual general meeting
(c/d) Capital Distribution - Subject to 7.5% Transfer Tax
(D) Dividend

ANNUAL /EXTRA-ORDINARY GENERAL MEETING

Company	Date	Venue
Palace	Nov. 15 / 2 p.m.	1a South Camp Road

Late Financial Reports (as at November 10, 2005)

Companies	Outstanding Reports	Due Date	Days Late

JSE INVESTOR EVENTS

JSE Best Practices Awards

This year the Jamaica Stock Exchange will recognize listed companies and stockbrokerages who have upheld the highest standards of best practices in the industry at our inaugural JSE Best Practices Awards Dinner on Friday, December 9, 2005 at the Hilton Hotel at 7:30 p.m.

Please direct your comments and enquiries to: Jamaica Stock Exchange,
40 Harbour Street, Kingston. P.O. Box 1084. Tel: (876) 967-3271
E-Mail us at: info-jse@jamstockex.com and trading@cwjamaica.com. Visit our
Website: www.jamstockex.com for stock market information

NCB - Acquisition

- NCB Insurance Company Ltd (NCBIC), a wholly owned subsidiary of NCB Ja. Ltd, has signaled its intention to acquire an interest in Blue Cross of Jamaica, through its signing of a shareholders' Agreement with Blue Cross of Jamaica and the Environmental Health Foundation. NCBIC would be the majority shareholder after the acquisition. As a result of this agreement, a strategic business partnership will be forged to enhance the business thrust of all parties concerned. Completion of the transaction is subject to the approval of the Jamaican regulators and the Blue Cross Blue Shield Association (USA).

D B & G - Dividend Policy

- The Board of the Company at its meeting on October 31, 2005, agreed to pay dividends twice per year. The Board also approved an interim dividend of 15 cents per share to existing shareholders on the register of members as at November 18, 2005. The intended payment date for the dividend is December 12, 2005.

Pan - Jamaican Inv. - Dividend Consideration

- At a meeting of the Board of Directors of the Company scheduled for Thursday, 10 November 2005, the Directors will consider the payment of a further interim dividend for the year 2005.

TCL and Republic Sign US\$70M Package

- Republic Finance & Merchant Bank Ltd. recently arranged US\$70M in financing for Trinidad Cement Ltd (TCL) to facilitate the expansion and modernization of TCL's Jamaican subsidiary, Caribbean Cement Company Ltd (CCCL). The package was structured and arranged in conjunction with the International Finance Corporation (IFC).

First Jamaica Inv.- Dividend Consideration

- At a meeting of the Board of Directors of the Company scheduled for Thursday, 10 November 2005, the Directors will consider the payment of a further interim dividend for the year 2005.

H & L - Resignation

- Mr. Aubyn Hill resigned from the Board of Director of Hardware & Lumber effective 2 November 2005.