dies. Now, there at least three or four gentlemen in Toronto who have resided in the West Indies, who could have given information on that point; and, unless I am mistaken, they would have stated that cotton sheets are generally, if not always, used there. In the "list" I see the following: "one dozen pair Danish linen (crass) sheets." This must surely be a mistake, as the only article I ever heard called "crass" in England, is the stuff we make our kitchen towels of. An article seldom to be obtained in Canada, capital stuff to wear, but rather coarse and rough to make sheets of.

On reviewing the published evidence, I am still of opinion that the evidence on both sides was very deficient, and I am inclined to believe that had the Judge's charge been delivered, the verdict would have been different. It may be said-the jury were satisfied. But juries and particularly Cane lian Juries, sometimes return very wonderful verdicts. Although, as a settler in Canada, I have no particular love and affection for "foreign" Insurance Companies, I think the conduct of the plaintiff's Counsel (himself the Director of an Insurance Company) in taking advantage of his position in court to denounce a "Foreign English Company," was in particularly bad taste. He forgot to tell the Jury that he was himself a Director of a Foreign Insurance Company trying to do business here.

It was stated at the trial that the local Directors here were not shareholders and had no interest in the Company. So much the worse for the Company. If they were shareholders they would be apt to look a little more sharply after the interests of their clients.

The occurrence of this case, brings before us certain questions, on which (although my own mind is most decidedly made up on them) I would like to hear the opinions of some of your readers-learned in Insurance matters, viz:-Is the Agent of an Insurance Company justified in insuring so large a sum as £1000, on the contents of a house, 40 by 24 feet, without first satisfying himself by inspection that the property to be insured is really of the value it is represented to be? Secondly, is any man, insuring his property for £1000, or any other sum, justified in leaving his property-so insured-unprotected, and at the mercy of any one who might take a fancy to destroy it? Is he not legally as well as morally bound to take the same care of insured as he would take-for his own security-of uninsured property?

I am Sir,

Your obedient servant, Z. A. Z.

BIRTHS.

" Happy is the man that hath his quiver full of them." At Wellington Farm, Yonge St., on the 2nd instant, the wife of Jesse Thompson, Esq., of a daughter.

In Toronto, on the 1st instant, Mrs. Andrew Henderson, of a daughter.

In Toronto, on the 1st instant, the wife of Mr. William Ince, of a son.

On the 1st instant, the wife of D. B. Read, Esq., Barrister, of Toronto, of a daughter.

MARRIAGES.

Hark! the merry chimes are pealing Soft and glad the music swells; Gaily on the night-wind stealing. Sweetly sound the Wedding Bells.

Eliza Cook.

On Thursday, the 2nd inst., at Trinity Church, Applications, with references, to be addressed to the King Street, Toronto, by the Rev. Alex. Sanson, Mr. Walter S. Lee; to Emma Mary, only daughter of the late Joseph Leuty, Esq., both of Toronto.

DEATHS.

"Sleep the sleep that knows no waking, Till the Angel's trumpet sounds."

On Saturday, 4th February, at Kingston, John Mowat, Esq., aged 69 years.
On the 1st instant, Robert Pearson, Esq., Clerk

of the Process, aged 65 years

On Wednesday, the 18th inst., at the residence of his son, W. A. Thompson, Esq., Toronto Township, Col. William Thompson, in the 75th year of his age.

At No. 5, Great Coram Street, London, (England,) on the 7th January, 1860, of consumption, Alfred Edwin Rykert, Lieutenant 100th Regiment, in his 27th year.

When you see a man on a moonlight night trying to convince his shadow that it is improper to follow a gentleman, you may be sure that it is high time for him to join a temperance society.

ADVERTISEMENTS.

TO SOLICITORS, EXECUTORS, &c.

Values of Life Interests, Reversions, Dowers, &c., calculated on reasonable terms, on application to Mr. W. H. Smith, Managing Director of the Provident Life Assurance and Investment Company. Full particulars of the information required to be addressed to Box 192, Toronto P. O.

AGENTS

OF THE BEAVER

FIRE INSURANCE ASSOCIATION

Are particularly cautioned not to effect any insurance on empty or unoccupied buildings. In every case where a building already insured, becomes untenanted or unoccupied, or in any way altered, either externally or internally, within their knowledge, it is their duty to send notice and particulars thereof to the Head Office, so that the Association may not, unknowingly, sustain greater risk than that for which they contracted.

- · · - - · · - · · · -WANTED,

In all good neighbourhoods where Agents are not already appointed,

AGENTS FOR THE BEAVER FIRE INSU-RANCE ASSOCIATION.

The usual commission allowed.

Applications, with references, to be addressed to the Manager, 20, Toronto Street, Toronto.

WANTED.

In all places where the Company is not already represented,

AGENTS FOR THE PROVIDENT LIFE ASSU-RANCE AND INVESTMENT COMPANY.

To prevent trouble, it is indispensable for the establishment of an Agency, that a properly. qualified Medical Man should be residing within convenient reach.

Managing Director,

20. Toronto Street, Toronto.

BEAVER

FIRE INSURANCE ASSOCIATION GUARANTEE FUND.

SHARES \$4 Each.

Interest paid thereon at the rate of ten per cent per annum.

Full particulars may be obtained by addressing the Manager,

20, Toronto Street, Toronto.

LIST OF SHAREHOLDERS IN THE PROVIDENT LIFE ASSURAN AND INVESTMENT COMPANY.

B. W. Smith, Collingwood, Patrick Thornton, Dundas. John King, Dundas. Thomas Robertson, Dundas. Patrick Freel, Freelton. George Fearnley, Flamboro' East. Asa Wolverton, Paris. Frederick Wright, Paris. Henry J. Greenstreet, Paris. Charles Whitlaw Paris. Samuel Allchin, Paris. David R. Dickson, Paris. Thomas Ryall, Paris. Ephraim Randall, Paris. Walter R. Wonham, Paris. John M. Lawder, Niagara. Thomas Simpson, St. Catharines. Jacob Noble, St. Catharines. Frederick Paffard, St. Catharines. Samuel S. Junkin, St. Catharines. James Mills, Junr., St. Catharines. Archibald Ponton, Belleville. Thomas Wills, Belleville. J. H. Meacham, Belleville.

Joseph Chilver, Junr. Belleville. E. Miles, Belleville. Bull and Brother, Belleville. Robert Newbery, Belleville. Anson G. Northrop, Belleville. Allen R. Dougall, Belleville. W. H. Ponton, Belleville. Francis McAnnany, Belleville. Hon. G. S. Boulton, Cobourg. Hon. Z. Burnham, Cobourg. P. Wallace, Cobourg. J. D. Armour, Cobourg. Arthur McBean, Cobourg. Asa A. Burnham, Cobourg. Wm. A. Garrett, Cobourg. Alexander Alcorn, Cobourg. Robert Lyon, Prescott. Frederick Marett, Ottawa. J. J. Dickinson, (Dr.), Cornwall. Andrew Fulton, Cornwall. R. McDonald, (Dr.), Cornwall. J. F. Pringle, Cornwall. Joseph Keeler, Colborne. J. M. Merriman, Colborne. A. T. Maybee, Colborne. Charles Underhill, Colborne. R. Edmondson, (Dr.), Brockville. J. McLean Bell, Perth. John S. Coombs, Perth. John Doran, Perth. Hon. R. Matheson, Perth. John Murray, Perth. John McIntyre, Perth. Robert Robertson, Pertli. William Barber, Georgetown. T. M. Daly. M.P.P., Stratford. Peter R. Shaver, (Dr.), Stratford. U. C. Lec, Stratford. P. Watson, Stratford. George Brown, Goderich.