

LIFE Association of Scotland. FOUNDED 1833.

Empowered by Royal Charter and Act of Parliament. Subscribed Capital £400,000 Sterling. Annual Income, £125,000 do.

Chairman Sir James Forrest, Bart. of Coniston. THE LIFE ASSOCIATION OF SCOTLAND which has now extended its operations to British North America, is specially empowered by its Act of Parliament for Life Assurance in the Colonies, and is enabled to offer unusual facilities and advantages to residents there.

While thus affording facilities superior to what most other offices can offer, the Association is not of recent origin or of limited resources. It is one of the most extensive and successful amongst British Assurance Offices, and policy holders in the British American Provinces have the benefit of the large annual business transacted in Great Britain and Ireland, and the ample and constantly accumulating funds now yielding an income of upwards of £25,000, sterling per annum.

Last year the new transactions exceeded those of any other in Europe. The policy holders incur none of the risks of partnership, they are free from all responsibility, and the sums assured are guaranteed. The whole Constitutions, Regulations and System of business are framed in the most liberal and popular spirit.

The policies as now being issued are free from many of the restrictions commonly imposed on assured lives, and confer unusual and important privileges, far beyond what have hitherto been granted by Assurance Offices in North America, and after some years the policies become nearly absolutely and inflexible securities for the sum assured—the Assured being protected against harsh proceedings on the part of the office in the event of omission to pay the premium.

A share of profits of the business is allocated every year to all participating policy holders of five years standing, and is applied in reducing their next premiums. A large reduction of the premiums is thereby effected. The Association has allocated profits at thirteen successive annual periods, and the annual return of profit to policy holders of the first series has now reached 55 per cent of the premiums—that is the policy holders are required to pay only 15s. per £1 of their premiums.

The rates of premium are moderate, and until the time of participation in the profits, a policy holder for £1000 sterling or upwards, need pay only one half of the annual premium, the other half remaining unpaid at interest as long as the policy holder pleases.

The Association's business in North America is under the charge of the Board of Directors at Montreal for the Canada; at Halifax for Nova Scotia; and at St. John for New Brunswick.

NEW BRUNSWICK BRANCH. Head Office—St. John. DIRECTORS: Francis Ferguson, Esquire, Hon. J. A. Street, Rev. Wm. Donald, A. W. H. Adams, Esq., M. Medical Officer, Dr. James Walker. SAMUEL D. BERTON, Secretary. BENJ. R. STEVENSON, Agent for St. Andrews.

PROVINCIAL GRAND ROYAL ARCH CHAPTER. THE annual convocation of the Provincial Grand Royal Arch Chapter, will be held at St. Mark's Chapter Room, on Wednesday next, the 13th January. A punctual attendance of the members is requested. Companion Royal Arch-Masons generally are invited to attend.

By command of the M. E. G. Sup't. S. T. GOVE, Grand Scribe Prov. G. Chapter. St. Andrews, Jan. 5, 1857.

Flour, Meal, Pork. Just received from New York, and for sale at the UNION STORE: 200 Bbls Superfine Flour. 500 do Extra Family Flour. 500 Bags Corn Meal, of good quality. 10 Bbls Lard, which together with a general stock of Provisions and Groceries on hand will be sold at the lowest market prices for prompt payment. Daily expected, a further supply of superior Family Flour.

J. R. BRADFORD, Agent. St. Andrews, Jan. 6, 1857.

MORE NEW GOODS. Just received per Packet ship Middleton, via St. John: CLOTHS: 500 Bbls Corn Meal, of good quality. 10 Bbls Lard, which together with a general stock of Provisions and Groceries on hand will be sold at the lowest market prices for prompt payment. Daily expected, a further supply of superior Family Flour.

J. R. BRADFORD, Agent. St. Andrews, Jan. 6, 1857.

BEAVERS. Cloths in black, blue, brown, mixed Oxford grey. Raglan, Pelletier, and superfine Cloths. Doekins, twilled Cashmeres, in black and fancy latest styles, and excellent quality German and Seal Cloths, for ladies' cloaking.

DITTO, PER IMPERIAL. Blankets of every size. Horse Blankets and Rugs. Red, blue, white, and fancy colored Flannels in plain and twilled.

Fur Caps and Gloves, of every description. A splendid assortment of ready-made Clothes, of all descriptions, which will be sold at extremely low prices. A splendid assortment of Carpeting, in new patterns, 1, 2 and 3 ply. An excellent assortment of Rugs to match.

Which will be sold extremely low. Owing to our Goods being late this season, will be much in our favor, also in the favor of those of purchasers from us, as they have been bought after Goods had fallen very much in the English market, and of course will afford us an opportunity of selling Goods much lower than any other here, which are determined to do.

See handbill next week. British House, DENNIS BRADLEY. St. Andrews, January 2, 1857.

CRUSHED SUGAR, &c. Ex the "Imperial" from Liverpool, via St. John. 30 Chests Congee Tea. 13 Bbls refined Crushed Sugar. 13 Boxes Woodstock Pipes. 1 Hhd. old Port Wine. 1 " old Sherry &c. &c.

JAMES W. STREET. Dec. 21, 1857.

New Brunswick and Canada Railway. THROUGH ROUTE FROM ST. ANDREWS TO WOODSTOCK.

NOTICE IS HEREBY GIVEN, that arrangements have been completed for running a DAILY STAGE TO AND FROM WOODSTOCK AND THE BARBER DAM STATION, TO CONNECT WITH THE

Trains from St. Andrews. The Coach will leave Woodstock EVERY MORNING in time to catch the 2 P. M. Down Train at the Barber Dam, which arrives in St. Andrews at 5 P. M., and returning the same afternoon, will also enable passengers from St. Andrews to reach Woodstock in ONE DAY.

THROUGH FARE 21. For further information apply at the Railway Station, St. Andrews, and at English's Hotel Woodstock. JULIUS THOMPSON, MANAGER. St. Andrews, December 17, 1857.

Advertisements. The BRITISH REVIEWS, AND BLACKWOOD'S MAGAZINE. Premiums and Reductions.

L. SCOTT & CO., NEW YORK, continue to publish the following leading British Periodicals viz: LONDON QUARTERLY (Conservative.) EDINBURGH REVIEW (Whig.) NORTH BRITISH REVIEW (Free Church.) WESTMINSTER REVIEW (Liberal.) BLACKWOOD'S EDINBURGH MAGAZINE (Tory.)

These Periodicals ably represent the three great political parties of Great Britain—Whig, Tory, and Radical,—but put in forms only one feature of their character. A. Origins of the most profound writers on Science, Literature, Morality, and Religion they stand, as they ever have stood unrivalled in the world of letters, being considered indispensable to the scholar and the professional man, while to the intelligent reader of every class they furnish a more correct and satisfactory record of the current literature of the day, throughout the world, than can be possibly obtained from any other source.

EARLY COPIES. The receipt of advance sheets from the British publishers gives additional value as these Reprints, inasmuch as they can now be placed in the hands of subscribers about as soon as the original editions.

TERMS. (Regular Prices.) For any one of the four Reviews \$3 00 For any two of the four Reviews 5 00 For any three of the four Reviews 7 00 For all four of the Reviews 8 00 For Blackwood's Magazine 3 00 For Blackwood and three Reviews 9 00 For Blackwood and the four Reviews 10 00 Payments to be made in all cases in advance. Money current in the State where issued will be received at par.

POSTAGE. The postage on any part of the United States will be but TWENTY-FOUR CENTS a year for "Blackwood," and but FORTY CENTS a year for each of the Reviews.

At the above prices the Periodicals will be furnished for 1858, and as a Premium to New Subscribers, the Nos. of the same Periodicals for 1855, will be furnished complete, without additional charge.

Unlike the more ephemeral Magazines of the day, these Periodicals lose little by age. Hence, a year of the Nos. (with no omission) for 1856, may be regarded nearly as valuable as for 1855.

Subscribers wishing also the Nos. for 1857, will be supplied at the following EXTREMELY LOW RATES.

SPLENDID OFFERS FOR 1856, '57, '58 TOGETHER. Blackwood's Magazine any one Review 5 00 any two Reviews 8 00 any three Reviews 10 00 any four Reviews 12 00 Blackwood and one Review 8 00 Blackwood and two Reviews 10 00 Blackwood and three Reviews 12 00 Blackwood and the four Reviews 15 00

N. B.—The price in Great Britain of the five Periodicals above named is \$31 per annum.

As we shall never again be likely to offer such inducements as those here presented, NOW IS THE TIME TO SUBSCRIBE!!

Remittances must, in all cases, be made direct to the Publishers, for at these prices no commission can be allowed to agents. Address—LEONARD SCOTT & Co. No 54 Gold Street, New York.

WILLARD & MECUM, Manufacturing Jewellers, 85 Washington Street, BOSTON.

BOTTLES. A liberal price paid, for empty Ale and Porter Bottles at the Patent Steam Brewery, Aug. 31, 1857. CHAS. A. THOMPSON.

J. F. ROGERS, TAILOR and DRAPER.

RESPECTFULLY intimates to the Inhabitants of St. Andrews, that he has commenced business in the above line, in the premises in Wm. Henry Street, adjoining Mr. J. Irwin's store.

From his long experience having worked in many of the principal cities in England and the United States, and by strict attention and a desire to please, he trusts to receive a share of public patronage. Garments cut in the best style and warranted to fit. Fashion plates from London and New York received monthly. St. Andrews, May 27, 1857.

London Paint and Oil. Nov. 3, 1857. EX "Arthur White" from London, via Saint John:— 25 Cwt. Brandram's No. 1 & 2 London White PAINT. 8 Hhds. best Double Boiled & Raw Linseed OIL. For sale low. JAS. W. STREET.

\$2000 REWARD. WHEREAS some persons have been doing about 17 miles on Tuesday, the 27th ult., and carry away a portion of the Telegraph Line near the Digbyquash River, and did again on the night of Friday last cut and carry away a portion of the Telegraph line near Musquash, and did again on Saturday night cut and carry away a portion of the Telegraph line about five miles from St. Andrews, and whereas the Telegraph Line between St. John and Fredericton has been several times heretofore cut and carried away—the above reward will be paid to any person or persons who will give such information as will lead to the detection and conviction of the offenders or any of them.

D. B. STEVENS, Superintendent. St. John, Nov. 2, 1857.

Ambrotypes, Milainotypes, and Speculotypes. THE Subscriber, grateful for the patronage extended to him since opening his AMBROTYPE ROOMS, begs to inform the inhabitants of ST. ANDREWS, that he is making a new style of AMBROTYPE, which he claims as his own discovery, and which he has worked into practical use. The Pictures, in the opinion of competent judges, are far superior to any other style taken upon glass. They are superior to the raised Ambrotype, which have attracted so much attention. Their tone is soft and rich. Being taken on glass, they are exceedingly brilliant, perfectly distinct in any angle, very different from the Daguerrotype, which must be held in a particular light to see the Picture. The intensity and clearness of the shades, combined with the richness of the lights, and the accuracy of the middle tints, give them a superiority over every other style of picture in light and shade.

Any one wishing a demonstration of these facts can be gratified by seeing specimens of this new kind of picture at his Rooms. In consequence of stormy weather his Rooms still continue open, and wishing to give all an opportunity to obtain a low as well as high priced picture, he will give up three different qualities in the same same kind of case at the following prices:— SMALL PICTURES, including case, from 3s. 14d. to 7s. 7d. COMMON SIZE PICTURES, including case, from 4s. 4d. to 7s. 6d. LARGEST SIZE PICTURES, including case, from 17s. 6d. to £1 5s.

Speculotypes. A PERFECT MIRROR, and a perfect picture as the name signifies. This is a style of picture which I have "got up" since opening Rooms here. An assortment of JEWELRY for sale very low, to suit the times. Remember! Pictures taken equally well in all weathers. DAVIS LORING. Paul's Hall, St. Andrews, Nov. 10, 1857.

Molasses & Flour. OCT. 31, 1857. To arrive in the course of next week, and will be sold low:— 30 Hhds. Prime Muscovado and Clayed Molasses. 800 Bbls. Superfine & Extra Flour. JAMES W. STREET.

Best Superfine Flour. Just received ex schr. "Bonita" from Philadelphia via, via Calais: 60 Barrels best superfine Philadelphia Flour. J. W. STREET. St. Andrews, July 9th 1856.

Molasses, Flour, BEEF, PORK, &c. 30 Hhds Muscovado and Clayed Molasses. 300 Bbls Baltimore Superfine and Extra Flour. 100 Bags Corn Meal. 25 Bbls Extra Mess Beef. 20 do Heavy Mess Pork, &c. &c. Just received, and for Sale by J. W. STREET. Nov. 16, 1857.

DRESS MAKING! THE most simple system for Cutting and Fitting Ladies and Children's Dresses, is the PROVINCIAL LADIES' Dress Scale.

With a Tape Measure, and a set of the Dress Scale, any Lady can cut and fit her own Dresses, without the possibility of a failure. EVERY FAMILY should have one: and being determined to place it within the reach of all, I have reduced the price from five dollars to only TWO DOLLARS AND A HALF.

AGENTS WANTED. To sell the above. They will be supplied on the most reasonable terms, so that active agents can make from one dollar to five dollars clear of expenses. Those who have learned the "American Ladies Dress Chart System" can teach this. All orders and communications to be addressed to me at St. Stephen, N. B. MRS. MARTHA KENNEDY.

NEW FALL GOODS.

Per Packet ships "Lampede" and "John" Dunce via St. John: JUST RECEIVED AND NOW OPENING LADIES DRESS GOODS, in Lustres, Coburgs, Alpaccas, Paramettas, Baratheas, and Indiana Cloths. Grey, white, and Printed COTTONS, Cotton Warps, &c., which will be sold extremely low, to make room for a VERY LARGE

Stock of Goods daily expected by the "Arthur White" from London, "Favonite" from Glasgow, and British Steam er via Boston, which will comprise A Large and General Assortment, and will be sold wholesale and retail. The Subscriber intends confining himself more to the Cash system, adopting only ONE PRICE, therefore purchasers can rely on getting Goods at exceedingly low prices. DENNIS BRADLEY. British House, St. Andrews, Sep. 22, 1857.

New Brunswick & Canada Railway and Land Company. TIME TABLE. Up Trains.

STATIONS. A. M. Miles. St. Andrews, (depart) 9 00 44 Chamcook, (arrive) 9 25 104 Bartlett's, 9 55 13 Waveig, 10 10 144 Roix Road, 10 18 20 Rolling Dam, 10 40 24 Fredericton Road Store, 11 00 28 Lawrence's, 11 25 34 Barber Dam, 11 55

Down Trains. STATIONS. P. M. Miles. Barber Dam, (depart) 2 00 24 Lawrence's, (arrive) 2 25 10 Fredericton Road Store, 2 55 14 Rolling Dam, 3 15 104 Roix Road, 3 37 21 Waveig, 3 45 234 Bartlett's, 4 00 294 Chamcook, 4 30 34 St. Andrews, 4 55

JULIUS THOMPSON, MANAGER. Oct. 3, 1857.

New Brunswick & Canada Railway and Land Company. NOTICE is hereby given, that from and after this 15th day of December, instant, all freights on Cordwood, will be charged for by the Truck instead of by the Cord as heretofore. The charge for each Truck will be \$3 from the Fredericton Road Store and all Stations South of that point, \$3.12 from Lawrence's, and \$3.75 from the Barber Dam to St. Andrews; and all trucks that the Conductor may consider and declare to be overloaded will not be allowed to be attached to the train. No trucks will be permitted to be discharged or will be forwarded down the Line Extension till after the freight is paid—and if detained over 24 hours a demurrage of \$2 per truck, per day, will be incurred. JULIUS THOMPSON, MANAGER. St. Andrews, Dec. 15th, 1857.—Provincial 2f.

Flour, and Corn Meal. Just received from Philadelphia: 100 Bbls S. F. Flour, in round hoop Barrels, a prime article. 50 Bags Bolted Corn Meal. Also a supply of fresh GARDEN and FLOWER SEEDS. Also in Store: A good assortment of Cut Nails. W. WHITLOCK. St. Andrews, April 12, 1857. 4w.

LETTERS REMAINING in the Post Office, St. Andrews, 1st Nov., 1857:— Bucher, Thomas H. Johnson, C. Barnes, William Kelley, James Clark, William M. Led, A. M. Jegan, Hugh Mitchell, Charles Grenan, Catherine Rudge, Ellen Gieser, Maria Scott, Phoebe Hinds, L. Scully, John Hill, James H. Smith, Thomas Healy, John Thompson, George Irwin, Ann Persons calling for any of the above, will please say "advertised." GEO. F. CAMPBELL P. M.

FALL AND WINTER GOODS. Per Royal Mail Steamships "Canada" and "Europa" &c. FROM LIVERPOOL. 22 Cases and Bales, consisting in part of: RIBBONS, SILKS, VELVETS. Long Shawls in Royal Stewart, Vienna and Shepherd Plaids. DRESS GOODS—in Thibet Cloths, Tartan Coburgs, Alpaccas, Circassians, Parisian stripes and Poplins. Gauntlets and Gauntlet Gloves, Polkas, Lama and Silk Ties. FURS—in Stone Martin, Sable and Squirrel. Lamps and Misses felt Hats, Blonds, Bugle laces, FRENCH FLOWERS. BROAD CLOTHS, Cassimeres, Sealskin cloths, Beavers, Doeskins, Tweeds, Vestings. FLANNELS, Blankets, CARPETS, Druggists, Ladies Cloths and Cloakings. Men's and Youths Balmoral and Canadian Caps, Pilot, Siberian, Whittney and Reversible OVERCOATS, &c. A large stock of MOURNING GOODS. Our Stock will be found, to comprise the newest styles, and will be sold wholesale and retail as low as by any House in the Province. Oct. 21, 1857. ODELL & TURNER.