The 20th Annual Meeting of the

LIFE ASSOCIATION

Of Scotland---Founded 1838,

EMPOWERED by Royal Charter and Act of Parliament, was held at the Head Office, on the 9th Aug., 1859, when a highly satisfactory state of the affairs was reported.

DURING the last year the applications for New LIFE Assurances were	1206	for £614,618 4 8
Of which the Directors accepted	1011,	for £486,639 4 8
There were only 15 Deaths during the year amongst the Assured, covered by 100 Policies for (ACCORDING to the Mortality Table there should have fallen, during the year, 133 Policies for £57,610.)		£32,231 19 7
The ASSOCIATION have paid to the Representatives of deceased Policy-holders Sums Assured to the amount of		£279,620 10 4
The Annual Income is now		£151,678 15 2

The Progressive Increase of the Business has been as follows:—

Assurances since December 1838, to these dates.			Annual Income.
At August	1841	149 for £75,089	£2,709
" "	1847	895 " 489,017	14,630
"	1853	6,954 " 2,320,738	67,630
"	1859	12,220 " 5,350,643	151,078

The ASSETS and LIABILITIES having been carefully valued, the usual Annual Allocation of Profits amongst the Policy-holders has been made, and the Directors are fully warranted in declaring a REDUCTION OF 37½ PER CENT (or 7s. 6d. per £1) on the Premiums payable in the year ending 25th April, 1860, on Participating Policies opened prior to 25th April, 1851. This Reduction is 2½ per cent greater than in any former year. Policy-holders whose Premiums are £50, £20 or £10, will thus be called on to pay only £31 5s., £12 10s., or £6 5s., respectively.

HEAD OFFICES:—

Edinburgh—82, PRINCES STREET.

London—20, KING WILLIAM STREET, City, E. C.

Dublin—60, UPPER SACKVILLE STREET.

OFFICE-BEARERS AT EDINBURGH.

Sir JAMES FORBES of Comiston, Bart., Chairman.
Lieut.-Col. R. W. FRAZER, H. E. I. C. S.
JOHN RUTHERFURD, Esq., W. S.
The Rev. Professor KELLAND, Edinburgh.
JOHN BROWN, Esq., M. D., F. R. C. P.
WM. MUIR, Esq., Merchant, Leith.
JAS. M. MELVILLE, Esq., of Hanley.
WALTER MARSHALL, Esq., Goldsmith.
GEORGE ROBERTSON, Esq., W. S.
WARREN H. SANDS, Esq., W. S.
ALEX. E. MACKENZIE, Esq., Banker.

Medical Officer.

R. SMITH NEWBIGGING, Esq., M. D., F. R. S. E.

Secretary.

JOHN FRASER.

New Brunswick Branch.

OFFICE—74, Saint John Street, St. John.

DIRECTORS.

Francis Hazeman, Esq. | Hon. J. A. Street,
Rev. W. Temple, A. M. | W. H. Adams, Esq.
Alex. Rankin, Esq.

Medical Officer—James Walker, Esq., M. D.

SAMUEL D. BERTON,
Secretary.

B. R. STEVENSON,
Jan. 29—nm Agent for St. Andrews.

KEROSENE OIL.

FOR sale at the Union Store. THIS splendid cool Oil gives a more brilliant light than any other, and is cheaper.

J. R. BRADFORD.

June 2, 1859.

Public Notice.

IS hereby Given, that the following Non-Resident Property, in the Parish of Dumbarton, has been assessed as under for the year 1859, and also the amount thereof together with three months from this date, the same will be sold according to law.

Estate of Wm. Mahood	8s 0d
Robert McCluskey	1s 6d
M. R. Fletcher	13s 6d

JOHN McKINNEY,
Collector of Rates.

Dumbarton, Dec. 21, 1859.

VOCAL MUSIC.

THE Subscriber having been urgently solicited to open a school for the purpose of teaching Classes to Regular Sacred Music, would inform the Inhabitants of this place, that he intends doing so as soon as a sufficient number of subscribers is obtained.

A list will be open to receive signatures at the subscriber's house, where terms will be made known.

THOS. ALGAR.

St. Andrews, Dec. 12, 1859.

Magazines and Newspapers.

THE Subscriber receives by mail the following Magazines and popular Newspapers—Harpers, All the Year Round, Blackwood, Our Musical Friend, &c.

Scottish American Journal, Scientific American, New York Ledger, Frank Leslies, and other Illustrated papers. Subscriptions for the above received, and the Magazines and papers supplied at his store.

Dec. 14. JOHN INGRAM.

Just Received,

75 BARRELS Extra Family FLOUR,
50 Bags Yellow Corn Meal,
4 Doz Half Boxes Sardines,

For sale low. SLASON & RAINSFORD.

B. R. STEVENSON,

Attorney at Law and Solicitor,

Office—Breen's building, opposite Post Office.
St. Andrews, July 13, 1859. y

PROVISIONS AND GROCERIES.

The Subscriber begs to inform the Public that he has rented store next Wm. Ingram's where he has for sale a Fresh Supply of the following articles:

Flour, Meal, Pork,	Molasses, Hams,	Rubbers, Brooms,
Rice, Dry Fish,	Dried Apples,	Raisins, Currants,
Sugars, Teas,	Soap, Candles,	Spices, Vinegar,
Coffee, Cheese,	Boots and Shoes,	Soda, Saleratus,

together with the usual variety of articles for sale in a Grocery and Provision Store, all of which were purchased for CASH, and will be sold very cheap for prompt payment.

St. Andrews, Dec. 21, 1859.

B. PETTIGROVE.

SLASON & RAINSFORD,

Have removed to the store lately occupied by Denis Bradley, where they offer for sale:

GROCERIES, &C.

15 HDS. Porto Rico and Muscovado Molasses
10 do. bright brown Sugar, Bbls. Crushed
20 Chests Oolong, Souchong and Congau TEAS,
15 Boxes Covey's and Owen's Tobacco,
5 Kegs Chewdish, extra smoking and Lump do.
5 Cases No. 1 London Starch, (Colman's,)
Boxes whole Pepper, Saleratus, 5 Tierces Rice,
do Ground Ginger, Bbls. Beans and split Peas,
Coffee, London Mustard, 10 casks layer & cask Raisins, Common, butter, and fine table Salt
4 casks cider Vinegar, 3 Burning Fluid, 5 Turpentine, Boxes P. Y. Soap, Mould and Dip Candles, English and American cheese, Ketchup, Matches, Castor Oil, Blacking, Ground Pepper, Dried Apples, Pepper Sauce, setts of Measures, Zinc and wood Wash Boards, Nests of Tubs, clothes Pins, Pails, Brooms, Boxes Pipes, 5 casks Paraffine Oil.

LIQUORS.

10 Hhds. Hennessy's pale and dark Brandy,
10 Cases Brandy, 6 hds Irish & Scotch Whiskey
5 Hhds. Hollands Gin, 4 casks Jamaica Rum,
10 Qr. casks Sherry and Port Wine, 20 cases Old Tom Gin, 24 Bbls. Bottled Ale and Porter,
2 casks draft Porter, Raspberry & Ginger Brandy, Windsor Bitters, 5 casks Burton Ale.

PAINTS, OILS, &c.

30 cwt. White, Black, Red and Green Lead,
8 pipes raw and boiled Oil, Pale Seal & Lard Oil,
Sea Elephant and brown Whale Oil,
Boxes I C, D C I and D X Tin Plates,
Hardware, Crockeryware, and Glass.

Just Arrived:

200 Bbls. double extra family flour.
50 Bbls extra bolted Meal.
20 Bbls Mess Pork.
5 Kegs Tamarinds.
10M Choice Havanna Cigars.
1 Crate Stone Jugs, half gallon to 3 gallons.

All of which will be sold wholesale or retail

St. Andrews, Nov. 21, 1859.

UNION STORE.

THANKFUL for the liberal patronge bestowed on this establishment since it was opened, the undersigned begs to announce, that he has for sale a fresh supply of

Extra Ohio FLOUR, Corn Meal, PORK, DRY FISH,
TEAS, SUGARS, MOLASSES,
SOAP, CANDLES, BOOTS AND SHOES, RUBBERS;

together with all other articles to be found in a Grocery store, which will be sold at the LOWEST market prices.

St. Andrews, Sept. 28, 1859. J. R BRADFORD, AGENT.

NEW FALL GOODS.

Just received per ship 'Gertrude" via St. John, from Glasgow:

LONG and Square Gala Plaid & plain Shawls,
Paisley tilled centres long and square do.
Ladies embroidered Robes and Skirts,
Dress Feathers for Hats and Bonnets,
Bleached and unbleached 8-4 10-4 12-4 Linen Table Cloths.
Huck Towels, Diapers and Hucabees,
Imperial 2 and 3 ply Carpetings, Crumb cloths, and Hearth Rugs.
A few ends of floor Oil cloths, Table covers new patterns.

Still Further.

Leeds, Bradford and Huddersfield Goods.

By British Steamship Arabia.

500 pieces Dress Goods, in the latest styles and newest patterns in German & Gala Plaids; Plaid coburgs, Persian checks, Ramround checks, Check cashmeres, Circassian and Mantua cloths, Indiana, Perdmetta and Argentine Lustres, Mountabello, Selferino stripes and checks,
An excellent assortment of French Merinos and Thibet in every color.
Silk warps in Lustres, Coburgs and Henrietta cloths.
Check, Plain, and crossover Winseys,
Ladies Skirts and Aprons, Winsey Skirts and stripes,
A few pieces excellent 8-4 Moreens of superior quality.
BEAVER CLOTHS, in Black, Brown, Blue, Oxford Grey & Invisible Green, in most excellent qualities woollen dies.
Black, Invisible Green, Claret, & Brown fine do.
Fancy Doeskins in new plaid stripes & crossovers
Black brown and drab Cassimeres.
Windsor cords dark brab slate & variety of shades,
New Goods all well adapted for Winter.
Seal & Lion skins, in black brown mixed crossover, lavender, claret, and a variety of shades.
Blue Devonshire wool dye fancy cloaking and Mantilla cloth, black satin stripe velvets and Bradford cords, quite new.

From Manchester.

600 pieces good dark Fall Prints, Grey & white Cottons, 3-4 4-4 5-4 to 72 inch Sheeting,
400 bundles blue and white cotton Warps.

Remainder of our goods by the next British Steamer via Boston.

The whole will be offered either wholesale or retail at exceedingly low prices to meet those very dull times.

British House, St. Andrews,
and **Victoria House**, St. Stephen.

D. BRADLEY.

October, 1859. 40tf

Executrix Notice.

ALL Persons having any demands against the Estate of the late Arthur O'Neill, tailor, deceased, of the Parish of St. George, are requested to present the same duly attested, within three months from date—and all persons indebted to the said estate are required to make immediate payment to JOHANNA O'NEILL,

St. George, Sep. 5, 1859. Sole Executrix.

VALUABLE PROPERTY AT CHAMCOOK For Sale.

THE subscriber offers for sale that beautifully situated property at Chamcook, fronting the salt water, and containg Two Acres of Land under a high state of cultivation. On the premises are a well-built, and thoroughly finished COTTAGE, with an L for a Kitchen, good Barn, and Out-Offices. The property is well adapted for a private family, worthy the attention of purchasers, and is within four miles of St. Andrews.

For terms, &c., apply to the subscriber at the Rolling Dam, or to the Editor of the Standard, St. Andrews.

NATHAN SMART.

Rolling Dam, Aug. 2, 1859.

PROVISIONS and Groceries.

No. 1 King Street.

THE Subscriber respectfully announces, that he has rented the shop next the Albion House on King Street, where he keeps for sale—Provisions, Groceries, and Liquors, of the best quality, and at the lowest prices.

He begs to return his thanks for the patronage bestowed on him, and hopes to receive a continuance of the same at his present place of business, where he will be happy to wait on his customers.

☞ Remember No. 1 King-street. ☜

October 12. R. T. FITZSIMONS.

DR. PARKER,

Has removed his residence, to Mr. Williamson's house, at the corner of Queen & Edward streets, near the Bank.

☞ Office in the same place. ☜ Jan 17

NOTICE

I hereby forbid any person purchasing a Note drawn by me in favor of Nathan Smart, for $61.00 as I have paid the same.

WM. HENRY.

Dumbarton, Feb. 8, 1860

25th October, 1859.

W. WHITLOCK,

Has just received ex Schr. "Gipsy" from New York:—

84 Bbls. Extra Ohio Pearl Flour, (equal to any in the market)			
115 " " State "	all from new wheat		
10 " Pastry "	" Wheat		
4 Bags Dried Apples,			
5 Boxes Cheese,	1 Keg Lard,		
1 Tierce Rice,	1 Bbl. Spice Bats,		
30 Bbls. Cement,	1 Improved Matches,		
1 Cask Paraffine Lamps and Chimneys,			

—Ex Schooner "Jane" from Boston:—

9 Cast Grate Parlor Stoves,
1 doz Cane bottom Rocking Chairs, Child's do
2 bbls. Burning Fluid, 2 bbls. canned W. Oil,
1 bbl. Spirits Turpentine,
10 coils assorted Manilla Rope,
1 keg pre'd Horse shoe Nails, 1 box wool cards,
5 Rolls tarred and untarred Sheething Paper,

—Also in Store.—

Muscovado Molasses, in tierces and barrels,
Heavy Mess Pork, Tea, Sugar, Coffee,
Soap, Candles, Corn Meal,
Boots, Shoes and Rubbers, Common Chairs,
Albertine Oil, Lamps and Wicks,
Cooking Stoves, Nails and Spikes,
Boiled and Raw Paint Oil, Window Glass,
Varnishes and Japans, &c. &c. &c.

All of which will be sold low for prompt payment. tm

MEDICAL ADVICE.

DR. LAMIRE (Graduate), L. S. A., Honorary Member of the London Hospital Society, &c., of the University of Fangen, &c., continues to be CONSULTED on all cases of Debility, Nervousness, and the Secret Infirmities of Youth and Maturity, DAILY, at his residence.

37, BEDFORD SQUARE, LONDON.

Patients residing in the Colonies, with whom a personal consultation is impossible, can be successfully treated by correspondence, on forwarding a detailed statement of their cases, accompanied by the customary fee, either in English or Colonial notes. For more complete instructions they are recommended in the first instance to procure from the Local Agent, Dr. LAMIRE'S recently-published work, entitled

SELF PRESEVATION,

A Medical Treatise on NERVOUS DEBILITY and FUNCTIONAL WEAKNESS, more particularly in reference to the INFIRMITIES and DISORDERS of the GENERATIVE SYSTEM; with numerous Engravings and Descriptive Cases.

CONTENTS.

Section I.—The Physiology of the Generative Organs.

Section II.—Puberty—Manhood—The Morals of Generative Physiology—True and False Morality.

Section III.—Marriage in its Social, Moral and Physical Relations. Its Expectancies and Disappointments.

Section IV.—Spermatorhœa and Impotence—Sterility in both Sexes, Self-inflicted Miseries, Sad Consequences of Neglect.

Section V.—The Vices of Schools, Effects of certain Pernicious Habits on the Mental and Generative Faculties, Importance of Moral Discipline.

Section VI.—Treatment of Nervous and Generative Debility, Impotence and Sterility. Dangerous Results of various Novel Remedies. The Author's Principles of Treatment; Medical, Dietetic, and General, derived from Twenty Years' successful Practice.

"SELF-PRESERVATION" may be had in a sealed envelope, price one shilling sterling, of Messrs. H. Chubb & Co., St. John, N. B., or the Author will forward it, post-free, on receipt of Colonial Postage stamps to the amount of eighteen pence sterling. Oct 19 ny

MRS. WINSLOW

An experienced Nurse and Female Physician presents to the attention of mothers, her

SOOTHING SYRUP,

For Children Teething,

which greatly facilitates the process of teething by softening the gums, reducing all Inflamation—will allay ALL PAIN and spasmodic action, and is

SURE TO REGULATE THE BOWELS.

Depend upon it, mothers, it will give rest to yourselves, and,

RELIEF & HEALTH TO YOUR INFANTS.

We have put up and sold this article for ten years, and CAN SAY, IN CONFIDENCE AND TRUTH OF IT, what we have never been able to say of any other medicine—NEVER HAS IT FAILED IN A SINGLE INSTANCE, TO EFFECT A CURE, when timely used. Never did we know an instance of dissatisfaction by any one who used it. On the contrary, all are delighted with its operations, and speak in terms of highest commendation of its magical effects and medical virtues. We speak in this matter WHAT WE DO KNOW, after ten years' experience, AND PLEDGE OUR REPUTATION FOR THE FULFILMENT OF WHAT WE HERE DECLARE. In almost every instance where the infant is suffering from pain and exhaustion, relief will be found in fifteen or twenty minutes after the syrup is administered.

This valuable preparation is the prescription of one of the most EXPERIENCED and SKILLFUL NURSES in New England, and has been used with UNFAILING SUCCESS in THOUSANDS OF CASES.

It not only relieves the child from pain, but invigorates the stomach and bowels, corrects acidity, and gives tone and energy to the whole system. It will almost instantly relieve GRIPING IN THE BOWELS, AND WIND COLIC.

And overcome convulsions, which if not speedily remedied, end in death. We believe it the BEST AND SUREST REMEDY IN THE WORLD, in all cases of DYSENTERY AND DIARRHŒA IN CHILDREN, whether it arises from teething or from any other cause. We would say to every mother who has a child suffering from any of the foregoing complaints—do not let your prejudices, nor the prejudices of others, stand between your suffering child and the relief that will be SURE—yes, ABSOLUTELY SURE—to follow the use of this medicine. It timely used. Full directions for using will accompany each bottle. None genuine unless the fac simile of CURTIS & PERKINS, New York, is on the outside wrapper.

Sold by Druggists throughout the world.

Principal Office, No. 13 Cedar St., New York.

Price only 25 Cents per Bottle.

☞ For sale by Donald Clarke, St. Andrews. ☜

Ayer's Sarsaparilla

A compound remedy, in which we have labored to produce the most effectual alterative that can be made. It is a concentrated extract of Para Sarsaparilla, so combined with other and more powerful vegetable alteratives as to be capable of searching out the disease that is lurking in the blood, and of working off its destructive influence, however deeply it may have become seated in the system. That such a remedy is wanted by those who suffer from Strumous complaints, and that one which will accomplish their cure must prove of immense service to this large class of our afflicted fellow-citizens, how completely this compound will do it has been proven by experiment on many of the worst cases to be found of the following complaints:—

SCROFULA AND SCROFULOUS COMPLAINTS, ERUPTIONS AND ERUPTIVE DISEASES, ULCERS, PIMPLES, BLOTCHES, TUMORS, SALT RHEUM, SCALD HEAD, SYPHILIS AND SYPHILITIC AFFECTIONS, MERCURIAL DISEASE, DROPSY, NEURALGIA OR TIC DOLOUREUX, DEBILITY, DYSPEPSIA AND INDIGESTION, ERYSIPELAS, ROSE OR ST. ANTHONY'S FIRE, and indeed the whole class of complaints arising from IMPURITY OF THE BLOOD.

This compound will be found a great promoter of health, when taken in the spring, to expel the foul humors which fester in the blood at that season of the year. By their timely expulsion those many troubling disorders are nipped in the bud. Multitudes can, by the aid of this remedy, spare themselves from the culmination of foul eruptions and ulcerous sores, through which the system will strive to rid itself of corruptions, if not assisted to do this through the natural channels of the body by an alterative medicine. Cleanse out the vitiated blood whenever you find its impurities bursting through the skin in pimples, eruptions, or sores; cleanse it when you find it is obstructed and sluggish in the veins; cleanse it whenever it is foul, and your feelings will tell you when. Even where no particular disorder is felt, people enjoy better health, and live longer, for cleansing the blood. Keep the blood healthy, and all is well; but with this pabulum of life disordered, there can be no lasting health. Sooner or later something must go wrong, and the great machinery of life is disordered or overthrown.

Sarsaparilla has, and deserves much, the reputation, of accomplishing these ends. But the world has been egregiously deceived by preparations of it, partly because the drug alone has not all the virtues that is claimed for it, but more because many preparations, pretending to be concentrated extracts of it, contain but little of the virtue of Sarsaparilla, or any thing else.

During late years the public have been misled by large bottles, pretending to give a quart of Extract of Sarsaparilla for one dollar. Most of these have been frauds upon the sick, for they not only contain little, if any, Sarsaparilla, but often no curative properties whatever. Hence, bitter and painful disappointment has followed the use of these strong extracts of Sarsaparilla which flood the market, until the name itself is justly despised, and has become synonymous with imposition and cheat. Still we call this compound, Sarsaparilla, and intend to supply such a remedy as shall rescue the name from the load of obloquy which rests upon it. And we think we have ground for believing it has virtues which are irresistible by the ordinary run of the diseases it is intended to cure. In order to secure their complete eradication from the system, the remedy should be judiciously taken according to directions on the bottle.

PREPARED BY

DR. J. C. AYER & CO.

LOWELL, MASS.

Price, $1 per Bottle; Six Bottles for $5.

Ayer's Cherry Pectoral,

has won for itself such a renown for the cure of every variety of Throat and Lung Complaint, that it is entirely unnecessary for us to repeat the evidence of its virtues, wherever it has been employed. As it has long been in constant use throughout this section, we need not do more than assure the people its quality is kept up to the best it ever has been, and that it may be relied on to do for their relief all it has ever been found to do.

Ayer's Cathartic Pills,

FOR THE CURE OF

Costiveness, Jaundice, Dyspepsia, Indigestion, Dysentery, Foul Stomach, Erysipelas, Headache, Piles, Rheumatism, Eruptions and Skin Diseases, Liver Complaint, Dropsy, Tetter, Tumors and Salt Rheum, Worms, Gout, Neuralgia, or as a Dinner Pill, and for Purifying the Blood.

They are sugar-coated, so that the most sensitive can take them pleasantly, and they are the best aperient in the world for all the purposes of a family physic.

Price 25 cents per Box; Five boxes for $1.00.

Great numbers of Clergymen, Physicians, Statesmen, and eminent personages, have sent their names to certify the unparalleled usefulness of these remedies, but our space here will not permit the insertion of them. The Agents below named furnish gratis our AMERICAN ALMANAC in which they are given; with also full descriptions of the above complaints, and the treatment that should be followed for their cure.

Do not be put off by unprincipled dealers with other preparations they make more profit on. Demand AYER'S, and take no other. The sick want the best and there is for them, and they should have it.

All our Remedies are for sale by

SOLD BY

Ocell & Turner, and Messrs. Hannah & Co., St Andrews; E. P. Kerr, St. George; W. McAlister, St. David; H. H. Thompson, St. Stephens; and by all Druggists.

CRAMP & PAIN KILLER.

THE world is astonished at the wonderful cure performed by the CRAMP AND PAIN KILLER prepared by CURTIS & PERKINS. Its equal has never been known for removing pain in all cases; for the cure of Spasmodic Complaints, Cramp in the Limbs and Stomach, Rheumatism in all its forms, Bilious Colic, Chills and Fever, Burns, Sore Throat, and Gravel; it is decidedly the best remedy in the world. Evidence of the most wonderful cures ever performed by any medicine, are on circulars in the hands of Agents.

Notice.

THE Subscribers announce to the Inhabitants of St. Andrews and the County generally that they have commenced business as

FORWARDING & COMMISSION MERCHANTS

—AND ALSO—

GENERAL PROVISION DEALERS

Hoping by strict attention to business, and low prices, to receive a share of public patronage.

Store formerly occupied by J. R. Bradley, Water street, near the extension of the Wharf.

SLASON & RAINSFORD.

St. Andrews, June 14th, '59. 24tf

1 issues in Poor Condition
Best copy available