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ROBERT W. LAY,
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Montreal, December 7, 1850. 281

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THE Undersigned have received their annual supply of ENGLISH and AMERICAN GARDEN SEEDS, comprising a great many approved varieties.

WILLIAM LYMAN & Co.,
194 and 196, St. Paul Street.

March 27, 1851. 309

BRITISH AMERICA FIRE, LIFE AND INLAND MARINE ASSURANCE COMPANY.

CAPITAL £100,000.

THE Public are respectfully informed, that the Office of this Institution is REMOVED to No. 72, Great St. James Street, this city. (late Terry's Hotel.)

ASSURANCE against Accidents by FIRE, on the Dwellings, INLAND NAVIGATION, will be granted on the most reasonable terms to the PUBLIC, whose confidence is respectfully solicited to the security and the credit and honour of the INSTITUTION.

The current business of STOCKHOLDERS, and the large amount of paid-up Capital, invested at interest in this Province, guarantee the Honour of the Company, and the speedy settlement of Claims, which may be made upon the Office in Canada.

WILLIAM STEWARD,
Manager, Branch Office.

May 15.

BRITANNIA LIFE ASSURANCE COMPANY,
No. 1, Princes Street, Bank, London.

CAPITAL—ONE MILLION STERLING.

Empowered by Special Act of Parliament, 4 Vict., Chap. 9.

REDUCED RATES OF PREMIUM—HALF CREDIT RATES OF PREMIUM.

THE great and decided success which has attended this Institution, has induced the Directors to REDUCE the RATES originally required in British North America, to the ordinary European Rates. The result of such Reduction is to enable parties to avail themselves of the important benefits to Life Assurance at much lower Rates of Premium than those of any other Assurance Company transacting business in Canada.

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ERASMUS R. FOSTER,
Resident Director.

London, January 1, 1847.

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EXAMPLES OF RATES

TO ASSURE £100 STERLING ACCORDING TO THE FOLLOWING TABLES.

TABLE 1.

Age.	Annual. s.	d.	Half-Yearly. s.	d.	Quarterly. s.	d.
25	36	0	18	3	9	3
30	40	8	20	9	10	4
35	46	9	23	9	11	11
40	55	1	28	0	14	1
45	66	1	33	3	17	0
50	81	4	41	3	20	11

TABLE 2.

Age.	First Five Years s.	d.	
25	23	6	This Table increases every Five Years, until the twenty-first year.
30	25	4	
35	30	4	
40	36	1	
45	44	0	
50	56	7	

TABLE 3.

Age.	For One Year. s.	d.	For Seven Years. s.	d.
25	21	6	21	10
30	22	1	22	7
35	22	11	23	11
40	24	9	26	9
45	28	6	32	2
50	35	4	41	5

TABLE 4.

Annual Premiums required for an Assurance on £100, for the whole Term of Life, the rate decreasing at the expiration of every Fifth Year, until the Twentieth, inclusive, after which period no other payment will be required.

Age.	1st 5 Yrs. s.	d.	2nd 5 Yrs. s.	d.	3rd 5 Yrs. s.	d.	Last 5 Yrs. s.	d.
25	72	7	55	6	38	2	19	11
30	78	6	60	10	42	4	22	4
35	86	10	67	3	47	10	25	3
40	95	5	75	4	54	4	28	9
45	108	0	87	4	62	2	32	8
50	124	3	101	1	71	7	36	5

HALF CREDIT RATES OF PREMIUM.

Age.	Half Premium During 7 Years. s.	d.	Whole Premium After 7 Years. s.	d.
25	19	7	39	3
30	21	3	43	6
35	23	11	49	10
40	27	2	56	4
45	31	10	64	8
50	42	5	75	4

If it be preferred, the unpaid seven Half Premiums can be left as a charge on the Policy, when it becomes a claim.

MUTUAL ASSURANCE BRANCH,

SUPPORTED BY THE PROPRIETARY BRANCH.

TABLE A.

Age.	Annual Premium. s.	d.	Half-Yearly. s.	d.	Quarterly. s.	d.
25	44	4	22	0	11	3
30	48	10	25	2	12	6
35	57	0	28	11	14	7
40	66	8	33	7	17	0
45	79	0	39	5	20	2
50	95	6	49	7	24	6

The Assured under this Table are entitled, after Five Years, to an Annual Division of the Profits.

TABLE B.

HALF CREDIT TABLE.

Age.	Half Premium First 7 Years. s.	d.	Whole Premium After 7 Years. s.	d.
25	22	2	44	4
30	24	11	49	10
35	28	6	57	0
40	33	3	66	6
45	39	5	79	0
50	47	9	95	6

The Assured under this Table are entitled also to participate in the Profits on certain conditions.

C. DORWIN,
EXCHANGE AND MONEY BROKER,

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April 7. 94

ÆTNA, PROTECTION, AND HARTFORD FIRE INSURANCE COMPANIES.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

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ROBERT WOOD,
Agent.

May 15.

BRITISH COMMERCIAL Life Assurance Company,

Established in 1842, and empowered by Act of Parliament,

FOR THE INSURANCE OF LIVES, AND ENDOWMENT OF CHILDREN,

LONDON, NEW YORK, MONTREAL.

CAPITAL, £600,000.

Trustees.

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Thomas Chapman, Esq.
Henry Cole, Esq.
Philip Hardwick, Esq., R.A.
Jacob Hagen Hive, Esq.
John Kemble, Esq.
Thomas Maclean, Esq.
William Tite, Esq., F.R.S., F.S.A., F.G.S., F.I.A.

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Solicitors—Messrs. Clifton, Rooper, and Whitehead.

Physician—Benjamin Phillips, Esq., F.R.S., F.G.S., &c.

Actuary—Thomas Thomas, Esq., F.I.A.

Secretary—Mr. Frederick F. Salomons.

Medical Adviser—C. D. Gibb, M.D., 49, Craig Street.

Bankers—Messrs. Glyn, Halifax, Mills & Co.

THIS COMPANY, which has been established 20 years, commenced with a subscribed Capital of £2,000,000, and was the first, 20 years ago, to offer to the Public two Scales of Premium—the lower, to insure only a fixed amount; the higher, entitling the Insurers to a participation in the profits.

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Very low Rates of Premiums on Young Lives.

The security of a large realised and invested Capital.

Large Bonuses on Policies effected on the high Scale.

Prompt settlement of Losses.

The full value given for Policies when discontinued.

On Insurances for the Whole of Life: one-half of the Premiums, if desired, permitted to remain unpaid for the first seven years, as a Loan at interest, and then to be paid, or to remain as a permanent Loan, at the option of the Insurer.

Loans upon Policies for the Whole of Life, after payment of three Premiums, in proportion to the value of same.

The acceptance of Naval, Military, Climate, and Special Risks of all kinds, on payment of a commensurate Premium. Age admitted on the Policy when issued; if desired, on proof of date of birth.

Permission for the Lives assured to reside in any part of Europe, without extra premium or special license, and to, at and from California, at a small extra premium.

Insurances, if required immediately, may be effected any day between the hours of 10 and 4.

The Pamphlets published by this Company fully set forth the nature of Life Insurance; and copies thereof may be had, *gratis*, on application to the Agent, who is also prepared to furnish every information that intending Insurers may require.

THOMAS PROCTOR,
3, St. Sacrament Street,
Agent.

May 14, 1850. 162

ALLIANCE BRITISH AND FOREIGN LIFE & FIRE ASSURANCE COMPANY, OF LONDON.

CAPITAL—£5,000,000 STERLING.

ESTABLISHED BY ACT OF PARLIAMENT, 1824.

THE Undersigned CONTINUES to INSURE PROPERTY against LOSS or DAMAGE by FIRE on the most reasonable terms at their Branch Office in Canada.

ALL CLAIMS THE LOSS DISCHARGED HEREON, PROMPTLY ON SATISFACTORY PROOF THEREOF, and without reference to the Directors in London.

Parties who have made Five successive Annual Payments on their Policies, previous to the division of Profits, will participate in the Profits of the Company, which is an advantage possessed by no other Company in the Province.

Scheme for Policy.

ASSURANCES may be effected on LIVES on the most favourable terms, and the perpetual security of a Capital of £5,000,000 sterling, and the personal responsibility of its numerous Shareholders.

RICHARD GERRARD,
Agent for Canada.

Montreal, November 19, 1850. 288

VETERINARY HOSPITAL AND FORGE, *ST. URBAIN STREET.*

MR. JAMES MASON, V. S., desires to inform his Friends that he has REMOVED his Veterinary and Shoeing Establishment to St. Urbain Street, where he has every convenience for the reception and treatment of SICK and LAME HORSES.

Mr. J. B. TURNER, V. S., thanks his many friends for their patronage since he resumed practice as a Veterinary Surgeon at the beginning of last autumn, and informs them that in future he will practice conjointly with Mr. Mason, at the Hospital, in St. Urbain Street.

Consulting hours from TEN to THREE.

It is the intention of Messrs. Mason and Turner to open a Veterinary School during the ensuing Winter for the reception of Students, and to deliver a Course of Lectures on the Anatomy and Pathology of the Horse—with directions.

Further particulars with respect to this Course will be shortly issued.

May 16. 235

CANTON HOUSE.

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SAMUEL COCHRAN invites the attention of Customers to his stock of TEAS and COFFEES, which have been selected with the greatest care, and on such terms as allow him to offer them at unusually low prices.

THE MACHINERY on the Premises, worked by a Four Horse Steam Engine, for Roasting and Grinding Coffee, is on the most approved plan, the Coffee being closely confined in polished metal spaces, which are constantly revolving and mellowing in heated air chambers, is prevented imbibing bad odoriferous Smoke; danger of partial roasting, loss from Smoke; danger of partial roasting, loss from Smoke; danger of partial roasting, loss from