THE MONTREAL COURIER.

PRICE TWO-PENCE.] MORNING EDITION—WEDNESDAY, JUNE 25, 1851. [VOL. XVII.—NEW SERIES, No. 360.

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

OFFICE, 36, FRANCOIS XAVIER STREET.

References are permitted to the following Gentlemen:—The Hon. Peter McGill, Speaker Legislative Council; Jas. Leslie, Esq., Merchant, Montreal; J. G. McKenzie & Co., Montreal; Robertson, Allan & Co., Alexander Morris, Montreal; Thos. Ritchie, Esq., Toronto; Thos. Ferguson, Esq., and Campbell Hossack, Esq., who will act as Legal Advisers.

MR. DINNING is ready to attend to all interests emanated from parties having business to transact with the Crown Land Department—to undertake the management of Properties Leased or held—to collect Rents—to attend to Customs' Home Entries and Forwarding of Goods—to purchase Lands 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 connection with the above, Mr. Dinning has established a Register in Montreal, by which the public will be supplied, *gratuitously*, with an Farm, Wild Lands, and all descriptions of Property to be Sold or Leased, either in Montreal or in any part of Upper or Lower Canada.

COMMISSION TARIFF.

On the sale or purchase of Flour, Indian Meal, Oat 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 one thousand bushels.

Ashes—Pot and Pearl—5d. per barrel.

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

Stocks—on the sale or purchase of Bank, Telegraph, Mining, Railroad, &c.—6d. per Share.

Registration fee 2s. 6d., on Houses, Farms, or Lands, 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 to Arbitration, instead of having recourse to the Law:—Preliminary Consultation, 5s.; Arbitration Meetings, if occupied 3 hours or under, each 7s. 6d.; Occupied over 3 hours, 15s.

Montreal, 28th April, 1851. 225

ATTENTION!

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

THE Advertiser returns thanks to his Friends and the Public, for the 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 he will use his best abilities to give satisfaction to those who may favor him with their Business.

On hand constantly:—Paints, Oils, Glass, Putty, Varnish, Brushes, &c., &c.

His charges will be found as reasonable as those of any other Establishment.

Wanted—two Journeymen and one Apprentice.

No. 4, St. Antoine Street, opposite Mr. A. Walsh's Grocery Store.

April 9 317

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

G. A. has REMOVED to the above Stand, and begs leave respectfully to tender his thanks to his Friends, and the Public generally, for the liberal patronage they have hitherto bestowed upon him, and hopes, by strict attention to Business, and promptitude in execution of Orders, to merit a continuance thereof.

N.B.—FUNERALS attended to.

August 29, 1850. 194

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

Montreal, Oct. 14, 1850. 233

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

March 20, 1851. 310

WM. CUNNINGHAM'S
MARBLE FACTORY,

No. 53, St. Urbain Street, (near Dorchester St.)

WM. CUNNINGHAM, Manufacturer of WHITE and all other kinds of MARBLE, MONUMENTS, TOMBS, and GRAVE STONES; CHIMNEY PIECES, TABLE, & BUREAU TOPS; PLATE MONUMENTS, BAPTISMAL FONTS, &c., wishes to inform the Citizens of Montreal and its vicinity, that any of the above-mentioned articles they may want will be furnished them of the best manship, and the best workmanship, and on terms the will admit of no competition.

N.B.—W. C. manufactures the Montreal Stone, if any person prefers them.

A great Assortment of White and Colored MARBLE on hand for Mr. CUNNINGHAM, Marble Manufacturer, No. 53, St. Urbain Street.

August 19, 1850. 17

THOMAS E. LOVETT & Co.,
GENERAL COMMISSION MERCHANTS,
42, *WATER STREET, NEW YORK.*

T. E. LOVETT,
I. K. BETHUNE,
I. DEWAR.

January, 1850. 51

DAGUERREOTYPE.

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

He has for sale a large supply of Daguerreotype material, including a quantity of the finest French Plates, lately imported from France. Also Buffs for taking instantaneous Pictures.

August 28, 1850. 193

WEST-END BOOT AND SHOE STORE,
Next Door to Alexander's Confectionary.

JAMES BLUNDELL, in returning thanks to his Friends, and the Public generally, for their Liberal Patronage during the past Year, respectfully informs them that he has made considerable additions to his Stock of Boots and Shoes; and, with increased facilities for conducting his Business, will lose no opportunity of deserving their continued and increased support.

His prices for Cash will compete with any House in the Province.

No. 177, 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 and Written Descriptions of Character, furnished when desired.

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

January, 1850. 12m-49

HORSE AND CATTLE MEDICINE

THE TURKISH BLACK SALVE,

is a valuable addition to the catalogue of Horse and Cattle Medicines; forming an excellent application to Saddle and Harness Galls, Broken Knees, Lacerated or Contused Wounds, Tumours, Boils, Fistula of the Withers, Pole-Evil, Sand Cracks, False Quarter, Spendy Cure, Tendon, Over-reaches, Bruises of the Foot, and other injuries of a similar character. It is also pronounced of the power of effecting a speedy reduction of the inflamed and indurated Glands remaining after Distemper or Strangles. It is also a very good application for the Pot-Rot in Sheep, and a sovereign never-failing cure for Inflamed Udder in Mares, Cows, Sheep, and Bitches.

ROYAL MAIL LINE
BETWEEN
Montreal and Kingston.

THE Public are informed, that the arrangements of this LINE are now completed. The Steamers leave the BONAVENTURE MONTREAL DAILY, at NINE o'clock, A. M., and LACHINE, on the arrival of the Cars, with the Mail and Passengers, calling at all the INTERMEDIATE PORTS, and arriving at Kingston to Ayr Boats for the Upper Ports, and Steamers 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 Staterooms, and is furnished with every comfort and convenience, and, in point of speed, unsurpassed.

The CARS leaving MONTREAL DAILY (Sundays excepted) at NINE o'clock, A. M., and LACHINE at TEN o'clock, A. M.

For Freight or Passage, apply on the Office, No. 16, McGill Street, or to the Captains on board.

ALEX. MILLOT, Agent.

Upper Canada Stage and Forwarding Office, }
No. 69, McGill Street, Montreal. }

April 28. 250

1852.
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 Railway 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.

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

Montreal, May 12. 287

Champlain and Saint Lawrence Rail-Road.
PRESENT ARRANGEMENT.

STEAMERS.

FROM MONTREAL.	*FROM LAPRAIRIE.*
4, 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.
3, P. M., Freight and Accommodation.	3½, 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., Mail and Passengers for Lake Champlain.	10, A. M., Freight.
4, P. M., Freight and Accommodation.	12½, P. M., Passengers for Lake Champlain.
	6½, P. M., Freight and Accommodation.

SUNDAYS.

STEAMER.	CARS.
FROM MONTREAL.	*FROM ST. JOHNS.*
3 o'clock, P. M.,	½ o'clock, A. M.
FROM LAPRAIRIE.	*FROM LAPRAIRIE.*
3½ o'clock, A. M., or on arrival of Cars.	4 o'clock, P. M.

A. H. BRAINERD, Superintendent.

RAILROAD OFFICE,
Montreal, June 3, 1851. 301

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 5, P.M.
Arrive at OGDENSBURGH at 1 o'clock, P.M., and 10, PM.
Leave OGDENSBURGH at 6 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 the Steamers for Brockville, Prescott, Sackets Harbor, Oswego, Toronto, Lewiston, Niagara, Hamilton, and the Upper Lakes; and at Rouse's Point with Steamers for St. Johns, Burlington, Plattsburgh, Port Kent, Whitehall, Saratoga, Troy, Albany, and New York.

At Rouse's Point Trains also connect with the Trains for the heart of New England, for Boston; and with the Rutland and Burlington Railroad for Burlington; with the Rutland and Washington Railroad leading also through the New England States to Boston.

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. 309

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

PASSENGERS leaving MONTREAL, via Champlain and St. Lawrence Railroad, at 8 o'clock, A. M., will take CARS of the above Route at BURLINGTON, at 5½, P. M., or, upon arrival of Steamboat, lodge at RUTLAND, 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 9 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. BIGELOW,
Superintendent.

For TICKETS, apply to H. D. DOANE, Agent Montreal. 277

NOTICE.

NOTICE IS HEREBY GIVEN, that in pursuance of the Act 8th Victoria, chapter 19, intituled "An Act to incorporate the Montreal & Vermont Junction Railway Company," MAPS and PLANS of the said RAILWAY, and a Book of Reference thereto, have been 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. 250

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, 12 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. 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, Buade 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 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. 231

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

March 5, 1850. 60

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
22 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. 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. Stutterfoth, 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. Rorster, 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:

Maxwell Hall, 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. 22, 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 ROYAL RACES will take place on the ST. PIERRE COURSE, on THURSDAY, the 7th of AUGUST next, at which days the following PURSES and SWEEPSTAKES will be run for:—

FIRST DAY.

THE QUEEN'S PLATE,

Of FIFTY GUINEAS, the Gift of her Most Gracious Sovereign, added to a Sweepstakes of £5 each, p.p. To start from the Cross Gates, and 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 Province 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 11 lbs; 3 years, 8 stone 2 lbs; 2 years, 7 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 £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 be a Subscriber to the Races at £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, 20th Regt.;
M. LAFRAMBOISE, Esq.;
P. J. DUCHESNAY, Esq.;
W. P. RADCLIFFE, Esq.;
} Stewards.

R. GIBB,
Secretary and Treasurer.

Montreal, June 21, 1851. 365

HOUSE FOR SALE OR TO LET AT ST. JOHNS.

THE undersigned offers for Sale, the TWO-STORY STONE HOUSE, belonging to the Estate of Rev. Wm. D. Lindsay, Esq., St. John's, containing Eight Apartments, with good YARD, STABLE, OUT-HOUSES, and GARDEN ADJOINING. Possession given on the 1st May next. For further particulars, apply to Mr. WM. LINDSAY, ST. JOHNS, or to the Subscriber, at 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. 282

ÆTNA, PROTECTION, AND HARTFORD FIRE INSURANCE COMPANIES.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

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

ROBERT WOOD,
Agent.

May 15. 6m-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.*
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 CUTLER, Esq. } SEBASTIAN G. MARTINEZ, Esq.
JOHN COX, Esq. }

Sub Directors in London.

Sir ROBERT ALEXANDER, Bart.
THOMAS BUNCE, Esq.
JOHN CATTLEY, Esq.
Rev. WM. FALCONER, M. A.
GEORGE GREEN, Esq.
BENJ. G. TRUEMAN, Esq.
GEORGE H. WEATHERHEAD, M. D.

(Managing Director.—EDWARD FENNIE, Esq.

Secretary.

Mr. FRANCIS F. SANDERSON.

Medical Adviser.

G. D. GIBB, M. D., 46, 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 fixed 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 realized 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, permanently remain unpaid for the first seven years, as a Loan at interest 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, Climatic, 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 at 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. 163

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

CAPITAL—£5,000,000 STERLING.

ESTABLISHED BY ACT OF PARLIAMENT, 1824.

THIS Institution COMBINES in SECURE PROPORTION the Security of *LOSS or DAMAGE by FIRE* on all liberal terms in any other Fire Office in London, and offers to Assurers in Montreal the IMMEDIATE and *SATISFACTORY PROOF THEREOF*, at the Agency in Montreal, instead of their being compelled to refer to Parties in London.

Parties who have made Fire Assurances with Montreal Parties, can have their Policies transferred to this Office, and participate in the same; which is an advantage not enjoyed by any other Company in Montreal.

LIFE ASSURANCES also effected on *LIVES*, on the most favorable terms, if applied for at the Agency of the Company, at the large Montreal Commercial Establishment of Messrs. GILMOUR & RIMMER.

Montreal, November 19, 1850. 200

VETERINARY HOSPITAL AND FORGE,
67, *BRAIN 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. S. 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 begs to inform them that in future he will practise in partnership 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 the Course will be shortly issued.

May 16. 246

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. 32, 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-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 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.

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,

Or to any of the following Agents:

ALFRED G. SMITH, Esq., London, C. W.
FRANCIS HEWARD, Esq., Toronto, C. W.
DAVID BURN, Esq., Cobourg, C. W.
ALEX. DAVIDSON, Esq., Niagara, C. W.
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MEDICAL REFEREES:

DR. MACK, St. Catherines, C. W.
DR. COVERTON, Simcoe, C. W.
DR. J. B. JOHNSTON, Sherbrooke, Stanstead, Eastern Township.

EXAMPLES OF RATES FOLLOWS:

TABLE 1.

Age.	Annual.	Half-Yearly.	Quarterly.
	£ s. d.	£ s. d.	£ s. d.
25	1 16 0	0 18 3	0 9 2
30	1 19 8	0 20 7	0 10 4
35	2 4 6	0 22 9	0 11 11
40	2 10 1	0 25 0	0 14 1
45	2 16 3	0 28 5	0 17 0
50	3 8 1	0 31 5	0 20 11

TABLE 2.

Age.	First Five Years	
	£	d.
25	1	3
30	1	6
35	1	10
40	1	16
45	2	6
50	2	18

This Table increases every Five Years, until the twenty-first year.

TABLE 3.

Age.	For One Year.	For Seven Years.
	£ s. d.	£ s. d.
25	0 21 6	0 21 10
30	0 22 1	0 22 7
35	0 22 11	0 23 11
40	0 24 9	0 27 9
45	0 28 6	0 32 2
50	0 35 4	0 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.	2nd 5 Yrs.	3rd 5 Yrs.	Last 5 Yrs.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
25	0 17 7	0 18 8	0 19 11	0 21 10
30	0 17 7	0 18 8	0 19 11	0 22 7
35	0 17 7	0 18 8	0 19 11	0 23 11
40	0 17 7	0 18 8	0 19 11	0 27 9
45	0 17 7	0 18 8	0 19 11	0 32 2
50	0 17 7	0 18 8	0 19 11	0 41 5

HALF CREDIT RATES OF PREMIUM.

Age.	Half Premium During 7 Years.	Whole Premium After 7 Years.
	£ s. d.	£ s. d.
25	0 19 7	0 20 2
30	0 21 0	0 21 6
35	0 24 11	0 22 10
40	0 29 6	0 26 4
45	0 34 10	0 29 0
50	0 42 0	0 35 0

If it be preferred, the unpaid seven Half Premiums can be left as a charge on the Policy, when it becomes a claim.

MUTUAL ASSURANCE BRANCH,
SUPPORTED BY THE PROPRIETARY BRANCH.

TABLE A.

Age.	Annual Premium.	Half-Yearly.	Quarterly.
	£ s. d.	£ s. d.	£ s. d.
25	1 4 4	0 22 8	0 11 3
30	1 9 10	0 25 3	0 12 8
35	1 17 0	0 28 11	0 14 6
40	2 7 0	0 33 8	0 17 0
45	2 18 6	0 40 1	0 20 3
50	3 15 4	0 48 7	0 24 6

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

TABLE B.

HALF CREDIT RATES.

Age.	Half Premium First 5 Years.	Whole Premium After 5 Years.
	£ s. d.	£ s. d.
25	0 22 2	0 24 4
30	0 24 11	0 26 10
35	0 28 6	0 30 7
40	0 33 3	0 36 0
45	0 39 6	0 42 9
50	0 47 9	0 51 0

The Assured under this Table are entitled after to participate in the Profits on certain conditions.

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