BRITANNIA

LIFE ASSURANCE COMPANY,

No. 1, Princes Street, Bank, London.

CAPITAL, ONE MILLION.

Directors.

WILLIAM BARDGETT, ESQ.
SAMUEL BEVINGTON, ESQ.
WILLIAM FECHNEY BLACK, ESQ
JOHN BRIGHTMAN, ESQ
GEORGE COHEN, ESQ.
MILLIS COVENTRY, ESQ.
JOHN DREWETT, ESQ.
ROBERT EGLINTON, ESQ.
ERASMUS ROBERT FOSTER, ESQ.
ALEXANDER ROBERT IRVINE, ESQ.
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AUDITORS.

EDWARD BEVAN, ESQ.
ANDREW JOPP, ESQ.

MEDICAL OFFICERS.

JOHN SIMS, M. D. Cavendish Square.
EBENEZER SMITH, ESQ. Surgeon, Ballister Square.

STANDING COUNSEL.

THE HON. JOHN ASHLEY, New Square, Lincoln's Inn.

SOLICITOR.

WILLIAM BEVAN, ESQ. Old Jewry.

BANKERS.

MESSRS DREWETT & FOWLER, Princes St.

THE real and substantial advantages afforded to the Public by well-regulated Establishments for the Assurance of Lives, and the sound basis on which these institutions are founded, are proved, incontestably, by their complete and continued success, and by the remarkable fact, that, in no one instance, have they ever failed in their engagements, in consequence of an exhaustion of the Funds provided to meet the claims. So decided and so manifest are the benefits resulting from the system of Life Assurance in general, both in regard to the Provision it affords to Families in the event of premature death, and the Security it gives to Creditors for debts otherwise irrecoverable, that with every increase of information and intelligence, there appears to be excited, on the part of the Public, an increased desire to participate in its protective advantages. So sound and unerring also are the principles on which Life Assurance Companies are based, that neither commercial difficulties and distrust on the one hand, nor pestilential maladies on the other, have ever yet affected their stability or impeded their successful progress.

Assurances may either be effected by parties on their own lives, or by parties interested therein on the lives of others.

The effect of an Assurance on a person's own life is to create at once *a Property in Reversion, which can* by no other means *be realized. Take, for instance, the case of a person at the age of Thirty, who by the payment of £5 3s. 4d. can become at once possessed of a bequeathable property amounting to £1000, subject only to the condition of his continuing the same payment quarterly during the remainder of his life,—a condition which may be fulfilled by the mere saving of* eight shillings *weekly in his expenditure. Thus, by the exertion of a very slight degree of economy—such, indeed, as can scarcely be felt as an inconvenience, he may at once realize a capital of £1000, which he can bequeath or dispose of in any way he may think proper.*

Assurances may be advantageously effected on the lives of others, either for the purpose of securing loans or debts, or in any case where the party has an interest in the life of another, so as to be *in any way* prejudiced in the event of his decease. To creditors a Policy of Assurance affords a certain, and in many cases the only means of security.—The debtor is too frequently unable to pay the premium for an Assurance on his life; and the creditor, to whom security is the main object to be regarded, may make the payment of such Premium the condition of his forbearance in not insisting upon the immediate payment of his demand. In the same manner the circumstances and prospects of a borrower, and the nature of the security he has to offer, are frequently such as to render it absolutely necessary for an Assurance to be effected on his life, in order to enable the lender safely to advance the amount required.

In addition to the published rates, an extensive set of Tables has been computed for Assurances; also for Reversionary Annuities, Endowments for Widows and Children, and for every possible contingency affecting human life, against which it may be prudent or expedient to provide.

Among others, the following improvements on the system usually adopted, are recommended to the attention of the public:—

A Table of increasing rates of Premium on a new and remarkable plan, peculiarly advantageous in cases where Assurances are effected by way of securing loans or debts, *a less immediate payment being required on a policy for the whole term of life than in any other office;* and the holder having the option of paying a periodically increasing rate, or of having the sum assured diminished according to an equitable scale of reduction.

Officers in the Army or Navy, engaged in active service, or residing abroad, and persons afflicted with Chronic Disorders not attended with immediate danger, assured at the least posible addition to the ordinary rates, regulated in each case by the increased nature of the risk.

Ladies and others to whom it may be inconvenient to appear at the office, will be visited at their own houses, by one of the Medical Officers.

All claims payable within One Month after proof of Death.

No proof of Birth is required at the time a claim is made; the Age of the Assured, being in every case admitted in the Policy, cannot, under any circumstances, be afterwards called in question.

Policies effected by parties on their own lives are not rendered void in case of death by duelling or the hands of Justice. In the event of suicide, if the policy be assigned to a *bona fide* Creditor, the sum assured will be paid without deduction; if the policy be not so assigned, the full amount of Premiums received thereon will be returned to the family of the Assured.

Policies having become forfeited in consequence of the non-payment of the renewal Premiums, may be revived without the exaction of a fine, at any time within twelve calendar months, on the production of satisfactory evidence relative to the state of the health of the Assured, and the payment of interest on the Premiums due.

By these and similar Regulations, many of which are peculiar to this Establishment, it is presumed that the important object has been attained of rendering a Policy of Assurance as complete an Instrument of Security as can possibly be desired.

THE Subcriber having been appointed Agent to the above Company in this City, is prepared to receive proposals—and to give the requisit information as to the mode of effecting Assurance.

R. PENISTON.

Medical referees.—Doctors Mervin and Sewell.

Quebec, 5th Jan. 1839.

BALDNESS.

A BEAUTIFUL HEAD OF HAIR is the grandest ornament belonging to the human frame. How strangely the loss of it changes the countenance, and prematurely brings on the appearance of old age, which causes many to recoil at being uncovered, and sometimes even shun society to avoid the jests and sneers of their acquaintances; the remainder of their lives consequently spent in retirement. In short, not even the loss of property fills the generous thinking youth with that heavy sinking gloom as does the loss of his hair.—To avert all these unpleasant circumstances, OLDRIDGE'S BALM OF COLUMBIA stops the hair from falling off on the first application and a few bottles restores it again. It likewise produces eyebrows and whiskers; prevents the hair from turning gray, makes it curl beautifully, and frees it from scurf. Numerous certificates of the first respectability in support of the virtues of Oldridge's Balm are shown by the proprietors.

☞Read the following:

Robert Wharton, Esquire, late Mayor of Philadelphia, has certified, as may be seen below, to the high character of the following gentleman:

The undersigned do hereby certify that we have used the Balm of Columbia discovered by J. Oldridge, and have found it highly serviceable not only as a preventative against the falling off of hair, but also a certain restorative

Wm. Thatcher, sen.
Methodist Minister in St. George charge, No. 86 North Fifth st.
John P. Inglish, 334 Arch st.
John D. Thomas, M. D. 163 Race st.
John S. Furey, 101 Spruce st.
Hugh McCurry, 243 South 7th st.
John Gard, Jr., 123 Arch st.

It will certainly raise its virtues in the estimation of the public, when it is known that three of the above signers are more than 50 years of age, and the others not less than 30.

From the Mayor.

Commonwealth of Pennsylvania, City of Philadelphia.

I, Robert Wharton, Mayor of said city of Philadelphia, do hereby certify that I am well acquainted with Messrs. J. P. Inglish, John S. Furey, and Hugh McCurry, whose names are signed to the above certificate, that they are gentlemen of character and respectability, and as such, full credit should be given to the said certificate.

In witness whereof I have hereunto set my hand, and caused the seal of the city to be affixed, this sixth day of December. &c.

[L. S.] Robert Wharton, Mayor.

Caution.—Observe that each bottle of the genuine Balm has a splendid engraved wrapper, on which is represented the Falls of Niagara, the agent's name, &c.

Sold wholesale and retail by

J. J. SIMS.
MUSSON & SAVAGE,
BEGG & URQUHART.

Quebec, Sept. 1838.

CHAMPAGNE, CHABLIS, AND BURGUNDY WINES.

THE Subscriber having been appointed by Messrs. Damotte & Chevalier, of Tonnere, Agent for the sale of their WINES in this city, invites the attention of the public to a consignment just received.

JOHN YOUNG,
St. Peter Street.

PRINTING

Of every Description,

EXECUTED WITH

NEATNESS, ACCURACY AND DESPATCH,

And on Moderate Terms,

BY

WILLIAM COWAN & SON,

AT

THE OFFICE OF THE QUEBEC TRANSCRIPT,

No. 13, Saint John Street,

UPPER TOWN.

Quebec, 10th April, 1839.

TEMPERANCE ADVOCATE.

THE Committee of the Q. T. A. Society, in calling the attention of the friends of Temperance to the following Prospectus, would just state that Subscriptions—

One Shilling and Sixpence per annum,

STRICTLY IN ADVANCE,—

will be received by

Mr. John Shaw, Saint John Street,
Mr. D. Cameron, Rue Sous-le-Fort, Lower Town, and
Messrs. Musson & Savage, Buade St.

Quebec, 10th April, 1839.

☞ Persons wishing to subscribe, will be kind enough to hand in the amount immediately, as the work will not be sent from Montreal without the cash

PROSPECTUS

Of the Fifth Volume of the

CANADA TEMPERANCE ADVOCATE.

THE Committee of the Montreal Temperance Society, in commencing another volume, earnestly request the aid of the friends of Total Abstinence in both Provinces to extend its circulation, by subscribing themselves and procuring as many subscribers as possible. The welfare of our country the safety of our families, and the prosperity of the Church of Christ, demand vigorous measures to stem the torrent of intemperance which is rapidly spreading its destructive course over the land.

Amongst the many means for effecting a reform, the promulgation of truth, through the medium of the press has been, by the blessing of God, one of the most efficacious. Acting upon this belief, the Committee, besides making arrangements to render the *Temperance Advocate* still more interesting, have resolved to lower the price of the next volume fully one half, although at the present rates, its support is attended with considerable pecuniary loss. To sustain the undertaking at even a moderate sacrifice, *prompt payment* and an *extended circulation* are absolutely necessary. The friends of Temperance are, therefore, appealed to for renewed exertions, in order that the committee may be relieved in some measure from the responsibility assumed, and be enabled to continue the support of a means so necessary for the success of the Temperance Reformation.

The following are the terms of the fifth volume: When delivered in town, 1s. 6d. per annum, 1s. 3d. per copy. Sent by mail (except to post-masters) *postage included*, from 1 @ 10 copies 1s. 8d. per annum; from 10 @ 100, 1s. 6d.; 100 and above, 1s. 3d. NO PAPER FORWARDED WITHOUT PAYMENT IN ADVANCE. All communications and remittances to be sent (post paid) to Mr. James Court, Secretary.

N. B.—Copies will be sent (gratis) to every Minister of the Gospel and Schoolmaster whose names are transmitted. Individuals and Societies unable to pay for the quantities they may wish to take, will be supplied at reduced prices or gratis, on making proper representations.

Montreal, February, 1830.

FOR SALE.

THIRTEEN Hogsheads superior U.C. Leaf Tobacco,

100 Catty Boxes Young Hyson
10 Chests Souchong
10 Half Chests do.
2 Boxes Pouchong
} Tea.

....also,....

Pork—Mess, Prime Mess and Prime.

And daily expected,

16 hhds. Gallipoli Oil.

HENDERSONS & CO.

25th October. St. Peter Street

OLD TYPE.

FOR SALE BY THE SUBSCRIBERS; the undermentioned fonts of old type,

532 lbs. Long Primer,
500 lbs. Small Pica,
140 lbs. Brevier,
130 lbs. Great Primer,
133 lbs. Double Pica,
145 lbs. Double English,
303 lbs. Canon 5 & 8 line letter,
107 lbs. 16 line letter.

The whole weighing about 2115 lbs.—will be sold very low for cash.

W. COWAN & SON.

FOR SALE,

TEN ARPENTS OF LAND in the upper part of the Seigniory of Lower Bijou, adjoining St. Vallier's Suburb. The situation of this land, intersected by streams of water in every part, is not to be equalled in the environs of Quebec, offering as it does every advantage for the establishment of manufactures of every kind; the soil is also excellent for agricultural purposes.

Also to be conceded:—

The front of the said land, situated on the Lorette road and the western side of the road leading to St. Foy, in lots of eighty feet in front, by one hundred and twenty feet in depth.

Apply on the spot; or to P. Sheppard, Esqr.

Quebec, 0th Feby.

FOR SALE.

ONE HUNDRED Kegs superior U. C. BUTTER,
130 Barrels ditto ditto fine Flour,
50 ditto ditto ditto Peas.

EBENEZER BAIRD,

Quebec, 27th Feb., 1839.

FIRE WOOD FOR SALE.

THE SUBSCRIBER offers for sale, from One to One Hundred Cords of Firewood, of the best quality.

S. TOZER.
Upper Town, Market.

Quebec, 9th March, 1839.

FOR SALE,

TWO HUNDRED Barrels of American Pitch.

R. PENISTON.

Quebec, 2nd March, 1839.

FOR SALE.

THE FARM known under the name of "THE BLUE-HOUSE FARM,"—situate on the Lorette Road, containing about Fifteen superficial Acres, and an excellent House and extensive Out-Houses thereon erected. A valuable Garden is attached to the premises.

Liberal terms will be given.

J. H. KERR.

Quebec, 13th April, 1839.

TO BE LET.

THE WELL KNOWN SHOP & Premises at present occupied by the Subscribers, or those Premises adjoining, fronting the Neptune Inn, at present being put into first-rate order.—Apply to

GIBB & SHAW

Lower Town, 13th April, 1839.

FOR SALE.

THAT well finished and comfortable HOUSE, situated on the Saint Louis Road, lately occupied by the Honorable George Pemberton.—Attached to the House are commodious Out-Houses, and an extensive Garden.—Enquire of

J. H. KERR.

Quebec, 13th April, 1839.

TO LET.

A CONVENIENT and pleasantly situated COTTAGE, near the Church at Beauport, lately in the occupation of Mr. Harrison;

also,

APARTMENTS suitable for a Family in the large House belonging to the Heirs of the late R. Gray, Esq., on the Beauport Road about three miles from town.

Apply on the premises to

MRS. the Widow RITCHIE.

13th April, 1839.

TO BE LET,

From the First of May next,

THE BREWERY WHARF & Pres-de-Ville, with the Building thereon.

also,

The Wharf and Stores adjoining the south side of the above.

The premises are both at present occupied by Mr. Alex. Hamilton.

For terms apply to the undersigned.

S. MACAULAY, Agent.

Quebec, 20th Feb. 1839.

QUEBEC:
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