GALVANIC BELT
BRACELETS, NECKLACE
MAGNETIC FLUID
For the Removal and Permanent Cure of
NERVOUS DISEASES,
GENERAL DEBILITY,

THE MONTREAL COURIER.

MORNING EDITION—FRIDAY, JUNE 20, 1851. [Vol. XVII.—New Series, No. 365.

[Price Two-Pence.]

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

OFFICE, 25, FRANCOIS XAVIER STREET.

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

J. G. DINNING is ready to attend to all instructions from parties having business to transact with the Crown Land Department—to advise the management of Properties Leased—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 Companies—to assist in obtaining Loans by way of Mortgage or otherwise—to transact all other business connected with the above, Mr. Dinning has associated with him as a Register in Montreal, by which the business will be supplied, *gratuitously*, with an accurate and full particulars of, Houses, Lots, and 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.

For 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, Peas, Oats and Wheat, 1½d. per bushel.

On Ashes—Pot and Pearl 5d. per barrel.

For Forwarding Freight—at the rate of 20s. per thousand barrels.

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

For Advising, Examining, or Reporting on Titles, Mortgages, &c.—6d. per Share.

For Collecting Rents—5 per Cent. on Houses, Farms, or Property to be Sold or leased; and on the amount of money, or rent, 2½ per cent.

TRADESMEN'S DEPARTMENT.

Advice on charges—on Disputed Accounts left in the Arbitration instead of having recourse to the Courts:—Preliminary Consultation, 5s.; Arbitration Meetings, if occupied 3 hours or under, each time occupied over 3 hours, 15s.

Montreal, 28th April, 1851. 325

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.

He has constantly:—Paints, Oils, Glass, Putty, Brushes, &c., &c.

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

Wants—one Journeymen and one Apprentice. Also, a Servant. Apply at No. 5, 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.

BEGS leave RESPECTFULLY to tender his thanks to his Friends and the Public generally, for the liberal patronage they have hitherto bestowed on him, and hopes, by strict attention to Business and punctuality in execution of Orders, to merit a continuance thereof.

All Orders attended to. 194

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

Montreal, 14th, 1850. 233

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

March 20, 1851. 310

WM. CUNNINGHAM'S
MARBLE FACTORY,

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

WM. CUNNINGHAM, Manufacturer of WHITE and all other kinds of MARBLE, MONUMENTS, TOMBS and GRAVE STONES, CHIMNEY PIECES, TABLE & HEARTH TOPS, PLATE MONUMENTS, PARTS MARBLE WORKS &c. wishes to inform the Citizens of Montreal and its vicinity, that any of the above-mentioned articles will be furnished them on the shortest notice, of the best workmanship, and at reasonable rates, and without competition.

Montreal, 1851.

N.B.—Manufactures the Montreal Stone, if any person wishes them.

A good assortment of White and Colored MARBLE always on hand at WM. CUNNINGHAM, Marble Manufacturer, No. 53, St. Urban Street.

April 10, 1851. 17

PIANO TUNING.

MR. EDGAR, being no longer in the employ of Messrs. Mack, Brothers & Co., has made arrangements to REPAIR and TUNE PIANOS on the shortest notice.

Orders may be left for him at Mr. BROWN'S PIANO FACTORY, George Street, (off Craig St.)

Montreal, December 6, 1850. 264-f

DAGUERREOTYPE.

MR. DOANE begs respectfully to acquaint his friends and the public that, by the addition of a recent improvement, he is enabled to take Portraits almost instantaneously, so that the exposure of the countenance may be retained more than only a few minutes instead of a long sitting. Children may be taken with much more certainty than heretofore.

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

Aug. 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, begs to inform them that he has made considerable additions to his Stock of Boots and Shoes; and, with increased facilities for conducting his Business, will give no opportunity of deserving the continuance and increased support.

He begs to remain, and 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 Sadlers and Harness Galls, Broken Knees Lacerated or Contused Wounds, Tumours, Bone Fistula of the Withers, Pole-Evil, Sand-Cracks, False Quarter, Speedy Cut, Treads, Over-reaches, Bruises of the Frog, and other injuries of a similar character. It is also possessed of the power of effecting a speedy reduction of the swelled and indurated Glands remaining after Distemper or Strangles. It is also a very good application for the Fot-Root 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 CANAL BASIN, 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 the following day about Noon*, in ample 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. 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. 226

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

The well-known and elegant Steamers LADY SIMPSON, Capt. Sheppard, 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.
4, A. M., Passgers for Lake Champlain.
8, A. M., Freight.
11, do. Mail and Passengers for Lake Champlain.
3, P. M., Freight and Accomodation.

FROM LAPRAIRIE.
6, A. M., Market Passgrs.
8, A. M., Passengers, or on arrival of Cars.
12½, P. M., Lake Champlain Passengers, or on arrival of Cars.
6½, P. M., Freight and Accomodation.

RAIL-ROAD CARS.

FROM ST. JOHNS.
7, A. M., Passengers.
8, A. M., Freight.
11h. A. M., Mail and Passengers from Lake Champlain.
4, P. M., Freight and Accomodation.

FROM LAPRAIRIE.
8½, A. M., Passengers for Lake Champlain.
10, A. M., Freight.
12½, P. M., Passengers for Lake Champlain.
6½, P. M., Freight and Accomodation.

SUNDAYS.

STEAMERS.
FROM MONTREAL.
3 o'clock, P. M.
FROM LAPRAIRIE.
8½ o'clock, A. M., or on arrival of Cars.

CARS.
FROM ST. JOHNS.
7½ o'clock, A. M.
FROM LAPRAIRIE.
4 o'clock, P. M.

A. H. BRAINERD, Superintendent.

Railroad Office, Montreal, June 3, 1851. 361

Northern Railr ad, 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 11 o'clock, P.M., and 7½, P.M.
Leave OGDENSBURGH at 8 o'clock, A.M., and 2, P.M.
Arrive at ROUSE'S POINT at 11 o'clock, P.M., and 7, P.M.

At Ogdensburgh the Trains connect with Steamers for Brockville, Kingston, Sackett's 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 at Burlington 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 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. 320

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

PASSENGERS leaving MONTREAL for Champlain and St. Lawrence Railroad, at 9 o'clock, A.M., will take CARS of the above Route at BURLINGTON, at 6½, P.M., or upon arrival at Steamboat, lodge at PORTLAND, 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 Bellow's Falls.

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

L. BIGELOW, 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 178, intituled "An Act to Incorporate the Montreal and Vermont Junction Railway Company," MAPS and PLANS of the said RAILWAY, and a Book of Reference thereto, 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. 326

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. 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 this 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 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. 66

CONSOLIDATED LOTTERIES
OF
MARYLAND
FOR MAY, 1851.

COLVIN & CO.,
N. W. Corner Baltimore and Calvert Streets,
MUSEUM CORNER, BALTIMORE, MD.

THE CONSOLIDATED LOTTERIES of MARYLAND are legally constituted—chartered by Act of the Legislature of the State—and controlled by State Officers, Commissioners, appointed by the Governor of the State of Maryland.

☞ THE LOTTERIES FOR MAY.☜

Below will be found a Schedule of the different Lotteries to be drawn in May, days of drawing, prizes, &c. Colvin & Co. respectfully solicit orders by Mail for Tickets or Packages of Tickets, in any of the following schemes.

THE CAPITAL PRIZES

can be purchased from the great prize house of *COLVIN & CO., OF BALTIMORE, MD.*, the cost of purchase of which will be comparatively as

"Trifles light as air."

5 Capital Prizes—$3,000, $4,000, $4,500, two of $5,000 in the $1 Lotteries sold in April, and each Package cost $15, 7½ or 3½ risk.

13 GREAT CAPITAL PRIZES SOLD!

2 of $25,000, 1 of $30,000, 2 of $20,000, 1 of $10,000, 1 of $18,000, 1 of $37,500, 1 of $26,000, 1 of $40,000, 1 of $27,500, 1 of $24,000, 1 of $15,000, and

"Thus dispelling doubt."

BRILLIANT FORTUNES FOR MAY.

Date.	Class.	Capitals.	No. of Rollos.	Tkts.	Qr.	Pkgs.
May 1,	18,	$20,000,	75 Nos.	12 drawn,	$5,	$120
May 2,	130,	10,500,	75 Nos.	12 drawn,	2½,	9
May 5,	12,	40,000,	75 Nos.	12 drawn,	12½,	48
May 5,	138,	8,000,	75 Nos.	14 drawn,	2½,	8
May 6,	133,	3,428,	75 Nos.	13 drawn,	1,	26
May 7,	21,	35,000,	75 Nos.	13 drawn,	10,	32
May 8,	135,	4,000,	75 Nos.	13 drawn,	1,	26
May 9,	22,	20,000,	75 Nos.	15 drawn,	5,	15
May 10,	137,	5,000,	75 Nos.	15 drawn,	2½,	9
May 12,	139,	10,000,	75 Nos.	11 drawn,	1,	26
May 13,	139,	4,000,	75 Nos.	11 drawn,	1,	26
May 14,	22,	30,000,	75 Nos.	14 drawn,	1,	26
May 15,	141,	4,000,	75 Nos.	12 drawn,	1,	26
May 16,	142,	10,000,	75 Nos.	12 drawn,	2½,	9
May 17,	143,	4,000,	75 Nos.	12 drawn,	1,	26
May 19,	144,	5,000,	75 Nos.	12 drawn,	2½,	9
May 20,	145,	2,830,	75 Nos.	13 drawn,	1,	26
May 21,	146,	5,000,	75 Nos.	13 drawn,	1,	26
May 22,	22,	40,000,	75 Nos.	13 drawn,	5,	17
May 23,	24,	15,000,	75 Nos.	12 drawn,	10,	32
May 24,	14,	37,500,	75 Nos.	12 drawn,	2½,	9
May 26,	150,	9,314,	75 Nos.	13 drawn,	1,	26
May 27,	151,	4,950,	75 Nos.	13 drawn,	1,	26
May 28,	152,	5 of 1,700,	75 Nos.	13 drawn,	1,	26
May 29,	22,	20,000,				
		10,000,	75 Nos.	13 drawn,	6,	22
May 30,	154,	10,000,				
		10 of 2,500,	75 Nos.	13 drawn,	2½,	9
May 31,	M,	67,500,				
		27,300,				
		22,500,				
		11,000,				
		7,500,				
		100 of 2,500, &c.	75 Nos.	16 drawn,	20,	94

☞ Orders per Mail will receive prompt attention. Correspondents can transact business through the Mails as well as though personally present. We send copies of the Official Drawings, Prize Tickets or Packages of Tickets. Prizes cashed and received in payment for Tickets. Prizes cashed at sight. Bank Drafts remitted to those holding Prizes. Please address

COLVIN & CO.,
N. W. Corner of Baltimore and Calvert Streets,
Museum Building, Baltimore, Md.

April 23. 325

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. Urban 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

TO BE LET,—That desirable RESIDENCE, Corner William and Dalhousie Streets, College Wall, with GARDEN front and rear, Well of Water, &c. Rent very moderate. Possession given immediately.

For Sale or to Let, BUILDING LOTS, in Prince Street, near BUCHANAN'S Stores, (Canal Basin.) Suitable Buildings could be erected for Storage. Apply to ANNE STREET, TWO VACANT LOTS, adjoining J. MATHEWSON & SON, suitable for Wood Yard, &c. Apply to

T. D. HALL, 221, St. Paul Street.

April 21. 322

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

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

January, 1850. 51

MONTREAL FOUNDRY & CITY WORKS.

THE Subscriber is now manufacturing, and will have on hand, at opening of Navigation:—

100 dozen Chopping and Hewing Axes
100 Platform Scales of different sizes
10 "Kidds" Patent Portable Grist Mills
Steamboat Stoves, new patterns
Kitchen Ranges of all sizes
Premium Cooking and other STOVES, together with a large and varied assortment of CASTINGS, MACHINERY, &c., which he offers to the Trade and others at his usual low rates, Wholesale.

Having disposed of the Retail Establishment in McGill Street, to Mr. M. BABCOCK, would recommend all who are desirous of a good Stove to give him a call.

C. P. LADD,
William Street, Griffintown.

April 16, 1851. 320

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

WANTED,—In this City or any part of Canada, a situation as BOOK-KEEPER or CLERK, by a person having good experience of General Business and Accounts. Salary not so much an object as Employment. The best of Reference and Security given.

Address H. L., Box 111, Post Office, or care of Mr. James Maguire, Tallow Chandler.

Montreal, May 17. 336

WANTED, An APPRENTICE to the Chemist and Druggist Business.

Apply at the Courier Office.

May 9, 1851. 330

ÆTNA, PROTECTION,
AND
HARTFORD
FIRE INSURANCE COMPANIES.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Office removed to No. 3, St. Francois 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.*
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.

REFERRS.

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.

And Directors in London.

Sir ROBERT ALEXANDER, Bart.
THOMAS BENSON, Esq.
JOHN CATTLEY, Esq.
Rev. WM. FALLOFIELD, M.A.
GEORGE GREEN, Esq.
SEBASTIAN G. MARTINEZ, Esq.
ARCHIBALD FRED. PATON, Esq.
DENZIL I. THOMSON, Esq.
GEORGE H. WATHERHEAD, M. D.

Managing Director.—EBENEZER FERNIE, Esq.

Secretary.
Mr. FRANCIS F. SANDERSON.

Medical Adviser.
DR. LANGSTAFF, No. 41, Great Ormond Street.

Bankers.
Messrs. GLYN, HALLIFAX, 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 Ensurers.

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 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, previous to each division of Profits, will participate in the same; which is an advantage possessed by no other Company in the Province, exchange for Policy.

ASSURANCES also effected on LIVES.

The most ample security is afforded to Assurers 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. 299

MONTREAL RACES, 1851.

IN ORDER to afford ample time to those who have young Horses to train, it is announced that the "QUEEN'S PLATE" will be run for over the ST. PIERRE COURSE, on the FIRST DAY of the AUGUST MEETING.

THE QUEEN'S PLATE,

Of FIFTY GUINEAS, the Gift of our Most Gracious Sovereign.

Entrance, £5. To start from the Cross Gates, and run 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.

D. LORN MACDOUGALL,
President Turf Club.

S. GIBB,
Secretary and Treasurer.

Montreal, April 4, 1851. 315

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. 23, Great St. James Street, this city, (late TESS'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.
J. STANNUS GARRETT, Esq., Hamilton.
THOS. BRIGGS, Esq., Jun., Kingston, C. W.
ARCH. DOUGLAS, Esq., Bytown, C. W.

MEDICAL REFEREES:

DR. MACK, St. Catherines, C. W.
DR. COVERNTON, Simcoe, C. W.
DR. J. B. JOHNSTON, Sherbrooke, Stanstead, Eastern Townships.

EXAMPLES OF RATES

TO ASSURE £100 STERLING ACCORDING TO THE FOLLOWING TABLES:

TABLE 1.

Age.	Annual.	Half-Yearly.	Quarterly.
	£ s. d.	£ s. d.	£ s. d.
25	3 6 0	1 8 3	0 9 2
30	3 9 8	1 10 7	0 11 3
35	4 0 3	2 0 9	1 0 4
40	4 6 8	2 3 11	1 1 11
45	4 11 5	2 6 8	1 3 2
50	5 4 1	2 9 0	1 4 6
55	5 11 4	2 11 8	1 5 10
60	6 8 10	3 4 5	1 7 7

TABLE 2.

Age.	First Five Years	
	£ s. d.	
25	2 3 6	This Table increases every Five Years, until the twenty-first year.
30	2 6 4	
35	2 9 4	
40	3 0 4	
45	3 6 1	
50	3 11 6	
55	4 5 6	
60	4 11 6	

TABLE 3.

Age.	For One Year.	For Seven Years.
	£ s. d.	£ s. d.
25	2 1 6	14 7
30	2 2 2	15 2
35	2 3 2	16 0
40	2 4 2	16 11
45	2 5 2	17 10
50	2 6 2	18 10
55	2 7 2	19 10
60	2 8 2	20 11

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	2 7 7	1 15 6	1 6 8	1 2 10
30	2 15 8	2 0 10	1 10 0	1 4 6
35	3 5 10	2 6 7	1 13 4	1 6 8
40	3 16 9	2 13 5	1 17 9	1 9 11
45	4 9 11	3 2 11	2 3 2	1 13 4
50	5 6 3	3 13 4	2 9 11	1 17 7
55	6 4 8	4 5 0	2 17 6	2 2 6
60	7 4 0	4 17 6	3 6 3	2 8 3

HALF CREDIT RATES OF PREMIUM.

Age.	Half Premium During 7 Years.	Whole Premium After 7 Years.
	£ s. d.	£ s. d.
25	1 9 7	3 9 2
30	1 11 9	4 3 6
35	1 14 11	4 9 10
40	1 18 7	5 4 6
45	2 2 9	5 10 4
50	2 7 6	6 6 8
55	2 13 8	7 4 4
60	3 1 8	8 3 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	2 7 7	1 15 6	1 6 8	1 2 10
30	2 15 8	2 0 10	1 10 0	1 4 6
35	3 5 10	2 6 7	1 13 4	1 6 8
40	3 16 9	2 13 5	1 17 9	1 9 11
45	4 9 11	3 2 11	2 3 2	1 13 4
50	5 6 3	3 13 4	2 9 11	1 17 7
55	6 4 8	4 5 0	2 17 6	2 2 6
60	7 4 0	4 17 6	3 6 3	2 8 3

HALF CREDIT RATES OF PREMIUM.

Age.	Half Premium During 7 Years.	Whole Premium After 7 Years.
	£ s. d.	£ s. d.
25	1 9 7	3 9 2
30	1 11 9	4 3 6
35	1 14 11	4 9 10
40	1 18 7	5 4 6
45	2 2 9	5 10 4
50	2 7 6	6 6 8
55	2 13 8	7 4 4
60	3 1 8	8 3 4

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