THE MONTREAL COURIER.

PRICE TWO-PENCE.] MORNING EDITION—MONDAY, JUNE 30, 1851. [VOL. XVII.—NEW SERIES, No. 373.

JOHN G. DINNING,
Land and General Agent, for Upper and Lower Canada, Accountant and General Broker.

OFFICE, 35, FRANCOIS XAVIER STREET

References are permitted to the following Gentlemen:—The Hon. Peter McGill, Hon. Judge Meredith, Messrs. J. G. McKenzie & Co., Messrs. Edmonstone, Allan & Co., Alexander Simpson, Esq., and Campbell Sweeny, Esq., who will act as Legal Adviser.

M. DINNING is ready to attend to all instructions from parties having business to transact with the Crown Land Department—to undertake the management of Properties Leased or Sold—to collect Rents—to attend to Custom-House Entries and Forwarding of Goods—to receive Pensions and other payments from Government—to Sell or Purchase Property of every description—Land Scrip—Bank Stock—Shares in Mining and all other Companies—to assist in effecting Loans by way of Mortgage or otherwise, and in obtaining Investments, &c., &c.

In connexion with the above, Mr. Dinning has established a Register in Montreal, by which the public will be supplied, *gratuitously*, with an ample List, and full particulars of Houses, Farms, Wild Lands, and all descriptions of Properties to be Sold or Leased, either in Montreal or any part of Upper or Lower Canada.

COMMISSION TARIFF.

On the sale or purchase of Flour, Indian Meal, Oatmeal, Pork and Beef, Butter and Lard, 10s. per barrel; on the sale or purchase of Indian Corn, Barley, Peas, Oats and Wheat, 15s. per 40 bushels.

Ashes—Pot and Pearl—5d. per barrel.

Freight—Engaging Freight—at the rate of 20s. per 40 cubic feet.

Notes—On sale or purchase of Bank, Telegraph, Mining, Railroad, &c.—6d. per share.

Registration fee 2s. 6d. on Houses, Farms, or Lots to be sold or leased; and on the amount of purchase money or rent, 2½ per cent.

TRADESMEN'S DEBT DEPARTMENT.

Arbitration Charges—On Disputed Accounts left for Arbitration, instead of having recourse to the Law—Preliminary Consultation, 5s.; Arbitration Meeting, if occupied 3 hours or under, each 7s. 6d., if occupied over 3 hours, 10s.

Montreal, 28th April, 1851. 325

DAGUERREOTYPE.

MR. IOANE, No. 2, Place d'Armes, would recommend his excelling Family Groups, Children, &c., taken, to make a judicious selection by calling at 52, Single Subjects may come any time throughout the Day until six, P.M. Daguerreotypes Colored on the neatest style of Art, and at very extra Charge.

Montreal, May 21. 312

ATTENTION!

GWEN McGARVEY,
HOUSE AND SIGN PAINTER, GLAZIER, &c., &c., &c.

THE Advertiser returns thanks to his Friends and the Public, for their liberal support, he has received since his commencement in Business. He is now prepared to undertake Orders in the most extensive manner, and pledges himself that it will be his best endeavour to give satisfaction to those who may favor him with their Business.

N.B.—Painting, Oils, Glass, Putty, Varnish, Brushes, &c., &c., &c.

Hangings will be found as reasonable as those of any other Establishment.

Wanted—An Apprentice, and one Apprentice, to Antoine Scott, opposite Mr. A. Walsh's Grocery Store.

April 9. 317

GEORGE ARMSTRONG,
COMPOSITION-MAKER & UPHOLSTERER,
CORNER OF McGILL & CRAIG STREETS
(Ho-Market Square,)
MONTREAL.

GEORGE ARMSTRONG, Begs most respectfully to tender his thanks to his Friends and the Public generally, for the encouragement they have hitherto bestowed upon him, and hopes, by strict attention to Business, to merit a continuance of the same.

N.B.—FUNERALS attended to.

April 23, 1851. 194

JOSEPH BOESE,
FLYER AND SIGN PAINTER,
HAS REMOVED from 109, Notre Dame Street, to 52, COLLEGE STREET, opposite the Gaol.

May 1. 330

W. E. HOLMES, Agent for the Sale of Patent Medicines, Office, 25, Little St. James Street.

Montreal, Oct. 14, 1850. 233

EDWARD THOS. JONES, *SOLICITOR, & PROCTOR, and COUNSEL, CARILLON, C.W.*

March 20, 1851. 310

DAGUERREOTYPE.

MR. DOANE begs respectfully to acquaint the Ladies and the public that, by the aid of a recent improvement, he is enabled to take likenesses almost instantaneously, so that the expression of the countenance may be retained more than a long sitting. Children may be taken much more certainly than heretofore.

Also, a large supply of Daguerreotype Materials, especially of the finest French Plates, just received from France. Also Buffs and Cases.

Aug. 28, 1850. 193

WESTBOND BOOT AND SHOE STORE, *Next door to Alexander's Confectionary.*

JAMES BLENDELL, in returning thanks to his Friends and the Public generally, for the liberal Patronage during the past Year, begs to inform them that he has made considerable additions to his Stock of Boots and Shoes; and, from the facilities for conducting his business, he has the opportunity of deserving a share of the public patronage and increased support.

Shoes for Cash will compete with any House in the Province.

Notre Dame Street.

Montreal, March 31, 1851. 313

FOWLERS & WELLS, PHRENOLOGISTS, 308, Nassau Street, Clinton Hall, NEW YORK, Publish Works on Phrenology, Physiognomy and Magnetism. Verbal Delineations of Character, furnished by

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

March 1, 1850. 12m-49

GRANT'S HOTEL,
ST. HENRY STREET,
MONTREAL.

THE Subscriber, in returning thanks to his numerous Friends and the Public, for their very liberal support during the last twenty years, begs to inform them that he is now ready for the reception and accommodation of the TRAVELLING COMMUNITY. Every department will be conducted in an unexceptionable manner, and the Proprietor pledges himself to have everything as comfortable as any in Montreal.

CARRIAGES will be in attendance at the Steamboats and Cars, to convey Parties to and from FREE OF CHARGE.

May 12. 331

UNITED STATES HOTEL,
BY L. H. BARBER,
MAIN STREET, ST. ALBANS, VERMONT.

March 8, 1850. 68

ROYAL MAIL LINE
BETWEEN
Montreal and Kingston.

THE Public are informed, that the arrangements of the LINE are now completed. The Steamers CARIBOO and MAGNET, will run between the Ports of Montreal and Kingston, calling at all the INTERMEDIATE PORTS, and touching at *Bangston the following day, viz.*, Noon, to allow time for the ROYAL MAIL STEAMERS for LAKE ONTARIO.

The MAIL LINE is composed of new and commodious Steamers, *fitted up with Upper and Lower Cabins and State Rooms*, elegantly furnished with every comfort and convenience, and in point of speed, unsurpassed.

The CARS leaving MONTREAL DAILY (Sundays excepted), at NOON, and on SUNDAYS at HALF-PAST TEN o'clock, A. M.

For Freight or Passage, apply at the Office, No. 60, McGill Street, or to the Captain on board.

ALEX. MILLOY, Agent.

Upper Canada Share and Steamboat Office, No. 69, McGill Street, Montreal.

April 30. 226

1851.
Ottawa Mail Steamers.
THROUGH FARE
By Steam to Quebec in 24 Hours.

The well-known and elegant Steamers LADY SIMPSON, Capt. Shepherd, and PHOENIX, Capt. Patterson,—The former between Lachine and Carillon, and the latter between Grenville and Bytown.

DURING the Season of Navigation, 1851, it is intended that a Train will leave the Bonaventure Terminus in Montreal, at EIGHT o'clock, A. M. DAILY (Sundays excepted), with the Passengers and Mails for Bytown, arriving the same evening; and the St. Simon Plain Fast leave Bytown at SIX o'clock, A. M. DAILY (Sundays excepted) the Passengers and Mails arriving at Montreal in time to proceed by the Quebec Steamer the same evening.

N.B.—FREIGHT intended for the *Lady Simpson* must be sent to the Railroad Depot, in Montreal, before SIX o'clock in the morning, and to Lachine the following morning.

Montreal, M. 12. 231

Champlain and Saint Lawrence Rail-Road.
PRESENT ARRANGEMENT.

STEAMERS.

FROM MONTREAL.	*FROM LAPRAIRIE.*
6 A.M., Passengers for Lake Champlain.	8 A.M., Market Passengers.
8 A.M., Freight	9 A.M., Passengers, or on arrival of Cars.
11, do., Mail and Passengers for Lake Champlain.	12 P.M., Lake Champlain Express for Lake Champlain.
5, P.M., Freight and Accommodation.	6½, P.M., Freight and Accommodation.

RAIL-ROAD CARS.

FROM ST. JOHNS.	*FROM LAPRAIRIE.*
7, A.M., Passengers.	8, A.M., Passengers for Lake Champlain.
9 A.M., Freight	10, A.M., Freight
11, A.M., Mail and Passengers from Lake Champlain.	12, P.M., Passengers for Lake Champlain.
4, P.M., Freight and Accommodation.	6½, P.M., Freight and Accommodation.

SUNDAYS.

STEAMERS.	CARS.
FROM MONTREAL. 8 o'clock, P.M.	*FROM ST. JOHNS.* 9½ o'clock, A.M.
FROM LAPRAIRIE. 5½ o'clock, P.M.	*FROM LAPRAIRIE.* 4 o'clock, P.M.

A. M. BRAINERD, Superintendent.

Railroad Office, Montreal, June 3, 1851. 351

Northern Railroad, N. Y.
Ogdensburgh and Rouse's Point.
Summer Arrangement.

HEREAFTER Trains will run as follows, until further NOTICE:—

Leave HOUSE'S POINT at 8 o'clock, A.M., and 2, P.M. Arrive at OGDENSBURGH at 10 o'clock P.M. and 3 P.M. Leave OGDENSBURGH at 8 o'clock, A.M., and 2, P.M. Arrive at ROUSE'S POINT at 10 o'clock, P.M. and 4 P.M.

At Ogdensburgh the Trains connect with Steamers for Brockville, Prescott, Sacketts Harbor, Oswego, Toronto, Lewiston, Niagara, Hamilton, and the Upper Lakes; and at Rouse's Point with Steamers for St. Johns, Montreal, Plattsburgh, Burlington, Whitehall, Saratoga, Troy, Albany, and New York.

At Rouse's Point Trains also connect with the Trains of the Vermont Central Railroad, running through the heart of New England to Boston; and connects by means of Steamers to Burlington, with the Rutland and Burlington Railroad leading also through the New England States to Boston.

This is the most desirable route for richer pleasure or cheaper travel between New York and the Western States; and is the most expeditious route from Montreal to Western Canada.

CHARLES L. SCHLATTER, Superintendent.

May 9, 1851. 330

MONTREAL, BOSTON, AND NEW YORK
ROUTE & BURLINGTON
RAILROAD.
Two Trips a Day (*only* each Way)
COMMENCING MAY 1, 1851.

PASSENGERS leaving MONTREAL, via Champlain and St. Lawrence Railroad, at 8 o'clock, A.M., will take CARS at the above Route at BURLINGTON, at 9½, P.M., or, upon arrival of Steamboat, leaving at RUTLAND and arriving at BOSTON at 11 o'clock next day.

PASSENGERS from Montreal at 5 o'clock, P.M. will take Cars at Burlington at 9 o'clock, A.M., and arrive at BOSTON at 6 o'clock, evening—being the quickest and most expeditious Route from MONTREAL to BOSTON or NEW YORK—with ample time to dine at Bellows's Falls.

FREIGHT intended for the *Lady Simpson* must be sent to the Railroad Depot, in Montreal, before SIX o'clock in the morning, and to Burlington the following morning.

Montreal, M. 12. 231

NOTICE.

NOTICE IS HEREBY GIVEN, that a Petition will be presented to the Legislature of the Province of Canada, at the next Session thereof, for the Renewal of the Act 9th Victoria, chapter 178, intituled "An Act to incorporate the Montreal & Vermont Junction Railway Company," and the Acts 14th and 15th Victoria, cap. 83, and 16th Victoria, cap. 78, of the said RAILWAY, and a Book of Reference therefor, have been duly deposited in the Office of the Prothonotary of the Superior Court for the District of Montreal, and also in the Office of the Secretary of the Province,—and all parties are required to govern themselves accordingly.

CHAS. SEYMOUR, Secretary.

Montreal, April 29, 1851. 296

CHAMPLAIN AND ST. LAWRENCE RAIL-ROAD.
NOTICE TO STOCKHOLDERS.

NOTICE is hereby given, that BOOKS are now OPEN, at the Office of the Company, in Montreal, for SUBSCRIPTION to the NEW SHARES of STOCK, created under the provisions of the Act, 13 and 14 Vic. ch. 114, entitled an "Act to authorize the Company of Proprietors of the Champlain and Saint Lawrence Railroad to extend the said Road, and for other purposes." Stockholders desirous of availing themselves of the privilege of subscribing for the above Shares, are required to do so within THREE MONTHS from the date hereof, after which period all unsubscribed Shares will be disposed of by the Committee of Management, in accordance with a Resolution passed at a General Meeting of Proprietors on the 15th day of August last.

W. A. MERSY,
Secretary.

Montreal, March 28, 1851. 217

QUEBEC & RICHMOND RAILWAY.

A SUBSCRIPTION BOOK for Parties wishing to become Shareholders in this undertaking, has been OPENED at the OFFICE of J. H. DALEY, Esq., Agent Vermont Central Railroad, who has been appointed General Agent of this Company in Montreal and the United States.

By order of the Directors.

EDMUND PHIPPS MACKIE,
Secretary.

Office, 9, Bunde Street, Quebec, March 27, 1851. 315

GRANT'S HOTEL,
ST. HENRY STREET,
MONTREAL.

THE Subscriber, in returning thanks to his numerous Friends and the Public, for their very liberal support during the last twenty years, begs to inform them that he is now ready for the reception and accommodation of the TRAVELLING COMMUNITY. Every department will be conducted in an unexceptionable manner, and the Proprietor pledges himself to have everything as comfortable as any in Montreal.

CARRIAGES will be in attendance at the Steamboats and Cars, to convey Parties to and from FREE OF CHARGE.

May 12. 331

UNITED STATES HOTEL,
BY L. H. BARBER,
MAIN STREET, ST. ALBANS, VERMONT.

March 8, 1850. 68

THE LIVERPOOL AND LONDON FIRE AND LIFE
INSURANCE COMPANY,
Capital exceeds One Million Five Hundred Thousand Pounds Sterling, besides a large Reserve Fund.

Responsibility of Stockholders unlimited.

Established 1836. Empowered by Acts of Parliament.

OFFICES:

8 and 10, Water Street.....Liverpool.
20 and 21, Poultry; and
28 Regent Street, Waterloo Place.....London.

TRUSTEES:

Sir Thomas Bernard Birch, Bart., M. P.
Adam Hodgson, Esq. | S. H. Thompson, Esq.

DIRECTORS IN LIVERPOOL:

CHAIRMAN—William Nicol, Esquire.
DEPUTY-CHAIRMAN—J. C. Ewart, Esquire; J. Hornby, Esquire.

Thomas Brocklebank, Esq.; William Dixon, Esq.; William Earle, Esq.; T. Steuart Gladstone, Esq.; George Grant, Esq.; Francis Haywood, Esq.; Robert Higgin, Esq.; Geo. Holt, Esq.; John Hore, Esq.; George H. Lawrence, Esq.; Harold Littledale, Esq.; John Marriott, Esq.; Edward Mosely, Esq.; Lewis Mozley, Esq.; Joseph Shipley, Esq.; H. Stalleybrass, Esq.; John Swainson, Esq.

SECRETARY—Swinton Boult, Esq.

DIRECTORS IN LONDON:

CHAIRMAN—William Ewart, Esq., M. P.
DEPUTY-CHAIRMAN—George F. Young, Esq.
Sir Wm. P. DeBathe, Bart.; Wm. Brown, Esq., M.P.; Matthew Forster, Esq., M.P.; Frederick Harrison, Esq.; Samuel Jones, Esq.; Ross D. Mangles, Esq., M.P.; Hon. Fox Maule Ponsonby; John Ranking, Esq.; James M. Rosser, Esq.; Seymour Teulon, Esq.; Swinton Boult, Esq., Secretary to the Company; Benjamin Henderson, Esq., Resident Secretary.

BANKERS:

Bank of Liverpool.
Union Bank of London.

SOLICITORS:

Messrs. Clay, Swift, and Wagstaff, Union Court, Liverpool.
Messrs. Palmer, France, and Palmer, Bedford Row, London.

MEDICAL REFEREES IN LIVERPOOL:

James Vose, M.D.; Robert Bickersteth, Esq.

IN LONDON:

Marshall Hall, M.D., F.R.S.; Alex. Anderson, Esq., F.R.C.S.

THE Undersigned, having been appointed AGENT for the above respectable COMPANY, is now ready to receive PROPOSALS for FIRE and LIFE RISKS, at the Office of the "Britannia Life Assurance Company," No. 33, Great St. James Street.

N. B.—he Rates for Fire Assurance the same as those of *respectable* Offices doing business in Canada.

J. H. MAITLAND.
Agent for the Britannia Life Co.,
And late Agent Quebec Fire Office.

Montreal, June 9th, 1851. 335

MONTREAL RACES, 1851.

THE MONTREAL RACES will take place on the ST. PIERRE COURSE, on TUESDAY, the 8th, WEDNESDAY, the 6th, and THURSDAY, the 7th of AUGUST next, on which days the following PURSES and SWEEPSTAKES will be run for:—

FIRST DAY.

THE QUEEN'S PLATE.

Of FIFTY GUINEAS, the Gift of our Most Gracious Sovereign, added to a Sweepstakes of £5 each, p.p. To start from the Cross Gates, an run round one to the Ending Post, (near a mile and an eighth) Open to all Horses bred in that part of the Province heretofore called the Lower Province of Canada, that never won Match, Plate, or Sweepstakes. Turf Club Weights. The second Horse to receive back his Entrance Money.

THE MONTREAL SWEEPSTAKES,

Of £50 each, $10 forfeit, with $200 added by the Club. 2½ miles. Open to all Horses—Canada bred Horses allowed 3 lbs. (There are 11 Subscribers to this Stake.)

SECOND DAY.

THE ST. PIERRE PLATE.

Of £—, added to a Sweepstakes of £5 each, p.p. One Mile and one furlong. For Horses "bona fide" the property (before 1st August, 1851) of Officers on full-pay, and to be ridden by Officers on full-pay.

Weights:—Aged Horses, 10 stone; 6 years, 9 stone 10 lbs; 5 years, 9 stone 4 lbs; 4 years, 8 stone 9 lbs; 3 years, 7 stone 9 lbs.

Horses that have won public money to carry 10 lbs extra. Mares and Geldings allowed 3 lbs.

THIRD DAY.

THE HURDLE RACE.

Of £3 each, p.p., added to a subscription of £15. Mile Heats, over four Hurdles—stiff timber. Open to all Horses. Weights: 3 years old 9 stone 4 lbs; 4 years, 10 stone 3 lbs; 5 years, 10 stone 11 lbs; 6 years, 11 stone 3 lbs; aged, 11 stone 7 lbs. Mares and Geldings allowed 3 lbs.

THE CITY PURSE.

Of £—, added to a Sweepstakes of £7 10s each, p.p. Two Mile Heats. Open to all Horses. Club Weights. The winner of the Montreal Sweepstakes to carry 7 lbs extra. Horses bred in the Provinces allowed 14 lbs.

THE TALLY HO! STAKES,

Of £5 each, p.p. Half Mile Heats. Free to all Horses, untrained and used as hacks. To be ridden by Officers of the Garrison or Members of the Club. Weights, 10 stone 7 lbs. The winner to be sold for £300. The last Horse to pay the second Horse's entrance.

The entries for each race to be made on the previous evening, at the St. Lawrence Hall, at or before 8 o'clock.

No Horse can be entered for any Purse or Sweepstakes unless his Owner be a Subscriber to the Races of 1851.

The Stewards are empowered to postpone the Races in case of rainy weather.

The Races will commence each day at ONE o'clock, precisely.

D. LORN MACDOUGALL, Esq., President.
MAJOR CROFTON, 20th Regt.,
M. LAFRAMBOISE, Esq.,
P. J. DUCHESNAY, Esq.,
W. P. RADCLIFFE, Esq.,
B. GIBB,
} Stewards
Secretary and Treasurer.

Montreal, June 21, 1851. 366

HOUSE FOR SALE OR TO LET AT ST. JOHNS

THAT convenient and pleasantly-situated TWO-STORY STONE HOUSE, belonging to the Estate of the late W. D. LINDSAY, Esq., St. Johns, containing Eleven Apartments; with good YARD, STABLE, OUT-HOUSES, and GARDEN attached. Possession given on the 1st May next. For further particulars, apply to Mr. WM. LINDSAY, ST. JOHNS, or to the Subscriber, in MONTREAL.

CHS. LINDSAY,
No. 3, St. Sacrament Street.

February 10, 1851. 292

TO LET.

TO LET, from the 1st May next, those Extensive PREMISES in St. Urbain Street, comprising TWO DWELLINGS, Nos. 52 and 54, at present occupied by Mr. SAMUEL PHILLIPS, well adapted for a public School.

Apply to the Subscriber.

CHS. LINDSAY,
3, St. Sacrament Street.

February 3, 1851. 289

ÆTNA, PROTECTION,
AND
HARTFORD
FIRE INSURANCE COMPANIES.
CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Office removed to No. 8, St. François Xavier Street, opposite Leeming's Auction Rooms.

ROBERT WOOD,
Agent.

May 15. 3m-334

LIFE INSURANCE DIVIDEND.

EARLY Applicants for LIFE POLICIES in the UNION MUTUAL LIFE INSURANCE COMPANY will share in the Dividend of Profits for the present fiscal Year, soon to close.

A. F. SABINE, Agent.

May 9. 330

NEW YORK
PROTECTION FIRE AND MARINE INSURANCE COMPANY.

JOHN STRYKER, Esq.....*President.*
JESSE MATTESON, Esq.....*Vice-President.*
GEORGE R. THOMAS, Esq.. *Treasurer.*
C. JONES, Jun., Esq.....*Secretary.*

ELON COMSTOCK, Esq., GENERAL AGENT, Rome, N. Y.

AGENTS.

JAS. WRIGHT, Esq., 60, Wall Street, New York.
OLIVER BREWSTER, Esq., 4, State Street, Boston.

REFEREES.

Hon. WASHINGTON HUNT, Governor Elect State of New York.
Hon. HORATIO C. SEYMOUR.
ERASTUS CORNING, Esq., President City Bank, Albany.

PROMPT adjustment and payment of LOSSES, combined with fair rates of Premium, have entitled the Corporations above-named to a first place among the Fire Insurance Companies of the United States.

The Undersigned will give immediate personal attention to applications for INSURANCE against FIRE on every description of Property, either in Town or Country.

M. H. GAULT,
AGENT.

Office—College Street, first door from McGill Street.

N. B.—STEAM and CANAL BOATS, in Dock or Repairing, INSURED.

Montreal, January 8, 1851. 278

BRITISH COMMERCIAL
Life Assurance Company,
Established in 1820, and empowered by Act of Parliament,
FOR THE INSURANCE OF LIVES,
AND THE
ENDOWMENT OF CHILDREN, &c.
LONDON, NEW YORK,
AND
MONTREAL.
CAPITAL, $3,000,000.

Trustees

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

And Directors in London.

Sir ROBERT ALEXANDER, Bart.
THOMAS HUSSEY, Esq.
JOHN CATTLEY, Esq.
Rev. WM. FAITHFULL, M. A.
GEORGE GREEN, Esq.
SEBASTIAN G. MARTINEZ, Esq.
BENJAMIN HOWARD, Esq.
GEORGE H. WATHERSTON, M. D.

Managing Director.—EBENEZER FERNIE, Esq.

Secretary.

Mr. FRANCIS F. SANDERSON.

Physician.

G. D. GIBB, M. D., 45, Craig Street.

Bankers.

Messrs. GLYN, HALIFAX, MILLS & CO.

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 to the 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 Premium, on Policies on 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 perpetual 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

ALLIANCE
BRITISH AND FOREIGN LIFE & FIRE ASSURANCE COMPANY,
OF LONDON.

CAPITAL—£5,000,000 STERLING.

ESTABLISHED BY ACT OF PARLIAMENT, 1824.

THE Undersigned *CONTINUES to INSURE PROPERTY against LOSS or DAMAGE by FIRE* on as liberal terms as any other first-class Office in Canada.

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

Parties who have made Five successive Annual Payments on their Policies, become each division of Profits, will participate in the same: which is an advantage possessed by no other Company in the Province, *without extra Policy.*

ASSURANCES also effected on LIVES.

The most ample security is afforded to Insurers with this Company, by its large Invested Capital, and the personal responsibility of its numerous Shareholders.

RICHARD GERRARD,
Agent for Canada.

Montreal, November 18, 1850. 236

VETERINARY HOSPITAL AND FORGE,
ST. URBAIN STREET, MONTREAL.

MR. JAMES MASON, V.S., desires to inform his Friends that he has REMOVED his Veterinary and Shoeing Establishment to St. Urbain Street, where he has every convenience for the reception and treatment of SICK and LAME HORSES.

Mr. J. B. TURNER, V.S., thanks his many friends for their patronage since he resumed practice as a Veterinary Surgeon at the beginning of last autumn, and informs them that in future he will practice conjointly with Mr. Mason, at the Hospital, in St. Urbain Street.

Consulting hours from TEN to THREE.

It is the intention of Messrs. Mason and Turner to open a Veterinary School during the ensuing Winter for the reception of Students, and to deliver a Course of Lectures on the Anatomy and Pathology of the Horse—with dissections.

Further particulars with respect to this Course will be shortly issued.

May 16. 335

BRITISH AMERICA
FIRE, LIFE, AND INLAND MARINE
ASSURANCE COMPANY.

Incorporated 1833.

CAPITAL STOCK—£100,000.

THE Public are most respectfully informed, that the Office of this Institution is REMOVED to No. 33, Great St. James Street, this city, (late TETU'S Hotel.)

ASSURANCE against Accidents by FIRE; or, the Dangers of INLAND NAVIGATION will be granted at the *lowest possible rates of Premium*, compatible with security to the PUBLIC and the credit and safety of the INSTITUTION.

The numerous body of *influential* men, who are interested as STOCKHOLDERS, and the large amount of *paid-up Capital*, invested at interest in this Province, guarantee the liberal adjustment, and the speedy settlement of all equitable claims which may be made upon the Company.

WILLIAM SEWARD,
Manager Branch Office.

6m-334

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 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 their respective Policies.

ERASMUS R. FOSTER,
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,

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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 3	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	22 2	This Table increases every Five Years, until the twenty-first year.
30	23 6	
35	30 4	
40	36 1	
45	43 7	
50	56 7	

TABLE 3.

Age.	For One Year. s. d.	For Seven Years. s. d.
25	21 6	21 10
30	22 1	22 7
35	22 11	23 11
40	24 3	26 9
45	25 6	32 2
50	35 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 Twelfth, inclusive, after which period no other payment will be required.

Age.	1 Yr. s. d.	2nd 5 Yrs. s. d.	3rd 5 Yrs. s. d.	Last 5 Yrs. s. d.
25	77 7	55 6	38 2	19 11
30	78 6	60 10	42 6	22 4
35	88 10	67 8	47 10	25 2
40	93 0	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.

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TABLE A.

Age.	Annual Premium. s. d.	Half-Yearly. s. d.	Quarterly. s. d.
25	44 4	22 6	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 3	66 6
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.

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