Thro' the dark clouds that hide her form from sight, The silvery moon sends down her chasten'd beams; We tell her presence only by her light, That over wood and wave so softly gleams.

E'en so, within the Christian's secret soul,
The heav'n lit lamp of faith unseen doth blaze;
Save that when round him clouds of sorrow roll, We see them brightened by its holy rays.

THE LENT OF LIFE. (From " Wreaths and Branches for the Church.")

full of delightful inspiration; and the flower that peeps it is the only source I know of unalloyed happiness. from the snow is regarded as a gem of rare value.—

How different is it with the chastened spirit! The see how wrong I have been in speaking so lightly of first breathing of spring oppresses them with an unut- more than others; for, while all promises them happi-Lent is a welcome season; for they have learned by know are so trying to your feelings."

younger of two ladies, as they slowly paced a seques- prayed for forgiveness through the Saviour's blood.

very beautiful." always seem sad at this season of the year. I wish the year that it was the Lent of her life. Lent was over."

mildly. "The many trials and losses which I have sustained may have made spring mournful to me; but I regard Lent as a comfort and blessing."

unthankful, and of no kind of use."

ness as is most profitable. She does not forbid the Sally Dawson. No, ma'am; you said nobody could heaven? what will He come to do? full enjoyment of the beauties of nature, nor ask the understand them thoroughly. young heart to cast aside the bright hopes which blosferings, but a preparation for our own."

"The Lent of life, mother? Pray, what is that? Apostles. Something very disagreeable, I should judge, from the

I mean by the term those afflictions and trials which prepare many to be crucified with Christ, and rise with the Catechism, "What dost thou chiefly learn from Miss in the Catechism, "What dost thou chiefly learn from the Catechism, "What dost the Catechism, "Wh him to newness of life. By earnest meditation and these Articles of thy Belief?" prayer, at the time which the Church particularly sets | Harriet Scott. "First, I learn to believe in God the God sustaineth me under his rod. When I had learned and all the elect people of God. to trust not in myself, but in 'every word which pro- Miss F. Now, what part of the Belief teaches us ceedeth from his mouth,' and could triumph over the about God the Father? allorements of sin and Satan, then the tempter fled, and faith and hope, like angels, ministered to my faint- Maker of heaven and earth." ing soul."

for Christians to be sad half their lives, in order to live all. But He is our Father in a more particular manrightly the rest. You are naturally melancholy, and ner, why? the trials you have undergone have made you more so. Sally. Because we have been made His children by I am sure religion ought to make people cheerful; it baptism gives the young such a prejudice against it to see such repulsive faces. I am not speaking of you, mother; Christ, and He takes all Christian people to be His thankful that you have time given you to grow holy. for I am sure you are one of my strongest arguments children, for Jesus Christ's sake.

in favour of piety." "How little do you know, my dear child, of the human heart! I agree with you that it is wrong, at any all things. season, to wear a forbidding aspect. The Christian's Miss F. He is the Maker of heaven and earth, that cheerful hope should banish all traces of gloom and is, of all things visible and invisible. What are the unhappiness. But a devout frame of mind is the hap- visible things? piest we can maintain. I was once as gay as you are, Jane Dawson. The things we can see. and as thoughtless. I considered all who endeavoured to check my exuberant spirits as the enemies of true about us-men and women, beasts, birds, fishes, inenjoyment. It is strange that I could deem myself a sects, trees, grass, all things we see with our eyes .-Christian, and declare that I expected little happiness What are the invisible things? in this world; for, with these words on my lips, I was | Harriet. Things we cannot see-heavenly things. examining every source of worldly pleasure, and my

that each day would offer me. gle fear that I should not be able to discharge the Now say that part of the Creed which teaches us about as you have sometimes carelessly done, that the church manifold duties on which I was entering. Out of re- God the Son. The one was filled with worldliness and levity, the Father Almighty; from thence He shall come to judge other marked by awful inconsistency. But the Lent the quick and the dead." how I should have shrunk back! Yet I now see in the name of Jesus Christ? that period the hand of mercy more clearly than in all Hannah. Because we are told in the Bible, that at the rest. The death of my first-born was the com- His name every knee shall bow. of the Creator's peculiar severity, and murmured at Jesus Christ is? what I considered a most unjust dispensation. The Harriet. The only Son of God. tempter had tried to persuade me to obtain sustenance Saviour's example, and rebuke him; for I had not God. This is a great mystery—a thing the wisest the mouth of God. The love that had been bestowed Jane. Our Lord. upon my little William now centred in you, my dear Caroline; and I almost idolized my husband. With no solid basis for happiness, I deemed that my trou- What do we next say? tinguished in the world, and soon had our wish. But born of the Virgin Mary."

vived. Again we were thoughtless, and forgetful of in the Prayer Book? God. But now another heavy stroke fell upon us .--Our wealth was taken away, and we were reduced to

comparative poverty. How wickedly I murmured at the change! My heart grew yet more hard; and, as if in defiance of the Almighty, I determined to look to my husband and child only for happiness. I braced tion. myself with cold philosophy to endure all things, and thought nothing could again make me so miserable .-My stoicism vanished beside the death-bed of your

perfect faith that God would provide for you. The remember too, why our Lord chose to suffer that cruel temptation was past, and I was ready to do my Fa- death? It is strange with what different feelings we regard ther's will. I compared what I had suffered with the the various seasons of the year at different stages of dying agony of my Saviour, and was humbled to the punishment of our sins—to save us from punishment. life. The child loves them all, and scarcely notices dust. But I sought to be sprinkled with his blood, the change from one to another. He culls the flowers and was healed from all my sins. Through his merits

of spring and the fruits of summer alike, and heeds I trust my former wanderings will be forgiven. Yet not, when he gathers the autumn nuts, if they fall from memory will recal, at this season, the husband whom leafless boughs. But youth, even buoyant youth, has I so much idolized, and of course it renders it a period learned that there are trials in the world, and shrinks of uncommon sadness. And I often think, too, of the give us strength to do it. He will hear our prayers kingdom of heaven—that is, having the promise of from all that reminds her of so painful a truth. To sweet bud, which was not allowed to blossom on earth. for Jesus Christ's sake. We must follow the example her, spring is lovely, for it echoes each hope beating You must forgive me, my dear Caroline, if my gloom high in her own heart. Those first warm days are has made religion distasteful to you, for I assure you

bereaved and suffering prefer melancholy autumn, for such things. I must indeed think too highly of the it harmonizes best with their saddened hearts. The pleasures of this world, if the idea is so painful of reties are loosened which bind them to earth, and all nouncing them even for a few weeks. Those who are that speaks of "passing away" is welcome. But the so thoughtless as I am certainly need such reasons terable weight. Involuntarily they weep when nature ness in this world, they neglect preparation for anosmiles. The gladness and bloom of the renovated ther. I will try and spend the few weeks which reearth seem mocking them, as they ask in vain for those main of Lent more properly. Forgive me," she added, dear ones "who return no more." To such mourners "that I have forced you to speak of subjects which I

experience that fasting and prayer are a necessary | Caroline kept her word. She was constant in her preparation for those trials which each year may bring. attendance on the services of the Church, and gave They know how profitable it is to reflect upon the up many of those occupations which had been before sufferings of their Saviour till they can bear with pa- her chief enjoyment. The effect was what might have tience and submission the trials which he has ordained been anticipated. She was not more irreligious or hard-hearted than most young persons, and had only It was one of those beautiful days in the month of that aversion to serious things which is natural to an March, when the heavens wear their deepest blue .- unconverted heart. Her mother's sorrowful confession The rich brown of the trees, which precedes the burst- had deeply impressed a susceptible but impulsive mind. ing buds, contrasted beautifully with the sky, as the Before Easter arrived, she determined never again to do we say next of our Lord? branches waved and tossed in the gentle breeze. Where seek her happiness from the world. Attending the the snow had entirely vanished, the emerald grass was deeply moving services of Passion Week, Caroline springing; and from the moist earth, as from one vast wondered that she could have ever passed through its Saturday the second, and Sunday the third. Now altar, incense was ascending to the God of nature. | solemnities without being arrested in her giddy career. | what do we call His rising again from the dead? "How beautiful it is to-day, mother!" exclaimed the On Good Friday she knelt at the foot of the cross and

In after life Caroline suffered many afflictions, but "Yes," replied Mrs. Chauncey; and she sighed so they were free from the bitterness which accompanied deeply as almost to contradict the assertion; "it is the trials of her mother. She met them all with a great day of rejoicing; -because our Lord rose on that chastened and resigned spirit, for her hopes were an- day, and proved that He would raise us all at the last "How you sigh, mother!" said Caroline. "You chored above. She had so well improved the Lent of day. What is next?

"You are mistaken, my dear," said her mother, A LESSON UPON THE APOSTLES' CREED.

Miss Fuller. Now you must all be very steady and attentive. Our lesson to-day will be on the Apostles' "Well, I don't believe I ever shall like such a dreary | Creed. I have told you often that I do not like to time. I perfectly dread it, and have not enjoyed my- see you stand carelessly, or look about you, when I am self a moment since its commencement. It seems so teaching you about such things as we repeat in the unnatural, too, at this delightful season, for every body Creed. Do you remember my telling you, you should Father Almighty; from thence He shall come to judge to be trying to make themselves miserable. It is really say it every day, and say it standing up, because it is the quick and the dead." not a prayer? When we say the Creed or Belief, we "Do not speak so irreverently, Caroline. The go through all the things we are to believe. Some of Church does not require us to be gloomy, but only these things you can understand a little, but can you the right hand of Gods derstand them all?

Miss F. Those things that you can understand, I som in spring. You will not, perhaps, understand, till try to make easy to you. The other things you must shall be alive at that day; and all the dead, all those you have passed through the Lent of life, the utility of be content to believe without understanding, because who have died, all who have been buried or not,

Hannah Paine. And so it is called the Apostles' Lord's second coming?

Creed. "You speak too lightly of such things, my child. - Miss F. Now, you know that after rehearing the holy angels with Him, and with a great sound of a

side for humiliation and repentance, you may be Father, who made me and all the world; secondly, in brought to a state of mind which will render unneces- God the Son, who redeemed me and all mankind; from goats—for so we are told in the Bible. And sary the severe trials required for my salvation. But thirdly, in God the Holy Ghost, who sanctifieth me, He will tell the bad to depart with the devil and his

Sally. "I believe in God the Father Almighty,

Miss F. We call God our Father for two reasons. "Dear mother," said Caroline, "it is not necessary He may be called so by all people, because He made

Miss F. Yes; He is the Father of our Lord Jesus

Miss F. And why do we say He is Almighty? Hannah. Because He has might and power to do

Miss F. Yes; the earth, this world, all we see

first thought, each morning, was of the trifling joys in which they live. There are many things we cannot Holy Ghost, what comes next? see, though we know something about them. We "I married with little reflection, and without a sin- cannot see our own souls, yet we know we have souls.

spect to my husband, I new tried to appear more se- Sally. "And in Jesus Christ His only Son our Lord, children may mistake one meaning for the other, but date, but often gave way to fits of senseless wirth. I who was conceived by the Holy Ghost, born of the you have been taught the difference. Sally, you have professed to live in the hope of the world to come, but Virgin Mary, suffered under Pontius Pilate, was cru- sometimes vexed me by making this mistake, for want scarcely ever reflected that the present world was not cified, dead and buried; He descended into hell; the of thought. Now, think a moment—what have I told always to be my home. My religion, if such it may third day He rose again from the dead, He ascended you about the word "Church?" be called, neither regulated my heart nor my life .- into heaven, and sitteth on the right hand of God the

of my life drew near. Could I have seen its approach, Miss F. Why do you bow your head or knees at

Miss F. He is the only Son of God in a quite diffrom that which was not bread. I did not follow my ferent manner from that in which we are children of belonging to our Lord Jesus Christ.

learned to live by every word which proceedeth from man cannot fully understand. And what is He to us?

bles were past. We became ambitious of being dis-

For he who, instead of striving to obtain the feast-day called the Annunciation? an incorruptible crown, makes the vanities of this world Sally. The Angel Gabriel appeared to the Virgin Church. Not that the Church is a mere voluntary the object of all his exertions, does homage to the evil Mary, and told her she should have a Son, and call society, which we may enter or not at our pleasure, The seriousness which our first affliction left on His name Jesus.

of our departed child, lest those feelings should be re- all know is called Christmas-day. What is it called till we grow up, to choose whether we will belong to

Sally. "The Nativity of our Lord Jesus Christ," Miss F. Nativity means birth. What is next? Hannah. "Suffered under Pontius Pilate." Miss F. What does suffering mean, Jane?

Jane. Going through pain, and trouble, and vexa-Miss F. People suffer pain, and they suffer death.

Who was Pontius Pilate? Harriet. The Roman governor who was set over

Miss F. But will His death upon the cross do any good to those who will not leave their sins?

Hannah. No, I believe not. of our Lord. We say in one of the Collects, that "He was given to be a sacrifice for sin, and also an Catholic Church as you grow older. And I say so ensample of godly life." His sacrifice for sin was much on it, because many children know and think His death on the cross, and His godly life was for an very little about it. You know what "holy" means? example to us. What is an example?

crucifixion of our Lord?

Harriet. On Good Friday. Miss F. And what is all that week before Easter Sunday called?

Jane. Passion-week. Miss F. And our Lord's passion means-Sally. His suffering.

Miss F. He was crucified, dead, and buried. The mean? next is. "He descended into hell." Do you remember what the word hell means here?

Hamah. The place where people's souls go after they are dead. Miss F. Yes; not the place of torment. The

wicked will not be sent there till after the day of judgment. We learn from this article of the Creed, that when the body of our Lord was laid in the grave, His soul went to the place of departed souls. What Jane. "The third day He rose again from the dead."

Miss F. The third day, reckoning Friday for one, Sally. His resurrection. Miss F. And on what day did this happen?

Hannah. On Easter-day. Miss F. That is the reason Easter is considered a

Harriet. "He ascended into heaven." Miss F. What is to ascend?

Jane. To go up. Miss F. What is the day called on which our Lord went up into heaven?

Sally. Ascension-day. Miss F. It is forty days after Easter-day. And what more do we say of our Lord? Hannah, "And sitteth at the right hand of God the tised once. But when we sin after baptism-

Miss F. What does "from thence" mean?

Harriet. That He will come from that place-from

Jane. To judge all people that have ever lived. Miss F. All the quick, that means all those who this institution, not only as a memento of Christ's sufbeen believed in the Church ever since the time of the all come to life again. Do you remember some of the things that you have learned from the Bible about our

Sally. That He will come in the clouds, and all the

Miss F. And all people will be called before Him. He will come as their Judge. It will be too late for people to repent and call for mercy then. He will set the good apart from the bad-as sheep are set apart wicked angels, to live in pain and misery. But to the good He will say, "Come, ye blessed of my Father, inherit the kingdom prepared for you." You should think very seriously of this. You often go into the churchyard when there is a funeral; you should not go in an idle, laughing way, as you would to any com-mon sight; you should think of your friends who are buried there, and that you will some day be laid in that churchyard or some other. Then think how you would feel, if you were rising from your grave, as you certainly will do at the last day. Think how you will then wish that you had tried to please God; and be

Now, let me hear you say the part of the Creed about God the Holy Ghost. Sally. "I believe in the Holy Ghost." Miss F. When our Lord Jesus Christ went back to heaven, He left the Holy Ghost with His Church. He told them He would leave them a Comforter .-

And when did the Holy Spirit come down from heaven upon the Apostles? Hannah. On the day of Pentecost. Miss F. Which has since been called Whit-Sunday. It is six weeks after Easter-week, as you know; and

you were taught last Whit-Sunday about the Holy Spirit of God, and how He helps all those who pray Miss F. We do not see the holy angels, nor heaven to God for His help. After saying you believe in the than I have told you to-day. Think of these things, Harriet. "The holy Catholic Church." Miss F. Now, attend to this, and do not answer,

is the house of God, and the house of prayer. Other

Sally. That the word has two meanings. Miss F. And what is the meaning that you learn first?

Sally. That it means the house of prayer, the building made holy for us to worship God in.

Miss F. Very well. Now listen, Jane, because you are the youngest. You know, that when people mencement of my trials. I was grieved beyond measure, and surprised to find that this was not a scene of name of our Saviour, and that of any person like ourconstant enjoyment. I regarded myself as the object selves, whom we may name. Who do we first say which we see with our eyes. But when I ask you, what that Church is to which we belong after we are

baptised-what does that mean? Sally. It means the body or society of people Miss F. And what does a society mean?

Sally. A set of people who agree together about something, or to do something. societies. You all remember the club-meeting at pay money every week; and when they are ill, they we worshipped Satan before he gave us the distinction Miss F. Do you remember what you learnt about have an allowance. They are said to belong to the club. So all Christians are said to belong to the but a society into which we are called by God, and

our minds vanished, and we did not even love to speak Miss F. And the day when our Lord was book, you must enter if we would be saved. For we are not left Christ's Church. God has been so merciful, so good to us, that He has brought all of us who were baptised in infancy into His Church before we could know or think about it. He has made all of us who are here to be born in a Christian country and of Christian parents. Do you remember about the heathens, who

live in countries far off? Sally. Yes, ma'am. They worship idols; and they do not know about the true God, and the Gospel of our Lord Jesus Christ.

Miss F. And what were the people of this country

into the holy Catholic Church by baptism?

Miss F. Certainly not. The Bible teaches us, that the love and care of God, as a child is loved and cared the Policy alone. if we will pray, and strive to leave our sins, God will for by its father and mother. An inheritor of the sharing the kingdom of heaven, if we do as Christ commands us. I shall teach you more about the holy

Hannah. Free from sin. Hannah. A pattern for us to follow.

Miss F. On what day do we keep in memory the God are called holy. Now all people belonging to Christ's Church are not holy-are they?

Harriet. Yes, ma'am, in the sense of being set apart for God's service, which all are who are baptised; but there are many people who have been baptised, who are not holy in life and conversation.

Credit, will, upon comparison, be found to be LOWER than the similar tables of any other office at present offering to assure in are not holy in life and conversation.

Miss F. And they will be driven out from Christ's Church at the day of judgment. What does Catholic

Sally. It means every where. Because people may belong to Christ's Church, if they are baptised, wherever they happen to be.

Miss F. What comes next, Jane? Jane. "The communion of sains." Miss F. What have I told you he word "communion" means in this part of the Creed?

Hannah. Fellowship. Miss F. And "saints?" Jane. Saints are holy people.

Miss F. Holy people are fellows that is, they all belong to each other, and all belong to God. We were all made His children at our baptism, and we ought to be like brothers and sisters to each otherhelping each other, and being kind to one another .-And with whom have the saints fellowship besides? Sally. With the holy angels.

Miss F. And with the souls of those saints whose bodies are dead, and their souls waiting in rest for the 60-552 day of judgment. What is next?

Sally. "The forgiveness of sins." Miss F. You remember that we are born in sin, that is, our nature is sinful. You must know that very young children are ready to do wrong. But when they are baptised-

Har. Then they are made clean from sin, that is, from wickedness. Miss F. There is one baptism for the remission

(that is, the forgiveness) of sins. We are only bap-Sally. Then we must be sorry for our sins, and turn away from them.

Miss F. And pray to be cleansed again, for our Saviour's sake-to be washed by His blood: that is, that we may be cleansed from sin, for the sake of His blood which He shed for us. What is next?

Jane. "The resurrection of the body." Miss F. What does "resurrection" mean? Hannah. Rising again. Miss F. Has any body ever risen from the dead?

Harriet. Our Lord Jesus Christ on Easter Sunday, -that was the day of His resurrection. Miss F. And when will our resurrection be?

Jane. At the day of judgment. Miss F. I told you about this, when we were talking of our Lord's coming again with power and great among the Assured. glory; how all people will then rise with their bodies, and give an account of all they have done. The real truth will then be known, and no one will be able to hide either their good or bad deeds. I told you of these solemn and fearful things. Now, what is the

last thing you say you believe in? Sally. "The life everlasting." Miss F. What does that mean? Han. Living for ever, never dying. Miss F. Will all people live for ever, after they rise

again? Miss F. Where will the saints, the holy people, live?

Jane. In heaven, with God and the holy angels, and be happy for ever. Miss F. And where will sinners live for ever?

Sally. In hell, with the devil and his wicked angels? and they will be miserable for ever.

Miss F. Now, do not you see, if people say all these things in the Creed every day, and think well about them, how it will help them to keep clean from sin? If we say the Creed every day, and think how God made us, we shall be very thankful to Him, and feel towards Him as loving children. If, when we say it, we think of our Lord Jesus Christ, and all He did and suffered for us, we shall at least wish to do all we can to please Him. If we think of the Holy Ghost, who was sent down from heaven to help us, we shall pray for His help daily. If we recollect what a blessing it is to belong to Christ's holy Catholic Church, we shall try to make the most of its sacraments and its prayers. All these, and the other things you speak of in the Creed, you must think of daily; and as you grow older, and learn more, you will find much more in it and remember them, till I ask you about them again.

## Advertisements.

THOMAS J. PRESTON, WOOLLEN DRAPER AND TAILOR, First House North of the Court House, CHURCH STREET, TORONTO.

J. P. respectfully informs his Friends and the Public, that he keeps constantly on hand a well selected stock of the best

West of England Broad Cloths, Cassimeres Doeskins, &c. &c. SUPERIOR VESTINGS,

All of which he is prepared to make up to order in the most Cassocks, Clergymen's and Queen's Counsels' Gowns Barristers' Robes, &c. made on the shortest notice and in Toronto, Dec. 4, 1846.

DR. DERRY

Has Removed to 25, Duke Street,

A FEW DOORS EAST OF THE BANK OF UPPER CANADA Toronto, February, 1848. 59-451-26 DOCTOR O'BRIEN

Has Removed to 27, Bay Street, SECOND DOOR ABOVE WELLINGTON STREET, Toronto, Sept. 23, 1847. MR. WOOD,

Toronto, January 6, 1848.

SURGEON DENTIST.

THE CANADA LIFE ASSURANCE COMPANY. ESTABLISHED 21ST AUGUST, 1847.

CAPITAL, FIFTY THOUSAND POUNDS. President, Hugh C. Baker; Vice-President, J. Young; Solicitors, Burton & Sacleir; Physicians, G. O'Reilly and W. G.

THIS COMPANY is prepared to effect Assurance upon Lives, and 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

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 comhumility of spirit, 'Thy will be done.' Immediately oil was poured into my wounded heart; for the Holy Ghost had at last prevailed. A heavenly calm succeeded then the fearful commotion which had raged in my breast, and I looked at your helplessness with perfect faith that God would provide for your Lord chose to suffer that cruel investment of the Premiums in the Province at a rate of common many years ago?

Miss F. The Jews had no power to put our Lord many years ago?

Miss F. Then do you see what cause we have to they had taken Him, and how at last He was nailed to a smaller pound interest, much beyond that white can be obtained in Britain, to promise a most material reduction of cost; guarantee to death, unless the Roman governor ordered it. You death and the was a specific ordered in the province at a rate of common in the Province at position of the Company as of peculiar importance to intending Assurers, as it enables such Assurers to exercise controll over

Harriet. "A member of Christ, a child of God, and an inheritor of the kingdom of heaven."

Miss F. A member of Christ—that is, a part of Christ's Church, or the body of which He is the Head, Christ's Church, or the body of which He is the Head, just as a hand or foot is a part of our natural body.—
A child of God—you know what it must be to have be given for one half the first SEVEN premiums, secured upon

Age.	With Profits			Without Profits.			Half Credit.		
15	1	13	1	1	6	5			
20	1	17	4	1	9	11	F155		
25	2	2	9	1	14	7	1	17	6
30	2	9	3	2	0	2	- 2	2	6
35	2	16	7	2	6	4	2	9	2
40	3	6	2	2	14	8	2	17	6
45	3	17	1	3	4	0	3	7	4
50	4	13	1	3	17	11	4	1	4
55	5	17	8	4	19	11	5	3	4
60	7	10	10	6	9	11	6	13	2

The above rates, For Life Without Participation and Haly Canada, while the assured With Participation will share in three-fourths of the whole profit of that Branch of the Com-

pany'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: Brantford ...... William Muirhead ..... Cobourg ...... James Cameron...... Colborne ...... Robert M. Boucher ... Colborn Paris David Buchan .... Port Sarnia ..... Malcolm Can Quebec ....... Welch and Davies.....
St. Catharines... Lachlan Bell ...........
Woodstock ..... William Lapenotiere ... Dr. S. J. Stratford.
Agent for Toronto,

EDMUND BRADBURNE, Albany Chambers, King Street West Medical Referee-George Herrick, Esq., M.D. By order of the Board, THOS. M. SIMONS, Secretary,

THE COLONIAL LIFE ASSURANCE COMPANY, (Registered and Empowered under Act of Parliament,

7 and 8 Vict., Cap. 110.) CAPITAL\_£500,000 STEBLING. Established for the purpose of effecting Assurance on the Lives

Persons resident in or about to proceed to the Colonies of Great Britain, India, or other places abroad. EDINBURGH - 1, George Street. - 4, A. Lothbury. 35, St. Vincent Place.

THE RIGHT HON. THE EARL OF ELGIN AND KINCARDINE,

THE CAPITAL of the Company is £500,000. All the Directors are Shareholders of the Company. THE RATES have been formed on the most correct observations which exist

as to the value of life.

THE PROFITS of the Company will be ascertained and divided at certain intervals, when each Policy, having a right to participate in the Profits, will share in the Fund to be allocated for Division

A D V A N T A G E S:

Among other advantages held out by this Company, to which the attention of the public is especially requested, the following may be particularized:—

I.—The Security of a large guaranteed Capital.

II.—The moderate rate of Premium, which may be paid yearly or half-yearly, at the option of the party assuring.

III.—The increased facilities to the assured as regards Residence and Travelling—the limits being generally very extensive, and in particular the assured being at liberty to pass by Steamand in particular the assured being at liberty to pass by Ste packet betwixt any North American port and any European port, at any time of the year, without extra charge.

The assured need thus be under no apprehensions of losing the benefits of their policies, by the omission—perhaps inadvertent—on their part, to give the notice required by other Companies, on their intention to cross the Atlantic. IV.—The prompt dispatch in the disposal of business—the Board of Directors at Montreal, being invested with full powers to examine into, and accept of, proposals, putting the Co

on the risk at once, without communicating with the Parent V .- The Exemption from Stamp Duty, Entrance Fee, or any other Expense in effecting Assura VI.—The fact of the Company being wholly a Life Assurance Office, unconnected with either Fire or Marine Insurance.

Copies of the Company's Prospectus—Tables of Rates of Assurance—with profits—without Profits, on Single Lives, Joint Lives and Survivorships, for the whole term of Life, or for a limited period, together with every other information, may be obtained on application at the Offices of the Company.

By Order of the Directors,

A. DAVIDSON PARKER, Manager for Canada. BRANCH IN CANADA.

HEAD OFFICE MONTREAL, No. 19, Great St. James Street.

DIRECTORS: HON. PETER M'GILL, Chairman. ALEXR. SIMPSON, Esq. HEW RAMSAY, Esq. CHRIST'R. DUNKIN, Esq. HON. MR. JUSTICE M'CORD. Hon. W. B. ROBINSON. MEDICAL ADVISER:

GEO. W. CAMPBELL, Esq., M.D. SOLICITOR: JOHN ROSE, Esq. MANAGER: A. DAVIDSON PARKER, Esq.

Toronto Board of Management. Hon. R. B. SULLIVAN, Q. C., Chairman. W. PROUDFOOT, Esq., President of the Bank of Upper Canada.

JAMES BROWNE, Esq., Wharfinger.

ALEX'R. MURRAY, Esq., of the Firm of Messrs. Moffatts, Murray & Co. THOS. D. HARRIS, Esq., Merchant. MEDICAL ADVISER:

EDWARD HODDER, Esq., M.D. SOLICITORS: MESSRS. CROOKS & SMITH. JAMES HENDERSON, Esq.—Office—Saving's Bank, 4, Duke Street.

Branch Offices, with Boards of Management, have also been established at the following places in British North America: New Brunswick-Head Office, St. Johns-Agent, Duncan ROBERTSON, Esq. Nova Scotia-Head Office, Halifax-Agents, JAS. STEWART, Esq., C. J. STEWART, Esq.

AS ALSO:
For West Indies—At Jamaica, Trinidad, Barbadoes, British
Guiana. For Australia-In Sydney and Adelaide. AS REMOVED a few doors West, to Mr. BERRY'S,

For Cape Colony—In Cape Town.

For East Indies and Ceylon—In Calcutta, Madras, Bombay, 47-546-tf Montreal, August, 1847.

NATIONAL LOAN FUND LIFE ASSURANCE SOCIETY, OF LONDON, ENGLAND.

A Savings Bank for the Benefit of the Widow & Crphan Empowered by Act of Parliament, 2d Victoria Royal Assent 27th July, 1838.

CAPITAL, £500,000 STERLING Besides a Reserve Fund (from surplus pre of about £37,000 Sterling.

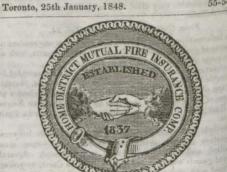
T. LAMIE MURRAY, ESQUIRE, George Street, Hanover Square, London, CHAIRMAN OF THE COURT OF DIRECTORS, LONDON

TORONTO LOCAL BOARD OF DIRECTORS. Hon. S. B. HARRISON, Chairman. WM. H. BOULTON, Mayor, M.P.P. CHARLES BERCZY, Esquire. DR. W. C. GWYNNE. WILLIAM B. JARVIS, Sheriff. LEWIS MOFFATT, ESQUIRE. CHARLES C. SMALL, ESQUIRE. Hon, JAMES, E. SMALL, Standing Counsel. Dr. H. SULLIVAN, M.R.C.S.L., Medical Examiner EDWARD GOLDSMITH, Esquire, Agent. Pamphlets, Blank Forms, Table of Rates, &c., can be obtained at the Office, corner of Church and King Streets, Toronto, or from either of the Sub-Agents throughout the

Toronto, 30th October, 1847. THE TORONTO DRY DOCK COMPANY. NOTICE is hereby given, that Application will be made to the Legislature, at its next Session, to Amend the Charter of the Toronto Dry Dock Company, and to Extend the Capital Stock thereof to 540 000

Stock thereof to £40,000. WM. VYNNE BACON,

Managiny Agent.



Home District Wintual Fire Company. OFFICE-NEW STREET,

OPPOSITE NEWGATE STREET, TORONTO, INSURES Dwellings, Houses, Warehouses, Buildings in general, Merchandize, Household Furniture, Mills, Manufactories, &c.

DIRECTORS. John McMurrich, John Doel, James Beaty, John Eastwood. Charles Thompson, Benjamin Thorne, J. B. Warren, Capt. J. Elmslev. B. W. Smith, J. H. PRICE, Esq., President. J. RAINS, Secretary. All losses promptly adjusted. Letters by mail must be July 5, 1843. ost-paid.

THE PHONIX FIRE ASSURANCE COM-PANY OF LONDON. A PPLICATIONS for Insurance by this Companyare requested to the undersigned who is also authorised to receive premiums for the renewal of policies. MOFFATTS, MURRAY & Co.

HARDWARE. No. 44. KING STREET, Corner Post Office Lane. THE Subscriber, having received his full supply for the WINTER TRADE, begs to call the attention of his cu-tomers to his new and sulcudid stock of HARDWARE, which embraces almost every thing in the line, including Silver and Silver Plated Ware, Britannia Ware; Fine Table Cutlery;

Coal Scuttles; Fenders and Guards; Fire Irons; Fire Grates, Parties commencing House Keeping are particularly requested &c. &c. to call before purchasing elsewhere. T. HAWORTH.

Toronto, 16th Dec., 1847.

To Carpenters and Joiners. JUST RECEIVED, at No. 44, King Street, an assortment of CARPENTERS and JOINERS AMERICAN EDGR.
TOOLS and PLANES, of the very best description, which

will be sold low for Cash. T. HAWORTH. Toronto, 16th Dec., 1847.

To Coopers. TUST RECEIVED, by the Subscriber, from Rochester,

quantity of Tress Hoops; Heading, Hollowing, and Champer Knives; Levelers; Howels; Jointers and Ups; of the most approved description. Toronto, 16th Dec., 1847.

To Saddlers and Harness Wakers THE Subscriber, baving completed his assortment SADDLERY MOUNTINGS, solicits a call from Trade, to inspect his great variety of Stock, which consist Common Japanned, Japanned Imitation, Malleable Brass Silver Plated Mounting, of most recent styles, and conthroughout; English Bridles; American Skirting and Skins; Patent Leather, all colours; American Gig Trees Brockville Harness and Saddle Trees; Whips; Raw-hides Shellac Varnish, &c. &c., all of which will be sold at the lowest

FOR SALE,

Toronto, 16th Dec., 1847.

BY THE SUBSCRIBER—English, Banks, Swedes, and Three River Iron; Sheet Iron; Short Link Coil Chain in bar and Cable Chains; Auchors; Spikes; Nails; Copper, in bar and sheet; Zinc; Grain Tin; Lead Pipe; Sheet Lead; Anvils and Vices; Sledges and Hammers; Blister, German, and Cast Steel; Ropes; Glass; Paints; Oils; Spirits Turpentine, &c. &c. Toronto, 16th Dec. 1847. Toronto, 16th Dec., 1847.

Cobourg, June 12, 1845. N. B. Growers of Wool who may prefer it, will have st opportunity of exchanging any portion of their Wool for Cloth.

HEPROPERTY consists of Sixteen Feet priviles on the Twelve Mile Creek, on the Lake Shore, in Township of Trafalgar, and about Seventy five Acres of good cleared Farm Land. A large Stone and Frame Woollen tory, 82 feet by 32, and three Stories high, capable of with easily converted into a Flouring Mill. A Grist Mill 700 one run of Stones, Smut Machine and all requisites.
Saw Mills with Circular Saws and Lumber Yard Railway

-Also-A PRIVILEGE on the same Creek of 12 feet next above in cultivation, and an excellent Mill Site, with good Roads.

PRICE £1000; of which £300 would be required in Cash; it remainder by Instalments.

-Also-ADJOINING the above, a Farm of about 70 Acres, in full Call vation, with a large unfinished Dwelling House thereon, an Orchard of 4 Acres of Grafted Fruit Trrees. Price £700

Toronto, January 1st, 1848.

WOOL.

THE highest market price will be paid in Cash for WOOL, at the Ontario Mills Woollen Factory, Cobourg, by the ubscriber. S. E. MACKECHNIE.

which only £200 would be required immediately, the res The whole of the above Property will be sold together if de sired. For particulars apply, Post-paid, to S. B. HABBISON Solicitor, King Street, Toronto.

Bombay,

15-546

Terms:—Fifteen Shillingsperannum To Post Masters, shillings per annum. Paymentto be made yearly, or at least half yearly, in advance.

BRONTE MILLS FOR SALE.

A Blacksmith's Shop and several Dwelling Houses. Property is now Let to a yearly tenant for £200 per year, would bring on a Lease £250. Price £2500; of which £1000 would be required down, the residue might be paid Instalments as agreed upon.

remainder by Instalments. The option of this part of Property is offered to the Purchaser of the first, and if taken, it will be sold separately.

The Church