

# The Standard,

OR RAILWAY AND COMMERCIAL RECORD.

No 69]

SAINT ANDREWS, N. B. SATURDAY, NOVEMBER 25, 1848.

[Vol. 15]

## BUILDING SOCIETY.

As the following queries frequently present themselves to our mind, we have prepared the answers subjoined, in order to furnish the required information to those who may not be conversant with the working and evident utility of our local Building Society.

1st Question. What are the objects of the New-Brunswick Building Society and Savings Fund?

Answer. First, it is established for the purpose of assisting the members thereof, out of a common fund, formed by the monthly subscriptions, in becoming their own landlords by the erection or purchase of freehold or leasehold property, the removal of incumbrances thereon, the increase of their business, &c.

Secondly, for the purpose of affording those who desire it, a safe and profitable mode for the investment of small or large sums of money, at a higher rate of interest than can be obtained from any other institution, the reduction of a debt, marriage and family endowments, or to make up a sum by the time a child is of age.

2d Question. The Shares being £120 each, and the monthly subscriptions 12s. per Share, what length of time would it require to realise its shares, supposing no member borrowed, or the money was not otherwise invested?

Answer. Sixteen years and eight months.

3d Question. What is the calculated duration of this Society?

Answer. Eleven years and seven months from January last.

4th Question. How is that term ascertained?

Answer. Because 12s. per month for 133 months, at 1 per cent. per month interest, will amount to £120, or £60 at the same rate of interest will, in that time, amount to £120. The Society commenced operations in January 1843, and each member receives and pays in exact proportion to his term of connexion with the Society, so that it must terminate at the given time.

5th Question. In what way can the Society fulfil its promises?

Answer. If a member receives an advance of £60 at the commencement he will owe the Society £120 at the termination for principal and interest.

Thus—Amount of advance £60 0 0  
Interest at a 1 per cent. month  
for 11 years and 7 months. 60 0 0

£120 0 0  
But if the member subscribe 12s. per month his subscription will, at the same rate of interest, also amount in the same time to £120.

Therefore the Society receiving this rate of subscription, can, with safety, advance £60 to its members at the commencement or promise of £120 at its conclusion.

6th Question. If a member holds one Share for the purpose of an investment, what will his payments amount to, and what will he receive at the termination for the interest thereon?

Answer. His payment will be 12s. 6d. per month for 11 years and 7 months, or £83 8 0  
He then is entitled to receive 120 0 0

The interest will amount to £36 12 0  
a large amount when it is considered what a small outlay has been incurred.

7th Question. What is a paid up Share?

Answer. A paid up Share is where a sum of money is paid down in lieu of the monthly subscriptions—thus, in January last, a paid up Share cost £60.

8th Question. What amount of interest will be paid to a person holding a paid up Share?

Answer. £57, after deducting the office fees, which gives over eight per cent. per annum, simple interest, for the investment.

9th Question. Is there any method of investing in the Society's funds without becoming a member?

Answer. Yes. The Society issue Deposit Receipts for sums of £5 and upwards, bearing interest at a rate not to exceed 6 per cent. per annum.

10th Question. In case it become necessary for an investor to withdraw the amount he has paid in, can he do so?

Answer. Yes; by giving one month's notice of his intention to withdraw, he is entitled to what he has paid in, with the accumulated interest thereon.

11th Question. What amount does a borrower pay as interest?

Answer. He will pay in monthly subscriptions on each Share, £3 8  
he holds and office fees, 4 12

£88 0 0  
Deduct the advance granted at the commencement of the Society, 60 0 0

Leaving £28 0 0  
at the amount paid for the use of £60 for eleven years and 7 months, or not quite 4 per cent. per annum.

12th Question. What amount would a person save, say on a loan of £300 granted by the Society, instead of by a money lender, for a term of eleven years and 7 months?

Answer. £85 10s. in this way, viz:—  
Interest to be paid the money lender, £28 8 10  
Amount of principal to be paid, 300 0 0

Total cost, £508 10  
The amount to be paid to the Society in monthly subscriptions, on five Shares, which gives an immediate loan of £300, will be 440 0

Balance in favor of borrowing from the Society, £68 10

Q 13 By what act of Assembly is this Society regulated?

A. By a general act passed 14th April, 1847, 10 vic. cap 53, which act is compiled from the several acts of the Imperial Parliament, and contains every possible enactment which during a century's legislation has been found necessary.

Q 14 Upon what system is this Society established?

A. Upon the mutual. Borrowers and investors paying exactly alike—a system the most approved in England, given the most official security to the members, and the result of many years experience in the working of these Societies.

Q 15 At the time of establishing this Society was the system adopted by the Canadians taken into consideration?

A. Yes—the two systems—with the arguments for and against each, were submitted by the projector to a Committee appointed by the members—and they unanimously, after a long deliberation, decided in favor of the English system, which was then immediately adopted.

Q 16 Of what use are the Tables of Advances, &c., as published in the book of Rules?

A. They have been calculated with the most scrupulous accuracy, for the purpose of showing the value of the subscriptions at any date, whether past or future, for the whole term of the Society—they show—the amount of advance a member is entitled to receive—the amount a member may withdraw—the cost of a paid up share—the value of a mortgage given to the society—and they cannot fail to be just and equitable in their operations.

Q 17 How were the Directors and other Officers appointed?

A. They were elected by vote of the members at their first meeting, and their term of office is regulated by the Rules of the Society.

Q 18 What constitutes membership?

A. The holding of one or more shares or parts of shares, and paying the subscriptions thereon, at the rate of 12s. per share, per month.

Q 19 On what terms are new members admitted?

A. They are admitted up to the time the Society will end with equal proportionate advantages, either by the payment, in Cash, or by Instalments, of the back subscriptions, or by giving an acknowledgment for the amount which remains as a debt, to be deducted from the full value of the share when it is advanced or paid off.

Q 20 Can a member withdraw or transfer his share?

A. He can withdraw the amount of his shares at any time after the first year, with the compound interest thereon, and can transfer at any time.

Q 21 What security is required to obtain an advance?

A. No money is lent but on security on Freehold or Leasehold property.

Q 22 Can a mortgage be redeemed at any time before the expiration of the Society?

A. Yes, at any time by giving one month's notice of such intention; the amount to be paid is shown in the tables.

Q 23 At whose costs are the securities prepared?

A. At the cost of the borrower; they are prepared by the Solicitor to the Society, whose maximum rate of fees is fixed; his charges are subject to reference to the Board, or to arbitrators in case of dispute.

Q 24 Does the Treasurer upon being appointed give any security?

A. Yes; he is required to give a Bond to the Clerk of the Peace for a sum not less than £500 with two sufficient bondsmen.

Q 25 Are the expenses of the Society likely to be large?

A. No—the expenses are small, as all the officers act gratuitously, with the exception of the Secretary and Treasurer.

Q 26 Is there any provision made for meeting the expense?

A. Yes; the management, entrance, and other small fees and fines form a contingent fund, out of which the expenses are paid.

Q 27 Can the promised profits be relied upon with safety?

A. Yes—because they are calculated with the strictest mathematical accuracy, and experience has proved the correctness of the principles upon which the calculations are founded—and further—the sum paid by the Borrower for an advance necessarily forms the fund for paying the Investor.—*Albion.*

## POETRY.

### CHIMES FOR THE TIMES.

Be ye not jealous overmuch,  
But hope and time will make you better,  
There is a faith care cannot touch  
Which leaves the soul without a fetter.  
Oh it is but a sorry creed  
To look for nothing but deceiving,  
To meet a kindness in your need  
With a smile of misbelieving!  
The tide of ill is not so strong;  
Man loves not always wrath and wrong.

It cannot be that every heart  
Is sieged so much against its neighbour,  
Let each with reason play his part  
And fruit will spring from out the labour,  
Progressing still life's journey through,  
Be just and kind towards your fellow,  
Remembering what'er you do,  
That duty spreads the smoothest pillow;  
And ne'er the hand of friendship spurn;  
But trust and man will trust in turn.

Some men there be who deem it good  
In trade to overreach a brother;  
And some who would not though they could  
Upraise a hand to help another:  
They deem not, though convulsions wide  
May show the earth by danger shaken  
That still of hearts unjust through pride  
A dark and true account is taken  
Kingdoms may quake, and thrones may fall,  
But God is looking over all.



## SUMMARY OF NEWS

From the latest English Papers.

### MARKETS.

The weather throughout the country has again been very unsettled during the past week. We have had a repetition of a deluge of rain during Saturday, Sunday, and Monday last, and even since that time, although there has been some intervals of sunshine, a good deal of rain has continued to fall, especially in the southern counties. The inferior qualities of Wheat in stock must be still further deteriorated by this inclement weather, and field operations cannot be carried on to any great extent. The upward tendency of the Grain markets in the chief places of consumption, which we noticed last week, has increased so far as to establish a rise of a shilling or two in the price of Wheat in Market-lane, which has been since well supported.

Even our own market, which was languid at the end of last week, and exceptional, perhaps, owing to the numerous arrivals which took place, has now participated in the advance which has occurred in London and on the Paris, and it will be seen that our quotations are higher for some descriptions. The rise of prices is now expected to cause an advance of the duty to 6s. and perhaps even 7s. per quarter; but the general low qualities must be taken into consideration, as they will affect the averages, which regulate the current duty.

The Rev. Dr. Callan, professor of natural philosophy in Manooch College, has made a discovery in galvanism, that common cast iron is greatly superior as a negative pole even to platinum; that a battery of such a material, with the usual positive pole, is more powerful than Graves's or Woolaston's battery, and of course than any hitherto constructed.

**PROGRESS OF TEMPERANCE IN SWEDEN.**—According to a letter from Stockholm, of the 12th, the governor of the city, on the proposition of the Central Temperance Society, and with the assent of the Chamber of Commerce, has extended the already existing prohibition to sell brandy in any less quantity than a "kanna," (about a quart,) to wines, punch, and all other sorts of spirituous liquors without exception.

### AUSTRIA.

We are still without any direct communications from Vienna. It appears, however, beyond a doubt that it has been attacked and bombarded by Windischgratz, and that his troops have suffered severely, and when the last accounts left had failed to make themselves masters of the town. Jellachich has been compelled to retire, and the citizens are determined to destroy the city rather than surrender. The defence of Vienna can only be paralysed by the defence of Saragossa.

The latest intelligence received via Ratisbon was as follows:—That four of the suburbs, namely, Liechtenthal, Landstrasse, Jagerzeil, and Erdberg are in flames, that the cannonade continued without intermission on both sides throughout the day; the troops are in possession of the northern line, and have not yet succeeded in taking any of the suburbs. In the Jagerzeil a tremendous barricade has been erected, defended by eight cannon and as many companies of burghers. A perpetual fire is kept up against the enemy, but they were beginning to husband the powder. There was still a supply of provisions.

The western conduct, which is in the hands of the enemy, has not been destroyed. The dead are buried in the glacis, as the churchyard is occupied by the enemy.

Unfortunately, there has been an encounter in the streets between the tricoloured and the two-coloured burghers in which the latter were overcome, after they had set the streets on fire. This is, however, a solitary instance, as otherwise great harmony prevails.

A captain in the national guard has been hanged, because he wanted to inform the enemy of an intended sally from Nussdorf.

There is no want of money. The bank has not yet been attacked, 70,000 florins, which were destined for the military, have fallen into the hands of the national guards. Jellachich and Auersperg stand southwards and Windischgratz northwards.

The Polish legion has had considerable losses at the Prater—from 60 to 70 dead.

On the 28th a general service was performed in honour of the late Count Latour, in the Cathedral of Offmutter. The Emperor and Empress, with the court and all the civil and military authorities, were present.

### FRANCE.

During this day an extraordinary display of military force has been exhibited within and around the Assembly. The capital is much agitated. Collisions between the soldiers of the garde mobile and those of the line continue to take place in the northern faubourgs. A conflict took place last night again at the Faubourg Poissonniere, and was recommenced to-day. The operative mingled in the tumult, and pelted the garde mobile with stones. At present strong patrols traverse the faubourgs.

The clubs are marked by especial violence on the question of the Presidency. Last night speeches were made, in which the population of the departments were menaced in case Prince Louis Napoleon should be returned; and the right of the minority to rise and maintain their opinion by violence, if necessary, was declared amidst loud applause. In fine, it was proclaimed that Paris would not be controlled or thwarted by the departments, that Paris, which had made the revolution of February and proclaimed the Republic, without thinking it necessary to consult the departments, would maintain its conquest, and that the people for this were ready to take their muskets and descend into the streets.

**NAVIGATION LAWS.**—We stated a few days ago, that the Imperial Government had forwarded a despatch to the Lieut. Governor of this Province, intimating that the total repeal of the Navigation Laws will take place immediately after the opening of Parliament. As this is a matter of great importance, it becomes so seriously to consider what effect the abolition of these laws will have on our prospects. And although, as Earl Grey says, England is acting in this matter irrespective of what other nations may do, yet it is not to be supposed that foreign countries, and more especially the United States, will seek to obtain the advantages to be derived from the repeal of these laws, without granting similar privileges in return. At all events, if our neighbours do not receive this boon, the same spirit in which it is intended, they cannot expect to obtain all the benefits contemplated by the Imperial Government; and in order to place this Province in a position to demand from the United States an equivalent for the repeal of the Navigation Laws, we should earnestly set about the improvement of our resources, which will place us on even ground with the neighbouring Republic—resources which we regret to say, have been sadly neglected by the Legislature and Government of New-Brunswick.

In considering this subject, the first thing which strikes us is, the practicability of a water communication for the entire distance to Quebec. Most of our readers are not probably aware of the ease with which this desirable object might be effected, or public attention would ere this have been directed to its accomplishment. With the exception of a distance of about fifteen miles, there is a direct water communication from this City to Quebec, which is only interrupted by the Grand Falls and the Little Falls of the Madawaska. In order to surmount these difficulties, a short canal round the Grand Falls and a lock on the Madawaska River, could be constructed at comparatively small expense. Then by constructing a canal from the head waters of Temiscouata to the Trois Pistoles, a distance of about fifteen miles, we would have a direct summer communication the entire distance to Quebec.—[New Brunswick.

**CLOSING OF THE NAVIGATION.**—On Thursday last we have had a fall of snow to the depth of several inches, when the weather set in cold; and on Sunday morning the teamer New Brunswick had to plough through ice of some thickness before she could reach the wharf in this City.—The New Brunswick discharged her cargo, and left on Sunday evening; but the St. John remained until her usual hour on Monday morning, when

she had great difficulty in making her way through the ice in the Cove, and at the Short Ferry, and we have not heard whether she had been able to make good her passage to St. John.—Monday night was also cold, and yesterday a number of persons crossed the river on the ice. Last night and today has mild, but there is little chance of the river re-opening this season.

We regret to learn that the steamer Carleton ran on shore on an island about 25 miles above this City, on her way down from Woodstock, and that she is now frozen up there, with little chance of being extracted before spring. It is also said that she lies in a dangerous part of the river; but we trust for the sake of her spirited owners, and her excellent master, that she will escape without serious damage.—[Head Quarters, Nov. 15.]

### THE STANDARD

IS PUBLISHED ON WEDNESDAY AND SATURDAY EVENING BY A. W. SMITH.

## THE STANDARD.

ST. ANDREW, SATURDAY, NOV. 25, 1848.

The English Mail, by the CAMBRIA, had not arrived up to the time of our publishing to-day.

### Loss of the Grand Manan Packet.

We regret to learn that the Grand Manan Packet, was driven ashore at Fisner's Cove, Grand Manan, on Monday morning last, in a heavy gale, and went to pieces. The vessel was not insured, and the loss falls heavily on Mr. Williams, the master and owner, who is an obliging and attentive man.

Will the person who perjured the New-Brunswicker of the 21st inst., from our office, return it? If not, he shall have a "notice" in full!

**CANADA.**—A shock of an Earthquake, was felt in the Parish of Green Island on the 21st inst., which lasted three minutes.

**BUILDING SOCIETY.**—On our first page of the present number, we have copied from the St. John Albion, an article upon Building Societies, to which we call the attention of the Public. In our last we mentioned having met Mr. Street, the Secretary of the "New Brunswick Benefit Building Society and Savings Fund," who visited this County for the purpose of establishing Agencies, and soliciting Subscribers. In conversation with a gentleman from Fredericton, a few days ago, he informed us that the citizens of that place were becoming convinced of the great benefits resulting from the establishment of this institution in New Brunswick. He likewise stated, that although he held but one share, and only a few weeks a Member, he had drawn a loan at the last general loan meeting. On Monday evening next, Mr. Street purposes holding a Meeting in the Town Hall, when persons desirous of becoming Members, will have an opportunity of asking such information as they may require. We trust that a sufficient number of shares will be taken to induce the Directors to appoint a Local Board.

Since writing the above, we have seen Mr. Street, who informs us that a sufficient number of shares have been taken by the inhabitants of St. Stephen and Milltown, during the present week, to entitle them to a Local Board, and that a number of shares will be taken there in addition to those already subscribed.

**TEMPERANCE LECTURE.**—Mr. Kellogg, the great Temperance Lecturer, will deliver a Lecture this evening, at the Town Hall.

The immense Dam over the Connecticut River by the Hally Falls, containing the 16th inst., causing a stupendous work.

Dam had just been finished, being given that the day down that morning for the two thousand people vis of the gates appeared to the first and much water persons crossed the Dam, and the structure would did at about 3 o'clock in ing off the huge portion dam cost nearly \$100,000.

**A FAT JOB.**—The C contains an advertisement ly printed columns, by the Sheriff of St. John, Corporation property to in May next, to satisfy the Bondholders. Now runs have been borrow we should think that d rived from the rental of have been equal to the improvements.

**ATLANTIC AND ST. LA** is stated that the Canadian is about to bring in a bill at t hment, to guarantee the t St. Lawrence and Atlantic

**THE BRITISH STEAMER** Janeiro on the 27th Sept. ing on board Mr. Sutherland to the Argentine Republic

The Eastport Sentinel Huckinga, of Lubec; con by hanging herself with a

### PUBLIC

**HERTA'S** John M of West Isles, in t administrator of Henry Parish, deceased, has this duly vetted, in the Co County of Charlotte, for Estate which the said He of, for the payment of the Estate. Notice is hereby the said Henry Enery, a tereated, that the said Pet consideration at a Court fice of George D. Street, in Saint Andrews, on 1 December next, at the ho Dated the 24th day of 1 By the

### NOT

**THE** Subscriber inten vices for some tin indebted to him, to call then respective accounts, St. George, Nov. 21, 18

**NEW-BR BENEFIT BUILD AND SAVI**

**A MEETING** of a favorable to Agency and Local Board Society, in St. Andrews, the 27th inst. at 7 o'clock HALL, when the object ion will be fully explained

Geo. D. Street, Esq., A St. Andrews, Nov. 22, 1

### PEWS FO

To be sold by public A the Church, on Monday, the hour of 12 o'clock P Saints Church, the same to the Church for non pay J. W. S. Nov. 21st, 1848.



The immense Dam recently constructed over the Connecticut River, at Hampton City, by the Hally Falls company, gave way on the 16th inst., causing a total destruction of this stupendous work. It appears that the Dam had just been finished, and notice having been given that the gates would be shut down that morning for the first time, nearly two thousand people visited the place. One of the gates appeared to be imperfect from the first and much water escaped.—Many persons crossed the Dam, but it became evident the structure would give way, which it did at about 3 o'clock in the afternoon, carrying off the huge portions of the wreck. The dam cost nearly \$100,000.

**A FAT JOB.**—The Courier of Saturday, contains an advertisement of nearly two closely printed columns, by which it appears that the Sheriff of St. John, has seized all the Corporation property to which is to be sold in May next, to satisfy the claims of some of the Bondholders. Notwithstanding immense sums have been borrowed for city purposes, we should think that the large revenue derived from the rental of the Property, should have been equal to the expenditure for improvements.

**ATLANTIC AND ST. LAWRENCE RAILWAY.**—It is stated that the Canadian Ministry has pledged itself to bring in a bill at the next session of Parliament, to guarantee the interest of stock in the St. Lawrence and Atlantic Railroad.

**The British steamer Aleto** sailed from Rio Janeiro on the 27th Sept. for Buenos Ayres, having on board Mr. Sutherland, Minister from England to the Argentine Republic.

The Eastport Sentinel says—A Mrs. J. R. Hunkins, of Lubec, committed suicide recently, by hanging herself with a skein of yarn.

#### PUBLIC NOTICE

HEREAS John McKenney, of the Parish of West Isles, in the County of Charlotte, administrator of Henry Emery, late of the said Parish, deceased, has this day filed his Petition, duly verified, in the Court of Probates for the County of Charlotte, for Licence to sell the Real Estate which the said Henry Emery died seized of, for the payment of the debts due from the said Estate. Notice is hereby Given, to the Heirs of the said Henry Emery, and all other persons interested, that the said Petition will be taken into consideration at a Court to be holden at the Office of George D. Street, Registrar of Probates in Saint Andrews, on Tuesday the fifth day of December next, at the hour of noon.

Dated the 24th day of November, 1848.

By the Court,  
GEO. D. STREET,  
Registrar.

#### NOTICE

THE Subscriber intending to leave the Province for some time, requests all Persons indebted to him, to call immediately and settle their respective accounts, and save expense.

RICHARD MCGEE.

St. George, Nov. 21, 1848.

#### NEW-BRUNSWICK BENEFIT BUILDING SOCIETY AND SAVINGS FUND.

A MEETING of all Persons who may be favorable to the establishment of an Agency and Local Board of Management of this Society, in St. Andrews, will be held on Monday the 27th inst. at 7 o'clock p. m., at the TOWN HALL, when the objects and utility of the Institution will be fully explained.

CHA. L. STREET,  
Secy. & Treasurer.

Geo. D. Street, Esq., Agent,  
St. Andrews, Nov. 22, 1848.

#### PEWS FOR SALE.

To be sold by public Auction, at the Door of the Church, on Monday, 4th December, next, at the hour of 12 o'clock Pews No. 42 & 47 in All Saints Church, the same having become forfeited to the Church for non payment of Rent.

J. W. STREET, V. CLERK.  
Nov. 21st, 1848.

#### NOTICE

ALL persons having any demands against the Estate of Mrs. Ann Jarvis, late of Saint Andrews, in the County of Charlotte, deceased, are requested to present the same, duly attested, within three months from this date; and all persons indebted to the said Estate, are required to make immediate payment.

GEO. D. STREET, Executor.  
St. Andrews, 15th Nov. 1848.

#### Hams, Hams, Hams.

JUST received and for sale by the Subscriber a Lot of prime Boston HAMS.

Nov. 18, 1848. W. WHITLOCK.

#### NOTICE

ALL Persons having any demands against the Estate of James Spence, late of the Parish of St. James deceased, are requested to present the same duly attested within three months; and all persons indebted to said Estate are requested to make immediate payment to

ROBERT SPENCE, } Administrators.  
JOHN SPENCE, }  
St. James, Sep 1, 1848.

#### NOTICE IN BANKRUPTCY.

In the matter of John E. Messenett, of Saint George, in the County of Charlotte, a Bankrupt.

Public Notice is hereby given, that upon the application of the said Bankrupt this day made to me, I do appoint a Public Sitting to be held on Wednesday the 27th day of December, at 12 o'clock, noon, of the same day, at the office of the Assignee, in St. Andrews, for the allowance of a certificate of conformity to the said Bankrupt, pursuant to the provisions of the Acts of the Assembly of this Province, in force respecting Bankrupts, when and where any of the creditors of the said Bankrupt may be heard against the allowance of such certificate, and the same will be allowed unless cause be then and there shown to the contrary, or such other order will be made as the justice of the case requires.—Given under my hand at St. Andrews, the 20th day of Nov., A. D. 1848.

H. HATCH,  
Commissioner of Estates and Effects of Bankrupts, Charlotte County.

Pursuant to Notice previously given the following Meetings in Bankruptcy will be held before the Hon H. Hatch Commissioner, at the office of the Provisional Assignee, in St. Andrews.

In the matter of Thomas Davis.

On Monday the 27th of November at noon and on Tuesday the 28th day, of the same month at noon, for proof of debts and examination; all debtors to pay their respective dues on or before the 23d day of November; and all Creditors to prefer their claims within three months from date.—Dated the 20th day of October, A D 1848.

#### NEW GOODS.

The Subscriber has received by the Kent from London and Columbus from Liverpool.

45 Bales and Cases

Containing a large and general assortment of

Fall and Winter Goods.

Which will be sold extremely low for cash.

Nov. 4. D. BRADLEY.

Sheet Iron, Tin Plates

&c. &c.

Ex Columbus from Liverpool, Via St. John, the

Subscriber has received,

40 B

24 Stone Iron Wire,

20 doz Single & Double cut mill Files

20 " Pit & Hand saw Files, Marshes and

Shepherds' make.

10 Bags best Horse and Ox Nails, &c. &c.

Nov. 1, 1848. J. W. STREET.

#### PAINT OIL.

Ex "Laconic" from Hull,

6 Hhds. Boiled

3 " Raw LINSEED OIL.

Oct 3. For sale low. J. W. STREET.

In the matter of John S. and Robert S. Jarvis, of St. Andrews, in the County of Charlotte Bankrupts.

Public Notice is hereby given, that upon the application of the said Bankrupts this day made to me, I do appoint a Public Sitting to be held on Wednesday the 27th day of December, at 12 o'clock, noon, of the same day, at the office of the Assignee, in St. Andrews, for the allowance of a certificate of conformity to the said Bankrupts, pursuant to the provisions of the Acts of the Assembly of this Province, in force respecting Bankrupts when and where any of the creditors of the said Bankrupts may be heard against the allowance of such certificate, and the same will be allowed unless cause be then and there shown to the contrary, or such other order will be made as the justice of the case requires.—Given under my hand at St. Andrews, 20th day of Nov., A. D. 1848.

H. HATCH.

Commissioner of Estates and Effects of Bankrupts, Charlotte County.

#### DISSOLUTION OF COPARTNERSHIP.

THE COPARTNERSHIP heretofore existing under the Firm of LITTLE & JONES, is this day dissolved by mutual consent. All persons having demands against the said Firm, will present the same to JOHN LITTLE, for adjustment and all those indebted to the said Firm, will please make immediate payment to the said John Little.

JOHN LITTLE,

JOHN J. JONES.

St. Andrews, Nov. 14, 1848.

6th November, 1848.

#### FLOUR, MEAL, &c. &c.

FROM NEW-YORK VIA EASTPORT.

100 BBLs. S. F. Genesee FLOUR,

8 Bbls. Rye Flour,

1 Tierce RICE,

8 Bbls. MESS. PORK,

1 Bale extra Cotton FATTING,

Bags Yellow CORN MEAL.

W. WHITLOCK

#### NOTICE.

A Dividend of THREE PER CENTUM on the Capital Stock of the Charlotte County Bank is hereby declared payable in 30 days from date.

J. RODGER.

C. C. Bank, Oct. 20, 1848. CASHIER.

#### COFFEE.

Just received per Schooner Nelson, from

Boston:

6 Bags St. Domingo and Java COFFEE.

For sale low.

Nov. 10, 1848. JAMES W. STRETE.

#### For Sale.

A commodious TWO STORY HOUSE situated in Queen Street, at present in the occupation of Mr. Dennis Bradley.

ALSO TO LET.

And possession given on 1st September, the House at the top of Queen-street, owned by Mr. Thomas Crowley, at present occupied by J. Garby, Esq.

Aug 25. Apply to J. W. STREET.

#### BRANDY, GIN, WINE &c.

Ex Columbus from Liverpool, via St. John

6 Hhds. finest Pale HOLLANDS,

1 " fine old PORT WINE,

1 " Martell's finest Pale BRANDY,

1 " Moist Crushed SUGAR,

1 " Refined LOAF do.

9 Boxes Tobacco Pipes, 12 gross each.

JAMES W. STREET.

St. Andrews, Nov. 10, 1848.

#### TEA, SOAP, CRUSHED SUGAR, &c.

Ex Charles Hamerton just arrived from Liverpool

22 C Chests Congou Tea,

4 Tierces moist crushed Sugar,

70 Boxes Steel & sons Yellow Soap,

20 dc Crown do 80lb. each,

5 Bags Black Pepper,

10 Cwt. best White Paint,

3 Casks Whiting, 1 do Glue,

3 Pipes best Cognac Brandy, "Martell" and

6 Hhds. Otarda brands

6 Hhds. finest Pale Hollands, &c. &c.

July 5, 1848. J. W. STREET.

#### PEW FOR SALE.

For sale a Double Pew in All Saints Church

ly to JOSEPH WALTON





## SHERIFF'S SALES.

The following Sales will take place at the  
COURT HOUSE IN ST. ANDREWS.

Real Estate of John Marks	January 20
Do J. S. & R. Jarvis	March 10
Do Wm. Wilson	do 24
Do Maurice Norris	do 24
Do John & James Curran	do 24
Do Edward Seelye	May 5
Do Steam Mill Company	do 26

To be sold by Public Auction on Saturday  
the 20th day of January, 1849, between  
the hours of 12 a. m. and 5 p. m., at the  
COURT HOUSE in St. Andrews.

ALL the right, title, interest, claim and  
demand of John Marks of in and to  
certain tract or lot of land, contain-  
ing 120 acres, more or less, situated in the  
parish of St. Stephens, and lying between  
lands owned by Mrs. B. Porter and the Wi-  
dow Lindsay, being part of the Grant to Ne-  
hemiah Marks, Esquire, deceased, and now  
in the possession of John Marks, with the  
Dwelling House occupied by him and J. G.  
Stevens, Esq. and with the other buildings  
also fronting on the main road leading from  
St. Stephens to Milltown occupied by Messrs.  
Hyder, Rogers, Todd and others.

ALSO  
All that certain Farm lot situated in the  
Parish of St. Stephen, and lying between  
lands owned by John Dinsmore and Abra-  
ham H. Marks, now in the possession of  
John Marks, with the Barn and other build-  
ings thereon and containing 150 Acres more  
or less.

To satisfy executions issued out of the  
Supreme Court at the suit of the President  
Directors and Company of the St. Stephens  
and Calais Banks, endorsed to levy respec-  
tively £722 15 with interest from the 16th  
day of June 1847, and £370 15 2, besides  
Sheriff's fees &c.

THOS. JONES,  
Sheriff of Charlotte.  
Sheriff's Office, St. Andrews,  
July 8, 1848.

To be sold at Public Auction, on Satur-  
day, the 10th day of MARCH 1849,  
between the hours of 12 & 5 o'clock, at  
the COURT HOUSE, in St. Andrews.

ALL the right, title, interest, claim and  
demand of JOHN S. JARVIS and  
ROBERT JARVIS of in and to the follow-  
ing Lots of Land situated in the Town Plat  
of St. Andrews, viz:—  
Half of Town Lot No. 6, block letter T  
Morris's Division.  
Town Lot Nos. 7 and 8, block letter I  
Morris's Division.  
Town Lot No 5, block letter A, Morris's  
Division.

To satisfy Executions issued out of the  
Supreme Court, at the suits of the President  
Directors and Company, of the Charlotte  
County Bank, and John Townsend and  
Robert Townsend, endorsed to levy respec-  
tively £1950 and £293 16s &c. besides  
Sheriff's fees, &c.

THOS. JONES  
Sheriff of Charlotte  
Sheriff's Office,  
Sept. 2, 1848.

To be Sold by Public Auction, on Saturday  
the 24th day of MARCH next, between  
the hours of 12 a. m. and 5 p. m., at the  
COURT HOUSE in St. Andrews.

ALL the right, title, interest, claim, prop-  
erty and demand whatsoever of  
WILLIAM WILSON, of in and to all that  
certain tract or parcel of land, with the  
buildings and improvements thereon, situate  
in the Parish of St. Patrick, and lying on  
the South Eastern side of the road leading  
from St. Andrews to Fredericton, in the  
Northern angle of a Grant to Peter Stubbs,  
containing 150 Acres, more or less, being  
Lot No 6, and the same land which was  
deeded by said William Wilson to his sons  
William Wilson jun, James D. Wilson and

Thomas C. Wilson on the 8th day October  
1846. The same having been seized and  
taken to satisfy an execution at the suit of  
Edward Kelly endorsed to levy £32 0 0  
Sheriff's fees &c.

THOS. JONES,  
Sheriff of Charlotte.  
Sheriff's Office, St. Andrews,  
Sep. 13, 1848.

To be sold at Public Auction on Saturday  
the 24th day of MARCH next, between  
the hours of 12 a. m. and 5 p. m. at the  
COURT HOUSE in St. Andrews.

ALL the right, title, interest, claim, prop-  
erty and demand whatsoever of  
MAURICE NORRIS to the half of Lot No  
5, Block "C" in Buckley's Division of the  
Town Plat of St. Andrews, with the build-  
ings and improvements thereon, being the  
same half Lot conveyed by the said Maurice  
Norris to his brother-in-law Peter Stanton,  
by Deed bearing date 12th April, 1848—  
The same having been seized and taken to  
satisfy an execution at the suit of Robert  
Burns, endorsed to levy £42 2 0, Sheriff's  
fees &c.

THOS. JONES,  
Sheriff of Charlotte.  
Sheriff's Office, St. Andrews,  
Sep. 13, 1848.

To be sold at Public Auction, on Saturday  
the 24th day of MARCH next, between  
the hours of 12 a. m. and 5 p. m. at the  
COURT HOUSE, in St. Andrews.

ALL the right, title, interest, claim, prop-  
erty and demand whatsoever of  
JOHN CURRAN and JAMES CURRAN  
to a certain parcel or Lot of Land, situate  
in the Parish of St. Stephen, being the eas-  
terly half a lot in Milltown, bounded in front  
by the Public Highway leading from James  
Curran's corner to the Mountains settlement  
and Sprague's Falls.

The above Lot being the same which was  
mortgaged by John Curran to B. F. Wain  
and S. D. Todd in April 1846 for £75 0 0.

The same having been seized and taken to  
satisfy an execution at the suit of Samuel  
M. Gilmer, endorsed to levy £53 10 10 be-  
sides Sheriff's fees, &c.

THOS. JONES,  
Sheriff of Charlotte.  
Sheriff's Office, St. Andrews,  
Sep. 13, 1848.

To be sold at Public Auction on Saturday  
the 5th day of May next, between the hours  
of 12 a. m. and 5 p. m. at the COURT  
HOUSE in St. Andrews.

ALL the right, title, interest, claim and  
demand of Edward Seelye of in and to the  
following Properties in the Parish of  
St. George, with the Houses, Mills and other  
appurtenances thereto belonging, viz:—  
All that certain lot or parcel of land, com-  
mencing at the boundary at the shore of the  
Basin, so called thence running in a southerly  
direction to the eastern gate post near  
the Pan-house, on the Mascareen road, so  
called, thence to the Mill stream.

All that lot or parcel of land beginning at  
a Pine tree on the bank of the River Magua-  
davic near the residence of the late Stewart  
Seelye, thence westerly along the St. Andrews  
road.

All that certain lot or parcel of land com-  
mencing on the road leading from Maguad-  
avic to Mascareen at the intersection of the  
Eastern boundary line of lot No 52 in the  
Mascareen grant.

And also all that certain lot or parcel of land  
in the neighbourhood of Brockway's, begin-  
ning at an Elm tree on the north-western  
bank of the Maguadavic river, these Lots  
containing in all 200 Acres more or less.

The above being the same properties con-  
veyed by the said Edward Seelye to Duncan  
Anderson and James Anderson, by indenture  
bearing date 4th of May 1848.

The same having been seized and levied  
on, to satisfy an Alias Execution issued out  
of the Supreme Court, at the suit of James  
Lynott, endorsed to levy £114 4 8 besides  
Sheriff's fees &c.

THOS. JONES,  
Sheriff of Charlotte.  
Sheriff's Office,  
St. Andrews, 20th October, 1848.

To be sold by Public Auction on Saturday  
the 26th day of May, 1849, between the  
hours of 12 a. m. and 5 p. m., at the  
COURT HOUSE in St. Andrews.

ALL the right, title, interest, claim and  
demand of the St. Andrews  
STEAM MILL & MANUFACTURING  
COMPANY, to Lot No. 17, situate in Mor-  
ris's Division, of the Town Plat of Saint  
Andrews, described in a plan of the Pagan  
Estate, and beginning at a point on the  
North western line of a new street laid down  
on the aforesaid plan, leading from Water  
street to the Harbour, with the Steam Mill,  
and other erections and improvements there-  
on, and also, all the said Company's right, title,  
interest, claim and demand to that piece,  
parcel or lot of land, conveyed to them by  
F. A. Babcock, adjoining the above lot No.  
17, with the Ware-houses called 6 and 7, to-  
gether with the Wharves, stores and other  
buildings thereon. And also the said Com-  
pany's right, title, interest claim and demand  
to a tract of land on the Leppan, in the  
Parish of Poughkeepsie, containing 540 acres,  
granted by the Crown to the said Company  
to satisfy executions issued out of the Su-  
preme Court, in favour of Justus W. Moore  
George W. Mow, and Samuel D. Todd and  
Charles Wain, endorsed to levy to levy  
£2313 7 4, £295 18 10, and £296 6 5, be-  
sides Sheriff's fees &c.

THOS. JONES,  
Sheriff of Charlotte.  
Sheriff's Office, St. Andrews,  
Nov. 10, 1848.

## SUGAR AND MOLASSES.

10 Hhds. Mascovado MOLASSES,  
5 do. Bright MOLASS.  
Just received and for sale low.  
J. W. STREET.  
October 23, 1848.

In the matter of John E. Messenett, of  
St. George, in the County of Charlotte,  
a Bankrupt.

An adjourned Meeting in the above case  
for contesting claims and examining the  
said Bankrupt, will be held at my office in  
St. Andrews on Monday, the 20th day of  
November next, at 11 o'clock, A. M. Dated  
16th October, 1848.

H. HATCH,  
Commissioner &c.

## Canvas & Cordage.

The Undersigned have on hand, and are daily  
expecting a further assortment of Canvas, Cordage  
Twine &c., which will be sold low for cash.  
SEP 27  
DINOCK & WILSON.

## MARINE AND FIRE INSURANCE.

Protection Insurance Company of N. J.  
CAPITAL, \$200,000  
Camden Insurance Company of N. J.  
CAPITAL, \$100,000  
WITH A SURPLUS OF OVER \$30,000  
HARTFORD FIRE INSURANCE COMPANY  
OF CONNECTICUT,  
CAPITAL, \$150,000.

THE Subscriber, having received the Agency  
for the above-named Insurance Companies for  
Calais and vicinity, will receive applications and  
issue Policies on Vessels, Cargoes, and Freight,  
and Vessels upon the Stocks; Buildings, Furniture,  
and Goods, at the current rates, to the amount of  
\$10,000 on Marine risks, and \$20,000 on Fire  
risks. All losses promptly adjusted and paid, or, in  
case of differences, the Courts of this State will be  
resorted to.

E. D. GREEN, Agent.  
Refer to Wm. Ker, Esq., Agent, St. Andrews, N. B.

## FLOUR & C.

Just received Esq. SENATOR from Boston, via  
Eastport.  
50 Bbls. Georgetown Sup. fine Flour,  
20 do Genesee do do  
0 do Philadelphia Rye do  
41 Boxes Sperm Candles,  
Oct. 10, 1848. For sale by  
J. W. STREET

E. B. BAYARD M. D.,  
Graduate of the University of Edinburgh,  
Intends practising his Profession in St. Andrews  
and its vicinity.

Dr. E. B. may be found at his rooms in Mrs  
Colwell's Bowling House, King-street.

## No 70

## European

FROM PAPER  
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