THE MONTREAL COURIER.

PRICE TWO-PENCE.] MORNING EDITION—FRIDAY, JUNE 27, 1851. [VOL. XVII.—NEW SERIES, No. 371.

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 Advisers.

MR. 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 Unleased—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 same will be supplied, *gratuitously*, with an accurate List, and full particulars of, Houses, Lots, Wild Lands, and all descriptions of Property 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, Pork and Beef, Butter and Lard, 1d. per barrel; on the sale or purchase of Indian Corn, Barley, Peas, Oats and Wheat, 15s. per hundred bushels.

Orders—Pot and Pearl—5d. per barrel.

Freight—procuring Freight—at the rate of 20s. per hundred barrels.

Brokerage—on the 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 DEPARTMENT.

Arbitration Charges—on Disputed Accounts left for arbitration, instead of having recourse to the Law—Preliminary Consultation, 5s.; Arbitration Meetings, if occupied 3 hours or under, each 5s.; Occupied over 3 hours, 15s.

Montreal, 28th April, 1851. 325

DAGUERREOTYPE.

DR. DOANE, No. 2, Place d'Armes, would recommend parties wishing Family Groups, &c., &c., taken, to make Engagements with him (Calling in St. Single. Subjects may at any time through the Day until six, P.M. Daguerreotypes Colored in the nicest style of the Art without any extra Charge.

Montreal, May 24. 342

ATTENTION!

WEN McGARVEY,
SIGN AND SCIN PAINTER, GLAZIER, &c., &c., &c.

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

Constantly on Hand:—Paints, Oils, Glass, Putty, Brushes, &c., &c.

Charges will be found as reasonable as those of other Establishments.

Employed—no Journeymen and one Apprentice.

No. 3, Astons Street, opposite Mr. A. Walsh's. 317

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

Has REMOVED to the above Stand, and begs to inform respectfully to tender his thanks to his Friends, and the Public generally, for the patronage they have hitherto bestowed on him, and hopes, by strict attention to Business, to merit a share of the same.

Montreal, 28, 1850. 194

JOSEPH BOESF,
CABINET MAKER AND SCOURER,
HAS REMOVED from 189, Notre Dame Street, to 25, COLLEGE STREET, opposite the College.

Montreal, 330

A. HOLMES, ADVOCATE, heretofore of the firm of Rose & Holmes, will hereafter practice alone. Office, 25, Little St. James Street.

Montreal, Oct. 14 1850. 233

MESSRS. THOS. JONES, *SOLICITOR, CONVEYANCER, and COUNSEL*, CARILLON, C.W.

Dec. 28, 1851. 310

DAGUERREOTYPE.

DR. DOANE begs respectfully to acquaint his friends and the public that, by the aid of improvement, he is enabled to take likenesses almost instantaneously, so that the exactness of the countenance may be retained more than by a long sitting. Children may be taken with much certainty than heretofore.

For sale a large supply of Daguerreotype Cases, containing a quantity of the finest French Plates, lately imported from France. Also Buffs and Substantaneous Pictures.

Dec. 28, 1850. 193

GOODYEAR'S BOOT AND SHOE STORE,
Opposite Dow to *Alexander's Confectionary*.

MR. BLUNDELL, 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, by increased facilities for conducting his business, he will have no opportunity of deserving a continued and increased support.

Gaiters for Cash will compete with any house in the Province.

No. 7, Notre Dame Street. }
Montreal, March 31, 1851. } 313

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

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

Nov. 1850. 12m-49

IMPERIAL CUSTOMS,
COMPTROLLER'S OFFICE.

Merchants Importers and Shipmasters, Customs Officers, Shipmasters, Consignees and Shippers of Goods Outward, are hereby informed, that in pursuance of the provisions of the 36th and 37th Victoria, cap. 10, of the Imperial Act, 8th and 9th Victoria, cap. 93, and Sections 21, 22, 29, and 31 of the Act, 8th and 9th Victoria, Cap. 93, Notice is hereby given that all Vessels entering or departing from the Port, shall enter Cargo inward and clear at this Office, and obtain Certificates of Clearance under the hand of the undersigned, in default, to the penalties set forth in the said Acts, and the Goods may be liable to duty on arrival in the United Kingdom.

R. H. HAMPTON,
Comptroller of Customs and Navigation Laws.

Montreal, May 28, 1851. 345

ROYAL MAIL LINE
BETWEEN
Montreal and Kingston.

THE Public are informed, that the arrangements of the LINE for the ensuing Season, are now completed. The Steamers of the CANADA BASIN, MONTREAL, SAINT, and NINE o'clock, A. M., and LACHINE, on the arrival of the Cars, with the Steamers of the ROYAL MAIL LINE, will leave Montreal for the INTERMEDIATE PORTS and Kingston, calling at all the Ports on the Lake, every Tuesday, Thursday, and Saturday, at 4 P.M., and Kingston, in connection with the ROYAL MAIL STEAMERS for LAKE ONTARIO.

The MAIL LINE is composed of the undersigned, and other Steamers, fitted up with Upper and Lower Cabins, and state rooms, and fitted up with every comfort and convenience for the Public, and with every Steamer.

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

For Freight or Passage, apply at the Office, No. 40, McGill Street, or to the Captain on board.

ALEX. MILLOY, Agent.

Upper Canada Stage and Steamboat Office, No. 40, McGill Street, Montreal. }
April 30. } 200

1851.
Ottawa Mail Steamers.
THROUGH FROM
Bytown to Quebec in 24 hours

The well-known and elegant Steamers LADY SIMPSON, Capt. Shepherd, and PHŒNIX, 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 Railroad 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 Steamer *Phœnix* will leave Bytown at SIX o'clock, A. M., DAILY, (Sundays excepted,) the Passengers and Mails reaching Montreal in time to proceed by the Quebec Steamer the same evening.

P.S.—FREIGHT intended for the *Lady Simpson* must be sent to the Railroad Depot, in Montreal, before SIX o'clock the previous evening, to ensure its being forwarded.

Montreal, May 12. 331

Champlain and Saint
Lawrence Rail-Road.
PRESENT ARRANGEMENT.

STEAMERS.

FROM MONTREAL.	*FROM LAPRAIRIE.*
6, A.M., Pass'gers for Lake Champlain.	6, A.M., Market Pass'gers.
8, A.M., Freight.	8, A.M., Passengers, or on arrival of Cars.
11, do. Mail and Passengers for Lake Champlain.	12½, P.M., Lake Champlain Pass, or on arrival of Cars.
5, P.M., Freight and Accommodation.	6½, P.M., Freight and Accommodation.

RAIL-ROAD CARS.

FROM ST. JOHNS.	*FROM LAPRAIRIE.*
7, A.M., Passengers.	8½, A. M., Passengers for Lake Champlain.
9, A.M., Freight.	10, A. M., Freight.
11½, A.M., Mail and Passengers from Lake Champlain.	12½, P. M., Passengers for Lake Champlain.
4, P. M., Freight and Accommodation.	6½, P. M., Freight and Accommodation.

SUNDAYS.

STEAMERS. *FROM MONTREAL.*	CARS. *FROM ST. JOHNS.*
3 o'clock, P. M.	4 o'clock, A. M.
FROM LAPRAIRIE.	*FROM LAPRAIRIE.*
6½ o'clock, A. M., or on arrival of Cars.	4 o'clock, P. M.

A. H. BRAINERD, Superintendent.

RAILROAD OFFICE,
Montreal, June 3, 1851. } 331

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

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

Leave ROUSE'S POINT at 8 o'clock, A. M., and 2, P. M.
Arrive at OGDENSBURGH at 1 o'clock, P. M., and 7, PM.
Leave OGDENSBURGH at 8 o'clock, A. M., and 2, P.M.
Arrive at ROUSE'S POINT at 1 o'clock, P. M., and 7, PM.

At Ogdensburgh the Trains connect with Steamers for Brockville, Kingston, Sackets 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 heard of New England to Boston; and with the Steamers of Steamers to Burlington, with the Rutland and Burlington Railroad leading thence to the New South.

This is the most desirable route for either pleasure or business travel between New England and the Western States; and is the most expeditious route from Montreal to Western Canada.

CHARLES L. SCHLATTER, Superintendent.

May 9, 1851. 289

MONTREAL, BOSTON, AND NEW YORK.
RUTLAND & BURLINGTON
RAIL-ROAD.
Two Trains Daily each Way.
COMMENCING MAY 1, 1851.

PASSENGERS leaving MONTREAL via Champlain and Saint Lawrence Railroad, at 9 o'clock, A. M., will take CARS of the above Route at BURLINGTON, at 6½ P. M., or, upon arrival of Steamboat, leaving at 6 P. M., and arrive at BOSTON at 1 o'clock next day.

PASSENGERS from Montreal at 5 o'clock, P. M., will take Cars at Burlington at 8½ o'clock, A. M., and arrive at BOSTON at 6 o'clock, evening—being the shortest and most expeditious Route from MONTREAL to BOSTON or NEW YORK—with ample time to dine at Bellows's Falls.

This is the direct Route to Lowell, Worcester, Springfield, and intermediate Stations.

L. HIGGINS,
Superintendent.

For TICKETS, apply to H. D. DOANE, Agent, Montreal. 327

NOTICE.

NOTICE IS HEREBY GIVEN, that in accordance with the requirements of the Act 9th Victoria, chapter 73, intitled "An Act to incorporate the Missisquoi Bay Railway Company," the MAPS and PLANS of the said RAILWAY, and a Book of Reference therefor, have been duly deposited in the Office of the Prothonotary of the Superior Court, District of Montreal, and also in the Office of the Secretary of the Province,—and all parties are required to govern themselves accordingly.

CHAS. REYNOLDS, Secretary.

Montreal, April 29, 1851. 292

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 St. 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. MERRY,
Secretary.

Montreal, March 28, 1851. 317

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 the Company in Montreal and the United States.

By order of the Directors,
EDMUND PHIPPS MACKIE,
Secretary.

Office, 9, Beaubie 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 the very liberal support received during the last twenty years, begs to inform them that he is now ready to receive them, and accommodation of the TRAVELLING COMMUNITY. Every department will be conducted in an unexceptionable manner, and the Proprietor pledges himself to have every thing 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 5, 1850. 69

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
26 Regent street, Waterloo Place.....London.

TRUSTEES:

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

DIRECTORS IN LIVERPOOL:

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

Thomas Brocklebank, Esq.; William Dixon, Esq.; William Earle, Esq.; T. Stewart 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 Moon, Esq.; Lewin Mosley, Esq.; Joseph Shipley, Esq.; H. Stolterfoht, 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.; James Hartley, Esq.; Ross D. Mangles, Esq., M.P.; Hon. Frederick Ponsonby; John Ranking, Esq.; James M. Rosseter, 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:
Meshall Half, M. D., F. R. S.; Alex. Anderson, Esq., F.R.C.S.

THE Undersigned having been appointed AGENT for the above most 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.—The 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. 355

MONTREAL RACES, 1851.

THE MONTREAL RACES will take place on the ST. PIERRE COURSE, on THURSDAY, the 7th of AUGUST, and the STAKES 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 once to the Ending Post, (near a mile and an eighth Heats.) 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 $80 each, $40 forfeit, with $200 added by the Club. 2½ miles. Open to all Horses—Canada bred Horses allowed 14 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 Heats. Free for all Horses. Club Weights. Horses bred in the Provinces allowed 8 lbs.

THE GARRISON PLATE,
Of £—, added to a Sweepstakes of £5 each, p.p. One Mile and one quarter. 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—diff time. 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 Province 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 £30. 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 is a Subscriber to the Races of £2 10s.

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, 30th Regt.; M. LAFRAMBOISE, Esq.; P. J. DUCHESNAY, Esq.; W. P. RADCLIFFE, Esq.; Stewards.
R. GIBB, Secretary and Treasurer.

Montreal, June 21, 1851. 308

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, and the BAR adjoining. 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. 2, St. Sacrament Street.

February 19, 1851. 288

TO LET.

TO LET, from the 1st May next, those Extensive PREMISES in St. Urbain Street, comprising TWO DWELLINGS, Nos. 68 and 24, at present occupied by Mr. Ramsay Phillips, will adapt for a public School.

Apply to the Subscriber,

CHS. LINDSAY,
No. 2, St. Sacrament Street.

February 2, 1851. 280

ÆTNA, PROTECTION,
AND
HARTFORD
FIRE INSURANCE COMPANIES.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Office removed to No. 5, St. François Xavier Street, opposite Lecours's Auction Rooms.

ROBERT WOOD,
Agent.

May 15. 3m-330

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.*
T. 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 this Corporation to rank among the first of similar Institutions in 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. | SEBASTIAN G. MARTINEZ, Esq.
JOHN COX, Esq.

HEAD DIRECTORS IN LONDON.

Sir ROBERT ALEXANDER, Bart.
THOMAS BURNS, Esq.
JOHN CATTLEY, Esq.
Rev. WM. FALLOWFIELD, M. A.
GEORGE GREEN, Esq.
GEORGE H. ROBERTS, Esq.

Managing Director.—EBENEZER FERRIE, Esq.

Secretary.
Mr. FRANCIS F. BANNERMAN.

Medical Adviser.
G. D. GIBB, M. D., 68, 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 two Scales of Premium—the lower, to insure only a fifth 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 not 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 the most favorable terms, and on the Liberal Principle, that the Company will PAY DISCHARGED IMMEDIATELY ON SATISFACTORY PROOF THEREOF, and without reference to the Directors in London.

Persons who may make Fire-insurance Annual Payments on their Dwellings, are entitled to a share of Profits, will participate in the same, which was divided, pursuant to the Company's Deed of Settlement, among the Proprietors.

LIFE ASSURANCES also effected on LIVES, on the most eligible terms, and on the principle adopted by the Royal Exchange Assurance Company, by the Royal Charter, and by the Act of Parliament of the Realm.

RICHARD GERRARD,
Agent for Canada.

Montreal, November 15, 1850. 186

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

MR. JAMES MASON, V. S., desires to inform his Friends and the Public, that he has removed from Lagauchetière Street, 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 constantly 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 directions.

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

May 16. 189

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 STEWARD,
Manager Branch Office.

May 15. 6m-324

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 their respective Policies.

ERASMUS R. FOSTER,
Resident Director.

London, January 1, 1847.

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EXAMPLES OF RATES

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	22	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	

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	9	26	9
45	28	6	32	2
50	36	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	70	7	55	6	36	2	19	11
30	78	6	60	10	42	4	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

TABLE 5.

HALF CREDIT TABLE.

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	56	4
45	34	10	69	8
50	42	9	69	9

TABLE 6.

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	6
35	28	6	56	8
40	33	6	79	0
50	47	9	95	8

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

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April 18. 2m-294

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TABLE A.

Age.	Annual Premium. s.	d.	Half-Yearly. s.	d.	Quarterly. s.	d.
25	44	4	22	0	11	3
30	49	10	25	3	12	8
35	57	0	28	11	14	6
40	65	6	33	3	17	0
45	79	0	40	1	20	2
50	95	6	47	9	24	0

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

TABLE B.

HALF CREDIT TABLE.

Age.	Half Premium First 5 Years. s.	d.	Whole Premium After 5 Years. s.	d.
25	32	2	64	4
30	36	0	72	0
35	42	0	84	0
40	49	0	98	0
45	58	6	117	0
50	70	0	140	0

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