

HAMILTON AND DUNDAS ESTABLISHMENT. 1850. FORWARDING.

MACHESON & CRANE, WAREHOUSEMEN, FORWARDERS, AND COMMISSION MERCHANTS. HAMILTON, DUNDAS, KINGSTON, PRESCOTT, AND BYTOWN. MACHESON, CRANE & Co., MONTREAL.

DEAR Sirs, I have the pleasure to inform the Merchants of HAMILTON, DUNDAS, and KINGSTON, that the undersigned have commenced the WAREHOUSING and FORWARDING BUSINESS in HAMILTON, DUNDAS, and KINGSTON, and are now prepared to receive Property in the most commodious Premises lately in the occupation of Messrs. M. W. & E. BROWN, and trust that their long experience in the Business, and their strict attention thereto, together with moderate charges, warrant them in expecting liberal support. Being owners of the first-class Lake and River Steamers...

NATIONAL LOAN FUND LIFE ASSURANCE SOCIETY, OF LONDON.

CAPITAL—£500,000 STERLING. A SAVINGS BANK FOR THE WIDOW AND THE ORPHAN.

INCORPORATED BY THE LEGISLATURE OF GREAT BRITAIN IN 1846. Guaranty Fund and Accumulated Premiums \$400,000.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY is established upon the purely mutual system, with a Tariff of Premiums as low as is justifiable with the permanency and security of an Institution of this character. Every person taking out a Policy is a member, and entitled to vote at the Annual Meeting. The Dividends are declared annually on the 1st of January. All persons insuring previous to that day, participate in the profits of the year, which are passed to his credit upon the books of the Company; to be paid during the life of the insured, in the order of rotation, from the surplus capital of profits having been obtained. The Directors will be authorized to pay the first year's Dividend at the close of the present fiscal year; afterwards, each year's Dividend, in regular order, will be redeemed, as the funds of the Institution exceed the above two hundred thousand dollars. It is supposed that each person will be required to pay three annual Premiums before his Dividend will be redeemed. This feature in the conditions of this Company, over those who do not redeem or pay the Dividends until the death of the insured, is particularly favorable to the insured, as the redemption of Dividends will assist in the payment of the Annual Premiums, after a few of the first years have elapsed, or take up notes given for Premiums. The stockholder, upon surrender of his Policy, at any time after three years, will receive its equitable value. All Premiums amounting to fifty dollars, or more, on the Policy, will entitle the holder to a share in the profits of the year, to be paid one half by note; to remain a dividend on the Policy, until cancelled by Dividends; or the Policy becomes a claim.

The Company was organized in December, 1846, and its property has hitherto been unparalleled. It is now in the third fiscal year of its existence; and numbers (October, 1849) nearly one hundred members; with a constantly increasing accession. Its losses have been small, compared with the numbers which might have been expected, according to the table of mortality upon which its insurance is predicated. By unparalleled success in business, and a strict economy in the administration of its affairs, large dividends have been made to its members; average more than 60 per cent. annually.

JAMES GOODWIN, General Agent for the B. N. A. Colonies. The Advantages offered to the Public by this Institution are MANY and IMPORTANT, and the most liberal Tariff as LOW as security to the Assured, and safety to the Office, will admit of.

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By order, JNO. FARROW, Supt. and Treasurer. THE COMPANY OF PROPRIETORS OF THE CHAMPLAIN AND ST. LAWRENCE RAILROAD give notice, that they will apply to the Provincial Legislature at its next Session, for power to increase the CAPITAL STOCK of the Company; also, for power to unite, amalgamate with, or join the MONTREAL AND PROVINCIAL RAILROAD, or any other Railroad, or to be constructed between the Province Line and the Town of DORCHESTER, commonly called ST. JOHN'S.

THE UNDERSIGNED CONTINUES to accept RISKS against Accidents by FIRE, in conformity with the Tariff lately agreed upon by the Provincial Legislature, and in accordance with ALL CLAIMS FOR LOSS DISBURSED IMMEDIATELY ON SATISFACTORY PROOF THEREOF, and without reference to the Directors of the ASSURANCE COMPANY. ALSO EFFECTED ON LIVES, for which detailed Prospectuses, with Tables of Rates, and all other information, may be obtained at the Local Office for Canada, corner of St. St. Gabriel Street.

THE most secure security is offered to persons insuring with this Company by the large amount of the Reserve, to be deposited in the hands of the Provincial Legislature at its next Session, for power to CONSTRUCT a BRIDGE ROAD between the Towns of St. Johns and Laprairie, to some point on the River St. Lawrence, opposite to Montreal, and to the Longue Point of the St. Lawrence, and Adjacent.

THE BOARD OF DIRECTORS OF THE MONTREAL AND LAKEVILLE RAILROAD COMPANY having directed that a portion of the NEW STOCK of the COMPANY, termed "GUARANTEED SHARES," should be offered to the Public, the undersigned hereby gives notice that a BOOK has been OPENED, at the COMPANY'S OFFICE, in this City, for the purpose of receiving the SIGNATURES of persons desirous of subscribing to its shares. The Shares are £50 each, payable by instalments as follows, and are entitled to a Dividend of Eight per cent. per annum, the entire residue of the Reserve being paid in the year thereof. 25 per Share on the 1st May, 1850. 5 do 1st Aug. do 5 do 1st Nov. do 5 do 1st Feb. 1851 5 do 1st May, do 5 do 1st Aug. do 5 do 1st Nov. do 5 do 1st Feb. 1852 5 do 1st May, do 5 do 1st Aug. do

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

CAPITAL, ONE MILLION STERLING. Empowered by Special Act of Parliament, 4 Vic. Cap. 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 most liberal Tariff of Life Assurance at much lower rates of Premium than those of any other Assurance Company transacting business in Canada. Rates of Premium than those of any other Assurance Company transacting business in Canada. Rates of Premium than those of any other Assurance Company transacting business in Canada.

The Directors have also resolved to extend British North America the advantages afforded by the HALF CREDIT RATES OF PREMIUM which have been so highly approved and are 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 their respective Policies.

PETER MORRISON, Resident Director. London, Jan. 1, 1847. Detailed Prospectuses and every requisite information as to the mode of effecting Assurances may be obtained upon application to J. H. MONTAGU, Agent to the Company for Montreal, Or to any of the following Agents: W. W. STREARNS, Esq., London, C.W. FRANCIS HEWARD, Esq., Toronto, C.W. CHAS. H. MORGAN, Esq., Colborne, C.W. ALEX. DAVIDSON, Esq., Niagara, C.W. J. STEVENS GARRETT, Esq., Hamilton, C.W. THOS. BRIGGS, Esq., King, C.W. MEDICAL ADVISER, DR. ALFRED MASON, BYTOWN. DR. J. B. JOHNSTON, SHERBROOK, E. T.

EXAMPLES OF RATES. To Assure £100 Sterling according to the following Tables: TABLE 1. Quarterly. Age. Half Yearly. Quarterly. 25 36 0 18 3 0 2 2 25 36 0 18 3 0 2 2 30 40 8 20 7 0 1 1 1 35 46 9 23 7 0 1 1 1 40 55 1 28 0 0 1 1 0 45 66 3 33 8 0 1 1 0 50 81 4 41 5 0 2 0 1

TABLE 2. Age. First 5 Years. 25 36 0 18 3 0 2 2 30 40 8 20 7 0 1 1 1 35 46 9 23 7 0 1 1 1 40 55 1 28 0 0 1 1 0 45 66 3 33 8 0 1 1 0 50 81 4 41 5 0 2 0 1

TABLE 3. Age. For 1 Year. For 7 Years. 25 21 11 21 11 25 21 11 21 11 30 22 11 22 11 35 23 11 23 11 40 24 9 24 9 45 25 6 25 6 50 26 3 26 3

TABLE 4. Annual Premium required for a Sum of £100 for 10 Years of Life, the Rate being fixed at the expiration of every Fifth Year, until the Twentieth inclusive, after which period no other payment will be required. Age. 1st 5 Yrs. 2d 5 Yrs. 3d 5 Yrs. Last 5 Yrs. 25 72 7 61 0 42 6 23 4 30 76 6 65 0 47 6 28 3 35 80 5 70 0 52 6 33 2 40 84 4 75 0 57 6 38 1 45 88 3 80 0 62 6 43 0 50 92 2 85 0 67 6 48 0

TABLE 5. HALF CREDIT RATES OF PREMIUM. Age. Half Yearly. Whole Premium. 25 21 11 21 11 30 22 11 22 11 35 23 11 23 11 40 24 9 24 9 45 25 6 25 6 50 26 3 26 3

TABLE 6. MUTUAL ASSURANCE BRANCH. Supported by the Proprietary Branch. Age. Annual Premium. Half-Yearly. Quarterly. 25 44 4 22 2 11 2 30 48 8 24 4 12 2 35 52 12 26 6 13 2 40 56 16 28 8 14 2 45 60 20 30 0 15 2 50 64 24 32 0 16 2

TABLE 7. THE ASSURED UNDER THIS TABLE ARE ENTITLED TO PARTICIPATE IN THE PROFITS. Age. 1st 5 Years. 2d 5 Years. 3d 5 Years. Last 5 Years. 25 72 7 61 0 42 6 23 4 30 76 6 65 0 47 6 28 3 35 80 5 70 0 52 6 33 2 40 84 4 75 0 57 6 38 1 45 88 3 80 0 62 6 43 0 50 92 2 85 0 67 6 48 0

TABLE 8. TO LET. The Subscriber, having Leased those premises, Nos. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578