

comed me to Ottawa, where I preached in a convenient building. The new Church not being finished, but progressing, I passed directly to Chicago.

I need not tell you how kindly I was received by the Rev. Messrs. Kellogg and Barlow. In St. James' Church I confirmed eight and in Trinity, four persons—and in all, preached five times. The subject of my discourses was chiefly the training up of children, somewhat distinctly considered from what is called in modern parlance "Education," a word that has been so abused as to become disgusting to Christian ears.

THE ADVOCATE OF MORAL REFORM.—We have received the first number of a paper under this title, published by the Committee of the Montreal Magdalen Asylum. It is printed by Messrs. Lovell and Gibson, and contains appalling statements of prevailing licentiousness, and its extent; suggesting at the same time remedies which may be applied. Our space will not permit us to do more in this number than express our best wishes for the success of those labours in which the Committee from whom the publication proceeds are engaged.

The Right Reverend RICHARD MANE, D. D., Lord Bishop of Downs, Coxson, and Danmore, departed this life at the Rectory, Ballymore, on the 2nd instant. The Episcopal Bench twenty eight years ago.

JUBILEE FUND OF THE CHURCH MISSIONARY SOCIETY. Table with columns for names and amounts.

Contributions towards the Jubilee Fund of the Church Missionary Society received by the undersigned: Collections in Trinity Church, and at the Meeting, £18 5 0

The Rev. C. L. F. HANSELL begs to acknowledge, with many thanks, the receipt of Two Pounds Ten Shillings voted by the Committee of the Gospel Aid Society towards the Funds of the QUEBEC JUVENILE CHURCH MISSIONARY ASSOCIATION.

STATEMENT OF money voted by the GOSPEL AID SOCIETY, for charitable purposes since the year 1815, in accordance with the By-Laws and constitution thereof.

PAYMENTS RECEIVED.—Lady Caldwell, No. 235 to 286, Mrs. Dr. Campbell, No. 233 to 264; Mrs. Killyly, No. 209 to 260; Mrs. Alex. Buchanan, No. 209 to 260; Mrs. Rae, No. 203 to 254; Miss Blake, No. 244 to 255; Messrs. J. U. Winn, No. 231 to 232; H. Cotton, No. 199 to 250.

To CORRESPONDENTS.—Received W. C. E.; on Friday and yesterday; parcel on THURSDAY last—S. and S., package duly received.

Local and Political Intelligence

The telegraphic announcement late on Saturday of the arrival at New York, that morning, of the Steamship Cambria, was closely followed by the receipt on Monday morning of her letter-bags; the newspapers came in on the following afternoon. We extract largely from Willmer and Smith's European Times.

progress since our last, certain it is that the aggregate returns begin to look formidable. In London and its vicinity the deaths reported last week were 65; whilst the number of fresh cases reported daily varies between 10 and 20; and, as far as we can judge at present, the mortality will be in that district about the same as last week. The general health is now 39 below the weekly average of 1817 and the four preceding years. Reports from all the provinces are now collected, and we are happy to state that they are quite inconsiderable compared with the population. Near Hounslow, on the 8th inst., there were four fatal cases, and on the 9th, two of which have been fatal. The remaining three on that day have occurred in Essex and Sunderland, but all the nine cases, except one, seemed to have proved fatal. It is, however, in Scotland where the disease still commits the greatest ravages. No fewer than 468 cases have occurred in Edinburgh and the vicinity up to the 8th inst., of which 243 proved fatal, 51 recovered, whilst 171 were under treatment, or the result not stated. On the 8th inst. only 27 new cases were reported, whilst there were 49 on the 7th.

The cholera is no longer restricted to Edinburgh; it has broken out at Portobello, Musselburgh, Dalkeith, Lasswade, and Loanhead, all small towns and villages within six miles of Edinburgh, and lying to the east and south-east. The disease has been peculiarly violent in Loanhead, which is an inland village, situated on an eminence, and naturally in a healthy position; but it is generally in habited by colliers and others of the poorer classes, and is most probably defective in drainage. A young man from Glasgow, who had been attending a funeral in Loanhead, returned to the former place on Sunday, and was shortly after seized, and died after a short illness.

After mentioning that an agreeable change in the weather had occurred, the same Journal remarks: We hope for a salutary change in the disease also so much rain. The authorities throughout the country seem to be fully alive to the urgency of the moment, and no expense is spared to mitigate the evils arising from this calamitous visitation. At present the great manufacturing towns and districts have escaped the scourge, and we sincerely trust that they will continue to be exempted from its attacks. The malady, however, has appeared on the northern coast of France, at Dunkirk.

The state of Ireland is described as tranquil, though isolated outbreaks have been perpetrated in many parts, as is unfortunately the case at the best of times in that unhappy country. The provincial government on the State Trials has passed away, and the principal topic of conversation has been the destination of the peasantry in many parts. A writ of Error having been obtained in behalf of Mr. Smith O'Brien, expectation is now kept alive on the question whether his trial will be held in London or in Dublin.

The following from the "Liberator" Reporter, is an illustration of the "aim of the landed gentry": In a neighbouring country, the office of a union workhouse was recently vacant, and among the candidates who earnestly urged their claims to this honorable office was a gentleman of ancient family, a magistrate of the county, and a landed proprietor with a nominal net-rol of upwards of £2000 a year. The greater part of this gentleman's estate has been for many years under the courts, and from the state of the country little or no rent has been lately paid. On the poor-rate collector recently waiting on him and intimating that, having repeatedly made fruitless applications, he would be compelled to enforce payment of his demand, this gentleman, who has a large family, solemnly assured him that he and his household had been for several weeks subsisting upon Indian meal and garden stuff.

THE AUSTRIAN EXPEDITION.—The Lord Gambier, Captain Hill, a whaler, which arrived at Stromness on Monday, brings intelligence four days later than any yet received from Sir James Ross. The Lord Gambier spoke Sir James in lat. 74 deg. 20 min., near the point called the Devil's Thumb, on the east side of Bathurst Bay. The Lord Gambier got across the bay, to the west side, on the 4th of August, and Captain Hill expected that the expedition would cross about the middle of the same month. The wind was blowing from the S.W. No news of Sir John Franklin.

THE GERMAN PARLIAMENT, in its sitting on the 3rd instant, passed the motion of the committee on Austrian affairs, to the following effect:—The National Assembly resolves to call upon the Imperial Ministry to take all possible care—1. That the imperial commissioners make a point of obtaining full consideration and recognition for the German central power in all quarters.—2. That everywhere in Austria they may endeavour to protect the interests of Germany.—3. That they may exert the whole of their influence to disengage the complexities of Austria in a peaceful way, and without bloodshed.—4. And that finally, whatever this movement may result in, they may take under protection and defend from every attack the rights and liberties accorded to the Austro-German races in the months of March and May.

CONTINENTAL NEWS.—On the Continent of Europe matters still continue to preserve their painful interest. In FRANCE fears are entertained of approaching convulsions, and the great fall of the French Funds displays the deep anxiety which the present state of affairs produces. The three per cents have fallen as low as 40; the five per cents to 63.50, but a reaction took place and the former closed at 42. The weekly statement of the Bank of France published on the 3rd instant, shows that the progressive prostration of commerce which has been remarked for so many weeks still continues. The discounts of the Paris Bank are again four millions less this week. Against this there is a small increase of a million and a half in the branches. The Government deposits have been reduced this week from nine millions to one and three-quarter million, and the circulation is augmented by ten millions in Paris, but diminished by eight millions in the

departments. The circulation is fast approaching the limit imposed on it by the law, being now more than 30 millions. It cannot exceed 400 millions. Against this amount of circulation there is 233 millions in specie.

The election of a President is to take place early in December, and it is evident that the contest will be entirely between Gen. Cavaignac and Louis Bonaparte.

Nothing has occurred to alter our opinion that the Bonaparte will be elected by a sufficient, if not a vast majority. In fact it is only the Government ministers which Cavaignac holds in his hands that can enable him to make head against his opponent. He has dispatched emissaries to the departments to secure his election, and no fewer than 112 members of the National Assembly have applied for leave of absence, with a view to proceed as secret commissaries for the same object. The party of M. Thiers expresses open distrust of both candidates. M. Thiers plainly says that the undecided policy of Cavaignac, which affects to be moderate, whilst leaning to the Red Republicans, inspires no confidence; and that acute statesman, penetrating through the flimsy veil which covers the designs of the Bonaparte, admits that the majority of the people are affected in his favour, and that, accordingly, it would be hopeless to prevent his election. At present Louis Bonaparte observes a discreet silence.

As regards trade, however, assurances are given that there is a steady but slow progress in the manufacturing and commercial condition of the country, and if a state of political tranquility and quiet were happily brought about, a better state of things would doubtless follow.

The Constitution for the French Republic was finally adopted by the Assembly, on the 24th inst., its 115 articles having been discussed and passed by various articles during many preceding weeks. The final vote was: For the Constitution, 739; against it, 29. The proclamation of it was to take place, with great military display, exhibiting a force of 100,000 men assembled at Paris, on the 12th inst.

The Minister of War made the satisfactory announcement on the 24th, that the information communicated by the Minister of Foreign Affairs was so far from being so alarming as it had been, that on the 21st of December, 50,000 soldiers whose period of service would expire on that day, there was, however, a levy of 80,000 men in readiness to proceed, according to the anticipated law of conscription.

The AUSTRIAN COMMISSIONERS, the portion of the Commission next to France in interest. The conflict between the Emperor's forces under his General, Prince Windischgratz, and the insurgent forces of the Austrian provinces, has ended in the defeat of the latter.

The contest of the 25th and 26th were passed in blood and fighting, during which a hundred slaughter took place on both sides. Every hour the Viennese expected the Hungarians to come to their relief, the reckless leaders giving this report out in order to raise the courage of the deluded and excited populace, but the Hungarians hesitated to advance. On the 26th and 27th the contest was renewed, the Imperialists gradually encircling the city with their batteries, and making good their position in the latter city. Jellachich, with a sufficient force, having been detached to keep in check the Hungarians, who threatened to advance upon the capital, the two armies had an encounter, in which the Hungarians were utterly routed, and their position lost. The 28th and 29th were quite demoralised and broken up. When this news arrived, the Viennese, perceiving all hopes of resistance vanishing, after much delay and equivocation on the part of their leaders, entered into a capitulation to surrender. White flags were to be hoisted on the ramparts, the Imperial standard to wave on the church of St. Stephen's, and all arms, guns, and treasures to be yielded up unconditionally. The Imperialists advanced, but the Viennese treacherously fired upon them, and it was only by a violent discharge of grape from the heavy artillery, together with shells and rockets, that they at length rendered to submission. On the 1st inst., Windischgratz, at the head of his troops, advanced to the centre of the city, in St. Stephen's-square, under the terms of the capitulation, when a murderous volley of grape shot was poured upon the imperial troops; a battle became general in the surrounding streets, and it was only after a frightful carnage, during which the Imperial palaces and libraries were set on fire, that the city was completely subdued; and on the 2nd instant the Austrian capital was in undisputed possession of the Imperial forces. The treachery of Behm and his proletarians has, of course, annulled the terms of the capitulation, and it is said that numerous arrests have been made, and probably condign punishment will follow. Behm, it is reported, has escaped in the garb of a priest. We have not space to comment upon these stupendous events; we only hope that the word of the Emperor, given since the capture of his own city, will be invariably kept. He pledges himself that the constitution of March shall not be revoked. The Hungarians have disappeared, and, being closely followed by Jellachich, will scarcely be able to rally.

Accounts of the 2nd, and subsequently, state that the disarming was carried on without further interruption, and that all conflict had ceased. The Imperial troops are tranquil masters of the city. Private letters state that the capital was in as quiet a state as could be expected, after the late scenes witnessed there.

The Austrian Ministry is composed as follows:—Wessendorff, President, without a portfolio; Prince Schwarzenberg, Foreign Affairs; Bach, Home Department; Baczko, War; Helfert, Public Instruction; Buclck, Commerce.—European Times.

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From ITALY, there are accounts of insurrections in various places—conflicts between parties of insurgents in Lombardy, and the Austrian troops. But the King of Sardinia has abstained from the renewal of hostilities; and the success of the Imperial arms against Vienna will probably facilitate the conclusion of a treaty of peace on terms more satisfactory to Austria than to her rag aggressor.

HUNGARY can have little chance of making effectual resistance against the authority of the King (the Austrian Emperor) now his two victorious Generals Windischgratz and Jellachich are free to direct the greater part of the forces under their command combined against the Magyar warriors who were unable even to render effectual help to the Viennese when these kept a large portion of the Emperor's troops closely engaged in the operations of siege and bombardment.

Prussia seems to have made no approach to a settled order of things. The ministry headed by General Puel having resigned, the King charged Count Brandenburg with the formation of a Cabinet. The new Premier's monarchical principles being well known, great excitement arose, and the Burger Guard had to disperse the mob. The Count resigned; but who could form a ministry, remained to be learnt.

SCHLESWIG-HOLSTEIN; SPAIN; PORTUGAL.—offer nothing of sufficient interest to require mention.

New York.—The election of Gen. Taylor to the presidency of the United States is to be celebrated at New York by an illumination, and a salute of 500 guns next Saturday.

NOVA SCOTIA.—The Hon. WILLIAM FERRENDOX DES BARNES has been appointed one of the Assistant Justices of the Supreme Court of Judicature, in place of Judge Hill, deceased; and the Hon. ALEXANDER McDONALD has been appointed to be a Member of the Executive Council, and Her Majesty's Solicitor General, in place of Mr. Des Baires.

Quebec.—A destructive fire took place on the 2nd inst., in King Street, by which the premises of Mr. Webber, shoemaker, the adjoining stores of Campbell and Hunter, and Hill, together with two unoccupied houses were consumed.

The Provincial Parliament, Kingston.—The Government has thought proper, at the present state of the inquiry into Penitentiary Affairs, to suspend Mr. Smith, and Mr. D. E. McDonald, Sheriff of the Eastern District, from any office as Wardens of the Institution, for the time being; that in the inquiry should have been conducted, and Mr. Smith ordered to stand as a spectator. We have no reason to believe that even should the inquiry result in the dismissal of Mr. Smith, Mr. McDonald is destined to succeed him in the office of Warden, as that gentleman has but recently been appointed to the Sheriffship of the Eastern District.

If we are correct in our surmises as to the immediate suspension, it is that the first four changes the evidence upon which we believe has been for some time closed, are held by the Commissioners and the Executive to be fully satisfied, or at least so far as the suspension and the matter referred to in our last issue, so far as we have learned. The Government is properly anxious between the Quebec Government and the Executive, on which the Government has had to put its trust. Whether or not any instructions have been received from the Executive, we are unable to say, but as soon as the point in dispute is settled, the Commissioners will proceed with the Warden's defence on the remaining charges.—Kingston Chronicle.

Montreal.—Fire.—On Saturday night, about 12 o'clock, a destructive fire broke out in Bonaventure street, consuming six houses, including the masonry school-house; also a number of out-buildings. The fire is said to have originated in an unoccupied building, which has led to the belief that it was the work of an incendiary.—H. Chronicle.

POST OFFICE ARRANGEMENTS.—The following letter from the Deputy Post Master General is highly gratifying, both as it implies that no alteration of the route of the English mail for Canada from its present direction through the British territory is contemplated, and as it expresses a confident expectation that the time of transmission—which has been greatly reduced—will be still further shortened.

GENERAL POST OFFICE, Montreal, 10th Nov. 1848. Sir,—With reference to our correspondence on the subject of transmitting the English Mail to Halifax, I request you will have the goodness to state to the Board of Trade, that, with a view to mortgaging the wishes of the Board and of the public generally, as far as practicable, his Lordship the Postmaster General, upon recommendation, has been pleased to convey to me an authority under which I trust I shall be able to save (when the roads are in tolerably good order) from 36 to 48 hours in the time hitherto allowed for the service in question. During the present uncertain and broken weather, it would be unwise to attempt shortening the time of conveyance; but as soon as the travelling can be depended upon, I shall commence the change, giving due notice thereof in the Newspapers, and I hope the result will be entirely satisfactory. I have the honour to be, T. A. STAYNER, D. P. M. Genl.

FRED. A. WILSON, Esq., Secretary, Board of Trade, Montreal. Mr. Timothy Marcotte, of Deschambault, has obtained the contract for the transport of the English Mails between Quebec and Montreal.

PROSECUTION FOR LIBEL.—The case Guy versus The Transcript (at Montreal) has been decided by a verdict for the Plaintiff: £10 damages. In the case Guy versus Hucks, the verdict is for the Defendant.

THE NEW STEAM SHIP "CANADA."—The last of the newly-built ships belonging to the British and North American Royal Mail Steam Ship Company has reached the Mersey. The Canada, under the command of Captain Jenkins, arrived here on Tuesday; and, judging from the time she took in running from Glasgow to this port, she induces the belief that if anything she will excel her sister rivals for speed. Like all the other ships belonging to the company, particularly those lately built, the Canada is a beautiful model, and well put together. Her materials, both wood and iron, are of the best description, and the arrangements for passengers of the most ample and satisfactory kind. But we need not further allude to her beauty and appearance, inasmuch as she sets out for New York, on the 25th inst., and both there and at Halifax, our friends will have an opportunity not only of judging her as a model but also of only estimating her great power and speed. It only remains for us to congratulate Captain Jenkins on his new charge, and to express our hope that he may be as successful in his command of the Canada as he has hitherto been in the other ships belonging to the company.

Mr. James John Russell, student at Law with Charles Alleyne, Esq., passed his examination on Saturday last, before Mr. Justice Aylwin, and was admitted to practice at the bar, after a highly creditable examination. A fire occurred on Saturday night last near the Beauport Lunatic Asylum, by which the

stabling and eight cows belonging to the establishment, were consumed. The residence of Dr. Von Mland, resident Physician to the Asylum, was with difficulty saved. Capt. Baxter and his company (No. 1.) proceeded to the spot, notwithstanding the distance; and they rendered efficient service. The proprietors of the establishment, Drs. J. Douglas, Morin, and Fremont, have presented the Company with £10 to be devoted in the manner which shall best meet the wishes of the Captain and members.

The Hart Steamer, which sunk, a short time, off Silvery Cove, has been raised, and is performing her trips between this port and St. Nicholas as before.

DIED. On Friday, the 24th inst., CHARLES SINGLTON, infant son of the Rev. G. MACKIE, D. D., Official of the Diocese, aged 11 months and 26 days.

On Saturday, the 25th inst., on St. Lewis Road, Mrs. DEWART, of Leamington, Warwickshire, England.

At Sorel, on the 6th inst., after a painful illness of 21 days, MARY JANE CLIFFORD, wife of Mr. SAUNDY BURTON, aged 25 years.

At Utica, State of New York, on the 15th inst., the Rev. JOHN C. RUDD, D. D., Editor of the Gospel Messenger.

POST-OFFICE NOTICE. The next Mail for ENGLAND, (per Express to Halifax) will be closed at the Quebec Post-office on THIS DAY, 26th NOVEMBER. PAID AND UNPAID letters will be received to SEVEN o'clock, P. M. NEWS PAPERS received to SIX o'clock, P. M.

GOSPEL AID SOCIETY. NOTICE is hereby given, that the usual MEETINGS of the Ladies of the GOSPEL AID SOCIETY, will be held on WEDNESDAY, at such week, at the residence of Mrs. SWELL, St. Lewis Street, commencing WEDNESDAY next, at TWO o'clock, P. M.; members are particularly requested to attend. By order, E. BURTON, Sec. G. A. S. Quebec, 25th Nov. 1848.

BUCK WHEAT AND INDIAN CORN MEAL. The Subscriber has received his usual FALL SUPPLY of the above. —ON HAND— Lobsters, in the hermetically sealed; Salmon and Mackerel do do. North Shore Herrings, No. 1. Mackerel in 1848, No. 1. Fish from Green do. Preserved Oysters. Kamouraska Butter. Winter Apples—Greenings, Spitzenburgs and Pippins. Virgin Honey—Tomatoes in Jar. Spices, Belmont Spices and Wax Wick Candles. Solar Spoons, and Pale Seal Oil. Solar Lamp Wicks and Chimneys.

Genuine HIGHLAND WHISKY, in Wood and Bottle. M. G. MOUNTAIN, Quebec, 30th Nov. 1848. 2 m

ZOST. A NN ROHARY, aged 14 years, a year ago last July was left by her parents at the Quarantine Station. She is supposed to be living in Ann Street, Quebec. Any information directed to the office of the COCQUE STAR will be thankfully received.

JUST PUBLISHED, AND FOR SALE AT THE BOOKSTORES, A COLLECTION OF ORIGINAL SACRED MUSIC, BY F. H. ANDREWS. Quebec, October 1848. 3m

NEW BOOKS. The subscriber has just received by the ship "Favourite," a considerable addition to his stock of Books, by which he is now enabled to offer for sale upwards of ONE THOUSAND VOLUMES, CAREFULLY SELECTED WORKS, the whole of which will be disposed of at the lowest possible prices.

Also, by the "Douglas," from London, A SUPPLY OF THE PSALMS AND HYMNS, USED IN TRINITY CHAPEL, GILBERT STANLEY, No. 4, St. Anne Street, Quebec, Nov. 2, 1848.

A YOUNG LADY, engaged in tuition, who has a few leisure-hours, would be glad to devote them to the instruction of pupils. Inquire at the Publisher's, Quebec, 8th June, 1848.

NOTICE. THE BRITANNIA LIFE ASSURANCE COMPANY, having reduced their rate of Premiums, the subscriber is prepared to receive proposals according to the new scale. R. PENSTON, Agent, India Wharf, October, 1848.

Mutual Life Assurance. SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY, HEAD OFFICE, 141, BUCHANAN-STREET, GLASGOW.

THE Constitution and Regulations of this Society insure to its Members the full benefits which can be derived from such sums as they are willing to devote to the important duty of LIFE INSURANCE. The whole profits are secured to the Policy holders by the Mutual System on which the Society is established, and their allocation to the Members is made on fair, simple, and popular principles. It is provided by the Rules, that the whole Directors, Ordinary and Extraordinary, shall be Members of the Society, by holding Policies of Insurance for Life with it, of more than three years standing. This rule secures to the Public that those Noblemen and Gentlemen who appear as Directors of the Society, have practically approved of its principles. For further particulars, with tables of Premiums, apply to R. M. HARRISON, Agent for Canada.

NURSERY GOVERNESS. A LADY who is well qualified to instruct young persons in the ordinary branches of an English education, is desirous of obtaining employment as a NURSERY GOVERNESS. Salary not so much an object as the advantage of a home in a quiet and pious family. Refer to the Rev. Official MACKIE, D. D., 13, St. Ursule Street.

BOOK AND TRACT DEPOSITORY OF THE Church Society, AT MRS. WALTON'S, ODD FELLOWS' HALL, GREAT SAINT JAMES STREET, MONTREAL. WHERE PRAYER BOOKS, TESTAMENTS, RELIGIOUS BOOKS and TRACTS are on SALE. Montreal, May 26, 1848.

FALL AND WINTER CLOTHING. The Subscriber begs to thank the Military and Gentry of Quebec and the public generally, for their very liberal support with which he has been favoured since he commenced business, and he confidently hopes by a constant attention to his business, to meet with a continuance of their patronage.

The Subscriber also invites an inspection of his stock of Double Milled West of England KENNEY CLOTHS, BEAVERS, DOES, KINGS, CASSIMERES, VESTINGS, &c., &c., having just received per "Douglas," from London, a general assortment of those articles, all of the very best quality and latest fashion, which he will make up in his usual style, at moderate charge. H. KNIGHT, 12, Pallace Street, Quebec, November 1848.

THE CANADA LIFE ASSURANCE COMPANY. Established 21st August, 1847. CAPITAL, £50,000. RUGH C. BAKER, PRESIDENT. JOHN YOUNG, VICE PRESIDENT. BURTON & SADDLER, SOLICITORS. PHYSICIANS: G. O'BRIEN & W. G. DICKINSON.

THIS COMPANY is prepared to effect ASSURANCE upon Lives and to transact any business dependent upon the value or duration of Human Life; to grant or purchase Annuities or Reversions of all kinds, as also Survivorships and Endowments. In addition to the various advantages offered by other Companies, the Directors of this Company are enabled, from the investment of the Premiums in the Province at a rate of compound interest much beyond that which can be obtained in Britain, to promise a most material reduction of costs; guaranteeing Assurances, Survivorships or Endowments for a smaller present payment, or yearly premium, and granting increased ANNUITIES whether immediate or deferred, for any sum of money invested with them. They can also point to the local position of the Company as of peculiar importance to intending Assurers, as it enables such Assurers to exercise control over the Company, and facilitates the acceptance of healthy risks, as well as the prompt settlement of claims.

Assurances can be effected either with or without participation in the profits of the Company; the premiums may be paid in half yearly or quarterly instalments; and the HALF CREDIT SYSTEM having been adopted by the Board, credit will be given for one half of the first seven premiums, secured upon the Policy alone. Annual Premium to Assure £100, Whole Term of Life.

Table with columns: Age, With Profits, Without Profits, Half Credit.

The above rates, for Life without Participation and Half Credit, will, upon comparison be found to be lower than the similar table, of any other office at present offering to assure in Canada, while the assured with participation will share in three fourths of the whole profit of that Branch of the Company's business. Tables of Rates, Prospectuses, Forms of Application, and any further information respecting the system of the Company or the practice of Life Assurance, can be obtained of the Secretary, or from any of the local Agents. Agents and Medical Officers already appointed:

- Banford.....William Muirhead...
Colbourn.....James Cameron...
Colborne.....Robert M. Boucher...
Dundas.....Dr. James Hamilton
London.....George Scott,
Montreal.....Dr. Alex. Anderson,
Paris.....Frederick A. Wilson
Port St. Marie.....Dr. S. C. Sewell...
Quebec.....David Buchan...
St. Catharines.....Malcolm Cameron...
St. John.....Wells and Davies...
St. Catharines.....Lachlan Bell...
Toronto.....Edmund Bradburn...
Woodstock.....Dr. Geo. Herrick...
Woodstock.....William Lapointe...
Woodstock.....Dr. Samuel J. Stratford.

By order of the Board. THOMAS M. SIMONS, Secretary, Hamilton.

Forms of Application, together with any additional information, can be obtained by application at the Office of WELCH & DAVIES, AGENTS FOR QUEBEC, No. 3, St. James Street. MEDICAL REFEREE, J. MORRIN, Esq., M. D. A BUILDING LOT FOR SALE, In St. JOACHIM STREET, ST. JOHN'S SURBOURSE. Inquire at No. 15, Stanislaus Street.