# THE MONTREAL COURIER.

PRICE TWO-PENCE.] MORNING EDITION—WEDNESDAY, AUGUST 28, 1850. [VOL. XVI.—NEW SERIES, No. 193.

NIAGARA FALLS, BUFFALO, CHICAGO AND MILLEWAUKIE.

FARE REDUCED.

ROYAL MAIL STEAMERS
BETWEEN MONTREAL AND KINGSTON.

*OTTAWA* .....Captain LAWLESS.
*CANADA*.....Captain O'CONNOR.
*LORD ELGIN*.....Captain STEARNS.

PASSENGERS by this Line, leave Montreal every Week Day at 11½ o'clock, and on Sundays at 10½, by the Railroad Cars, for Lachine, where they take one of the above splendid Steamers for KINGSTON, calling at Beauharnois, Cotean du Lac, Cornwall, Williamsburgh, Matilda, Prescott, Ogdensburgh, Brockville and Gananoque, and arriving at Kingston in 26 hours from Montreal! Connecting with the staunch and commodious LAKE ONTARIO MAIL STEAMERS, for Cobourg, Port Hope, Toronto, Hamilton, Queenston, Lewiston, Niagara Falls, Buffalo, Chicago and Millewaukie.

The Traveller for Pleasure, or on Business, will find this Line to possess superior advantages over all others, being decidedly the most pleasant and expeditious, passing through the whole of the delightful scenery (including the Thousand Islands and Rapids of the St. Lawrence) by daylight, and can rely on arriving at Niagara Falls or Buffalo *sixteen hours in advance of the American Line*, leaving Montreal the same day.

The Steamers of the Mail Line are First Class, and fitted up in the most modern style, with Upper and Lower Cabins and State Rooms—no expense having been spared to render them unequalled for elegance and convenience as they are unsurpassed for speed and comfort.

*Montreal to Buffalo in 52 Hours!*

N. B.—No indigent or sick Emigrants carried by this Line.

For Tickets to any of the above places, or further information, apply at the Canada Stage and Steamboat Office, 45, McGill Street.

A. MILLOY,
*Agent.*

Montreal, July 24, 1850. 164

BYTOWN ESTABLISHMENT.

*STEAMER CHARLOTTE,*
(LOW PRESSURE.)

FOR FREIGHT—Running twice a week between Bytown and Montreal, in connexion with the Steamer BEAVER, (low pressure,) which Boat plies as a Passage and Freight Boat on the Rideau Canal, twice a week between Bytown and Kingston.

*STEAMER CALEDONIA,*
(LOW PRESSURE,)

FOR FREIGHT—Will leave Montreal once a week for Kingston, *via* Bytown, calling, at stated periods during the week, at the different Towns on the Line, including KEMPTVILLE, WESTPORT, and PORTLAND—delivering and receiving Freight; that which may be received and directed for Montreal, will be delivered to the Consignees the same trip of the Boat; shifting and detention at Kingston avoided.

The days of departure and arrival of the foregoing stated Boats will hereafter be given.

*STEAMER JUNO AND MERCURY,*
With BARGES in tow, from Bytown and Rideau Canal to WHITEHALL, on *Lake Champlain*, for the transport of Sawed Lumber, Shingles, &c., with their Bi-Weekly Line from Montreal to Burlington, and *vice versa*, connecting with the Burlington and New York Daily Transport Line of Steam and Canal craft, (see advertisement,) will afford to Bytown and other Merchants on the Ottawa and Rideau all the facilities from New York and Montreal to Bytown, or a Daily Line of Freight Boats.

*THE STEAMER BEAVER,*
Two days in the week, (the days hereafter to be notified to the public,) will leave Bytown, for Kingston, immediately after the arrival of the Day Passenger Boat from Lachine.

*THE STEAMER PERTH,*
(LOW PRESSURE,)
Will be kept at Bytown as a Tug for Rafts.

Bytown, March, 1850.

☞ MACPHERSON & CRANE will make liberal advances on Produce, Pot and Pearl Ashes, &c., when placed in their Store and consigned to them for Sale. 75

1850.

NEW YORK & CANADA LINE,
TRANSHIPPING AT BURLINGTON, VT., ONLY.

PROPRIETORS:
MACPHERSON, CRANE & Co., Montreal.
H. W. CATLIN, Burlington.
SMITH, WILKINS & LANDON, Burlington.
C. B. JANES, New York.

CONNECTING AT MONTREAL WITH
MACPHERSON, CRANE & Co.'s
*WESTERN LINE.*

Forward Goods to and from New York, and all Parts on Lake Champlain to Montreal and Quebec, Parts on the Ottawa River, Lakes Ontario and Erie.

FOR FREIGHT APPLY TO
MACPHERSON, CRANE & Co., Montreal.
MACPHERSON & CRANE, Kingston, Bytown, Prescott and Hamilton.
C. B. JANES, No. 7, Coenties Slip, (up stairs,) New York.
H. MAYO, Burlington.

Montreal, March 25, 1850.

IMPORTANT.

*TO THOSE WHO ARE INTERESTED IN THE SECURITY OF THEIR PROPERTY.*

THE Subscriber begs most respectfully to inform the Public, that he will Manufacture FIRE ENGINES, of the most approved Patterns, at prices from £75 to £350 each, with all the Articles appertaining to a First-Rate Fire Engine.

*N. B.*—All Articles guaranteed.

GEORGE PERRY,
Craig Street.

Montreal, June 24, 1850. 138

FIRE!

THE Subscriber offers for SALE, at his MANUFACTORY, Small PORTABLE FIRE-ENGINES on Wheels—warranted the best article of the kind in Canada—and at the following exceedingly low prices:—

£ 6 0 0
£12 10 0
£15 0 0
£20 0 0
£25 0 0 and upwards.

The ENGINES are complete, with SUCTION and LEATHER HOSE, (Oak Tanned Leather,) HOSE-REELS, and FIRE-BUCKETS.

ALFRED PERRY,
Craig Street.

June 24, 1850 138

JOHN RENNIE,
*ENGRAVER,*
No. 13, St. Francois Xavier Street, next door to the *Courier* Office.

PROFESSIONAL, VISITING, and INVITATION CARDS, BILL-HEADS, DRAFTS, PROMISSORY NOTES, ARMS, CRESTS, SEALS, RINGS, SILVER PLATE, &c., &c., neatly and punctually executed.

May 18, 1850. 107

100 TINNETS NEW BUTTER, just received, and for Sale by
T. C. PANTON,
180, St. Paul Street.

June 15, 1850. 131

1850.

THE TRAVIS & CO. LINE.

*ON HUDSON RIVER, CHAMPLAIN CANAL AND LAKE CHAMPLAIN.*

THE Proprietors of this LINE have very much increased their facilities, and are prepared to transport any amount of Property, with care and despatch, between

NEW YORK AND MONTREAL,
Receiving and landing Property at all the regular landings on

CHAMPLAIN CANAL AND LAKE CHAMPLAIN.

The new Steamer "ETHAN ALLEN," N. B. PROCTOR, Master, has been much enlarged and improved the past winter, and is now a first-class Steamer of 400 tons burthen, and will run regularly between Rouse's Point and Whitehall, connecting with the Ogdensburgh Railroad. Merchandize, Produce, &c., shipped daily by steam, on

LAKE CHAMPLAIN AND HUDSON RIVER,
and to and from Boston by Western Railroad, or first-class line of Schooners running between Troy and Boston. Property to and from Montreal shipped *via* "Champlain and St. Lawrence Railroad to or from the Chambly Canal," unbroken. This Line also have several

FIRST-CLASS LAKE AND RIVER BOATS,
by which they will transport Merchandize, Produce, &c., between

NEW YORK AND CANADA,
without re-shipping, thus offering their customers the choice of all the various modes which are presented them (by any or all the different Lines) for their business.

Property in *bond* or for *debenture* promptly and correctly attended to.

*N. B.*—A Boat of this Line will leave New York Pier No. 6, East River, daily, at 5, P. M., and two or three more Boats will leave Albany, Troy, Whitehall, and St. Johns, daily, (Sundays excepted.)

PROPRIETORS.

W. A. TRAVIS, O. F. BLOUNT, Special Partners. | L. J. N. STARK, H. H. NASH, H. G. TISDALE, General Partners.

UNDER THE NAME AND FIRM OF
STARK, NASH & TISDALE.

For Freight, apply to H. H. Nash, Whitehall; M. Coote & Co., St. Johns; J. C. Pieree & Son do.; L. J. N. Stark, 193, River St., Troy; J. S. Wayland, 33, Coenties Slip, New York.

Mark Goods care "The Travis & Co. Line," and ship goods in New York by Griffith's Line Barges, or The Travis & Co. Line Lake and River Boats, Pier 6, East River.

A. GUNDLACK,
Agent, 59, Commissioners' Street.

Montreal, April 30, 1850. 91

1850.

OTTAWA ROYAL MAIL LINE
BETWEEN
*MONTREAL AND BYTOWN.*

THROUGH BY DAYLIGHT.

THE ELEGANT AND FAST NEW STEAMER
*"LADY SIMPSON,"*
Captain R. W. SHEPHERD,
*Between Lachine and Carillon;*
AND
*"PHŒNIX,"*
Captain A. PATTERSON,
*Between Grenville and Bytown.*

THE above Vessels will, on the Opening of the Navigation, commence to ply DAILY, (Sundays excepted,) leaving LACHINE at 8, A. M., (or on the arrival of the 7½, A. M., Train from Montreal,) and BYTOWN at 6, A. M. By the present arrangements Passengers by the Quebec Steamers will reach Montreal in time to proceed to Bytown the same day, and those from Bytown will be enabled to proceed to Quebec by the Steamer of the same evening.

The passage between Quebec and Bytown will be made in 26 hours up and 22 hours down.

Montreal, 29th April, 1850. 90

FOWLERS & WELLS, PHRENOLOGISTS, No. 131, Nassau Street, Clinton Hall, NEW YORK, Publish Works on Phrenology, Physiology, Physiognomy and Magnetism. Verbal and Written Descriptions of Character, furnished when desired.

ORSON S. FOWLER,
LORENZO N. FOWLER,
SAMUEL R. WELLS.

January, 1850. 12m.-49

THOMAS E. LOVETT & Co.,
GENERAL COMMISSION MERCHANTS,
42, *WATER STREET, NEW YORK.*

T. E. LOVETT, J. K. BETHUNE, J. DEWAR.

January, 1850. 61

C. DORWIN,
*EXCHANGE AND MONEY BROKER,*
OFFICE, No. 24, ST. FRANCOIS XAVIER STREET, MONTREAL.

COLLECTIONS MADE and CASH ADVANCED on NEGOTIABLE SECURITIES; AMERICAN and UPPER CANADA BILLS, DRAFTS on NEW YORK BOUGHT and SOLD on the most reasonable terms.

April 15. 84

JOHN H. GREER,
*(Late of Kingston,)*
PRODUCE AND GENERAL MERCANTILE COMMISSION AGENT. Also, AGENT for the THROUGH and ROYAL MAIL LINE of STEAMERS, HAMILTON, C. W.

Refer to Messrs. GILLESPIE, MOFFATT & Co., Montreal.
GILLESPIES & Co., Quebec.
F. A. HARPER, Esq., Kingston.
MOFFATT, MURRAY & Co., Toronto.
A. & T. C. KERR & Co., Hamilton.

July 12, 1850. 154

JOHN PALMER,
*HAIR-DRESSER,*
HAS REMOVED TO HIS FORMER SHOP,
*In St. Gabriel Street,*
(First Door from Notre Dame Street.)

THE Subscriber embraces the opportunity of returning thanks to his Friends and the Public for the liberal patronage which he has received since being in business, and hopes, by strict attention, to merit a continuance of the same.

J. P. will have constantly on hand ENGLISH and FRENCH PERFUMERY, BAY-WATER, HAIR, NAIL, AND TOOTH BRUSHES, RAZORS, STROPS, &c.

N. B.—RAZORS GROUND and SET.

JOHN PALMER.

June 14. 130-1m

SHAIL'S CELEBRATED PILLS.

A FRESH SUPPLY just received, and on Sale, by R. W. REXFORD,
McGill Street,
Sole Agent for Montreal.

Where may be had Printed Circulars, descriptive of the wonderful effects of these Pills.

Montreal, March 20, 1850. 73

CHAMPLAIN & ST. LAWRENCE RAILROAD.

*SUMMER ARRANGEMENT.*

STEAMERS.

*From Montreal.*
6 o'clock, A. M.
10 o'clock, A. M., Mail and Passengers for Lake Champlain Boats.
12 o'clock, Noon.
5 o'clock, P. M., Passengers for Lake Champlain Boats

*From Laprairie.*
6 o'clock, A. M., Market Passengers.
8½ o'clock, A. M., Mail and Passengers, or on arrival of Cars.
2½ o'clock, P. M., Lake Champlain Passengers, or on arrival of Cars.
6 o'clock, P. M., Passengers, or on arrival of Boat from Montreal.

RAIL-ROAD CARS.

*From St. Johns.*
7½ o'clock, A. M., Mail and Passengers.
1½ o'clock, P. M. Lake Champlain Passengers, or on arrival of Boat.

*From Laprairie.*
9½ o'clock, A. M.
11½ o'clock, A. M., Mail and Passengers for Lake Boats.
3 o'clock, P. M. Freight and Passengers.
5 o'clock, P. M., Lake Champlain Passengers, or on arrival of Steamer from Montreal.

SUNDAYS.

STEAMERS.
*From Montreal.*
3 o'clock, P. M.
*From Laprairie.*
8½ o'clock, A. M., Or on arrival of Cars.

CARS.
*From St. Johns.*
7½ o'clock, A. M.
*From Laprairie.*
4 o'clock, P. M.

A. H. BRAINERD,
Superintendent.

RAIL-ROAD OFFICE, Montreal, July 18, 1850. 159

VERMONT CENTRAL RAILROAD!

*SUMMER ARRANGEMENT.*

ON and after MONDAY, June 3, 1850, the Passenger Cars will run as follows, viz.:—

Leave Boston for Burlington DAILY, Sundays excepted, *via* Boston and Lowell, Nashua, Concord, Northern and Vt. Central Roads, at 7½, A. M., and 12, M. Also, *via* Fitchburgh, Vermont & Mass., Cheshire, Sullivan & Central, at 7½ and 11, A. M. The 7½, A. M., Trains will arrive in Burlington at 6, P. M., the same day, and 11 and 12, M., Trains next morning at 7½, A. M.

Returning, leave Burlington at 8, A. M., and 7, P. M., for Boston, by both the above routes. The 8, A. M., Train will arrive in Boston at 7, P. M., same day, and the 7, P. M., Train next day at 1, P. M.

Both Trains connect each way at Burlington DAILY, with the STEAMERS on LAKE CHAMPLAIN; and at NASHUA, FITCHBURG and GROTON JUNCTION, with trains to and from WORCHESTER, MASS., and NEW YORK CITY.

Passengers leaving Montreal at 10, A. M., and 5, P. M. arrive in Boston at 1, and 7, P. M. the next day and in New York at 6, A. M., the second day. Return next day.

Freight Trains leave Boston and Burlington DAILY, Sundays excepted.

No Charge will be made for Truckage or Wharfage at Burlington, on freight between Boston and Burlington, any part of the State of New York or the Canadas.

For further information see Pathfinder Railway Guide; or to JOS. H. DALEY, Agent, No. 2, Great St. James' Street, Montreal.

JAMES MOORE,
Eng. and Superintendent.

130

RAILROAD
FROM
MONTREAL TO BOSTON,
*NEW YORK AND BRITISH STEAMERS.*

RUTLAND AND BURLINGTON
RAILROAD.

*SUMMER ARRANGEMENT.*

TWO DAILY TRAINS each way, SUNDAYS excepted, leave BURLINGTON at EIGHT o'clock, A. M., and Half-past SEVEN o'clock, P. M., or upon arrival of Lake Champlain Steamers.

Passengers from Montreal, *via* Champlain and St. Lawrence Rail Road and Lake Champlain Steamers, will find CARS at the STEAMBOAT LANDING at BURLINGTON for BOSTON, NEW YORK, and intermediate Stations, avoiding all Coaching and Staging, and reaching the Seaboard in LESS TIME, and with LESS DISTANCE than by any other Route.

Passengers leaving Montreal, 10, A. M., will take the 7½, P. M., TRAIN from Burlington, arriving in Boston at 10, A. M., of the next day, and in New York at 5, A. M., of the day following; affording Passengers a night's rest at Bellows' Falls.

Passengers leaving Montreal at 5, P. M., will take the 8, A. M., TRAIN from Burlington, arriving in Boston at 6, P. M., of the same day, and New York at 5, A. M., of the day following; allowing Passengers one hour for Dinner at Bellows' Falls.

Freight Train runs from Burlington Daily, Sunday excepted.

For Tickets, with all necessary information, apply to

H. D. DOANE, Agent,
*At the Office of the Ontario and St. Lawrence Steamboat Co., No. 24, McGill Street, Montreal.*
L. BIGELOW, Superintendent.

Burlington, July 1, 1850. 147

SAINT LAWRENCE AND ATLANTIC RAILROAD.

SPRING ARRANGEMENT.

*PASSENGER & FREIGHT TRAINS LEAVE DAILY*
From ST. HYACINTHE at 8, A. M.
From LONGUEUIL at 5, P. M.

Extra Train on Saturdays from St. Hyacinthe at 7, P. M.

Extra Train on Mondays from Longueuil at 5, A. M.

No Trains on Sunday, except when specially required.

PASSENGER FARES.

| | 1st class. | 2nd do. |
|---|---|---|
| From Longueuil to St. Hyacinthe 85 miles | 7s 6d | 5s 0d |
| From Longueuil or St. Hyacinthe to Beloeil or St. Hilaire..... | 2s 6d | 1s 10½d |

The LONGUEUIL FERRY BOATS receive Freight for the Railroad at all hours of the day, and leave with PASSENGERS for the TRAIN at 4½, P. M.

BLACE, WOOD & Co.

Arrangements are being made for a Steamer to run to the City, in connection with the Railroad.

A Steam tug plies daily from St. Hyacinthe connecting with all parts of the Eastern Townships.

☞ FRANCIS CEILY continues to convey Freight to all parts of the Eastern Townships from the Company's Terminus, at St. Hyacinthe.

Longueuil, June 5, 1850. 147

FOR SALE, ex "Earl Powis," from Dundee: 20 cwt. very Superior LING FISH.

LAMESUBIER, SOUTH & Co.

June 17. 132

BRITISH COMMERCIAL
Life Assurance Company,
*Established in 1836, and incorporated by Act of Parliament,*
FOR THE INSURANCE OF LIVES,
AND FOR THE
*ENDOWMENT OF CHILDREN, &c.*

LONDON, NEW YORK,
AND
MONTREAL.

CAPITAL, $3,000,000.

Trustees

JOHN CATTLEY, Esq. | SEBASTIAN G. MARTINEZ, Esq.
JOHN COX, Esq. | Esq.

Sub Directors in London.

Sir ROBERT ALEXANDER, Bart.
THOMAS BERSON, Esq.
JOHN CATTLEY, Esq.
Rev. WM. FALLOWFIELD, M. A.
GEORGE GREEN, Esq.
SEBASTIAN G. MARTINEZ, Esq.
ARCHIBALD FRED. PAXTON, Esq.
DUNCAN I. THOMSON, Esq.
GEORGE M. WEATHERHEAD, M. D.

Managing Director.—EBENEZER FERRIS, Esq.

Secretary.
Mr. FRANCIS F. SANDERSON.

Medical Adviser.
G. D. GIBB, M. D., 46, Craig Street.

BANKERS.

THIS COMPANY, which has been established 30 years, commenced with a subscribed Capital of $3,000,000, and was the first, 20 years ago, to offer to the Public two Scales of Premium—the lower, to insure only a fixed amount; the higher, entitling the Insurers to a participation in the profits.

Advantages offered to Insurers.

Very low Rates of Premiums on Young Lives.

The security of a large realised and invested Capital.

Large Bonuses on Policies effected on the high Scale.

Prompt settlement of Losses.

The full value given for Policies when discontinued.

On Insurances for the Whole of Life: one-half of the Premiums, if desired, permitted to remain unpaid for the first seven years, as a Loan at interest, and then to be paid, or to remain as a permanent Loan, at the option of the Insurer.

Loans upon Policies for the Whole of Life, after payment of three Premiums, in proportion to the value of same.

The acceptance of Naval, Military, Climate, and Special Risks of all kinds, on payment of a commensurate Premium. Age admitted on the Policy when issued, if desired, on proof of date of birth.

Permission for the Lives assured to reside in any part of Europe, without extra premium or special license, and to, at and from California, at a small extra premium.

Insurances, if required immediately, may be effected any day between the hours of 10 and 4.

The Pamphlets published by this Company fully set forth the merits of Life Insurance; and copies thereof may be had, *gratis*, on application to the Agent, who is also prepared to furnish every information that intending Insurers may require.

THOMAS PROCTOR,
3, St. Sacrament Street,
AGENT.

May 14, 1850. 103

NATIONAL LOAN FUND

CAPITAL—£500,000 STERLING.

*A SAVINGS' BANK FOR THE WIDOW AND THE ORPHAN.*

OFFICES:—26, Corn-hill, London:
17, Great St. James Street, Montreal.

LOCAL BOARD.

Benj. Holmes, Esq., *Chairman.*
A. LaRocque, Esq. | E. R. Fabre, Esq.
B. L. Routh, Esq. | Wm. Lunn, Esq.

PHYSICIANS: F. Badgley, Esq., M. D. H. T. Peltier, Esq., M. D.

FREDERICK R. STARR, Esq.,
*General Agent for the B. N. A. Colonies.*

THE Advantages offered to the Public by this Institution are MANY and IMPORTANT, and the Rates of Premium quite as LOW as security to the Assured, and safety to the Office, will admit of.

The following are some of the advantages offered by this Society:—

The peculiar Benefits secured to the Assured by the principle of the LOAN Department.

One half of the Premium for the first five years may be paid by the Assured's own Note. These Notes need not be paid, but may remain on Interest, to be deducted from the Policy on the death of the Assured.

Insurers can at all times demand, as a right, a Loan to the extent of two-thirds the amount of Premium they have paid—upon deposit of their Policy, and guaranteeing it will be kept in force. This important advantage removes the fear so many entertain of being obliged, through pecuniary embarrassment, to let their Policies lapse, and at a time such a provision is absolutely needed for their families.

No Charge for Stamp Duty, nor for Medical Examination.

The Bonuses divided *Annually*, either in Cash, Reduction of Premium, or in addition to the sum Assured, whichever of these *three* ways the Assured may each year desire, after being a Policy holder for Four Years, at which period a Bonus is payable for the Four Years—Annually afterwards.

THIRTY DAYS allowed after each Payment of Premium becomes due, without Forfeiture of Policy.

The General Agency for the British North American Colonies being established in Montreal, RISKS will be accepted by the General Agent and Temporary Policies at once granted.

The Local Board meet regularly at the Office, and by them the business of the Colonies conducted, thereby affording to the Assured every facility.

LOANS will be Granted, and LOSSES PAID, at the General Agency, without referring to London.

Pamphlets, Blanks, and all requisite information, may be had on application at the MONTREAL OFFICE, or to the AGENTS throughout the Province, through whom proposals for Assurance will be transmitted.

February 25. 63

ALLIANCE
BRITISH AND FOREIGN LIFE AND FIRE ASSURANCE COMPANY,
BARTHOLOMEW LANE, LONDON.

Capital—5,000,000 Sterling.

ESTABLISHED, 1824.

THE Undersigned CONTINUES to accept RISKS against Accidents by FIRE, in conformity with the Tariff lately agreed upon by the various Companies doing business in this city.

ALL CLAIMS FOR LOSS DISCHARGED IMMEDIATELY ON SATISFACTORY PROOF PRESENTED, and without reference to the Directors in London.

ASSURANCES also effected on LIVES, for which detailed Prospectuses, with Tables of Rates, and all other information, may be obtained at the Head Office for Canada, corner of St. Therese and St. Gabriel Streets.

The same security is afforded to parties insuring in this Company by its large invested Capital, and the personal responsibility of upwards of One Thousand Shareholders.

RICHARD GERRARD,
Agent for Canada.

Montreal, Oct. 26, 1849.

BRITANNIA
LIFE ASSURANCE COMPANY.

No. 1, *Princess Street, Bank, London.*

CAPITAL—ONE MILLION STERLING.

Empowered by Special Act of Parliament, 4 Vict., Chap. 9.

REDUCED RATES OF PREMIUM—HALF CREDIT RATES OF PREMIUM.

THE great 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 European Rates. The result of such Reduction is to enable parties to avail themselves of the important benefits to Life Assurance at *much lower Rates of Premium than those of any other Assurance Company transacting business in Canada.*

The Directors have also resolved to extend to British North America the advantages afforded by the HALF CREDIT RATES of PREMIUM 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 parts of North America without affecting their Interest in

PETER MORRISON,
Resident Director.

London, January 1, 1847.

Detailed Prospectuses, and every necessary information as to the mode of effecting Assurances, may be obtained upon application to

J. H. MAITLAND,
Agent for Montreal,

Or to any of the following Agents:

ALFRED G. SMITH, Esq., London, C. W.
FRANCIS HEWARD, Esq., Toronto, C. W.
DAVID BURN, Esq., Coburg, C. W.
ALEX. DAVIDSON, Esq., Niagara, C. W.
J. STANNUS GARRETT, Esq., Hamilton, C. W.
THOS. BRIGGS, Esq., Jun., Kingston, C. W.
ARCH. DOUGLAS, Esq., Bytown, C. W.

MEDICAL REFEREES:

DR. MACK, St. Catherines, C. W.
DR. COVERNTON, Simcoe, C. W.
DR. J. B. JOHNSTON, Sherbrooke, Stanstead, Eastern Townships.

EXAMPLES OF RATES
TO ASSURE £100 STERLING ACCORDING TO THE FOLLOWING TABLES:

TABLE 1.

| Age. | Annual. s. d. | Half-Yearly. s. d. | Quarterly. s. d. |
|---|---|---|---|
| 25 | 36 0 | 18 3 | 9 2 |
| 30 | 40 8 | 20 7 | 10 4 |
| 35 | 46 9 | 23 9 | 11 11 |
| 40 | 55 1 | 28 0 | 14 1 |
| 45 | 66 3 | 33 8 | 17 0 |
| 50 | 81 4 | 41 5 | 20 11 |

TABLE 2.

| Age. | First Five Years s. d. | | |
|---|---|---|---|
| 25 | 23 6 | This Table increases every Five Years, until the twenty-first year. | |
| 30 | 26 4 | | |
| 35 | 30 4 | | |
| 40 | 36 1 | | |
| 45 | 44 6 | | |
| 50 | 56 7 | | |
| 25 | 31 6 | 21 | 10 |
| 30 | 32 1 | 22 | 7 |
| 35 | 32 11 | 23 | 11 |
| 40 | 34 9 | 26 | 9 |
| 45 | 38 6 | 32 | 2 |
| 50 | 45 4 | 41 | 5 |

TABLE 4.

Annual Premiums required for an Assurance on £100, for the whole Term of Life, the rate decreasing at the expiration of every Fifth Year, until the Twentieth, inclusive, after which period no other payment will be required.

| Age. | 1st 5 Yrs. s. d. | 2nd 5 Yrs. s. d. | 3rd 5 Yrs. s. d. | Last 5 Yrs. s. d. |
|---|---|---|---|---|
| 25 | 76 7 | 55 6 | 38 2 | 19 11 |
| 30 | 78 6 | 60 10 | 42 6 | 22 4 |
| 35 | 85 10 | 67 8 | 47 10 | 25 3 |
| 40 | 95 5 | 76 4 | 54 4 | 28 6 |
| 45 | 108 0 | 87 4 | 62 2 | 32 2 |
| 50 | 124 3 | 101 1 | 71 7 | 36 5 |

HALF CREDIT RATES OF PREMIUM.

| Age. | Half Premium During 7 Years. s. d. | Whole Premium After 7 Years. s. d. |
|---|---|---|
| 25 | 19 7 | 39 2 |
| 30 | 21 9 | 43 6 |
| 35 | 24 11 | 49 10 |
| 40 | 29 2 | 58 4 |
| 45 | 34 10 | 69 8 |
| 50 | 42 6 | 85 0 |

If it be preferred, the unpaid seven Half Premiums can be left as a charge on the Policy, when it becomes a claim.

MUTUAL ASSURANCE BRANCH,
SUPPORTED BY THE PROPRIETARY BRANCH.

TABLE A.

| Age. | Annual Premium. s. d. | Half-Yearly. s. d. | Quarterly. s. d. |
|---|---|---|---|
| 25 | 44 4 | 22 9 | 11 3 |
| 30 | 49 10 | 25 3 | 12 8 |
| 35 | 57 0 | 28 11 | 14 6 |
| 40 | 66 6 | 33 8 | 17 0 |
| 45 | 79 0 | 40 1 | 20 2 |
| 50 | 95 6 | 48 7 | 24 6 |

The Assured under this Table are entitled after Five Years, to an *Annual* Division of the Profits.

TABLE B.

HALF CREDIT TABLE.

| Age. | Half Premium First 5 Years. s. d. | Whole Premium After 5 Years. s. d. |
|---|---|---|
| 25 | 22 2 | 44 4 |
| 30 | 24 11 | 49 10 |
| 35 | 28 6 | 57 0 |
| 40 | 33 2 | 66 4 |
| 45 | 39 6 | 79 0 |
| 50 | 47 9 | 95 6 |

The Assured under this Table are entitled also to participate in the Profits on certain conditions.

BRITISH AMERICA FIRE, LIFE AND INLAND MARINE
ASSURANCE COMPANY.

*Incorporated, 1833.—Capital, £50,000.*

The Branch House of Business of this Corporation is No. 10, St. Francois Xavier Street, (2 *Doors South of Notre Dame Street, Montreal,*)
WILLIAM STEWARD, MANAGER.

W. STEWARD is authorized to INSURE PROPERTY of every description in TOWN or COUNTRY against ACCIDENTS by FIRE; also, STEAMBOATS, SAILING VESSELS, and their FREIGHTS or CARGOES, to or from WHITEHALL, the UPPER LAKES, and the LOWER PORTS.

Liberal Adjustment and Prompt Settlement of all Claims guaranteed by a large paid up Capital, invested at interest in the Province, and by a numerous body of the most influential men in Canada, who are interested as Stockholders and Directors.

June 21, 1850. 137

TO TANNERS.

JUST RECEIVED, a Fresh Supply of ELLIS' Celebrated Refined LAMPBLACK, and for Sale by

BENJ. WOREMAN & Co.

July 12. 150

TURKISH BLACK SALVE.

UNDER THE PATRONAGE OF THE HONORABLE THE EAST INDIA COMPANY.

THIS SALVE, prepared from the original Receipt procured from a celebrated Turkish Hakim, (physician) of Smyrna, in Asia Minor, and which has obtained an unprecedented celebrity in Great Britain and the East Indies, from the astonishing Cures performed by it in both these countries, has lately been introduced into Montreal. As might be expected, its popularity has followed it, and its use is becoming general among all classes. The Proprietors, prompted by the very flattering reception it has met with in the Metropolis, have determined on extending its usefulness to all other parts of Canada; and, for that purpose, have established Agencies in all the principal Cities. They flatter themselves that when its wonderful properties shall become more generally known, they will meet with that encouragement which the introduction of such a valuable medicament into a country justly entitles them.—The contracted limits of an advertisement necessarily precludes their entering into any adequate [illegible] public, they intend to publish, from time to time, such statements of cures as have or may occur, and for the present will content themselves with merely enumerating some of the complaints for which it has been used with the most complete success—Such as Swollen Glands, Broken Breasts, White Swellings, Whitlows, Scalds from Steamboat explosions, or other causes, Burns, Fever Sores, Scrofulous Sores, Sore Nipples, Carbuncles, Scald Head, Gun-shot Wounds, Bruises, Boils, Frostbites, Wens, Chilblains, Ulcerated and Common Sore, Throats, and Bonions. If used in time, it will prevent or cure Cancers, also, Swellings arising from a blow on the Breast, Ring Worm, Pains in the Back, Rheumatism, Gout, Pains, in the Chest, Palpitation of the Heart, Complaints in the Liver, Spine, Heart and Hip, Rushing of Blood to the Head, Swelled Face and Toothache. In fact, it is impossible to enumerate half the complaints that have been cured by the application of this Salve. It is very portable—will keep in any climate, and requires little or no care in its application, as it may be spread with a knife on any substance, such as chamois leather, linen, or brown paper.

Sold in Montreal by S. J. LYMAN & Co, Place d'Armes; SAVAGE & Co., Notre Dame Street; URQUHART & Co., Great St. James Street; W. LYMAN & Co, St. Paul Street, and in all the principal Cities in Canada.

July 3. 146

FRESH ARRIVALS.

FOR SALE AT THE STORES OF
T. S. SUTHERLAND.

Rio
SUGARS—Refined, Crushed, Bastard and Muscovado
WINES—50 hhds and casks Port, Sherry and Madeira
500 cases of do do do
ALES—100 barrels Bass & Co., and a few hhds on Draft
PORTER—200 barrels Barclay, Perkins & Co., and a few hhds on Draft

—AND,—

Champagne, Brandy, Gin, Jamaica, and Scotch Whiskey, Liqueurs of all kinds, Sperm Candles, Fresh Fruits and Spices, together with his fine assorted Stock for the Country Trade.

☞ Families and Country Dealers would do well to call and examine for themselves before purchasing elsewhere, as every article is warranted of the very finest quality, and will be Sold as low as Goods of an inferior quality can be had elsewhere.

*** Remember No. 109, corner of Notre Dame and St. Jean Baptiste Streets.

May 11, 1850. 101

SPRING FASHIONS FOR 1850.

NOW OPENED for inspection, TEN CASES FRENCH VELVET NAP HATS, newest fashion, latest style, expressly manufactured for the Subscriber by the first House in Paris, (Luprie et Cie,) which, with his Fall imports, the Subscriber offers the largest and best Stock of

HATS

ever offered in Canada—Military CLOTH CAPS, BOYS' FANCY HATS, DON PEDROS and BUENAVISTAS in endless Colour and Shape.

WHOLESALE—Terms 4 months.

JOHN HENDERSON,
Late Henderson, Brother & Co.,
93 Notre Dame Street,
Montreal.

May 27, 1850. 115

H. B. SMITH,
*No. 188, St. Paul Street,*
HAS ON HAND a large and well-selected Stock of
*CHINA, GLASS AND EARTHENWARE.*
And expects daily, by Vessels from Liverpool, an additional quantity of the latest Patterns and Shapes, which will be Sold Low for Cash or approved Credit.

Montreal, May 28, 1850. 115-6m

AMERICAN GLASSWARE.

RECEIVING, from the *NEW ENGLAND GLASS WORKS*, a general assortment of their Manufactures, including the latest Patterns and Shapes in Dishes, Plates, Lamps, &c.

H. B. SMITH,
188, St. Paul Street.

May 28. 115-6m

AMERICAN STONEWARE.

JUST RECEIVED, a large and complete assortment of Churns—Butter Pots and Covers—Cream Pots—Preserve Jars—Jugs—Bottles—Spittoons, &c., of a very superior quality.

H. B. SMITH,
188, St. Paul Street.

May 28. 115-6m

REGISTRY OFFICE,
FOR THE SALE OF LANDS AND HOUSES, AND DWELLINGS TO BE LET.

SHIPPING, FORWARDING AND COMMISSION AGENT.

POT AND PEARL ASH PURCHASED.

JOHN G. DINNING, Agent,
29, Francois Xavier Street.

Montreal, Feb. 18, 1850. 12m-89

MACRAE & WOOD,
*ADVOCATES,*
No. 22, Little St. James Street, Montreal.

GEORGE MACRAE.
D. A. WOOD.

June 5, 1850. 122

STENOGRAPHY AND FRENCH.

YOUNG GENTLEMEN wishing to learn SHORT HAND, MATHEMATICS, or FRENCH, will please address Mr. DOHERTY, at Mr. HEARN'S, No. 119, Craig Street.

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