

THE QUEBEC TRANSCRIPT,

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MONDAY, 13th MAY, 1839.

[PRICE ONE PENNY.]

BRITANNIA LIFE ASSURANCE COMPANY,
No. 1, PRINCES STREET, BANK, LONDON.

CAPITAL, ONE MILLION.

Directors.

WILLIAM BURGESS, ESQ.
SAMUEL BEVINGTON, ESQ.
WILLIAM FECHNEY BLACK, ESQ.
JOHN BRIGHTMAN, ESQ.
GEORGE COHEN, ESQ.
WILLIS COVENTRY, ESQ.
JOHN DREWETT, ESQ.
ROBERT EGLINTON, ESQ.
ERASMUS ROBERT FOSTER, ESQ.
ALEXANDER ROBERT IRVINE, ESQ.
PETER MORRISON, ESQ.
WILLIAM SHAND, JUN. ESQ.
HENRY LEWIS SMALE, ESQ.
THOMAS TEED, ESQ.

ADDRESSES.

EDWARD BEVAN, ESQ.
ANDREW JOPP, ESQ.

MEDICAL OFFICERS.

JOHN SMITH, M. D. Cavendish Square.
EBENEZER SMITH, ESQ. Surgeon, Bal-
[liter Square.]

STANDING COUNSEL.

THE HON. JOHN ASHLEY, New Square, Lin-
coln's Inn.

SOLICITOR.

WILLIAM BEVAN, ESQ. Old Jewry

BANKERS.

MESSRS DREWETT & FOWLER, Princes St.

THE real and substantial advantages afforded to
the Public by well-regulated Establishments
of the Assurance of Lives, and the sound basis on
which these institutions are founded, are proved,
unmistakably, by their complete and continued suc-
cess, and by the remarkable fact, that, in no one
instance, have they ever failed in their engagements,
in consequence of an exhaustion of the Funds pro-
vided to meet the claims. So decided and so un-
dermined are the benefits derived from the system of
Assurance in general, both in regard to the
provision it affords to Families in the event of pre-
mature death, and the Security it gives to Creditors
debts otherwise irrecoverable, that with every
increase of information and intelligence, there ap-
pears to be excited, on the part of the Public, an
increased desire to participate in its protective ad-
vantages. So some are desirous that they are the prin-
ciples on which Life Assurance Companies are bas-
ed, that neither commercial difficulties nor dis-
tress on the one hand, nor pestilential epidemics on
the other, have ever yet affected their stability or
impeded their successful progress.

CLAIMS MAY EITHER BE EFFECTED BY EARLY
OR THEIR OWN LIVES, OR BY FAMILIES INTER-
ESTED THEREIN ON THE LIVES OF OTHERS.

THE effect of an Assurance on a person's own
life is to create an equal Property in Reversion,
which can be no other than the realisation of
the sum insured, for instance, the case of a person of the
age of Thirty, who by the payment of £500, or
become at once possessed of a bequestable
sum amounting to £1000, subject only to the
condition of his continuing the same payment
yearly during the remainder of his life—a
condition which may be fulfilled by the mere sum-
mer of about 20 shillings weekly in his expendi-
ture.

Thus, by the exertion of a very slight de-
gree of economy—such, indeed, as can scarcely
be considered as an inconvenience, he may at once real-
ise a capital of £1000, which he can bequeath or
use in any way he may think proper.

ASSURANCES may be advantageously effected on
lives of others, either for the purpose of secur-
ing loans or debts, or in any case where the party
has an interest in the life of another, so as to be in-
jured in the event of his decease. To insure a
Policy of Assurance affords a certain,
in many cases the only means of security—
the debtor is too frequently unable to pay the pro-
ceeds for an Assurance on his life, and the credit-
or to whom security is the main object to be re-
solved, may make the payment of such Premium
condition of his forbearance in not insisting
on the immediate payment of his demand. In
the same manner the circumstances and prospects
of a borrower, and the nature of the security he has
for, are frequently such as to render it absolute-
ly necessary for an Assurance to be effected on his
life in order to enable the lender safely to advance
the amount required.

IN addition to the published rates, an extensive
Table has been prepared for Assurances, in
Reversionary Annuities, Endowments for
Widows and Children, and for every possible con-
tingency affecting human life, against which it may
be prudent or expedient to provide.

FOR OTHERS, THE FOLLOWING IMPROVEMENTS
OF THE SYSTEM GENERALLY ADOPTED, ARE RE-
COMMENDED TO THE ATTENTION OF THE PUBLIC:

Table of increasing rates of Premium on a new
remarkable plan, peculiarly advantageous in
cases where Assurances are effected by way of se-

curing loans or debts, unless immediate payment
being required on a policy for the whole term of
life than in any other office; and the holder hav-
ing the option of paying a periodically increasing
rate, or of having the sum assured diminished ac-
cording to an equitable scale of reduction.

Officers in the Army or Navy, engaged in ac-
tive service, or residing abroad, and persons afflic-
ted with Chronic Disorders not attended with im-
mediate danger, assured at the least possible addi-
tion to the ordinary rates, regulated in each case
by the increased nature of the risk.

Ladies and others to whom it may be inconve-
nient to appear at the office, will be visited at their
own houses, by one of the Medical Officers.

All claims payable within One Month after
proof of Death.

No proof of Birth is required at the time a claim
is made; the Age of the Assured, being in every
case admitted in the Policy, cannot, under any
circumstances, be afterwards called in question.

Policies effected by parties on their own lives
are not rendered void in case of death by duelling
or the hands of Justice. In the event of suicide, if
the policy be assigned to a third party, the sum
assured will be paid without deduction. If the
policy be not so assigned, the full amount of Pre-
miums received thereon will be returned to the
family of the Assured.

Policies having become forfeited in consequence
of the non-payment of the renewal Premiums, may
be re-issued without the creation of a fine, at any
time within twelve calendar months, on the pro-
duction of satisfactory evidence relative to the state
of the health of the Assured, and the payment of
the Premiums due.

By these and similar Regulations, many of which
are peculiar to this Establishment, it is presumed
that the important object has been attained of ren-
dering a Policy of Assurance as complete an Instru-
ment of Security as can possibly be desired.

THE Subscriber having been appointed Agent
to the above Company in this City, is pre-
pared to receive proposals—and to give the requisite
information as to the mode of effecting Assurances.

R. PENISTON.

Medical referees.—Doctors MORRIS and SEWELL,
Quebec, 4th Jan. 1839.

QUEBEC BANK.

NOTICE.—A General Meeting of Stock-
holders will be held at the Bank on
MONDAY, the 3rd of June next, at ELEVEN
o'clock in the forenoon, for the election of
Directors for the ensuing twelve months, and
at which General Meeting it is the intention
of the Directors to submit for confirmation or
rejection, such By-Laws, Ordinances or Regu-
lations as are at present in force for the govern-
ment and management of the Bank.

By order of the Board.

NOAH FREER,
Cashier.

Quebec, 20th April.

QUEBEC BANK.

CHANGE ON London bought and sold.
NOAH FREER,
Cashier.

Quebec, 27th Feb. 1839.

NOTICE.

AN AGREEMENT having been entered
into between the Phoenix Fire Assurance
Company of London, and that of the Metellus
Company of Glasgow, which provides for the cessa-
tion of the business of the latter, and the assumption
of its risks by the former, we hereby announce
the same to the public, and request that the
holders of Policies issued by us as Agents of the
Metellus will apply to the Agents of the
Phoenix in all things relating thereto.

(Signed) TREMAIN, WHITE & CO.

In consequence of the agreement referred to
in the above advertisement, we beg to inform
the holders of Policies of the Metellus Fire
Company of Glasgow, that the Phoenix having
assumed the risks of that Company in the Can-
adas, they are ready to issue new Policies
of the Phoenix, free of charge, for the unex-
pired term of those of the Metellus.

(Signed)

GILLESPIE, MOFFAT, JAMIESON & Co
Agents for the Phoenix Fire Assurance
Company for the Canadas.

R. C. TODD,

HERALD PAINTER,
No. 16, St. NICHOLAS STREET,

THE LAME PEDLAR,

Shortly after his arrival in the village of
Bursley, the pedlar found himself comfortably
seated by the kitchen-fire of the village inn.

A mouthful of bread and cheese, and a mug of
ale, sufficed him for refreshment; and after a
little unimportant chat with the landlord, he
brought himself of retiring to rest, being too
much fatigued to think of opening his pack
and endeavouring to do business on this even-
ing. This he reserved for the morrow. Be-
fore Willie put in execution, however, his
purpose of retiring, two men entered, whom he
would at once have set down as constables
from their appearance, even if the landlord had
not so designated them. These men's looks
were eager and excited, and they bent them
on the pedlar, who was the only stranger pre-
sent, in such a way as to make him at once
conjecture something uncommon to have occur-
red. But Willie had the peace of a calm con-
science within, and probably the men felt that
the expression on his open and ingenuous
countenance betokened this, for they ceased to
regard him with the same looks as they had
done. In the mean time, they had called the
landlord to them and commenced a whispering
conversation with him. Willie had some curi-
osity to know if any thing remarkable had
occurred, but perceiving that the men showed
no inclination to make it public, if such were
the case, he thought it would be as well to go
to his rest. Taking up and lighting the candle
which had been placed beside him for this pur-
pose, he rose, and was leaving the kitchen,
when one of the men, choosing to turn his
head at the time, started up and exclaimed
loudly, 'It is the very man, unlike it as he
looks at home as a Chelsea pensioner!' The
other constable and the landlord had started up
also at this exclamation. 'Come, sir,' contin-
ued the first speaker to Willie, 'we must
speak with you.' The man then, after whisp-
ering a moment with his comrade, desired the
landlord to lead them to a private room, whither
our hero, startled, but neither afraid nor con-
fused at their request, followed them. On being
seated in another room, and being asked his
name, &c. Willie simply and briefly gave
them an account of his way of life, described
his late journey, and whether he was going,
in his turn he inquired what had occurred, and
was informed that in the course of the day, a
man had been found, not far from the Bristol
road, wounded mortally, and robbed. He had
only lived to say a few words, part of which
communication was, that his murderer was
lame.

Finding Willie's story to be clear and unequivocal,
the constables seemed rather at a loss
how to act, when the one who had spoken be-
fore, after talking for a moment with his com-
rade, 'I should be sorry,' said he, 'to put an
innocent man to trouble, but as it is your
chance to be lame, we cannot fulfil our duty
without subjecting you to a search, as some
part of the stolen property is known to us.' The
pedlar readily gave his assent; but, alas! one
of the first things observed by the constables,
as the reader may anticipate, was the blood
upon Willie's coat! Then did our poor lame
pedlar turn pale for the first time; for then,
for the first time, did it occur to him that the
business might bring him into trouble. His
pale face was not unobserved by the men, who
next lighted on his handkerchief, also stained
with blood! The tone of the constables chang-
ed; Willie's explanation of the manner in
which the stains came upon his clothes, was of
course not believed. In the pedlar's pack of
boxes, also was found a silver watch. The in-
jured man had been robbed of one. Why did
we linger on these matters? Ere noon of the
following day, Willie Colquhoun lay in
Gloucester jail, under a strong suspicion of having
committed a murder!

Truth, it has been many times said, is more
difficult to believe than fiction, and so it may
prove to be, perhaps, with this story, though
the whole is simply a narrative of facts of ev-
ery recent occurrence. For several months the
unfortunate Scottish lad lay in prison, and
when the first assizes, which were to decide
his fate, came on, he was simply remanded

to confinement—his case being continued over
to the next sitting, in the hope that something
further would come out respecting the murder.
The circumstances that told against Willie
were insufficient to condemn him, or even to
support a case against him, but, unhappily, he
was unable to bring evidence on his own part
to explain these circumstances satisfactorily,
and substantiate his innocence. His having
been at Bristol on the day he stated, and his
having given a true account of his way of
life, were not sufficient to prove his
innocence, as the deed laid to his charge was
committed during the very day on which he
had travelled from Bristol, and near the same
road. Nor was poor Willie, friendless and in
a strange country, able to gather, from a dis-
tance, testimony in his favour; and, above all,
he was unable, from his situation, to set on
foot inquiries respecting the butcher's boy who
he had accidentally met in the streets of Bris-
tol, and who had caused him so much uncon-
fidence. For, after all this, the stains of blood
were the real and the strong circumstances
against him, as the watch found in his pack
had been declared by the relations of the mur-
dered man not to be that taken from the de-
ceased.

When the second assizes came round, the
charge against Willie Colquhoun was dropped for
want of proof, and after a confinement of nearly
twelve months, he was liberated. But in what
a condition was he set free! Wasted to a
skeleton in body, and truly broken hearted.
Accustomed to enjoy, every day of his life,
the free air of heaven, confinement had rapidly
destroyed his health; the disgrace of the
charge, the lonely friendlessness of his condi-
tion, and the sickness of hope deferred—of the
law's delay—had preyed upon and borne down
his spirits. He could not bear to inform his
mother of his situation, though his mind pined
for her continually pining for tidings of her
dear lame boy far away. His name, he knew,
never met her eye in the public prints, and no
one he rightly judged, who saw it, would
tell her. The jail fever, too, had fallen upon
him, and he had but newly risen from his pal-
let, rescued for a time from the jaws of death,
when the time of his liberation arrived.

As a matter of course, Willie Colquhoun
had his little property restored to him when
the charge was given up against him. Perhaps,
had his means been all along at his command,
he might have been able to prove his innocence.
And what, does the reader think, was Willie's
first act when he regained his freedom? Though
yearning with a heart full of sad forebodings,
to see his mother's face once more, he went
straight to Bristol, to make an endeavour to clear
his name of all suspicion. After a long search,
during which his firm resolve impelled and
supported his weak body through the task; he
discovered the butcher's lad, succeeded in bring-
ing the incident distinctly to his recollection,
and procured an attested certificate of what
had occurred. It may be observed that this
evidence was the more complete, as the boy
confessed that the circumstance of casting the
stains was not altogether unintentional! And
deep shame and grief did he feel on learning
what the consequences of his thoughtless, and
wanton act, trifling as it was, had been. With
the certificate mentioned, Willie returned to
Gloucester, and had no difficulty in obtaining
a public testimony that the circumstances
which had led to his long detention had been
satisfactorily explained, and that no grounds
for suspecting him of the crime laid to his
charge now existed.

These things accomplished, poor Willie fled
like a stricken deer to Scotland, to lay his head
again to rest on his mother's bosom. Though
his mind was now in a measure at ease, he felt a
sad consciousness that he would never again be
what he had been before his great and unmiti-
gated calamity had befallen him. He was fore-
doomed to take the coach to the neighbourhood of
his native Teviot-side, and even the little way
which he had to walk afterwards was accom-
plished with difficulty. His mother was liv-
ing and well, though sad at heart for her boy.
When he entered her cot, she knew him not,
until he fell on her neck, and breathed out the
word, 'mother!'