solution of assembling Parliament on the 18th November, will be read with feelings of deep interest in every quarter of the globe where the EUROPEAN TIMES circulates.—The state of commercial affairs in this country, as well as the consideration of what is to be done for Ireland, rendered it necessary that Parliament should meet before Christmas. It is also very desirable that if the Bank Charter Act should be infringed by the Government measure the heavy responsibility which Ministers have taken upon themselves should be relieved with the least possible delay by the people themselves, through their constitutional representatives in Parliament assembled. We think it right to add, however, that the best informed persons, including the Bank Directors themselves are of opinion that no actual violation of Peel's Act need be ventured upon. The Bank Directors perceive that to infringe the act would forfeit their charter; and before Parliament consented to pass a Bill of Indemnity, such conditions might be insisted upon as would destroy the exclusive privileges of the Bank for ever. Whilst the Bank Directors themselves are actually borrowing money on stock at seven pet cent. until the 20th November, and charging eight per cent. on *similar* security, and nine per cent. on discounts, it is plain that, as regards money, no present relief can be calculated upon. The general contraction of all business and engagements is, however, working gradually a cure. Its fatal effects, however, are but too evident in our present journal.

On Tuesday, the 19th ult., a deputation of Liverpool merchants waited on Lord John Russell in Downing-street, and set forth in earnest terms all the evils under which the town and the general commerce of the country were labouring. An advance on the credit of the country was solicited. The Government, however, firmly, but in the most considerate terms, refused the application, and in the three or four following days the mercantile pressure considerably increased. Banks in various parts of the country failed.

STREET OUTRAGE.—Last night a band of brainless and unprincipled vagabonds paraded the streets of our well watched city, and in the plenitude of abandoned recklessness, pulled down without discrimination railings, fences and stoops. We observe in Germain street the railings in front of two of the best houses totally destroyed, also in Duke street and sundry other places the 'mark of the beasts' is visible.—We had hoped that young men, with the opportunity that is now offered them through the medium of Free schools, had thrown off the savage, and at least assumed the virtue of civilized life, tho' they had it not; but that hope must give way to despair of either example or education ever fitting them for intercourse with people who in their conduct aim at respectability. Our case is truly pitiable, that such dastardly depredations are so frequently committed on the well disposed portion of the community, and that the rogues are neither detected or punished. It were devoutly to be wished that those foul birds of night were taken in their orgies, and sent to roost on the steps of a Treadmill.

PERSONAL EXTRAVAGANCE.—The editor of the New York Herald winds up a review of the cause of the late failures in England, by saying that "the real cause of the failures in London may be attributed to the social system there, by which merchants live at an expence beyond their incomes, and have done so for years past. An annual expenditure of $10,000 on an income of $7500, will not last long." This is very correct, and the same remark would also apply to a very large number of the failures in this country.—*Boston paper.*

FROM THE PACIFIC.—The Philadelphia North American publishes the following letter, dated *Valparaiso, Aug 27, 1847.*—A rumor has come about some difficulty at Mazatlan, between an English and the American ships of war, in regard to the blockade. Perhaps the English captain has demanded that the blockade, if kept up, should be actual and vigorous, in which he would be right enough it seems to us. Certain it is that vessels go hence to those ports, and it is as certain that arrivals thence are not unfrequent; four since last month. The Preble, Commander Shields, was at Callao during July, and sailed about the middle of this month for the squadron, having on board 220 000 dollars, of which 70 000 had been paid by the Peruvian government on American claims. She had a very protracted voyage from Monterey to Callao—72 days we hear.

The English squadron are gathering here now. The Admiral's flag-ship is expected soon. The steamer Cormorant goes home to England on Friday, carring 1,500,000 dollars. The freight on this will be about 30,000 Dollars, of which Greenwich hospital receives one-third. The bulk of this has come up from Mexico. A new English admiral is expected before long on the station.

SIX NEW BISHOPS FOR INDIA.—It is contemplated to apply the principle of subdivision which has recently been made in the diocese of Australia to India, the whole of which enormous territory is under the ecclesiastical jurisdiction of the four Bishops of Calcutta, Bombay, Madras, and Colombo. These four sees are to be divided and six new sees created, so that for the present there will be ten Indian Bishops instead of four, and this number will be increased as speedily as circumstances will admit.

THE AGE OF IMPROVEMENT.

One of the most important discoveries of the age, in ameliorating the condition of this large class of suffering humanity, consumptives, is Dr. Wistar's Balsam of Wild Cherry. What time establishes and consecrates, what experience adopts and confirms, what all men in all places unite in saying is good and valuable, is so, no doubt. A popularity of this sort fixes in society its roots so deep and strong, that time cannot destroy it. The success which has attended this medicine for several years past, has overcome the prejudices of all respectable and sensible men, and the article has taken a stand among the first class of discoveries and blessings of the age; and when resorted to in season, eradicates the diseases for which it is recommended.

We cut the following from the Bellows Falls Gazette, of January, 1846:

WISTAR'S BALSAM.—Notwithstanding our aversion to puffing, as many do, everything that comes along in the shape of Patent Medicines, and the fact that we scarcely ever take medicines of any kind, yet we feel that we should be doing injustice to the community by withholding longer the favorable opinion we have of Wistar's Balsam, in cases of colds and pulmonary complaints. Having witnessed its good effects in several instances, we believe it to be an excellent article.

☞ Sold by Messrs. Peters & Tilley, Agents, St. John, New Brunswick.

MARRIED.

On Wednesday evening, 13th instant by the Rev. I. Sutcliffe, Wesleyan Minister, Mr. John Gower, of the Parish of Portland, to Miss Ann Riggs, of the Parish of Simonds.

At Carleton on Thursday evening, 11th instant, by the Rev Robert Cooney, Mr William Winston, to Miss Sarah Matilda, eldest daughter of Mr. Jacob Vail, all of that place.

On Monday the 15th instant, by the Revr. Alexander Stewart, Mr Henry Anderson, to Miss Elizabeth Turner, both of this City.

On the 16th instant by the Right Rev Dr. Dollard, Bishop of New Brunswick, Mr John Ward, of Portland, to Miss Ann Wall, of same place.

On Monday evening last, by the Very Rev. James Dunphy, V. G., Mr William Rodgers, to Miss Catherine Harrison, both of this City.

On Wednesday evening by the Rev. S. Busby, Mr. John Robert Rogers, of Portland, to Miss Margaret McKenzie Coles, of the same place.

At the Parsonage House, Musquash, on Thursday evening 11th instant by the Rev. Thomas W. Ramsdell, to Miss Maria R. Lawrence, both of Machias, State of Maine.

At Canning, (Q. C.) on the 18th inst., by the Rev A. Wood, Mr. William Scott, of Musquash, (Parish of Lancaster,) to Marion Law, only daughter of the late Mr. George Hunter, of the former place.

A Bridgetown, N. S., on the 14th ult., by the Rev. James Robertson, James H. Thorne, Esq., Barrister-at-Law, to Mrs. Mary Robinson, widow of the late John Robinson, deceased, and eldest daughter of the late Doctor S. Peper.

At Grace Church, Providence, R. I., on Sunday the 14th inst., by the Right Rev. Bishop Henshaw, Mr. James W. Handford, formerly of this City, to Miss Sarah P. Ford, of Boston, Massachusetts.

Robertson, Rector of Lancaster, Mr. Winslow

At Christ's Church, Hartford, Connecticut, on the 28th ult, by the Rev. Charles R. Fisher, Alexander McFarlane, Esq., of Amherst, Nova Scotia, Barrister at Law, to Ann, daughter of Amos Seaman, Esq., of Minudie, N. S.

DIED.

This morning, after a short but severe illness, Jean Buchan, the beloved wife of the Rev. Ingham Sutcliffe, and eldest daughter of the late James Blaikie, Esq., of Saint John's Newfoundland, aged 31 years, leaving four children, and a disconsolate husband to mourn their loss. Her end was peace.—Funeral on Saturday, at 3 o'clock, from her late residence in Mecklenburg Street, North-east corner of Queen Square, —Service and address in the Centenary Chapel.

On Tuesday morning, after a short and severe illness, Mr. Samuel M. Chamberlain, formerly of Halifax, N. S., in the 51st year of his age, much and deservedly regretted.

On Saturday last, after a short but painful illness, Sarah, wife of Mr. Elijah Barker, aged 46 years, leaving a husband and two children to lament their untimely bereavement.

On Thursday morning, Agnes, wife of Mr. W. H. Bustin, in the 50th year of her age, leaving a large family to deplore their loss. Her end was peace.

In Portland, on the 10th instant, Mr. James McGinty, a native of the County Donegal, Ireland, aged 74 years.

Same day, Mr Garret Ahern, a native of Kinsale, in the 49th year of his age.

At Kingston, on the 17th instant, Sophia Augusta Deforest, only daughter of the late Mr Wm. Hallett, agee 18 years, leaving numerous relatives and friends to mourn their loss

At Woodstock, on the 7th instant, Mr. George Morrison, formerly of Halifax, Nova Scotia, in the 26th year of his age.

At Boston on the 4th instant, Thomas Haliburton Esquire, eldest son of the Hon. Judge Haliburton, of Windsor N. S.

MARINE LIST.

PORT OF SAINT JOHN—ARRIVED.

Sunday.—Ship Wm. Vail, Wishart, London, 36 —Jas. Moran, ballast.

Brig Pilgrim, Bennett, Digby, do.

Monday.—Schr. Zealous, Rice, P. E. Island, oysters, &c.

Tuesday.—Ship Princess Royal, Dugnell, Bristol, —R. Rankin & Co., ballast.

Argo, Mitchell, Bristol,—R. Rankin & Co., ballast.

Brigt. Indus, Card, Boston—Allison & Spurr ballast.

Schr. Meredian, Kavanagh, Boston—Master, ass'd cargo.

Wednesday—Ship Woodstock, Mellin, Gloucester. 40—James Kirk, coals.

Barque Isabella, Phillips, Londen, 44—John Robertson ballast.

Schr. Messenger, Sands, Fredericksburgh, 10—J. & R. Reed, wheat

Thursday Barque Wolfville, McLellan, Boston, 6, Order, ballast.

Friday, schr. Dolphin, Holder, New-York 5, master, flour.

CLEARED

19th—Brig Petrel, Mahee, Eastport, ballast—J. & R. Reed; Brigt. Brookline, Spates, Eastport, ballast—Geo. Thomas; Schr. Isabella, Hilton, Newburyport, lumber—Jas. Fairweather.

20th—Barque Llan Rumney, Ellis, London, timber and deals—Geo. Beattie; Argyle, Davidson, Hull, timber and deals—John Mackay; Brig Emma, Christie, Kircaldy, timber and deals—John Robertson; Schr. Kate, Slocomb, Portland, coals &c.—C. E. Cross.

22nd—Ship Joanna, Drysdale, Cork, timber and deals—R. Rankin & Co.

23d—Brig Brown, Foster, Hull, timber and deals—S. Wiggins & Son; Czar, Moor, Dundee, timber and deals.—James Kirk; Anne Dashwood, Breed, London, deals &c.—James Kirk; Schr. Woodlands, Wright, Boston, coals,—Allison & Spurr.

24th—Brig Clare, Allan, Dublin, deals; Cocock, Donal, Kingston, do; Bright Selim, Storer, Eastport, ballast; Schr. Sisters, McAulay, Boston, coal.

25.—Ship Themis, Leighton, Liverpool, timber and deals; Primrose, Irvine, Limerick, timber and deals; Brig Liddell, Richardson, Cork, timber and deals; schr. Ben Hunting, Foster, Boston, coals.

26th.—ship Jenny Lind, Card, London, deals—W. Davison.

Arrived at Londonderry, 21st ult, Envoy at, Cork, Leviathan, at Troon, 23d, Mary Harrington; at London Jane, Crowell, and Tibetis, Cann; at Newry, Argyle, Durkee; at Hull, Springfield, Roy and Minstrel, Jenkinson; at Drogheda, 24th, Warrior; at Cork, Ina; at London, Pearl, at Gloucester, 25th, Lesmahagow; at Liverpool, Unicorn and Charlotte, Campbell; at London, British Merchant and Queen Pomare; at Ayr, Magog; at Hull, Alice; at Newry, Thomas, at London, 27th, Ion and Forest Mercarch; at Liverpool. Edinburgh; at Hull, Mytannam and Sea; Amethyst at Teignmouth, Venture at the Clyde; Saint Clare at Liverpool, Osceola at Liverpool; John Wilson at Dumfries; 28th, John at Dungarvoon; 30th, Hannah at Dartmouth; Caroline at Shields; Lady Dombraine at Donegal; 31st, Meteor at Hull; Albion at Aberdeen; 1st Nov. Saint John at Liverpool; Forager off Portsmouth; 2d, Charlotte, Stafford at London; Margaretta at Hull; Rhodes at London; 3d, Liverpool at Liverpool.

ship Kate Kearney, Hue, hence, at Dublin, sailed for st. John, 4th inst.

Sailed from Drogheda, 25th, Charles McLauchlan, from London, Ashley and Brandon; 28th, Adeline Cann, from Belfast; 29th, Lady Caroline, from Portsmouth; 30th, Sisters and Orion from London; 31st, Helen from Dublin; Nov. 2d, Kingston, from London; 3d, California from Liverpool.

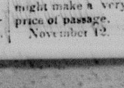
A brig belonging to St. John, N. B. waterlogged and abondoned, bowsprit standing and starboard side stove, with the letters MPDON on her stern, was passed at sea on the 27th ult. by a vessel at Portsmouth, 3d instant.

Steam for Digby & Annapolis.

THE steamer *Hail of Erin*, Capt. Leavitt, will leave the North Market Wharf every SATURDAY, at 8 o'clock, A.M., for DIGBY & ANNAPOLIS, returning on Mondays,—until further notice. (Nov 19.) THOS. PARKS.

FOR GREENOCK.

Steamer "UNICORN,"



THE steamer *Unicorn*, will leave HALIFAX for GREENOCK on the 18th December next, touching at Newfoundland; will take Cabin or Steerage Passengers at a moderate rate.—A small number of Gentlemen, clubbing together might make a very pleasant party at a reasonable price of passage.

JAS. WHITNEY.

November 12.

COAL.

A CARGO of Gloucester COAL, suitable for House use, is now landing from ship *Woodstock*, at York Point slip, and for sale by the subscriber. (Nov. 26.) J FAIRWEATHER.

POSITIVE NOTICE.—All persons whose accounts are past due, are requested to call and settle the same before the 1st December next,—as in the event of non settlement at that date they will be sued for without further notice.

C. MACLEAN GARDNER.

Nov. 26. *British Clothing Store, Water st*

NOTICE.—The subscriber would now request all persons who are indebted to him, and whose accounts are past due to call and settle the same before 1st December as all accounts not then settled will be handed over for collection

Nov. 26. JOHN BOWES.

FOR SALE.

THAT beautiful *Villa* residence, occupied by *Mrs. Wheeler*, in the Parish of Lancaster, *near Carleton*, situate on the main road leading to Manawagonish. The property is delightfully situated, commanding a fine view of the scenery in the neighbourhood of the Falls, and of the City and Harbor of Saint John. The House is new, substantially and thoroughly built, finished in good style, and provided with every requisite for the comfort and convenience of a family. The land has a front of 120 feet on the highway and extends back 520 feet to the old Manawagonish road, and will admit of six building lots being set off from it, leaving ample gardens and other grounds attached to the dwelling house. The premises may be viewed at any time, and any further information will be given on application to the subscriber. GEO. WHEELER.

November 26, 1847.—(Cour.)

NOTICE.

ALL Persons are hereby cautioned against picking up (above the Falls,) any LOGS or TIMBER, which may be broken up, or found adrift, belonging to the undersigned, as in the event they will be prosecuted as the law directs.

George Eagles,	Edward Eagles,
Charles Robertson,	M. Fisher,
Wm. Eagles, Jr.,	James Flewelling,
John Henneberry,	Jacob McKeen,
George Clark,	Charles Eagles,
Wm. H. Travis,	Robert Robertson, Jr.
Moses Tuck,	Robert Stevens,
David Tapley,	John Logan,
Joseph Langley,	John S. Brown,
George Travis,	Chas. M. Brown,
James Hale,	A. McL. Seely,
John Glazier,	Gilbert Purdy,

Indian Town, N. B., 23rd November 1847.

THE UNDERSIGNED

WILL draw on Boston or New York or make other suitable advances on Property shipped to those places and Philadelphia.

Nov 26. H. G. KINNEAR.

MAHOGANY.

IN Logs, Planks, Boards & Veneers.

J. & G. LAWRENCE.

Cabinet Makers, Upholsterers, &c.

King street. Nov. 26. 1847. 3i

Canada STOVES.

Received ex ship Hirundo, from the Clyde:

48 CANADA STOVES, 20 to 24 inches. *For sale Cheap.*

Nov. 26. WILLIAM CARVILL.

WANTED TO FREIGHT.

FOR Glasgow the Bulk of 150 Brls of light freight.

New York—40 tons Grindstones.

For which a liberal price will be paid by

Nov. 26 H. G. KINNEAR

Tea, Rubber Shoes, Stationery, &c. &c. &c.

Per schooner *Meridian* from Boston.

10 CASES containing 500 pairs Ladies red lined and metallic Rubber Galo shoes:

25 chests superior SOUCHONG TEA:

3 packages Envelopes for packets and letters:

Pencils, Books, Inkstands, Hones, Razor strops.

100 Reams Grey Wrapping Paper. [&c.

IN STORE.

50 boxes mould Candles 8s. & 9s.;

40 ditto Dips 8s. 9s. 10s. & 12s.;

50 ditto domestic Glasgow imitation yellow Soap;

25 hhds bright foreign MOLASSES:

For sale by H. G. KINNEAR.

November 26. 3i.

Victoria House.

Re-opened at the Old stand.

Prince William Street,

WITH AN ENTIRELY NEW STOCK OF

Fall & Winter Goods.

THE Subscribers having completed the extensive alterations and additions to their premises, will open their enlarged Fire Proof Establishment with a very Choice and Varied assortment of GOODS, personally selected by their J D, in the best English and Scotch Markets, imported per ships *Mountaineer, Commodore, Howard,* and *Themis*, comprising—

BROAD CLOTHS: Pilot and Beaver Cloths, Cassimeres, Buckskins, and Fancy Trowsings:

Vestings, in satin, Velvet, Cachmere, & Valencia,

Ladies Dress Materials—Newest Winter styles;

Gros de Naps, Turc Satins, Ducapes, and Barathess; Cobourghs:

Cachmeres; DeLaines, and Orleans;

Ladies' SHAWLS and Scarfs, newest designs;

Ladies' silk and satin Neck Ties;

Newest Winter Ribbons, for Cap and Bonnet;

Laces, Habit Shirts, Collars and Capes;

Hosiery and Gloves of every description,

FURS—in Muffs, Boas, Victorines, and Capes;

Gala Plaids, and Fancy Winter CLOAKINGS;

Blankets, Flannels, Serges and Bazzas;

Garment and Furniture Prints;

Scotch and French Ginghams, Lawns, &c.

Crapes and Plaid Camblets, for Childrens' dresses,

Moleskins, Cantoons, Jeans and Tickings;

Twilled and Plain shirting Stripes and Checks;

Grey and White Cottons, Sheetings and Warps;

Irish Linens, Lawns, Hollands, Diapers, &c.

Gent's silk and satin Scarfs, Opera Ties, Stocks;

Silk and satin Neck and Pocket Handkerchiefs;

Youths' and Gent's Cloth and Fur Caps;

Silk, Gossamer, and Beaver HATS;

Tailors' Trimmings, and small wares of every kind

FOR CASH ONLY!!

JAS. DOHERTY & CO.

CARD.

THE subscriber, thankful for the patronage he has received, would respectfully intimate to the Ship Owners and Ship Masters of the Port of St. John, that he is now prepared to execute all business entrusted to his care, and by prompt attention to merit a continuance of their favors.

G. W. BUSTEED, *Shipping Agent,*

Ocean Shipping Office, Merrith's Wharf.

November 19. 3i

Carleton Union Lodge

ON the registry of the Grand Lodge of England, are requested to meet on Thursday evening next, at 7 o'clock. R. N. By order of the W. M.

November 26.

LONDON GOODS.

Received at the "Liverpool House," per barque *Lisbon*:—

BLACK and Colored Silk Bonnet VELVET,

" " French " Satin,

" " and fancy Turc Satin and Gros de Naples,

Fancy Silk and Satin Bonnet Ribbon,

Plain " " Ribbon, Genoa Velvet Ribbon,

White and Black Crape; White Crape Lise,

Ladies' white French Satteen Stays,

Do. Fancy Silk and Satin Neck Ties,

Bullion Fringe, Black and Coloured Silk Gimp Chain Gimp, Crape Trimming,

Children's Worsted Socks and Garters,

Ladies' and Misses' Lambswool and Angola Hose,

" " Cashmere and Winter Gloves,

" " Kid Gloves, fleecy lined,

" " Blk. and Col'd Silk Gloves,

Gents', Angola and winter Half Hose,

" Cashmere, Buck, Norway, Beaver, Pique Cloth, and Aberdeen Gloves,

" Elk, and col'd. French Kid Gloves, superior,

" Genoa Scarfs, Ducape Neck Hdkfs., Silk Pocket Hdkfs.

" Silk Velvet and Satin Vestings,

Printed Oil Cloths and Pencil Table Covers,

Gingham Umbrellas, Paramatta, Cut and prepared Whalebone, Toilet fringe, Furniture Lace,

Mohair and Silk Coat Cord, Braid and Binding,

Fancy Cord, Patent fancy Satin Coat and Vest Buttons.

The subscribers are selling the above with their extensive assortment of Cloths, Blankets, Flannels, Prints, Cottons, Dresses, Moreens, CARPETING, Shawls, Laces, and Furs, all of recent importation, at retail, for wholesale prices.

VAUGHANS & LOCKHART.

November 23.

GREAT BRITAIN

Mutual Life Assurance Society,

14, Waterloo Place, Pall Mall, and 17, Cornhill, City, London.

Registered pursuant to the Act. 7 and 8 Victoria, cap. 110.

DIRECTORS.

THE CHISHOLM, Erchless Castle, Inverness-shire, and Chapel Street, Grosvenor Place, London, CHAIRMAN.

DEPUTY CHAIRMEN.

Richard Hartley Kennedy, Esq., late Physician General, Bombay.) Deputy Chairman of the Oriental Bank, Resington Lodge, Notting Hill.

William Morley, Esq. 36, Gutter-lane, Cheap-side, and Blackheath, Director of the Union Bank of London.

Henry Stroud Barber, Esq. 36, Fenchurch street, and Wanstead, Essex.

Francis Brodigan, Esq., Garden-court, Temple.

James William Deacon, Esq., Walbrook, and Southwick-place, Hyde-park-gardens.

Harry George Gordon, Esq., 58, Porchester terrace, Bayswater, Chairman of the Oriental Bank.

Henry Allan Harrison, Esq., St. Leonard's-on-Sea, Sussex, Director of the Oriental Bank.

Alexander Robert Irvine, Esq., 14, Waterloo Place.

John Inglis Jerdein, Esq., Upper Ground-street, Blackfriars.

Frederick Jones, Esq., Old square, Lincoln's Inn.

James John Kinloch, Esq., Kair, Kincardineshire, and Gloucester-road, Hyde-park-gardens.

Henry Lawson, Esq., Portress-terrace, Kentish-town.

Robert Francis Power, Esq., M. D., Queen street, May Fair.

Archibald Spens, Esq., Bombay Civil Service, Manor House, Inveresk, N. B.

Auditors—C. B. Rule, Esq., T. C. Simmons, Esq., W. Archer Shee, Esq.

Physician—John Clendinning, M. D., F. R. S., 16, Wimpole-street.

Solicitor—Walter Prideaux, Esq., Goldsmiths' Hall.

Surveyor—Richard Tress, Esq., 23, Little Saint Thomas Apostle.

Bankers—Union Bank of London.

Charles J. Rowsell, Esq., *Manager of the City Branch*, 17, *Cornhill, City.*

SAINT JOHN, N. B.

Physician—ALEX. BOYLE, Esq., M. D.

Solicitor—W. J. RITCHIE, Esq.

Agent—ADAM JACK, Esq.

OF the various Institutions for the Assurance of Lives, which have been established in this country, none have been attended with such complete and decided success as those based upon the principle of MUTUAL ASSURANCE, in which *all the accumulated Profits being exclusively to the Assured.* The experience of nearly a century has proved, incontestably, that these Societies are perfectly safe, and do not require the aid of a *permanent subscribed Capital.* The same experience has shown that, when well regulated, they are capable of yielding large profits to Policy-holders, such as under no other system can be realized.

It is upon this tried and approved principle of MUTUAL ASSURANCE, that the GREAT BRITAIN LIFE ASSURANCE SOCIETY has been established. The object of its founders has been—not only to present to the public an Institution for the Assurance of Lives, in which the Policy-holders may enjoy all the advantages offered to them by the best regulated of these Societies—but also, by extending the principle of Life Assurance to cases wherein its application has been hitherto deemed impracticable; to afford the means of providing for a surviving family to those by whom so inestimable a benefit could not otherwise be attained.

The extension in question is effected—

By giving Credit (without security) to persons effecting Assurance, either on their own lives or the lives of others, for *Half the Amount of the First Five Annual Premiums*—thus enabling them to secure a provision for their Families, or the repayment of a Loan or Debt, with *the least possible present outlay*, and at the same time enjoy, ultimately, all the advantages they could have derived by paying the full amount of premiums in advance, in the usual way.

By this extension of its principle, it is assumed that Life Assurance will henceforth be much more frequently resorted to by all provident members of the community, and that the superiority of the plan of this Society will be at once admitted and appreciated.

The Rates of Premium of the "GREAT BRITAIN" will be found not essentially to differ from the average rates of such Societies. They have been computed with great care and labour expressly for the use of this Establishment; and are sufficiently high to afford perfect Security, even under the most adverse circumstances, to the Policy-holders; while, under ordinary circumstances, it is calculated that the *Profits* or *Surplus* (after setting apart the amount required to provide for all outstanding liabilities) will be sufficient to enable the Managers to recommend a reduction of at least 40 per cent. on the future premiums payable on each Policy, after it shall have been in force during five years. In comparing these rates with those of other Institutions, it must be constantly borne in mind, that in *every Life Assurance Office the ultimate security of the Assured must entirely depend on the sufficiency of the Rates of Premium*;—that, in order to be *safe*, the rates must always exceed the amount necessary to provide for the sums assured; and that this *excess*, which, in Establishments differently constituted, is either wholly or partially lost to the Policy-holders, is, in a Society constituted like the "GREAT BRITAIN," set apart and eventually restored to them. The *Profits* of such a Society are, in fact, arising out of the contributions of the Members, and as such are accumulated *in the best possible way*, for their advantage. Nov. 23, 1847.

PANTECHNETHECA.

WINTER CLOTHING for Boys—all sizes from 6 to 16 years of age, at lower prices than the Cloth and Trimmings can be purchased for in any of the Dry Good stores.

Nov. 2 GARRETT & SKILLEN.

Which is the best Clothing Store in Saint John!

THE VOICE OF THE PEOPLE ANSWERS.

THE CITY CLOTHING STORE,

South Side of the Market Square.

JOHN ANDERSON, PROPRIETOR,

Has received per recent arrivals from London, Liverpool, Glasgow, &c., a large and varied assortment of Goods suitable for a GENERAL OUTFITTING STORE—namely,—

BEAVER CLOTHS in Black, Blue, and Drab, and invisible colours;

Pilot ditto in Blue and Drab;

CASSIMERES in Black, Blue and Drab;

DOESKINS, BUCKSKINS, TWEEDS, &c., of the most fashionable patterns;

Superfine BROADCLOTHS, wool dyed, in all colours;

Regattas, Heavy striped and White Cotton Shirts, with Linen Trimmings;

MUFFLERS, Comforters, scarfs, and Handkerchiefs;

Blue and white Flannel SHIRTS, Blankets counterpanes and Rugs;

Kersey and Flannel DRAWERS, Fur Caps, a splendid assortment of Cloth ditto;

Silk Covers; Lambs' Wool Shirts and Drawers—middle and extra sizes;

Guernsey SHIRTS in White and spotted;

Fur Gloves and Hosiery;

Low crowned Beaver HATS in Black & Drab;

Glazed Hats—a superior quality;

Macintosh & Co.'s Patent Coats and Capes, warranted water proof—from 20 to 30 shillings—the best in the market

And having had his workmen employed for the last two months in making up WINTER CLOTHING suitable for all classes, and cut by a first rate Forem an according to Barnett & Godd's latest style of fashion, he can with confidence offer them to the public as being the best and cheapest assortment of Clothing ever offered for sale in St. John—and he is particularly desirous that parties wishing to purchase anything in the above line, and more so those that are in the habit of trying elsewhere, should call and examine the above stock of Goods

SEAFARING MEN

will find it much to their advantage by calling at the above Store, as the Proprietor keeps constantly on hand a large supply of SAILORS' CLOTHING, made up in a substantial manner—and as every article is marked in plain figures he runs no hazard in paying two prices for an article, which is too frequently the case in this city.

Persons wishing to have their Clothes made to order can have them done so expeditiously, and in a superior manner, as the subscriber keeps constantly in his employment the best of workmen.

☞ *Remember—SOUTH SIDE of the MARKET SQUAER.* *Nov. 26.*

DRIVING TO FRANK NEIL'S ESTABLISHMENT,

the Emporium of Fashion.

OLD STAND—WATER STREET.

Just Received at the above establishment, per ships *Themis*, and *Howard*, from Liverpool, and *William Carson*, from London, a large supply of—

BLUE, brown and drab Beaver and PILOT CLOTHS; superfine double milled CASSIMERES;

Buck and Doeskins & Tweeds—of various shades and texture, newest patterns and latest style—the choicest in the city;

400 superfine, brown and blue beaver, Pilot, Duffield, and CANADA CLOTH Frock & Over COATS—richly trimmed and made in the establishment;

200 superfine Frock and Dress COATS—of various shades and textures;

100 Cassimere and Tweed Sporting Coats;

20 Dozen of satin and silk velvet VESTS;

Ditto Beaver and superfine cassimere, Broad cloth and Tweed;

Beaver, Pilot, and Duffild Reefing JACKETS—warranted the best got up in the city, both durable and cheap;

Superfine Broad Cloth JACKETS;

YOUTHS' CLOTHING—of every description;

SEAMEN'S OUTFITS;

suitable for all climates;

White, red and blue Flannel Shirts & Drawers,

Lambs' Wool Shirts and heavy Drawers;

Silk, Rockspun and Cotton Handkerchiefs;

Regatta and heavy striped Shirts;

White ditto; with linen fronts;

HOSIERY—in great abundance;

Gentlemen's Fur and Cloth CAPS—of every description;

Silk and Beaver HATS; felt and covered ditto;

Trunks, Travelling Bags, Umbrellas;

MACKINTOSH COATS;

Combs, Brushes, Powder Flasks, &c. &c.

☞ Gentlemen wishing to purchase in the above line, would do well to call before purchasing elsewhere, and they will find that there is no empty puffing like my neighbour in the upper street.—Persons desiring to have their Cloth made to order, in the best style, equal to any establishment in the city, will be attended to with despatch.

☞ Twelve Journeymen Tailors wanted immediately to whom the highest wages will be given.

November 26, 1847.

GOLDEN FLEECE.

FALL IMPORTATIONS,

1847.

The Subscribers have recieved by the Mountaineer, Commodore, Themis, Howard, and William Carson, part of their FALL SUPPLY, comprising—

94 PIECES GRO DE NAPS, TURC SATINS, and Orientals & Ottomans

40 pieces *Silk Velvets—Ribbons, Flowers, &c.*,

470 pieces CLOAKINGS, in all the newest styles;

905 do. newest styles *Dress Stuffs*—Cobourgs;

Orleans, English and *French Merinos*;

375 pieces *CLOTHS, Cassimeres, Doeskins, Beaver and Pilots*;

300 pieces IRISH LINENS, Lawns, Linen Cambrics and Handkerchiefs;

23 cases FURS, containing Muffs and Boas in Squirrel, French and Finland Sable, Stone Martin, Fitch, Ermine, Chinchilla, and Jennet; CARRIGES, MANTLES, Victorines, & Cuffs, in *French and Finland Sable*, Ermine Jennet, Stone Martin, Fitch and Squirrel—Swan, and Fur Trimmings;

3 cases Gent's *FUR CAPS* and *Gloves*;

700 pieces *White Muslins*, in Book, Mull, Jaconet, Checked, Victoria, and Bishop Lawn, Tarlatan, &c; *Laces, Edgings*, Nets, Veils; Muslin, Edgings & Insertions;

1150 pieces CALICOES, 250 pieces Furniture PRINTS

73 pieces CARPETINGS, Hearth Rugs,

60 pieces Damask and Watered MOREENS,

Rich Fringes to match, Tassels,

Curtain Holders, Furniture Gimps,

Orris and Float Laces, &c.,

85 pieces BED TICKS, Linen and Cotton SHEETINGS, Table Covers, Damasks, Drapery Table Cloths, Furniture Dimities, Window Muslins

800 pairs BLANKETS; 133 pieces Plain and Twilled Regattas,

1470 pieces Grey and White COTTONS

370 pieces Flannels, in Saxony, Lancashire and Welsh—Red, Yellow and Blue,

640 pieces SILESIAS, Rolled and Embossed Linings,

450 gross Cotton Reels,—*Clark's best*;

A very extensive assortment of *WINTER SHAWLS*,

3 cases UMBRELLAS,

2197 pieces Silk POCKET and NECK HKFS,

Stocks, Thibet and Cashmere Mufflers,

760 dozen Winter Hosiery and GLOVES,

Lambs' wool Shirts, Drawers and Vests,

Rich Velvet, satin, and Fancy Vestings,

Tailors' Trimmings and small Wares,

An extensive assortment of MADE CLOTHING in every variety suitable for the season

☞ *Further supplies daily expected.*

DOHERTY & McTAVISH.

Prince Wm-street, st. John,

Queen street, Fredericton,

Happy corner st. Andrews,

Near the Bridge, st. Stephen. (Oct 29)

THE BRITISH CLOTHING STORE,

Water street.

Has just received per *Wm. Carson*, a large stock of WINTER CLOTHING, of all qualities and fashions—consisting of:

GLENLYON'S, Derby's, and Sack COATS;

Drab and Blue PEA COATS;

Monkey and Reefing JACKETS—for men and boys with a good assortment of other Goods in the CLOTHING LINE;

Boy's WINTER COATS—of all colours;

All of which will be sold very low for Cash only.

November 12 C. MACLEAN GARDNER.

N. B. Persons leaving their measures can have any kind of Garments made to order, with neatness and despatch, second to none in the trade, as he has a first rate foreman, with the latest London patterns.

C. M. G.

New Goods.

THE subscriber is now opening a very choice assortment of

Fall and Winter CLOTHING,

of the newest styles and superior qualities, which, with an excellent variety of Beaver and Pilot CLOTHS, of all shades; Broad Cloths Rib'd, and Plaid Buckskins, colored and striped Doeskins and Cassimeres, with Vestings, and a general assortment of Seasonable Goods, he is determined to dispose of at the lowest possible prices for Cash.—Also—Goods of all description for Seamen's Outfits.

Nov. 19. JOHN BOWES.

WANTS a situation as Housekeeper, a woman of good recommendation, which she can have at any time by persons of her acquaintance.—Please apply at the "Chronicle" Office. Nov. 5.

☞ NOTICE.

ALL Persons having any legal demands against the estate of the late Samuel Walls, of the Parish of Greenwich, Kings County, farmer, deceased, are requested to hand the same to the subscribers for adjustment, within twelve months from the date hereof, and those persons indebted to said estate are required to make immediate payment to

LAVINIA WALLS, } *Administrators.*

SAMUEL WALLS, }

Greenwich, K. C., Nov. 5, 1847.

A CARD.

THE Proprietors in introducing this establishment to the notice of the Clergy, Gentry, and the Public of St. John and the Province of New Brunswick, feel that they have removed an inconvenience long and greatly felt in this part of America, namely, the want of a CLOTHING ESTABLISHMENT sufficiently extensive to meet the varied tastes and wants of an opulent and respectable community. It has often been justly remarked that saint John, notwithstanding its increasing prosperity and advancement in almost every branch of business, was far behind other cities and towns in America, in FASHIONABLE TAILORING, and Ready Made Clothing Establishments; and that to such an extent was this deficiency felt, that a great number of Gentlemen who although anxious to encourage trade at home, were obliged to send to the Old Country in order to get fashionable well made Clothes, which in Saint John were difficult to obtain. Under these circumstances, the Proprietors have been encouraged to commence this business, and have spared neither labour nor expense to make their establishment, in every department, commensurate with the wants of the Public and worthy of their support, which shall be their constant study to merit.

The system upon which we conduct our business is exclusively for *Ready Money*, being the only system upon which any establishment can offer decided advantages to the public, the truth of which is becoming more apparent every day.

☞ See Advertisement in succeeding column.

Nov. 19. GARRETT & SKILLEN

FALL IMPORTATIONS!

LEEDS HOUSE, Prince Wm. Street.

A LARGE assortment of Gala and Woollen PLAIDS, striped Orleans and Coburg Cloths, Plain Orleans Lustres and Coburgs; Argolo and French MERINOS in various colors, Tweeds, Doeskins, Broadcloths and Kerseymeres; Welsh, Saxony, Lancashire and Serge FLANNELS; Checked Saxony Flannels; Printed Orleans, saxonies and Merinos; Poil de Chevre and Henrietta Cloths; Albion Checks; Vestings; Printed Cottons; Grey and White Cottons; Twilled and Swansdown Cottons; Plain, Fancy and Checked Muslins; Furniture Prints; Dimities; Moreens; Damasks; Fringes; Dometts; sheeting Cottons; Cotton and Linen Ticks; Osnaburghs; Silesias; Embossed and Figured Lining Cottons; with a large quantity of other DRY