

THE QUEBEC TRANSCRIPT.

**BRITANNIA LIFE ASSURANCE COMPANY,**  
No. 1, PRINCES STREET, BANK, LONDON.  
CAPITAL, ONE MILLION.

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coln'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, is proved, incontestably, by their completion 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. No 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 irrevocable, 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 malarial 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 £3 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 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 amount 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 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 possible 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 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 Subscriber having been appointed Agent to the above Company in this City, is prepared to receive proposals—and to give the requisite information as to the mode of effecting Assurance.

R. PENISTON.  
Medical referees.—Doctors MORRIS and SEWELL.  
Quebec, 6th Jan. 1839.

THE highest price given for all kinds of OLD ROPE, by THOMAS COOK,  
Quebec, 26th January, 1839 G. ad.

PILES, &c.  
HEMORRHOIDS—NO CURE NO PAY!  
Price \$1.—Hay's Liniment—No Fiction.

THIS extraordinary chemical composition, the result of science and the invention of a celebrated medical man, the introduction of which to the public was invented with the solemnity of a death-bed bequest, has since gained a reputation unparalleled, fully sustaining the correctness of the lamented Dr. Gidley's last confession, that "he dared not die without giving to posterity the benefit of his knowledge on this subject," and he therefore bequeathed to his friend and attendant, Solomon Hays, the secret of his discovery.

It is now used in the principal hospitals and the private practice in our country, first and most certainly for the cure of the Piles, and also so extensively and effectually as to baffle credulity, unless where its effects are witnessed externally in the following complaints:—

For Dropsy—Creating extraordinary absorption at once.

All Swellings—Reducing them in a few hours.

Rheumatism—Acute or Chronic, giving quick ease.

Sore Throat—By cancers, ulcers or colds.

Croup and Whooping Cough—Externally, and over the chest.

All Bruises, Sprains and Burns—Curing in a few hours.

Sores and Ulcers—Whether fresh or long standing, and fever sores.

Its operations upon adults and children in reducing rheumatic swellings, and loosening coughs, and tightness of the chest by relaxation of the parts has been surprising beyond conception. The common remark of those who have used it in the Piles, is "it acts like a charm."

THE PILES.—The price \$1 is refunded to any one who will use a bottle of Hay's Liniment for the Piles, and return the empty bottle without being cured. These are the positive orders of the proprietor to the Agents, and out of the many thousands sold, not one has been unsuccessful.

CAUTION—None can be genuine without a splendid engraved wrapper, on which is my name, and also that of the Agents.

I. I. SIMS,  
MUSSON & SAVAGE,  
BEGG & URQUHART.  
Quebec, 29th Sept. 1838.

PILES, DROPSY, SWELLINGS, ALL SORES, RHEUMATISM. It is absolutely asserted on the most positive proof that the above complaints are arrested and cured by the timely use of Hay's Liniment. It is impossible to find room in this paper to present those proofs which are conclusive and convincing. They may be seen at length as below.

The true article has a splendid engraved wrapper with agents' and proprietor's name, and may be had of

I. I. SIMS,  
MUSSON & SAVAGE,  
BEGG & URQUHART.  
Quebec, Sept. 1838.

CUSTOM HOUSE BLANKS.

15 R EAMS, comprising all the different Forms used at the Custom-House, ARE OFFERED AT 40s. PER REAM, or 2s. 3d. PER QUIRE.

APPLY AT THE Office of The Transcript, 13, St. John Street

MADEIRA WINE.  
A FEW CASKS Howard, March & Co.'s MADEIRA WINE—price £70 per pipe of 110 gallons—for sale by JOHN GORDON & CO. St. Paul Street. Quebec, May 1838.

THE SUBSCRIBERS OFFER FOR SALE—

300 K EGGS London WHITE LEAD, 100 Kegs do. do. genuine No. 1, 15 Casks English LINED OIL, double boiled, 5 Co. Raw do. 100 Boxes superior English YELLOW SOAP 100 Casks fine Canada ROSE NAILS 3 1/2 36 lb. 75 doz. SHOVELS, 10 Cwt. best English GLUE, WITH A GENERAL ASSORTMENT OF HARDWARE. JOHN SHAW & CO. IMPORTERS, QUEBEC. 2nd March, 1839.

INDIA RUBBER SHOES. JUST RECEIVED, AND FOR SALE, LADIES', Gentlemen's, and Children's INDIA RUBBER SHOES, of the best quality.

FREDK. WYSE, No. 3, Palace Street, opposite the Albion Hotel, Upper Town, and the foot of Mountain Street, near the Neptune Inn, Lower Town. Quebec, 25th Sept. 1838.

THE Subscribers have just received a large supply of the following celebrated Medicines, viz:—

OLDRIDGE'S BALM OF COLUMBIA, HAY'S LINIMENT for Piles, Rheumatism, &c. HEADACHE REMEDY. A fresh supply of MOPFAT'S LIFE PILLS and PHENIX BITTERS. BEGG & URQUHART, 13, St. John Street, and 8, Notre Dame St., L. 5th October.

THE SUBSCRIBER OFFERS FOR SALE

100 Boxes fresh Digby Herrings, 20 Tierces East India Rice, 4 Pipes Cognac Brandy, 100 Barrels American Pitch, 30 do. do. bright Varnish, 10 do. Brewers' Bungs, 150 Kegs fresh U. C. Butter, 100 do. Hog's Lard, 15 Cases Ladies' Twist and Cavendish Tobacco 2 do. James River Tobacco in tins, 1 do. Cassia, 5 do. Port Wine, each 5 doz. 1 do. Glazed Hats, 15 Bales American Hops, 1 do. striped Cotton and Calico Shirts, 2 do. assorted sewing Thread, A small Lot of Prime Pork. ALSO, Whale and Seal Oil, in hds. and blbs. Quills, assorted qualities, Principe Cigars.

Hy. J. NOAD, Hunt's Wharf. Quebec, 2nd March, 1839.

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, 1838.

FOR SALE.

THIRTEEN Hogsheads superior U.C. Leaf Tobacco, 100 Catty Boxes Young Hyson Tea. ALSO, 10 Chests Souchong 10 Half Chests do. 2 Boxes Pouchong. ALSO, Poek—Mess, Prime Mess and Prime. And daily expected, 16 hds. Gallipoli Oil. HENDERSONS & CO. St. Peter Street. 25th October.

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, situated 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 Firm of WHY next, THE BREWERY WHARF at Pres-de-Ville, with the Buildings 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.

FOR SALE OR CHARTER. THE splendid new copper fastened Ship "WELLINGTON," about 480 tons, old measurement, built and fastened according to the rules laid down in Lloyd's new book. Will be found a desirable vessel where carrying and speed are required.—The Rigging, Sails, &c. being here, will ensure at early vessel. If not sold, will accept a Charter to Liverpool or Belfast.—Apply to EDWARD OLIVER, ST. ROCHES. Quebec, 9th March, 1839.

PASSAGE FROM BELFAST. PERSONS desirous of having their friends brought out from Belfast in Mr. Grainger's ships the ensuing spring, can have it done by paying the amount of passage to the undersigned. G. H. PARKE, Quebec, 14th Feby. 1839.

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