THE Subscriber bega to announce, that he will dispose of the whole of his STOCK of SUPERIOR CUTLERY, SURGICAL INSTRUMENTS, JOINERS TOOLS, Cast Steel Filesy Rupture Bandages, Magic Razor Strops, with Me-tallic Hone, and a general assortment of HARD-WARE, TEN PER CENT. LOWER than the lity of articles can be purchased in t WILLIAM WARREN, 168, West End Notre Dame Street, Sign of the Golden Scissor Montreal, Nov. 23, 1849. TALLYHO! TALLYHO!!

FREDERICK FENNEY'S TALLYHO RAZORS. Be wise, and try them! Ordinary Razons any one can make; these are extraordinary! and warranted to cut a hair.

Sold Wholesale and Retail by all Hardware Merchants in Canada—such one being warranted. Agent for the Manufacturer,

JAMES HUTTON, October 26, 1849. W. HUTTON & SON, SILVERSMITHS, PLATERS,

MANUFACTURERS OF THE PATENT ELECTRO HUTTON & SON having perfected the sound of Plating, both by the Electro and Magnetic processes, are prepared to execute Orders in Table Services, &c., either in Plath Patterns or the most Elaborate style of finish.

Agents for the Manufacturers,

JAMES HUTTON,

October 26, 1849.

NOR SALE by the Undereigned:

500 tens English and Scotch Sar Iron

75 do Banks' do do

70 do Hoop and Sand do

60 do Shock do

100 do Swedes

10 do Conch Spring Steel

30 do Castings

154 Shot

50 Potash Kettles

1600 salks Gus and Wrought Nails

1600 do Horse

75 do Cast Chain

250 boxes Caneds Plates

1660 do IC and A In

And a general amortment of BIRMINGHAM

and SHRFFIELD SHELT GOODS. October 26, 1849.

MENA RET ANNEXATION.

SILK AND WOOLLEN DYERS, SCOURERS AND FURNITURE CLEANERS STEAM ENGINES AND STEAM BOILERS.

OW AND HIGH PRESSURE STEAM BOILERS.
ENGINES (of great power and of the best quality) made to order.

"Mill Gearing?" of every description fitted up (from a great variety of patterns) at short notice.

"Bark Mills." Double and Single, on hand, of AND FURNITURE CLEANERS,

169. Norme Dame Street, Montraeat,

Deg to return thanks to the public generally,
for their Patronage since their commencement in business, and take this opportunity to
mention, that they have made considerable inprovements in their Establishment, by which
they are enabled to do yet better for their Catomers, and on shorter notice, and thereby hope for
a continuance of past favors.

B. & G. engage to Clean and Dress all sorts of
Staff, or Satin Garments, as they come from the
Manufactures, without, being andone i also,
Chintz, Bed and Window Purnitures Cleaned and
Glazel; Marvetta Dyed and Watered; Pasthers
and Rum, Red and White Hair Dyed my Color.

December 14, 1849. Constitution in the other Screen on

CANDIED CITRON PREL WILLIAM LYMAN & Co., 194 and 196, St. Paul Street. GEORGE BRUSH.

55,000 DOLLARS! MONTBEAL AND LACHINE RAILin the Grand Compliant Longy of Maryland in the Grand Compliant Longy of Maryland Daniel December 22, 1848. Sold by CULVIN & Co

COLVIN & CO.'S OFFICE,

. IV. corner of Baltimore and Calvert Stre Museum Building, Baltimore, Md.

"We wield the magic wand, the golden dream realized."
Every State in the Union represented in the list
of Capitals sold last year at COLVIN & Co.'s.

CAPITALS SOLD IN DECEMBER.

LOTTERIES FOR JANUARY 1850

ONE ORDER

Lettera always come safe by mail.

Managers' Official Drawings, with statement of
sult, sent under close envelope to all who order

ATTENTION !!!

M. M.CLOSKY

SILK AND WOOLLEN DYER, AND FUR NITURE CLEANER, No. 187, Notre Dame Street,

nd Dressed. Gentlemen's Garments Cleaned, Dyed, Pressed

N. B.—Mas. M'CLOSKY carries on the MIL-INERY and STRAW-BONNET MAKING, in all its branches.—Straw-Bonnets Cleaned, &c., at

IMPORTANT TO THE PUBLIC.

name for six years from the 1st May. Montreal, November 8, 1849.

BOESE & GWILLIAM,

12

and made Waterproof, without Ripping.
Gentlemen's Straw Hats Dyed any Color.
Mouraings Dyed in Forty-Eight Hours.

all its branches.—Straw-Bothe lowest rates.

Montreal, Nov. 26, 1849.

COLVIN & Co., Baltimore, Md. 40-3m,w,m

Better than a California Ada

Please address

January 2, 1850.

ounting to upwards of

5,000

TREAL AND LACHILE RAILROAD Events of the pear year, or glorious to their vessel has seeded the unisternal vertice—" their very fouch to gold."

From North to South, and from the East to the Great West, in every State of this great confederacy, has the name and fame of the great Lottery Firm of COMPANY having directed that a portion of NEW STOCK of the COMPANY, ter "GUARANTEED SHARES," should be offered to the Public for Subscription, notice is hereby, given, that a BOOK has been OPENED, at the COMPANY'S OFFICE, in this City, for the purpose of receiving the SIGNATURES of persons destrous of subscribing. Firm of

COLVIN & Co.,

Of Baltimore, Maryland, become known by their

Brilliant success in selling Capital Prices.

One order, per mail, to Colvin & Co. has produced the Capital Price.

The Agency of COLVIN & Co. has been established in Baltimore twenty-five years, as Agents

The Shares are £50 each, psyable by insments as follows, and are entitled to a Divide of Eight per cent. per annom, the entire reversible Road being pledged in payment thereof.

£5 per Share on the 1st May, 1800 1st Aug., do
1st Nov., do
1st Feb., 1851
1st May, do
1st Aug., do
1st Nov., do blished in Baltimore twenty-five years, as Agents under Messes. Yates & McIntyre, D. S. Gregory & Co., J. G. Gregory & Co., and D. Paine & Co. 1st Feb., 1852 1st May, do 1st Aug., do k) The most unparalleled Prize Venders in the world! Guarantee all Prizes.
Official Drawings of December show EIGHT CAPITAL PRIZES SOLD IN DECEMBER,

JNO. FARROW. Montreal, 12th Feb., 1850.

ROAD COMPANY

QUARANTEED SHARES.

CHAMPLAIN AND ST. LAWRENCE RAILROAD.

OTICE is hereby given, that Three Calls of FIVE POUNDS each, per Share, on the Capital Stock of the CHAMPLAIN and ST. LAWRENCE RAILROAD COMPANY, have been made, and will become payable at the Office of the Company, in Montreal, on the First day of April, one on the First day of May, and the last

THE COMPANY of PROPRIETORS of the CHAMPLAIN AND ST. LAWRENCE RAILROAD give notice, that they will apply to the Provincial Legislature at its next Ses power to increase the CAPITAL STOCK of the Company; also, for power to unite, amalgamate with, or lease the MONTREAL AND PROVINCE LINE JUNCTION RAILROAD, or any other Railroad to be constructed between the Province Line and the Town of DORCHESTER, commonly called ST. JOHNS. (Signed)

Chairman. 59 THE COMPANY of PROPRIETORS of the THE COMPANY of PROPRIETORS of the CHAMPLAIN AND ST. LAWRENCE RAILROAD give notice, that they will apply to the Provincial Legislature at its next Session, for power to CONSTRUCT a BRANCH ROAD from some point on their present Line of Railroad, between St. Johns and Laprairie, to some point on the River St. Lawrence, opposite to Montread, or to the Longueuil Terminus of the St. Lawrence and Atlantic Railroad.

and Atlantic Railroad. JOHN CARTER, 59 Feb. 1, 1850. CAMERON'S WINTER EXPRESS,

CONNECTION WITH ALLEN'S UPPER CANADA EXPRESS. CAMERON respectfully intimates, that he CONTINUES his EXPRESS BUSINESS during the WINTER. PARCELS and PACKAGES conveyed to, and ACCOUNTS collected in, QUEBEC, THREE RIVERS, MONTREAL, KINGSTON, TORONTO, and HAMILTON.

Montreal,

(OPPOSITE MR. DUNN'S GROCERY.)

BEGS to return his best thanks to the Public,
for the kind Patronage he has received since
he began business, and desires to intimate, that he
has completed his Establishment in a superior
manner to any in this city—he has procured a
New Patent Engine for Glazing Chints, Furnitures, Sofa and Chair Covers; also a New Cylinder Machine for Watering Silks, Moreens, &c.,
equal to new; also, a New Hot Press, for Table
Govers, Damasks, Merino Dressea, Shawls, &c.
Every article of Goods, which the art of Dying is
capable of improving, is done by him in the most
perfect and satisfactory manner, promptly, and
much cheaper than at any other House in North
America. ILTON.
PARCELS or ORDERS left at Mr. ANDREW
MANN'S SPRING WATER DEPOT, St. Frangois Xavier Street, will be strictly at anded to.
Montreal, 13th February, 1850

58

RUTLAND AND BURLINGTON RAILROAD.

NEW ARRANGEMENT.

Through to Boston, in 12 hours, and New York is Through to Boston, in 12 nours, and are 24 hours, with only 14 miles of Staging!!

EAVE Burlington at 5 o'clock, A. M., so as to reach Bellows Falls in season to take the Express Train to Boston, reaching Boston, riathe Cheshire and Fitchburg Rallroads, at 5 55, P. M., of the same day. Also, connecting at Chints, Sofa and Chair Covers Cleaned and Glazed, without taking to pieces.—Counterpanes, Blankets, Carpets, and Hearth Rugs Scoured.
Moreens Dyed and Watered.
Monseline de Laine Dresses Cleaned in the French Style, without taking to pieces.—All kinds of Silks, Satins, Velvets, and Crapes, Dyed and Dressed.
Gentlemen's Garments Cleaned Crapes, Dyed and Dressed.
Gentlemen's Garments Cleaned Crapes, Dyed and Dressed.

Lake Champlain.
Freight Trains, with Passenger Car attached, leaves Rutland at 5 30, X. M., arriving at Burlington at 1, A. M. Returning, leaves Burlington at 1, P. M., arriving at Rutland at 6 18, P. M.

ton at 1. P. M., arriving at Rutland at 6 18, P. M. Also, a regular Freight Train runs to and from Ludlow, and Bellows Falls.

All further information, together with Tickets, can be obtained at the Ticket Office, in Burlington, and of the Station Agents on the line; also, at the Fitchburg Depot, and Bigelow's Express Office, Railroad Exchange, Boston.

T. FOLLETT,

President.

Burlington, Nov. 19, 1849. JOHN McCLOSKY,

SILK AND WOOLLEN DYER AND CLOTHES

CLEANER,

[Faces Belfart, and Doneganas' Hotel,

No. 33, St. Lewis Street, near Doneganas' Hotel,

DEGS to return his best thanks to the Public at Montreel, for the kind manner in which he has been patronised for the last four years, and now craves a continuance of the same. He will carry on his Trade as formerly in all its branches, viz:—Dying all kinds of Silks, Satina, Crapes, Woollens, &c., as also, Scouring all kinds of Silk and Woollen Shawls, Moreen Window Cuttains, Bed Hangings, Silks, &c., Dyed and Watered. He begs to state he has procured a new Patent Watering Machine for Watering Silks. Shopksepers, Tradesmen, and others, who may require anything done in the above line, will find it greatly to their advantage to call on him. He also engages to renew the colour of all sorts of Woollen Cloths that has lost them, and to make the cloth look as when new. All kinds of Stains, such as Tar, Paint, Oil, Grense, Iron Mould, Wine Stains, &c., carefully extracted.

N. B.—As many of my customers are of opinion that I have opened another Establishment in Notre Dame Street, I wish to correct the mistake, by informing them that I have nothing to do with any place but the above, and that I have leased the same for six years from the 1st May.

Montreel, November 8, 1849.

Burlington, Nov. 19, 1849. BOSTON AND LIVERPOOL PACKET SHIPS.

TRAIN & CO.'S LINE.
Sailing from BOSTON on the 5th, and from ALIVERPOOL on the 5th and 20th of every Month, as follows:—

Ship ANGLO-AMERICAN, Jun. 5, Feb. 20, May 5, June 20, Capt. Albert H. Brown, Sept. 5, Oct. 20 WASHINGTON IRVING, Feb. 5, March 20 Soptons, Capt. June 30, June 5, July 20, Capt. June 5, July 20, Capt. June 6, July 20, March 5, April 20, July 5, Ap July 5, Aug. 20
Nov. 5, Dec. 20
April 5, May 20
Aug. 5, Sept. 20
Dec. 5, Jan. 20. 1000 tons, Capt. EREN CALDWELL, thip PARLIAMENT, (new) 1100 tons,

ip SUNBEAM, 900 tons, Capt. GEO. Jan. 5, W. PUTNAM.
Ship WESTERN STAR, (new) 900 tons, Captain ALLEN H. KNOWLES, Ship TOWNSEND, 800 tons, Captain Ship ROBERT C. WINTHROP, 800 tons, Captain Captain, Ship ROBERT C. WANA ARROW. (Oct. D. tons, Captain Garus Sampson (Oct. D. May 5, Nov. 5 June 5, Dec. 5

These Ships are all of the first class, built in Boston expressly for this trade, and commanded by men of experience, and have superior accommodations for passengers.

For Freight or Passage, apply, in Boston, to ENOCH TRAIN & Co., 57 and 38, Lewis Winsrf, and in Liverpool to TRAIN & Co., 5 India Buildings.

LT-Persons wishing to send for their friends, can obtain Certificates of Passage - Cabin, Second Cabin of Steerage, by applying in Boston at the Office as above the male place taken. Cabin Passage reduced to \$60.

Sight Bills of Exchange can also be had in sums to suit.

Rovember \$1.

EDICINAL COD LIVER OIL—a suprior article, just received, by
WILLIAM LYMAN & Co.,
194 and 196, St. Paul Street.

THE COOLNIAL ON THE INFIRMITIES OF FOUTH AND
MATURITY.

Just Published, 40th Edition, and may be had
in French and English, in Seeled
Envelope, 2s. 6d. Sterling. Mife Ansurance Company.

Envelope, 2s. 6d. Steiling.

SELF-PRESERVATION:

MEDICAL TREATISE ON THE PHY—
SIOLOGY OF MARRIAGE, and DISORDERS OF YOUTH AND MATURITY, usually
acquired at an early pariod of life, which enervate
the physical and mental powers, dominish and enfeeble the natural fee ings, and exhaust the enercies of Manhood—with practical observations on
the Treatment of Nervous Debility and Indig stion, whether arising from those causes, close
study, or the Influence of Tropical climates; Local and Constitutional Weakness, Syphilis, and all
Diseases and Detrangements resulting from Ladiscretion,—sith Fonty Colored Engravings, illustrating the Anatomy, Physiology, and Diseases of
the Reproductive Organs, explaining their aiructures, uses and functions, and the various injuries
that are produced in the n, GOVERNOR EINCARDINE, r-General of Canada, &c. Deat Offices. LONDON.....
GLASGOW...

BY SAMUEL LA'MERT, M. D., No. 37, BEDFORD SQUARE, LONDON, Doctor of Medicine, Matriculated Member of the University of Edinbu gh, Licentiate of Apothecaries Hall, Lonson, Honorary Member of the London Hospital, Medical Society &c.

DR. LA'MERT

Marriage requires the futfilment of several conditions, in order that it may be really the cause of mu tash happiness. Could the veil, which covers the origin of domestic vertebedness, be ranged, and its true source in every instance disclosed, in how many could it be traced to physical disqualifications and their attendant dissponiuments. Excesses are alsways injurious; the gilt which, when used in moderation, is fraught with advantage, becurren, when abused, the prolific source of mischief, and of greater or less highry to the constitution and vital powers.

The particular excesses, on the nature and consequences of which this Treatises prodesses to dilate, are productive of greater misery to the human trame than any other to which it is subject.

This Work contains an socurate and complete account of the Anatomy and Physiology of the Reproductive Organs, and of their relative conditions in health and disease. Nor are these the sole contents of the work; the means of escape, as well as the nature of the danger, are pointed out in clear and intelligible language. It deservedly requires the closest attention and study, for what subject can be of more importance than the preservation of health, and of the physical ca, abilities of which every man should be possessed. It unfortunately happens, that, the unhappy vectim of excessive indulgence and victious habits, whether acquired in early life, or from the follies of advanced age while suffering from their gives pring to a qualified physician far relef. Shaine and the dread so frequently, but erroneously, entertained, that these complaints are beyond the reach of art, alike restree him, and prevent his seeking for assist ance where alone it can be procured. In acting thus, he for gets that accurate discrimination in as certaining the causes of disease, symiathy with the medical man, who can shew by his possession of the rest this, and other than the great of requesting the causes of disease, symiathy with the medical man, who can shew by his possession of the rest

The Work may be had in Montreal, of JOHN McCOY; in St. Johns, of H. Chuba & Co., price 2s. 6d., Sterling; Halifax, Messrs. Mon-TON & Co.; Quebec, Mr. NEILSON.

NOTICE.
THESE LOZENGES DO NOT CONTAIN AND PREPARATION OF OPIUM, OR OF ANY ANODYNE WHICH CAN INJURE THE CONSTITUTION.

NDER PATRONAGE OF ROYALTY AND THE AUTHORITY OF THE FACULTY.

KEATING'S COUGH LOZENGES,
CERTAIN REMEDY for disorders of the
Pulmenary Organs - in Difficulty of Breathing
- in Redundancy of Pul-gm - in Incipient Consumption (of which Cough is the most positive indication)
they are of unerring efficacy in Ashma, and in
Winter Cough, they have never been known to fail
KEATING'S COUGH LOZENGES are free

LOZENGES" are engraved on the GOVERNMENT STAMP of each box.

IMPORTANT TESTIMONIALS.

Copy of a letter from "CULONEL HAWKER," (the well known Author on "GUNS & SHOOT ING.") Longparish House, near Whitehurch, Hants October 21st, 1846.

Sin, — Lennot resist informing you of the extraordinary affect that I have experienced by taking only a few of your LOZENGES. I had, a cough for several weeks, that denied all that had been prescribed for me; and yet I got completely rid of it by taking about half a small box of your Lozeiges, which I find are the only ones that relieve the cough without deranging the stonach or digrestive organs.

I am, Sir, your humble servant,
P. HAWKER.

P. HAWKER. To Mr. KEATING, 79, St. Paul's Chu

To Mr. Keating, 79, 8t. Peul's Charch-yard.

ANOTHER INSTANCE OF THE GOOD EFFECTS OF KEATING'S COUGH LAZENGES, UPWARDS OF TWENTY-ONE YEARS' STANDING.

Laverroot, 6, Bold Place, Jan 26, 1848

My Dran Sin,—I have great pleasure in informing you that my wife has received great benefit from the use of Kesting's Cough Lozenges, you recommended her a short time since. Previous to this she had been troubled with a severe cough, and we under some of our first medical men here without experiencing any relief; however, Kesting's Lozenges have done wonders.

With respects, believe me, your's initiality,
The Mr. Gronge H. Howell.

The Mr. Gronge H. Howell.

To Mr. GEORGE H. Howell, Chemist, 72, Dale Street

RESTORATION OF VOICE BY KEATING'S COUGH LOZENGES.

GLABOW, 13th January, 1847.

Sia.—I have great pleasure in informing you of the great good your receilent COUGH LOZENGES have done me. In December, 1845, Leaught a severe cold from riding two of three miles, one very wetright, which settled in my lungs, and quite took away my voice, so that I could not spenk above a whisper from that time until December hat. I tried all kinds of medicines, but they were of ne awail was them advised to try your Lozenges, which i did only to please my friends; but before I had finished a 3e. 9d. tin, my voice, to my great juy, came back as strong as ever.

strong as ever.
I am, Sir, your's respectfully,
JAMES MARTIN-BOMAS KRATING, Esq. A RICHAT HERRINGS:—
Best No. 1, in barrels and half-barrels
For Sale by
JAMES GORDON & JAMES GORDON & Co. December 7. SOLAR SPERM OIL:— 25 or casks finest quality For Sale by

JAMES GORDON & Co. December 7. For Sale by JAMES GORDON & Co.

C HOCOLATE, COCOA, &c. :-150 boxes Moti's, Henshaw and 5
No. 1
50 do Moti's Broma JAMES GORDON & Co.

CAPITAL £500,000 STERLING. RICHT HON. THE EARL OF ELGIS AL

EDINBURGH. 1, GEORGE STREET. LONDON..... 4 A, LOTHBURY STR . 35, ST. VINCENT PLACE. .. 49. GREAT ST. JAMES' STREET

HEAD OFFICE, 49, GREAT ST. JAMES' STREET MONTREAL.

Board of Birecters.

The Hon. PETER McGLL, President of the Bank of Montreal.

D. DAVIDSON, Esq., Manager of the Bank of ALEXANDER SIMPSON, Esq., Cashier of the CHRISTOPHER DUNKIN, Esq., Advocate. The Hon. Justice McCORD.

The Hon. A. N. MORIN, Speaker of the Legis-

B. H. LEMOINE, Esq., Cashier of the People's

GEORGE W. CAMPBELL, M. D. Medical Adviser JOHN ROSE, Q. C., Law Agent. ALEXANDER DAVIDSON PARKER,

THE great success which has attended the operations of the COLONIAL LIFE ASSURANCE COMPANY fully bears out the anticipations which its founders entertained.

The numbers who have connected themselves with it, by Assurances, show how very much such an Institution, on a broad and liberal basis, was required.

The Capital of the Compung Gives complete security for all its transactions. The Rates Adopted are as moderate as can be held compa

The Progress of the Company Has been most satisfactory. The Company has granted Assurances, during the last two years alone, to the extent of £306,000 Sterling. Bibision of Brofits.

Dibision of Brofits.

The Directors look forward with confidence to a very favorable result at the Division of Profits in 1854. Persons assuring before 25th May, 1850, will participate in that Division to the extent of fine years' claim for bonus.

The powers of the Board in Montreal being absolute in the disposal of business, gives to the Colonial all the facilities of a Local Company, combining at same time the additional advantage of a large Guaranteed Capital.

Every information can be obtained on application to the MANAGER, or to any of the AGENTS of the COMPANY.

A. DAVIDSON PARKER,

Manager for Canada.

February 6, 1850.

50-3m, w, m

[Comparative Statements of the Rates of Premium adopted by the various Life Assurance Companies transacting business in Canada have, from time to time, appeared in the public prints, placing the Colonial Company, in some instances, at an apparent disadvantage with other Companies. Lowness of Premium of tiself is but a poor criterion of the stability or standing of a Life Assurance institution, or of the advantages to be derived by Assuring with it. The Statements, moreover, though attractive at first sight, ought not to go for much. The example selected for CERTAIN REMEDY for disorders of the Pulmbwary Organs — in Difficulty of Breathing then to go for much. The example selected for moreover, though attractive at first sight, ought not go for much. The example selected for comparison is invariably taken at the Age and from they are of unerring efficacy. In Asahma, and in Winter Cough, they have never been known to fail KEATING'S COUGH LOZENGES are free from every deleterious ingredie. I; they may, therefore, be taken at all times, by the most delicate tends and by the youngest child; while the Public Speake and title Professional Singer will find them invaluable to allaying the hourseless and stritation incidental in vical exertion, and consequently a powerful auxiliary in the production of nelodicous enunciation.

Prepared and sold by Thomas KRATING, Chemist, dec., Not. 70, St. Paul's Church-yard, London.

Sold in boxes, at Is. 9d. each, by the following Agents:—

MOMTREAL—Mesers. JNO. Cartea & Co., and JNO. Musson, & Co., Druggists.

QUEBEC—Mesers. Josh. Bowles & Co., and JNO. Musson, & Co., Druggists.

TORONTO—Mesers Becrett & Co., and Lynan, Kneesilaw & Co., Druggists.

N. B.—To prevent spurious imilations, please to observe that the words. "Keating's Couch Education of the Government Stamp of each box."

All Country in the production of the colonial Company are based, is lower than the average under a similar class of Rates of the Colonial Company that the couch is the following Agents:—

TORONTO—Mesers Becrett & Co., and Lynan, Kneesilaw & Co., Druggists.

N. B.—To prevent spurious imilations, please to observe that the words. "Keating's Couch the form of the form fuller statistical information than is at present in existence, or from an experience much impressed than the words." Keating's Couch more extended than that which has already been most carefully framed from the best statistical information than is at present in existence, or from an experience much impressed than the words. "Reating the couches are the first sight, out plant the total form the par present in existence, or from an experience much more extended than that which has already been obtained, the Directors will rigidly adhere to them, being resolved not to enter into a dangerous competition for business by lowering their Rates, in order to outbid others, but to do either a safe siness, or none at all.]

> CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD.

Incorporated by the Legislature of Com-1846. \$100,000.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY is established upon the purely mistual system, with a Tariff of Premiums as low as is justifiable with the permanence and accurity of an Institution of this character. Every person taking out a Policy is a member, and entitled to vote at the Annual Meetings. The Dividends are declared menually on the Sist January. All persons insuring previous to that day, participate in the profits of that year, which are passed to his credit upon the books of the Company; to be paid during the life of the insured, in the order of rotation, from the excess of a capital of profits of \$200,000. The stipulated capital of profits having been obtained, the Directors will be authorized to pay the first year's Dividends at the close of the present fiscal year, afterwards, each year's Dividends, in regular order, will be redeemed, as the funds of the Institution exceed the above two hundred thousand dollars. It is supposed that each person will be required to pay three annual Premiums before his Dividends will be redeemed. This feature in the conditions of this Company, over those who do not redeem or may the Dividends until the death of the insured, is peculiarly favorable to the member, as the redemption of Dividends will assist in the payment of the Annual Premiums, after a few of the first years have elapsed, or take up notes given for Premiums.

The assured, on surrender of his Policy, at any

a give.

a satured, on

after three years,

iue. All Premiums amount
or more, on Policiés running five
may be paid one half by Note; to rem
on the Policy, until cancelled by Dividence
the Eolicy becomes a claim.

This Company was arganized in December,
1846, and its prosperity has hitherto been unparalleded. It is now in the third facel year of its extence; and amothers (October, 1849) nearly
thousand members; with a constantly in

the second in locate have been an

members which might
the to the Tables of the Life Insurance is predicated. By success in business, and a strict scor-

GUY R. PHELPS,

BRITISH AND FOREIGN LIPE AND FLE ASSURANCE COMPANY BARTHOLONEW LANE, LONDON

> Capitales-5,000,000 Sterling ESTABLISHED, 1824.

RISES against Accidents by FIRE. in formity with the Tariff lately agreed upon by various Companies doing beames in this city and LL CLAIMS FOR LOSS DISCHARGED ALL CLAIMS FOR LOSS DISCHARGED INMEDIATRLY ON ANTISFACTORY PROOF THERIFI
and solthout reference to the Directors in London
ASSURANCES also effected on LIVES of
which detailed Prospectuses, with Tables of
Rates, and all other information, may be obtained
at the Head Office for Canada, corner of St. The
rese and St. Gabriel Streets.

The most ample security is afforded to pure
admiring with this Company by its large increaadmiring with this Company by its large increacopital, and the personal responsibility of upwers
of One Thousand Shareholders.

RICHARD GERRARD.

Agent for Canada

Agent for Canada Montreal, Oct. 26, 1849. BRITANNIA LIFE ASSURANCE COMPANY No. 1, PRINCES STREET, BANK, LONDON CAPITAL, ONE MILLION STERLING.

Empowered by Special Act of Parliament REDUCED RATES OF PREMIUM—HALL CREDIT RATES OF PREMIUM.

THE greet 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 Directors to KEDUCE the HALLS 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 of Life Assurance at much lower Rates of Premium than those of any other Assurance of The Company of th rance of Fremium than those of any other Assurance Company transacting business in Canada. The Directors have also resolved to extend to British North America the advantages aforoice by the HALF CREDIT RATES of PREMIUM which have been so highly approved and company to the state of the state which have been so highly approved and are so generally adopted by Policy Holders in the United Kingdom. The most liberal conditions are likewise offered to the Assured in the limits to which they may proceed by sea or land, to other paris of North America without affecting their interest

in their respective Policies.
PETER MORRISON, London, Jan. 1, 1847.

Detailed Prospectuses and every requisite info mation as to the mode of effecting Assurances may be obtained upon application to

J. H. MAITLAND, Agent to the Company for Moutreal

Or to any of the following Agents:
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ire £100 Sterling according to the following Tables:

TABLE 1.

nucl. Half-Yearly. Quarterly. s. d. 18 3

36 40 46 56 66 20 7 23 9 28 0 23 8 41 5 TABLE 9 First 5 Years 23 26 30 36 This Table increases every 5 Years, until 21st Year

TABLE 3 For 1 Year. For 7 Years. 22 1/ 22 1/ 24 9 28 6 35 4

TABLE 4. decreasing at the expiration of Life, the Rate decreasing at the expiration of every Finth Year, until the Twentieth inclusive, after which period no other payment will be required. 1st 5 Frs. 2d 5 Frs. 3d 5 Frs. Last 5 Yrs. s. d. 72 7

a. d. 55 6 60 10 67 8 76 4 87 4 101 1 s. d. 19 11 22 4 25 3 28 6 a. d. 38 2 42 6 47 10 54 4 62 2 71 7 78 6 85 10 95 5 108 0 124 3 HALF CREDIT RATES OF PREMIUM. Half Premium During 7 Years. Age. 39 If it be preferred the unpaid seven Half Premiums can be left as a charge on the Policy, when it

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