



THE
CANADA LIFE
ASSURANCE COMPANY'S
ALMANAC

AND
REPOSITORY OF USEFUL KNOWLEDGE,
FOR THE YEAR

1852,
BEING LEAP YEAR.

HAMILTON:
OTAGE, 38 KING STREET.

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THE
CANADA LIFE ASSURANCE
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HAMILTON;
OFFICE, 38 KING STREET.

THE CANADA LIFE ASSURANCE

MOON'S PHASES.

	d.	h.	m.
Full Moon	6	12	52
Last Quarter	13	08	01
New Moon	20	14	10
First Quarter	28	17	17
Perigee	10	05	
Apogee	26	02	

JANUARY has 31 days and begins on Thursday.

D. of M.	Day of Week.	SUN. Toronto.				SUN. Montreal.				MOON.	
		Rises		Sets.		Rises.		Sets.		Toron.	Mont.
		h	m	h	m	h	m	h	m	Sets.	Sets.
1	Thurs.	7	40	4	28	7	47	4	21	1 27 m	h m
2	Friday.	7	40	4	29	7	46	4	22	2 28	1 29 m
3	Satur.	7	40	4	30	7	46	4	23	3 29	2 31
4	SUN.	7	40	4	30	7	46	4	24	4 33	3 33
5	Mon.	7	40	4	31	7	46	4	25	5 37	4 39
6	Tues.	7	39	4	33	7	46	4	26	6 37 m	5 43
7	Wed.	7	39	4	34	7	46	4	27	Rises.	6 44 m
8	Thurs.	7	39	4	35	7	46	4	28	6 41 a	Rises.
9	Friday.	7	39	4	35	7	45	4	29	7 53	6 35 a
10	Satur.	7	39	4	37	7	45	4	30	9 06	7 49
11	SUN.	7	39	4	37	7	45	4	31	10 19	9 03
12	Mon.	7	38	4	38	7	44	4	32	11 32 a	10 18
13	Tues.	7	38	4	40	7	44	4	34	Morn'g.	11 31 a
14	Wed.	7	37	4	41	7	43	4	35	0 43 m	Morn'g.
15	Thurs.	7	37	4	42	7	43	4	37	1 55	0 44 m
16	Friday.	7	36	4	44	7	42	4	38	3 04	1 57
17	Satur.	7	36	4	45	7	41	4	39	4 15	3 08
18	SUN.	7	35	4	47	7	41	4	41	5 20	4 19
19	Mon.	7	34	4	48	7	40	4	42	6 21 m	5 26
20	Tues.	7	33	4	49	7	39	4	43	Sets.	6 27 m
21	Wed.	7	33	4	50	7	38	4	44	5 11 a	Sets.
22	Thurs.	7	32	4	52	7	38	4	46	6 14	5 06 a
23	Friday.	7	31	4	53	7	37	4	47	7 17	6 09
24	Satur.	7	30	4	54	7	36	4	48	8 17	7 13
25	SUN.	7	30	4	56	7	35	4	50	9 17	8 15
26	Mon.	7	29	4	57	7	34	4	52	10 16	9 17
27	Tues.	7	28	4	58	7	33	4	53	11 15 a	10 16
28	Wed.	7	27	4	59	7	32	4	54	Morn'g.	11 16 a
29	Thurs.	7	26	5	00	7	31	4	56	0 14 m	Morn'g.
30	Friday.	7	25	5	02	7	30	4	58	1 16	0 16 m
31	Satur.	7	24	5	04	7	29	4	59	2 17 m	1 19

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11	Dr. D
12	Sir C
13	Last
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16	Battl
17	Frank
18	Cuida
19	Jame
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22	(21s)
23	W. I
24	(25th
25	Sir F
26	fran
27	Moz
28	Gibb
29	First
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Capital of Assurance Companies.

This capital needs not be large; in the present state of things an engaged capital of one hundred thousand pounds is certainly above the mark, even for an office which is entirely without connection, and starts without one single life insured. —(De Morgan on Probabilities.)

D. of M.

REMARKABLE DAYS.

- 1 *Circumcision.*
- 2 (1st) Edmund Burke b 1730.
- 3 Battle of Princeton, 1777.
- 4 Earthquake in Canada, 1663.
- 5 Treaty bet'n Brit. & U. S. 1784.
- 6 *Epiphany.*
- 7 Full Moon, Oh. 52m., a. m.
- 8 Galileo d 1642.
- 9 Fontenelle d 1757, [sailed 1850.
- 10 "Enterprise" & "Investigator."
- 11 Dr. Dwight d 1753.
- 12 Sir C. Bagot, Gov. Gen. 1842.
- 13 Last Quarter, 8h. 01m., p. m.
- 14 Halley d. 1742.
- 15 General Wolfe b 1726.
- 16 Battle of Corunna, 1809.
- 17 Franklin b 1706.
- 18 Ciudad Rodrigo stormed, 1812.
- 19 James Watt b 1793.
- 20 Howard d 1790.
- 21 New Moon, 2h 10m., a.m.
- 22 (21s) enters Aquarius.
- 23 W. Pitt d 1806.
- 24 (25th) Burns b 1759.
- 25 Sir F. B. Head, Lt. Gov. 1836.
- 26 Francis Jeffrey d 1850.
- 27 Mozart b 1756.
- 28 Gibbon d 1794.
- 29 First Quarter, 5h. 17m., a.m.
- 30 Charles 1st beheaded, 1643.
- 31 Earl of Elgin, Gov. Gen. 1847.

Claims of Life Assurance

Life Assurance has claims upon those who are just setting out in the world, and by whom its benefits can be much more easily attained. We know of no present more appropriate from a father to his son, on the latter attaining manhood, than a policy of assurance on his life; special care being taken that the amount be suitable to his circumstances and prospects, and that the objects and requirements of the documents in question be properly explained. An apparently trifling incident oftentimes gives a right direction to the thoughts and conduct of a youth, and determines his course during all his future years. The obligation imposed by a policy of assurance is as likely, we think, as any other to exercise a moral influence on the possessor. If the value of health, its import-

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THE CANADA LIFE ASSURANCE

MOON'S PHASES.		
	d.	h. m.
Full Moon	5	01 36
Last Quarter	11	16 45
New Moon	19	07 37
First Quarter	27	12 14
Perigee	6	23
Apogee	22	19

FEBRUARY has 29 days and begins on Sunday.

D. of M.	Day of Week.	SUN. Toronto.		SUN. Montreal.		MOON.	
		Rises.	Sets.	Rises.	Sets.	Toron. Sets.	Mon. Sets.
		h m	h m	h m	h m	h m	h m
1	SUN.	7 23	5 05	7 28	5 00	3 18m	3 24m
2	Mon.	7 21	5 07	7 26	5 02	4 20	4 27
3	Tues.	7 20	5 08	7 25	5 03	5 19	5 25
4	Wed.	7 19	5 09	7 23	5 05	6 13m	6 20m
5	Thurs.	7 18	5 10	7 22	5 06	Rises.	Rises,
6	Friday.	7 17	5 11	7 21	5 07	6 45 a	6 41 a
7	Satur.	7 15	5 13	7 19	5 09	8 03	8 01
8	SUN.	7 14	5 14	7 17	5 11	9 18	9 17
9	Mon.	7 13	5 15	7 16	5 12	10 32	10 33
10	Tues.	7 12	5 18	7 15	5 14	11 44 a	11 46 a
11	Wed.	7 11	5 19	7 14	5 15	Morn'g.	Morn'g.
12	Thurs.	7 10	5 20	7 13	5 17	0 56m	1 00m
13	Friday.	7 08	5 21	7 11	5 18	2 05	2 11
14	Satur.	7 06	5 22	7 09	5 19	3 12	3 18
15	SUN.	7 04	5 24	7 08	5 20	4 14	4 20
16	Mon.	7 03	5 25	7 06	5 22	5 09	5 15
17	Tues.	7 01	5 27	7 04	5 24	5 56m	6 03m
18	Wed.	7 00	5 28	7 03	5 25	Sets.	Sets.
19	Thurs.	6 58	5 30	7 02	5 26	5 06 a	5 02 a
20	Friday.	6 57	5 31	7 00	5 28	6 08	6 05
21	Satur.	6 56	5 32	6 58	5 30	7 08	7 06
22	SUN.	6 54	5 34	6 57	5 31	8 07	8 07
23	Mon.	6 53	5 35	6 55	5 33	9 05	9 06
24	Tues.	6 51	5 36	6 54	5 34	10 05	10 06
25	Wed.	6 49	5 37	6 52	5 35	11 03 a	11 06 a
26	Thurs.	6 47	5 39	6 49	5 37	Morn'g.	Morn'g.
27	Friday.	6 46	5 40	6 48	5 38	0 04m	0 09m
28	Satur.	6 44	5 42	6 46	5 40	1 05	1 10
29	SUN.	6 43	5 43	6 45	5 41	2 05m	2 11m
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10	Q. Vict
11	Lord S
12	Last Q
13	B. Cell
14	Hilary
15	(14) S
16	Melan
17	Partiti
18	Canad
19	New M
20	(19th)
21	92 Res
22	Washi
23	Sir J.
24	Hande
25	Ash V
26	James
27	Sir J.
28	First
29	Inter

ance, and the most rational means of preserving it, be rightly understood; if habits of diligence, economy, kindness, and forethought, be cultivated in early life by a man, there is hope that he will prosper in all he undertakes, and become an ornament and a blessing to the sphere in which he moves.—
(*Burt on Life Assurance.*)

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D. of M.

REMARKABLE DAYS.

- 1 Rat. of Brienne. 1814.
- 2 Candlemas. Hilary Term beg.
- 3 Spanish Inquisition abol. 1813.
- 4 Order of St. Patrick Inst. 1783.
- 5 Full Moon 1h. 36m., p. m.
- 6 R. Lander d. 1834.
- 7 (6) Battle of Elizabeth town, 1813.
- 8 *Septuagesima.*
- 9 Canada ceded to Britain 1763.
- 10 Q. Victoria married 1840.
- 11 Lord Sydenham Gov. G. 1840.
- 12 Last Quarter 4h. 45m., a. m.,
- 13 B. Cellini d. 1570.
- 14 Hilary Term ends.
- 15 (14) St. Valentine.
- 16 Melancthon b. 1497.
- 17 Partition of Poland, 1772.
- 18 Canada settled 1534.
- 19 New Moon 7h. 37m., p: m.
- 20 (19th) Sun enters Pisces.
- 21 92 Resolutions passed 1834.
- 22 Washington b. 1732.
- 23 Sir J. Reynolds d. 1792.
- 24 Handel b. 1684.
- 25 *Ash Wednesday.*
- 26 James Hervey b. 1714.
- 27 Sir J. Colborne Admin. 1838.
- 28 First Quarter, 0h. 14m., a. m.
- 29 Intercalated Day.

A Clergyman's opinion of Life Assurance.

The Rev. J. Robertson, of Portsburgh, in moving a vote of thanks to the Directors of the Scottish Provident Institution, said :—"I regard this Institution as in unison with the arrangements, nay, as a following out of the dictates of an all-wise, over-ruling Providence. Many, I doubt not, have already been taught to regard it as such, who, on the death of a parent, instead of being reduced to destitution, or obliged to appeal to the benevolence of the public, have found themselves in circumstances to obtain, as a right, what they must otherwise have received as a charity. Such persons, if rightly disposed, would thank God that such an Institution as this existed, and would esteem it a kind Providence that

THE CANADA LIFE ASSURANCE

MOON'S PHASES.

	d.	h.	m.
Full Moon	5	12	13
Last Quarter	12	03	12
New Moon	20	01	26
First Quarter	28	03	33
Perigee	6	06	
Apogee	21	02	

MARCH has 31 days and begins on Monday.

D. of M.	Day of Week.	SUN.				MOON.			
		Torono.		Montreal.		Toron.	Mont.		
		Rises.	Sets.	Rises.	Sets.	Sets.	Sets.		
1	Mon.	h m	h m	h m	h m	h m	h m		
2	Tues.	6 41	5 44	6 42	5 42	3 05 m	3 11 m		
3	Wed.	6 39	5 45	6 41	5 43	3 59	4 05		
4	Thur.	6 37	5 47	6 39	5 45	4 50	4 56		
5	Friday.	6 35	5 49	6 37	5 46	5 24 m	5 39 m		
6	Satur.	6 34	5 50	6 36	5 48	Rises.	Rises.		
7	SUN,	6 32	5 51	6 33	5 49	6 53 a	6 52 a		
8	Mond,	6 30	5 52	6 31	5 51	8 10	8 10		
9	Tuesd,	6 29	5 53	6 30	5 52	9 26	9 28		
10	Wed,	6 28	5 54	6 28	5 63	10 42	10 45		
11	Thur,	6 26	5 55	6 26	5 54	11 56 a	12 00 a		
12	Friday.	6 24	5 56	6 25	5 55	Morn'g.	Morn'g.		
13	Satur,	6 22	5 58	6 23	5 57	1 06 m	1 11 m		
14	SUN,	6 20	5 59	6 21	5 58	2 09	2 15		
15	Mond,	6 18	6 00	6 19	6 00	3 07	3 14		
16	Tues,	6 16	6 02	6 17	6 01	3 56	4 02		
17	Wed,	6 15	6 03	6 15	6 02	4 38	4 44		
18	Thur,	6 13	6 04	6 13	6 03	5 13	5 18		
19	Friday,	6 11	6 05	6 12	6 04	5 44 m	5 48 m		
20	Satur,	6 09	6 07	6 10	6 06	Sets.	Sets.		
21	SUN,	6 07	6 08	6 08	6 07	5 59 a	5 59 a		
22	Mond,	6 06	6 09	6 05	6 09	6 58	6 59		
23	Tues,	6 04	6 10	6 03	6 11	7 58	7 59		
24	Wed,	6 02	6 11	6 02	6 12	8 56	9 00		
25	Thur,	6 00	6 12	5 59	6 13	9 57	10 01		
26	Friday,	5 58	6 14	5 57	6 15	10 57	11 02 a		
27	Satur,	5 57	6 15	5 56	6 16	11 57 a	Morn'g.		
28	SUN,	5 55	6 16	5 51	6 17	Morn'g.	0 03 m		
29	Mon,	5 53	6 17	5 52	6 18	0 55 m	1 00		
30	Tues,	5 51	6 18	5 51	6 19	1 51	1 58		
31	Wed,	5 49	6 19	5 48	6 20	2 41	2 48		
		5 47	6 21	5 46	6 22	3 27 m	3 33 m		

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led their deceased parent to connect himself with it, and thus secure for them an interest in its provisions." * * * * *

Small Income no Obstacle to Life Assurance.

We believe there can be no obstacle which is apt to appear more real than this, where an income is at all limited; and yet it is easy to show that no obstacle could be more ideal. It will readily be acknowledged by everybody who has an

D. of M.

REMARKABLE DAYS.

- 1 *St David,*
- 2 Wesley d. 1791.
- 3 Battle of Point au Pelee, 1838.
- 4 First American Congress 1778.
- 5 Corregio d. 1534.
- 6 Full Moon, Oh. 13m., a. m.
- 7 William III. d. 1702.
- 8 Hon. S. Smith, Admin. 1820.
- 9 Americus Vespuccius b. 1451.
- 10 Botany Bay disc. 1787.
- 11 Tasso b. 1514.
- 12 Last Quarter 3h 12m., p. m.
- 13 Planet Herschel disc. 1781.
- 14 York U. C. a Marketown, 1814.
- 15 Cornwallis def. the Amer. 1781.
- 16 Boileau b. 1635.
- 17 *St. Patrick.*
- 18 Sterne d. 1768.
- 19 Le Brun b. 1739.
- 20 New Moon 1h. 26m., p. m.,
- 21 (20th) Sun enters Aries, Spring
- 22 Goethe d. 1832. [commences.
- 23 Sir W. Allan, d. 1850.
- 24 Evelyn d. 1706.
- 25 *The Annunciation.*
- 26 Bank of England incorp. 1694.
- 27 Peace Amiens 1802.
- 28 First Quarter 3h. 33m., p. m.
- 29 Swedenborg d. 1772.
- 30 Lord Metcalf Gov. Gen. 1843.
- 31 Hayden b. 1732.

income at all, that there must be some who have smaller incomes. Say, for instance, that any man has £400 per annum; he cannot doubt that there are some who have only £350. Now, if these persons live on £350, why may he not do so too, sparing the odd £50 as a deposit for Life Assurance. In like manner he who has £200 may live as men do who have only £175, and devote the remaining £25 to have a sum assured upon his life. It may require an effort to accomplish this; but is not the object worthy of an effort? And can any man be held as honest, or any way good, who will not make such an effort rather than be always liable to the risk of leaving in beggary the beings whom he most cherishes on earth, and for whose support he alone is responsible?"—(*Chambers' Edinburgh Journal, No. 373.*)

THE CANADA LIFE ASSURANCE

MOON'S PHASES.				d.	h.	m.
Full Moon	.	.	.	3	21	07
Last Quarter	.	.	.	10	15	42
New Moon	.	.	.	18	18	28
First Quarter	.	.	.	26	14	46
Perigee	.	.	.	3	18	
Apogee	.	.	.	17	05	

APRIL has 30 days and begins on Thursday.

D. of M.	Day of Week.	SUN. Toronto.		SUN. Montreal.		MOON.	
		Rises. Set.		Rises. Sets.		Toron. Sets.	Mont. Sets.
		h m	h m	h m	h m	h m	h m
1	Thur,	5 46	6 22	5 45	6 23	4 06 m	4 10 m
2	Friday	5 44	6 23	5 43	6 25	4 43	4 46
3	Satur,	5 42	6 24	5 40	6 26	Rises.	Rises,
4	SUN.	5 41	6 25	5 39	6 27	7 00 a	7 00 a
5	Mon,	5 39	6 27	5 37	6 29	8 18	8 20
6	Tues,	5 37	6 28	5 34	6 30	9 35	9 39
7	Wed,	5 35	6 29	5 33	6 31	10 49	10 54
8	Thur,	5 34	6 30	5 32	6 32	11 58	Morn'g.
9	Friday,	5 32	6 31	5 30	6 33	Morn'g.	0 5 m
10	Satur,	5 30	6 32	5 28	6 34	1 01 m	1 08
11	SUN,	5 28	6 34	5 26	6 36	1 54	2 01
12	Mon;	5 27	6 35	5 24	6 37	2 38	2 44
13	Tues,	5 25	6 36	5 22	6 38	3 16	3 21
14	Wed,	5 23	6 37	5 20	6 40	3 48	3 51
15	Thur,	5 21	6 39	5 19	6 41	4 15	4 18
16	Friday,	5 20	6 40	5 17	6 43	4 40	4 42
17	Satur,	5 18	6 41	5 15	6 44	5 03	5 03
18	SUN,	5 16	6 42	5 13	6 45	Sets.	Sets.
19	Mond,	5 15	6 43	5 12	6 46	6 50 a	6 53 a
20	Tues,	5 13	6 45	5 10	6 48	7 51	7 55
21	Wed,	5 12	6 46	5 08	6 49	8 52	8 56
22	Thur,	5 10	6 47	5 06	6 50	9 51	9 57
23	Friday,	5 08	6 48	5 05	6 51	10 49	10 56
24	Satur,	5 07	6 49	5 03	6 53	11 46	11 54
25	SUN,	5 06	6 50	5 02	6 54	Morn'g.	Morn'g.
26	Mon,	5 0	6 52	5 00	6 56	0 38 m	0 45
27	Tues,	5 02	6 53	4 58	6 57	1 25	1 31
28	Wed,	5 00	6 54	4 57	6 58	2 05	2 10
29	Thur,	4 59	6 55	4 55	6 59	2 41	2 45
30	Friday,	4 58	6 56	4 54	7 00	3 13	3 15
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It is the Providence guardian, to en- ce upon l all events afford them for them in fore the exi

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1	Dr. Han
2	Battle o
3	Bishop
4	Full Mo
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6	Napoleo
7	Wordsw
8	Hudson
9	Good F
10	Battle o
11	Last Q
12	Dr. Yo
13	Handel
14	Peace v
15	(16th)
16	Buffon
17	Brock'
18	First N
19	New M
20	(19th)
21	Battle o
22	Words
23	St. Ge
24	Earl C
25	Parlian
26	(25th)
27	First G
28	(27th)
29	War w
30	Washi

Life Assurance a Duty.

It is the duty of every individual who has been placed by Providence in the responsible position of husband, father, or guardian, to provide for those helpless beings whose dependence upon himself he acknowledges : and to ascertain that at all events a portion of such provision as he is enabled to afford them during his life will be continued to, or provided, for them in the event of his untimely or sudden death. Before the existence of the practice of Life Assurance, to save

D. of M.

REMARKABLE DAYS.

- 1 Dr. Harvey b. 1578.
- 2 Battle of Copenhagen, 1801.
- 3 Bishop Heber d. 1826.
- 4 Full Moon, 9h. 7m., a. m.
- 5 Stow d. 1505.
- 6 Napoleon sent to Elba, 1814.
- 7 Wordsworth b. 1770.
- 8 Hudson's Bay Co. estab. 1692.
- 9 *Good Friday.*
- 10 Battle of Toulouse, 1814.
- 11 Last Quarter, 3h. 42m., a. m.
- 12 Dr. Young d. 1765.
- 13 Handel d. 1758.
- 14 Peace with France, 1814.
- 15 (16th) Battle of Culloden 1746.
- 16 Buffon d, 1788.
- 17 Brock' Monument dest. 1840.
- 18 First Newspaper in Amer. 1701.
- 19 New Moon 6h. 28m., a. m.
- 20 (19th) Sun enters Taurus.
- 21 Battle of Landshut 1809.
- 22 Wordsworth d. 1850.
- 23 *St. George.*
- 24 Earl Cathcart, Gov. Gen. 1846.
- 25 Parliament Houses burnt, 1849.
- 26 (25th) 1849. Can. Life Co. incor.
- 27 First Quarter 2h. 46m, a. m.,
- 28 (27th) Bat. of York, U. C. 1813.
- 29 War with France 1803.
- 30 Washington 1st. Pres. U. S. 1789.

from our income a sufficient provision for our children would have been the work of time, prudence, & resolution. To lay by year by year little by little, and to see the earnings of youth & manhood growing in old age into important sums, is doubtless a pleasure and a satisfaction ; but it is, at the same time, it must be admitted, a pleasure indulged in at every hazard. A steady resolution must that be indeed, which under all circumstances, and in every moment of temptation to expenditure, could refuse to break in upon that sacred fund. Besides which, the plan itself is defective in those very cases where it is most desirable that it should afford relief. An early death, before the savings of the husband or father have amounted to a patrimony for his children, is the dreaded contin-

THE CANADA LIFE ASSURANCE

MOON'S PHASES.			d.	h.	m.
Full Moon	.	.	3	5	6
Last Quarter	.	.	10	6	6
New Moon	.	.	18	9	58
First Quarter	.	.	25	22	21
Perigee	.	.	2	4	
Apogee	.	.	14	15	
Perigee	.	.	30	8	

MAY has 31 days and begins on Saturday.

D. of M.	Day of Week,	SUN. Toronto.				SUN. Montreal.				MOON.					
		Rises.		Sets.		Rises.		Sets.		Toron. Sets.		Mont. Sets.			
		h	m	h	m	h	m	h	m	h	m	h	m		
1	Satur,	4	57	6	57	4	53	7	01	3	44	m	3	45	m
2	SUN,	4	55	6	59	4	51	7	03	4	15		4	15	
3	Mon,	4	54	7	00	4	50	7	04	Rises.			Rises.		
4	Tues,	4	53	7	01	4	49	7	05	8	24	a	8	28	a
5	Wed,	4	51	7	02	4	47	7	06	9	37		9	44	
6	Thur,	4	49	7	03	4	45	7	07	10	46	a	10	53	
7	Friday,	4	48	7	04	4	43	7	09	11	46		11	53	
8	Satur,	4	47	7	05	4	42	7	10	Morn'g.			Morn'g.		
9	SUN,	4	46	7	06	4	41	7	11	0	35	m	0	42	m
10	Mon,	4	45	7	07	4	40	7	12	1	16		1	22	
11	Tues,	4	44	7	08	4	39	7	13	1	51		1	56	
12	Wed,	4	43	7	09	4	38	7	14	2	19		2	23	
13	Thur,	4	42	7	10	4	37	7	15	2	45		2	47	
14	Friday,	4	40	7	12	4	35	7	17	3	08		3	10	
15	Satur,	4	39	7	13	4	34	7	18	3	32		3	31	
16	SUN,	4	38	7	14	4	33	7	19	3	54		3	53	
17	Mon,	4	37	7	15	4	32	7	20	4	19		4	16	
18	Tues,	4	36	7	16	4	31	7	21	Sets.			Sets.		
19	Wed,	4	35	7	17	4	30	7	22	7	44	a	7	50	a
20	Thur,	4	34	7	18	4	29	7	23	8	46		8	52	
21	Friday,	4	33	7	19	4	28	7	24	9	43		9	50	
22	Satur,	4	32	7	20	4	27	7	25	10	38		10	45	
23	SUN,	4	32	7	21	4	26	7	26	11	26		11	32	
24	Mon,	4	31	7	22	4	26	7	28	Morn'g.			Morn'g.		
25	Tues,	4	31	7	23	4	25	7	29	0	06	m	0	11	m
26	Wed,	4	30	7	24	4	24	7	30	0	44		0	47	
27	Thurs,	4	29	7	25	4	23	7	31	1	16		1	19	
28	Friday,	4	29	7	25	4	22	7	32	1	46		1	47	
29	Satur,	4	28	7	26	4	21	7	33	2	15		2	15	
30	SUN,	4	27	7	27	4	21	7	33	2	44		2	43	
31	Mon,	4	26	7	28	4	20	7	34	3	17		3	14	

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gency against which it is so important and desirable to provide. Life Assurance is the only certain remedy for this evil — the only effectual protection for wives and children against poverty and distress.—(*Hund Book of Life Assurance.*)

Life Assurance a Common Act of Prudence.

There is nothing so humiliating, or so much to be deplored, as the spectacle of a family, who have been accustomed to

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D. of M.

REMARKABEE DAYS.

- 1 Industrial Exhib. opened 1851.
- 2 Camden b. 1551.
- 3 Full Moon 5h. 6m., p. m.
- 4 Siege of Quebec raised 1776.
- 5 Napoleon d. 1821.
- 6 Oswego taken, 1814.
- 7 Sir J. Suckling d. 1641.
- 8 Battle of Rio Grande, 1846.
- 9 Schiller d. 1805.
- 10 Last Quarter, 6h. 6m., p. m.
- 11 Lord Chatham d. 1778.
- 12 Strafford beheaded 1641.
- 13 Ann Boleyn beheaded, 1535.
- 14 Fahrenheit b. 1686.
- 15 O'Connell d. 1847.
- 16 Rogation.
- 17 Talleyrand d. 1838.
- 18 New Moon, 9h. 58m., p. m.
- 19 Sir C. Bagot, d. 1843.
- 20 Sun enters Gemini. *Ascension.*
- 21 Riots at Montreal, 1832.
- 22 Battle of Bautzen, 1813.
- 23 Battle of Ramilies 1706.
- 24 Q. Victoria, b. 1819.
- 25 (24th) Jane Porter d. 1851.
- 26 First Quarter, 10h. 21m., a. m.
- 27 Fort George taken 1814.
- 28 Moore b. 1780.
- 29 (28th) Sir H. Davy, d 1829.
- 30 *Whitsunday.*
- 31 Dr. Chalmers, d. 1847.

the enjoyment of every comfort, at once reduced to a state of abject dependence; yet cases of this description are of constant occurrence, which might have been prevented or mitigated by the exercise of what ought to be deemed a common act of prudence, a duty that no husband or father can neglect without risking consequences serious indeed to his wife and children, should he be overtaken by death before he has provided means to assist his family, and thereby averted from them the distress and humiliation of seeking parochial aid.—(*Burt on Life Assurance.*)

Instances of Immediate Benefit.

An industrious man, engaged in flax spinning, and who sunk most of what he had in a concern of that nature, insured £500 in the

THE CANADA LIFE ASSURANCE

MOON'S PHASES.

	d.	h.	m.
Full Moon	1	13	9
Last Quarter	8	21	58
New Moon	16	23	30
First Quarter	24	3	30
Apogee	11	7	
Perigee	26	20	

JUNE has 30 days and begins on Tuesday.

D. of M.	Day of Week.	SUN. Toronto.		SUN. Montreal.		MOON.									
		Rises.		Rises.		Toron.	Mont.								
		h	m	h	m	Rises.	Rises.								
1	Tues,	4	26	7	29	4	20	7	35	7	12	a	7	17	a
2	Wed,	4	26	7	30	4	20	7	36	8	26		8	32	
3	Thurs,	4	25	7	31	4	19	7	37	9	30		9	38	
4	Friday,	4	25	7	31	4	18	7	38	10	27		10	34	
5	Satur,	4	24	7	32	4	18	7	38	11	13		11	19	
6	SUN,	4	24	7	32	4	17	7	39	11	50		11	55	
7	Mon,	4	24	7	33	4	17	7	40	Morn'g.	Morn'g.				
8	Tues,	4	24	7	34	4	17	7	41	0	23	m	0	26	m
9	Wed,	4	23	7	35	4	17	7	41	0	49		0	51	
10	Thurs,	4	23	7	35	4	16	7	42	1	13		1	14	
11	Friday,	4	23	7	36	4	16	7	42	1	36		1	36	
12	Satur,	4	23	7	37	4	16	7	43	1	58		1	58	
13	SUN,	4	23	7	37	4	16	7	44	2	22		2	20	
14	Mon,	4	23	7	37	4	16	7	44	2	48		2	45	
15	Tues,	4	23	7	37	4	16	7	44	3	16		3	12	
16	Wed,	4	23	7	37	4	16	7	44	3	51		3	46	
17	Thurs,	4	24	7	38	4	16	7	45	Sets.	Sets.				
18	Friday,	4	24	7	38	4	16	7	46	8	33	a	8	40	a
19	Satur,	4	24	7	38	4	16	7	46	9	23		9	30	
20	SUN,	4	24	7	38	4	16	7	46	10	08		10	13	
21	Mon,	4	24	7	39	4	17	7	46	10	45		10	50	
22	Tues,	4	25	7	39	4	17	7	47	11	19		11	23	
23	Wed,	4	25	7	39	4	17	7	47	11	51		11	52	
24	Thurs,	4	25	7	39	4	18	7	47	Morn'g.	Morn'g.				
25	Friday,	4	25	7	39	4	18	7	47	0	19	m	0	20	m
26	Satur,	4	26	7	40	4	19	7	47	0	48		0	46	
27	SUN,	4	26	7	40	4	19	7	47	1	16		1	13	
28	Mon,	4	26	7	40	4	19	7	47	1	49		1	46	
29	Tues,	4	27	7	40	4	20	7	47	2	26		2	21	
30	Wed,	4	27	7	40	4	20	7	47	3	09		3	03	
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18	Battle
19	Easter
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25	Battle
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COMPANY'S ALMANAC.

month of February, for which the usual comparatively small sum was paid by way of premium. In the ensuing April, not satisfied with the first sum, he insured £500 more. Next month, after the second policy had run only twenty-two days, he died in consequence of a severe injury from his own machinery. Thus his family obtained the welcome sum of £1000 to assist them on in the world, a sum which they could not have had if their parent's death had taken place three months sooner.

D. of M.	REMARKABLE DAYS.
1	Lord Howe's victory, 1794.
2	Full Moon, 1h. 9m., a. m.,
3	Dr. Hutton b. 1726.
4	Leopold King of Belgians '31.
5	King of Hanover b. 1771-
6	<i>Trinity.</i>
7	Easter Term begins.
8	Pope b. 1688.
9	Last Quarter 9h. 33m., a. m.
10	Dolland b. 1706.
11	Hon. S. Smith, admin'r. 1817.
12	New York incorp. 1665.
13	Corsica taken by France 1769.
14	Battle of Marengo 1800.
15	Magna Charta signed 1215.
16	Marlborough d. 1722.
17	New Moon, 11h. 30m., a. m.
18	Battle of Waterloo, 1815.
19	Easter Term ends.
20	Queen Vict. Accession 1837.
21	Sun enters Cancer (Sum. com.)
22	Machiavel d. 1527.
23	Liebnitz b. 1646.
24	First Quarter 3h. 30m., p. m.
25	Battle of Bannockburn, 1314.
26	G. White d. 1793.
27	Zschokke d. 1848.
28	Great Fire at Quebec, 1843.
29	<i>SS Peter and Paul.</i>
30	Sir P. Maitland Lt-Gov'r 1820.

An eminent tradesman in London effected an assurance for £2000, and dying within the first year from inflammation arising from a cold, his widow and family were then put in possession of £2000.

A legal gentleman took out a policy of assurance for £1500 on his own life, and having caught a severe cold, ruptured a blood vessel during a paroxysm of coughing. This occurred after two annual payments only had been made, and his family received the £1500.

A still more striking instance of the uncertainty of life occurred in the case of a commercial gentleman, who for the benefit of his wife, to whom he had lately been married, made a proposal to an Assurance Com. for a considerable sum; and, his health being good, the proposal was accepted, and the premium paid.

MOON'S PHASES.				d.	h.	m.
Full Moon	.	.	.	0	22	11
Last Quarter	.	.	.	7	14	49
New Moon	.	.	.	16	10	58
First Quarter	.	.	.	23	7	45
Full Moon	.	.	.	30	8	55
Apogee	.	.	.	9	2	
Perigee	.	.	.	22	1	

JULY has 31 days and begins on Thursday.

D. of M.	Day of Week.	SUN. Toronto.		SUN. Montreal.		MOON.	
		Rises.	Sets.	Rises.	Sets.	Toron. Rises.	Mont. Rises.
		h m	h m	h m	h m	h m	h m
1	Thurs,	4 28	7 40	4 21	7 47	8 12 a	8 20 a
2	Friday,	4 28	7 40	4 21	7 47	9 05	9 11
3	Satur,	4 28	7 40	4 21	7 47	9 48	9 53
4	SUN,	4 28	7 40	4 21	7 47	10 21	10 25
5	Mon,	4 29	7 39	4 22	7 46	10 50	10 53
6	Tues,	4 30	7 38	4 23	7 46	11 15	11 17
7	Wed,	4 31	7 38	4 24	7 46	11 40	11 41
8	Thurs,	4 32	7 38	4 25	7 45	Morn'g.	Morn'g.
9	Friday,	4 33	7 38	4 26	7 44	0 05 m	0 06 m
10	Satur,	4 33	7 37	4 27	7 43	0 25	0 23
11	SUN,	4 34	7 36	4 28	7 42	0 50	0 46
12	Mon,	4 35	7 35	4 28	7 41	1 16	1 12
13	Tues,	4 36	7 35	4 29	7 42	1 49	1 44
14	Wed,	4 37	7 35	4 30	7 42	2 26	2 20
15	Thurs,	4 38	7 34	4 31	7 41	3 10	3 04
16	Friday,	4 38	7 34	4 32	7 41	Sets.	Sets.
17	Satur,	4 39	7 33	4 33	7 40	8 03 a	8 09 a
18	SUN,	4 40	7 32	4 34	7 39	8 45	8 50
19	Mon,	4 41	7 31	4 35	7 37	9 19	9 22
20	Tues,	4 42	7 30	4 36	7 36	9 53	9 55
21	Wed,	4 43	7 29	4 37	7 36	10 22	10 24
22	Thurs,	4 44	7 28	4 39	7 35	10 50	10 51
23	Friday,	4 45	7 27	4 40	7 33	11 18	11 19
24	Satur,	4 46	7 26	4 41	7 32	11 50	11 40
25	SUN,	4 47	7 25	4 42	7 31	Morn'g.	Morn'g.
26	Mon,	4 48	7 24	4 42	7 30	0 26 m	0 20 m
27	Tues,	4 49	7 23	4 43	7 30	0 06	0 58
28	Wed,	4 50	7 22	4 44	7 29	1 32	1 45
29	Thurs,	4 51	7 22	4 45	7 28	2 28	2 42
30	Friday,	4 52	7 21	4 47	7 27	Rises.	Rises.
31	Satur,	4 53	7 20	4 48	7 26	8 18 a	8 23 a

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1	Sir E.
2	Full M
3	Quebec
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6	Battle
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11	Laland
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14	Mrs. S
15	Detroit
16	New M
17	Michil
18	Hamp
19	Prince
20	Playfa
21	Hon. I
22	Sun er
23	First C
24	Gibral
25	Battle
26	Battle
27	Revol
28	Lord I
29	Robes
30	Full M
31	Thom

He died of apoplexy during the first year, and the large sum insured thus fell to his widow.—(*Hand Book of Life Assurance*, 1842).

Such facts as the foregoing, which are of constant occurrence, may be considered sufficient to place the utility of Life Assurance beyond a question.

D. of M.

REMARKABLE DAYS.

- 1 Sir E. P. Robinson Lt. Gov. 1815.
- 2 Full Moon 10h. 11m., a. m.
- 3 Quebec founded 1608.
- 4 Chateaubriand d. 1848.
- 5 French take Algiers 1830.
- 6 Battle of Maida 1806.
- 7 Col. Simcoe Lieut. Gov. 1792.
- 8 Last Quarter 2h. 49m., a. m.
- 9 President Taylor d. 1850.
- 10 Columbus b. 1447.
- 11 Lalande b. 1782.
- 12 Erasmus d. 1636.
- 13 Neander, d. 1850.
- 14 Mrs. Siddons, b. 1755.
- 15 Detroit taken 1812.
- 16 New Moon 10h. 58m., p. m.
- 17 Michilimackinac taken 1812.
- 18 Hampden, d. 1643.
- 19 Princess Augusta b. 1822.
- 20 Playfair d. 1819.
- 21 Hon. P. Russell Pres. 1796.
- 22 Sun enters Leo.
- 23 First Quarter 7h. 45m., p. m.
- 24 Gibraltar taken 1704.
- 25 Battle of Lundy's Lane, 1813.
- 26 Battle of Aboukir, 1799.
- 27 Revolution in France 1830.
- 28 Lord Durham d. 1840.
- 29 Robespierre guillotined 1791.
- 30 Full Moon 8h. 55m. p. m.
- 31 Thomas Gray died 1771.

The System of Insurance.

The system of Insurance, in whatever way applied, whether confined to the better known and more important branches of Marine, Fire and Life Insurance, or, as in the present day, extended to the loss of health or of employment, the fidelity of persons employed in situations of trust, and other minor purposes,—originated in the reflection that the losses occasioned by the occurrences thus insured against, although frequently most ruinous to the unfortunate individual owner, would, if divided amongst a large number of persons, be comparatively harmless; or, in other words, it is a result of a most important step we have made in civilization, a proof of the prevalence of the belief that man was not intended by his Maker to live only for himself, but that each

MOON'S PHASES.				d.	h.	m.
Last Quarter				7	8	10
New Moon				14	20	41
First Quarter				21	12	44
Full Moon				28	21	49
Apogee				5	21	
Perigee				17	17	

AUGUST has 31 days and begins on Sunday.

D. of M.	Day of Week.	SUN. Toronto.		SUN. Montreal.		MOON.	
		Rises.	Sets.	Rises.	Sets.	Toron. Rises.	Mont. Rises.
		<i>h m</i>	<i>h n.</i>	<i>h m</i>	<i>h m</i>	<i>h m</i>	<i>h m</i>
1	SUN,	4 54	7 18	4 49	7 24	8 49 <i>a</i>	8 54 <i>a</i>
2	Mon,	4 55	7 16	4 49	7 22	9 17	9 20
3	Tues,	4 56	7 15	4 51	7 21	9 41	9 43
4	Wed,	4 57	7 14	4 52	7 20	10 2	10 3
5	Thurs,	4 58	7 13	4 53	7 19	10 27	10 26
6	Friday,	4 59	7 12	4 54	7 18	10 50	10 48
7	Satur,	4 59	7 11	4 55	7 17	11 19	11 13
8	SUN,	5 0	7 10	4 56	7 15	11 45	11 42
9	Mon,	5 1	7 9	4 56	7 14	Morn'g.	Morn'g.
10	Tues,	5 3	7 7	4 58	7 12	0 21 <i>m</i>	0 15 <i>m</i>
11	Wed,	5 4	7 5	4 59	7 10	1 1	0 55
12	Thurs,	5 5	7 3	5 1	7 8	1 50	1 42
13	Friday,	5 7	7 2	5 3	7 6	2 58	2 52
14	Satur,	5 8	7 1	5 5	7 4	3 53	3 47
15	SUN,	5 10	6 59	5 6	7 3	Sets.	Sets.
16	Mon,	5 11	6 57	5 7	7 1	7 51 <i>a</i>	7 54 <i>a</i>
17	Tues,	5 12	6 57	5 8	7 0	8 23	8 25
18	Wed,	5 13	6 55	5 9	6 59	8 51	8 57
19	Thurs,	5 13	6 53	5 10	6 57	9 22	9 20
20	Friday,	5 14	6 52	5 11	6 55	9 53	9 49
21	Satur,	5 15	6 51	5 12	6 53	10 26	10 21
22	SUN,	5 17	6 49	5 14	6 51	11 4	10 58
23	Mon,	5 18	6 47	5 16	6 49	11 48	11 42
24	Tuesd,	5 19	6 45	5 17	6 47	Morn'g.	Morn'g.
25	Wed,	5 20	6 44	5 18	6 45	0 42 <i>m</i>	0 34 <i>m</i>
26	Thurs,	5 21	6 42	5 19	6 44	1 40	1 33
27	Friday,	5 22	6 40	5 20	6 42	2 42	2 36
28	Satur,	5 24	6 38	5 22	6 40	3 46	3 42
29	SUN,	5 26	6 36	5 23	6 38	Rises.	Rises.
30	Mon,	5 26	6 35	5 24	6 36	7 43 <i>a</i>	7 45 <i>a</i>
31	Tues,	5 27	6 33	5 25	6 35	8 5	8 7

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one of us has his allotted duty to perform to the State, and to his neighbours; and that it is by associated action and combination amongst ourselves that we alone gain strength to carry-out those more important social and political reforms which are far beyond the reach of individual effort.—(H. C. Baker's Lecture).

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D. of M.	REMARKABLE DAYS.	Importance of Life Assurance.
1	Lammas.	<p>Among the many benefits which science and benevolence have jointly conferred upon the world, is scarcely one which deserves to rank so favourably in the estimation of mankind, whether on account of its importance, its usefulness, or its philanthropy, as the scheme of Life Assurance. Founded on some of the profoundest theories and speculations in moral, statistical, and political economy, dependent on the regular recurrence of the most notoriously uncertain of events, it yet administers to our necessities in cases the most urgent, and supplies our greatest want (a provision for our successors) with so much regularity and exactness, that we almost cease to wonder at the philanthropy and ingenuity of the design, so accustomed are we to its operation,</p>
2	Battle of the Nile 1798.	
3	Columbus' First Voyage 1540.	
4	Shelley b. 1792.	
5	Battle of Brownston 1812.	
6	Prince Alfred Ernest b. 1844.	
7	Last Quarter 8h. 10m. p. m.	
8	Canning d. 1827.	
9	Capt. Marryat d. 1848.	
10	Battle of Montmorenci 1759.	
11	Byng des. Spanish fleet 1718.	
12	Battle of Cunnersdorf 1759.	
13	Sir P. Maitland Lt. Gov. 1818.	
14	The Argus captured 1814.	
15	New Moon 8h. 41m., a. m.	
16	Andrew Marvel d. 1678.	
17	Duchess of Kent b. 1786.	
18	(17th) Gen. Hunter, Lt. Gov.	
19	M. de Balzac d. 1850. [1799.	
20	Treaty of Washington 1842.	
21	1847. Canada Life Co. established.	
22	1851. Can. Life Com. issued 875 [Policies.	
23	Sun enters Virgo.	
24	Washington taken 1814.	
25	Bat. of Cressy, 1346.	
26	Louis Philippe d. 1850.	
27	Bat. of Long Island 1776.	
28	Grotius d. 1645.	
29	Full Moon 9h. 49m., a. m.	
30	Trinity Term begins.	
31	Bunyan d. 1688.	

THE CANADA LIFE ASSURANCE

MOON'S PHASES.

	d.	h.	m.
Last Quarter	6	1	17
New Moon	13	5	21
First Quarter	19	20	00
Full Moon	27	13	08
Apogee	2	13	
Perigee	14	17	
Apogee	30	2	

SEPTEMBER has 30 days and begins on Wednesday

D. of M.	Day of Week.	SUN. Toronto.		SUN. Montreal.		MOON.									
		Rises.		Rises.		Toron.	Mont.								
		h	m	h	m	h	m								
1	Wed,	5	27	6	31	5	26	6	35	8	20	a	8	20	a
2	Thurs,	5	29	6	29	5	27	6	33	8	53		8	51	
3	Friday,	5	30	6	28	5	28	6	31	9	20		9	17	
4	Satur,	5	32	6	26	5	29	6	29	9	45		9	41	
5	SUN,	5	33	6	24	5	31	6	27	10	16		10	12	
6	Mon,	5	35	6	22	5	33	6	24	10	53		10	48	
7	Tues,	5	36	6	20	5	34	6	22	11	39		11	32	
8	Wed,	5	36	6	18	5	35	6	20	Morn'g.			Morn'g.		
9	Thurs,	5	37	6	17	5	36	6	18	0	31	m	0	24	m
10	Friday,	5	38	6	16	5	37	6	17	1	33		1	26	
11	Satur,	5	39	6	14	5	38	6	15	2	41		2	35	
12	SUN,	5	40	6	12	5	39	6	13	3	55		3	50	
13	Mon,	5	42	6	10	5	40	6	11	Sets.			Sets.		
14	Tues,	5	43	6	8	5	41	6	9	6	50	a	6	51	a
15	Wed,	5	44	6	6	5	42	6	8	7	22		7	19	
16	Thurs,	5	46	6	4	5	43	6	6	7	51		7	48	
17	Friday,	5	47	6	2	5	45	6	4	8	25		8	20	
18	Satur,	5	48	6	0	5	46	6	1	9	0		8	58	
19	SUN,	5	50	5	58	5	48	5	59	9	41		9	34	
20	Mon,	5	51	5	56	5	49	5	57	10	34		10	29	
21	Tues,	5	52	5	54	5	50	5	55	11	32		11	27	
22	Wed,	5	53	5	53	5	52	5	54	Morn'g.			Morn'g.		
23	Thurs,	5	54	5	51	5	53	5	52	0	36	m	0	28	m
24	Friday,	5	55	5	49	5	54	5	50	1	40		1	34	
25	Satur,	5	56	5	48	5	55	5	49	2	43		2	39	
26	SUN,	5	57	5	46	5	57	5	46	3	46		3	43	
27	Mon,	5	58	5	44	5	58	5	44	Rises.			Rises.		
28	Tues,	5	59	5	42	5	59	5	43	6	47	a	6	46	a
29	Wed,	6	00	5	40	6	00	5	40	6	56		6	55	
30	Thurs,	6	01	5	39	6	02	5	38	7	19		7	17	
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and so familiar have we become with the blessings it daily and hourly affords.—(*Hand Book of Life Assurance*).

Nature of Life Assurance Companies.

In what do they deal? The answer is a very simple one, in *Lives* and in *Money*. Or more fully, the general object of each Assurance Company is to make a selection of persons having good lives, and to earn a stipulated annual or periodical sum of money from each of them during the continuance

D. of M.	REMARKABLE DAYS.
1	Q. Vic. first Visit to Scot. 1842.
2	(3) Cromwell d 1658.
3	Sir E. Coke d 1633.
4	River Hudson discovered 1609.
5	The Boxer captured 1814.
6	Last Quarter, 1h. 17. p.m.
7	H. More d 1833.
8	Montreal sur. to British 1760.
9	Battle of Flodden 1513.
10	(11) Battle of Plattsburgh 1814.
11	Trinity Term ends.
12	Battle at North Point 1814.
13	New Moon 5h. 21m. p.m.
14	Fenimore Cooper d 1851.
15	Malta taken, 1800.
16	New York taken, 1776.
17	Sortie from Fort Erie, 1814.
18	Quebec taken, 1759.
19	Lord Sydenham d 1841.
20	First Quarter, 8h. 0m. a.m.
21	Sir W. Scott d 1832.
22	Sun enters Libra, Aut. com.
23	Battle of Assaye, 1803.
24	Cardan b 1501.
25	F. Hemans b 1794.
26	Philadelphia captured 1777.
27	Nelson b 1758.
28	Full Moon, 1h. 8m. a.m.
29	Michaelmas.
30	Whitefield d 1770.

of their lives on the condition of paying to their respective heirs, or representatives, a corresponding or calculated amount of money at their respective deaths. (*Sturrock on Life Assurance*).

Theory of Insurance.

The theory of Insurance, with its kindred science of Annuities, deserves the attention of the Academical Bodies Stripped of its technical terms and its commercial associations, it may be presented in a point of view which will give it strong moral claims to notice. Though based upon interest, yet it is the most enlightened and benevolent form which the projects of self-interest ever took. It is, in fact, in a limited sense, and a practical method, the agreement of a community to consider the goods of its individual members as common. It is an

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THE CANADA LIFE ASSURANCE

MOON'S PHASES.

	d.	h.	m.
Last Quarter	5	17	19
New Moon	12	13	57
First Quarter	19	06	39
Full Moon	27	06	37
Apogee	13	03	
Perigee	27	07	

OCTOBER has 31 days and begins on Friday.

D. of M.	Day of Week.	SUN. Toronto.		SUN. Montreal.		MOON. Toron.		MOON. Mont.							
		Rises.		Sets.		Rises.		Rises.							
		h	m	h	m	h	m	h	m						
1	Friday,	6	02	5	36	6	03	5	35	7	47	a	7	43	a
2	Satur,	6	04	5	34	6	05	5	33	8	16		8	11	
3	SUN,	6	05	5	33	6	06	5	32	8	50		8	44	
4	Mon,	6	07	5	31	6	07	5	30	9	30		9	24	
5	Tues,	6	08	5	29	6	08	5	28	10	18		10	12	
6	Wed,	6	09	5	27	6	10	5	26	11	16		11	10	
7	Thurs,	6	10	5	26	6	12	5	24	Morn'g.			Morn'g.		
8	Friday,	6	11	5	24	6	13	5	22	0	19	m	0	12	m
9	Satur,	6	12	5	22	6	14	5	20	1	29		1	23	
10	SUN,	6	13	5	21	6	15	5	19	2	41		2	37	
11	Mon,	6	15	5	19	6	17	5	17	3	59		3	56	
12	Tues,	6	16	5	17	6	18	5	15	Sets.			Sets.		
13	Wed,	6	17	5	15	6	19	5	13	5	47	a	5	46	a
14	Thurs,	6	18	5	11	6	20	5	12	6	19		6	17	
15	Friday,	6	20	5	12	6	22	5	10	6	58		6	52	
16	Satur,	6	21	5	11	6	23	5	08	7	38		7	31	
17	SUN,	6	22	5	08	6	24	5	06	8	28		8	21	
18	Mon,	6	23	5	07	6	26	5	04	9	25		9	17	
19	Tues,	6	24	5	06	6	27	5	03	10	27		10	20	
20	Wed,	6	26	5	54	6	29	5	01	11	31		11	25	
21	Thurs,	6	27	5	03	6	30	5	00	Morn'g.			Morn'g.		
22	Friday,	6	28	5	01	6	31	4	57	0	35	m	0	31	m
23	Satur,	6	29	4	59	6	33	4	55	1	39		1	37	
24	SUN,	6	31	4	57	6	34	4	54	2	42		2	41	
25	Mon,	6	32	4	56	6	35	4	53	3	44		3	43	
26	Tues,	6	34	4	54	6	37	4	51	4	44		4	44	
27	Wed,	6	35	4	53	6	38	4	50	Rises.			Rises.		
28	Thurs,	6	36	4	52	6	40	4	48	5	50	a	5	47	a
29	Friday,	6	38	4	50	6	41	4	46	6	17		6	13	
30	Satur,	6	39	4	49	6	43	4	45	6	49		6	44	
31	SUN,	6	41	4	47	6	45	4	43	7	28		7	22	

agreement than average those who applied to premature of a limit receive, if the safety gan on

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18	Battl
19	Firs
20	Battl
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22	Sun
23	Bat
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agreement that those, whose fortune it shall be to have more than average success, shall resign the surplus in favor of those who have less. And, though, as yet, it has only been applied to the reparation of the evils arising from storm, fire, premature death, disease, and old age, yet there is no placing of a limit to the extensions which its application might receive, if the public were fully aware of its principles, and of the safety with which they may be put in practice.--(*De Morgan on Probabilities.*)

D. of M.

REMARKABLE DAYS.

- 1 Battle of Toulon, 1793.
- 2 Major Andre executed, 1780.
- 3 Tillotson b 1720.
- 4 Belgian Indep. declared 1830.
- 5 Battle of the Thames, 1813.
- 6 Last Quarter, 5h. 19m. a.m.
- 7 Zimmerman d 1793.
- 8 Otho chos. K of Greece, 1832.
- 9 Battle of Savannah, 1797.
- 10 (11) Battle Camperdown, 1797.
- 11 The Bahamas dis. 1492.
- 12 Penn b 1644.
- 13 New Moon, 1h. 57m. a.m.
- 14 Battle of Jena, 1806.
- 15 L. E. Landon d 1838.
- 16 Kosciuskø d. 1817.
- 17 Burgoyne's surrender, 1777.
- 18 Battle of Leipsic, 1813.
- 19 First Quarter 6h. 39m. p.m.
- 20 Battle of Navarino, 1827.
- 21 Nelson d 1805.
- 22 Sun enters Scorpio.
- 23 Battle of Edgehill, 1642.
- 24 Chaucer d 1400.
- 25 Battle of Agincourt, 1415.
- 26 Battle of Chateaugay, 1813.
- 27 Full Moon, 6h. 37m. p.m.
- 28 Alfred the Greal d 900.
- 29 1847. Can. Life Com. issued first
- 30 Dr. Cartwright d 1823. [Policy.
- 31 Pampeluna taken, 1813.

Lord J. Russell's Opinion of Life Assurance.

Every Institution, which induces a man to carry his thoughts beyond the day, to look somewhat beyond the business, and when the business is done, which leads him to consider what will be the result of his labour on the comforts of himself and those connected with him in the season of need,—tends to give sobriety to his thoughts, regularity to his conduct and elevation to his moral and religious sentiments.--*Speech at the "Provident Clerks" Anniversary, 11th May, 1846.*

Applicability of Life Assurance.

It is applicable to the several purposes of raising money on loans, when personal security, only, can be offered;—of making and perfecting marriage settlements;—of securing the eventual payment of

THE CANADA LIFE ASSURANCE

MOON'S PHASES.			
	d.	h.	m.
Last Quarter	4	07	24
New Moon	10	23	24
First Quarter	17	21	10
Full Moon	26	01	24
Perigee	10	15	
Apogee	23	11	

NOVEMBER has 30 days and begins on Monday.

D. of M.	Day of Week.	SUN. Toronto.		SUN. Montreal.		MOON.	
		Rises.	Sets.	Rises.	Sets.	Toron. Rises.	Mont. Rises.
		h m	h m	h m	h m	h m	h m
1	Mon,	6 42	4 46	6 46	4 42	8 13 a	8 05 a
2	Tues,	6 44	4 44	6 47	4 41	9 05	8 58
3	Wed,	6 46	4 42	6 48	4 40	10 05	9 58
4	Thurs,	6 47	4 41	6 49	4 39	11 10	11 05
5	Friday,	6 48	4 40	6 50	4 38	Morn'g.	Mron'g.
6	Satur,	6 49	4 39	6 52	4 36	0 19 m	0 16 m
7	SUN,	6 50	4 38	6 54	4 34	1 31	1 29
8	Mon,	6 51	4 37	6 55	4 33	2 46	2 44
9	Tues,	6 52	4 36	6 57	4 31	4 03	4 03
10	Wed,	6 53	4 35	6 58	4 30	5 21	5 03
11	Thurs,	6 54	4 34	6 59	4 29	Sets.	Sets.
12	Friday,	6 56	4 33	7 00	4 28	5 27 a	5 22 a
13	Satur,	6 57	4 32	7 02	4 27	6 13	6 07
14	SUN,	6 58	4 31	7 04	4 26	7 09	7 02
15	Mon,	6 59	4 30	7 05	4 25	8 11	8 04
16	Tues,	7 01	4 29	7 06	4 24	9 19	9 12
17	Wed,	7 02	4 28	7 08	4 22	10 24	10 19
18	Thurs,	7 03	4 27	7 09	4 21	11 30	11 27
19	Friday,	7 05	4 27	7 11	4 21	Morn'g.	Morn'g.
20	Satur,	7 06	4 26	7 12	4 20	0 33 m	0 32 m
21	SUN,	7 07	4 25	7 13	4 19	1 36	1 35
22	Mon,	7 09	4 24	7 14	4 18	2 36	2 36
23	Tues,	7 11	4 23	7 16	4 18	3 33	3 36
24	Wed,	7 12	4 22	7 18	4 17	4 35	4 37
25	Thurs,	7 13	4 21	7 19	4 16	5 35	5 39
26	Friday,	7 14	4 21	7 21	4 15	Rises.	Rises.
27	Satur,	7 15	4 20	7 22	4 14	5 28 a	5 22 a
28	SUN,	7 16	4 20	7 23	4 13	6 10	6 03
29	Mon,	7 18	4 19	7 25	4 13	7 00	6 51
30	Tues,	7 19	4 19	7 26	4 12	7 57	7 51
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6	Riots
7	Battle
8	Battle
9	Princ
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11	New
12	Mont
13	Symp
14	Hersc
15	Mich
16	Jame
17	Battl
18	First
19	Jay's
20	Wols
21	Sun e
22	Battl
23	Lieut
24	Pius
25	Briti
26	Full
27	Mich
28	Adve
29	Revo
30	St. .

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Monday.

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doubtful debts, due to individuals or bodies of creditors ;— of enabling proprietors of real estate, charged with mortgages, or with portions, or other incumbrances, payable on the termination of their own or others' lives, to answer the charges when they fall due ;—of securing to parents the return of monies paid as premiums for clerkship or apprenticeship, marriage portions, capital embarked in business, or other advances made for children, in the event of their premature death ;—of reimbursing to the purchasers of any life estate,

D. of M.	REMARKABLE DAYS.
1	<i>All Saints.</i>
2	Rebellion in Canada, 1838.
3	Acre stormed, 1840.
4	Last Quarter 7h. 24m. p.m.
5	Gunpowder Plot, 1605.
6	Riots at Montreal, 1837.
7	Battle of Tippecanoe, 1811.
8	Battle of Warsaw, 1794.
9	Prince of Wales b 1841.
10	Luther b 1483.
11	New Moon 11h. 24m. a.m.
12	Montreal taken, 1775.
13	Sympathisers at Prescott, 1838.
14	Herschel b 1738.
15	Michaelmas Term begins.
16	James Ferguson d 1776.
17	Battle of Rosbach.
18	First Quarter 9h 10m a.m.
19	Jay's Treaty, 1794.
20	Wolsey d 1530.
21	Sun enters Sagittarius.
22	Battle of Breslau, 1757.
23	Lieut. Weir murdered, 1837.
24	Pius 9th fled from Rome, 1849.
25	British evac. New York, 1783.
26	Full Moon 1h 24m p.m.
27	Michaelmas Term ends.
28	<i>Advent.</i>
29	Revolt of Poland, 1830.
30	<i>St. Andrew.</i>

or annuity, his principal, on the death of the person during whose life it was holden ;— and generally, as affording means of certain indemnity for any pecuniary loss, claim, or inconvenience whatsoever, to which one individual may become subject by reason of the death of another.—(*H. G. Tuckett on Life Assurance*).

Advantages of Life Assurance.

The Earl of Rosebery has correctly observed "that the practice has the peculiar advantage of enabling the more affluent to accomplish a great and important saving for their families through the medium of a positive expenditure. The ultimate object in view might be partially accomplished by laying the amount of such savings aside, and allowing them to accumulate ; but the great ad-

MOON'S PHASES.				<i>d.</i>	<i>h.</i>	<i>m.</i>
Last Quarter				3	19	05
New Moon				10	10	15
First Quarter				17	15	22
Full Moon				25	19	53
Perigee				9	01	
Apogee				21	01	

DECEMBER has 31 days and begins on Wednesday.

D. of M.	Day of Week,	SUN. Toronto.		SUN. Montreal.		MOON.	
		Rises.	Sets.	Rises.	Sets.	Toron. Rises.	Mont. Rises.
		<i>h m</i>	<i>h m</i>	<i>h m</i>	<i>h m</i>	<i>h m</i>	<i>h m</i>
1	Wed,	7 19	4 19	7 26	4 12	9 00 <i>a</i>	8 54 <i>a</i>
2	Thurs,	7 21	4 19	7 27	4 12	10 08	10 03
3	Fsday,	7 22	4 18	7 28	4 12	11 16	11 13
4	Satur,	7 23	4 18	7 29	4 12	Morn'g.	Morn'g.
5	SUN,	7 24	4 18	7 30	4 12	0 28 <i>m</i>	0 28 <i>m</i>
6	Mon,	7 25	4 18	7 32	4 12	1 40	1 40
7	Tues,	7 26	4 18	7 33	4 11	2 54	2 55
8	Wed,	7 27	4 18	7 34	4 11	4 11	4 14
9	Thurs,	7 28	4 18	7 35	4 11	5 30	5 34
10	Friday,	7 28	4 18	7 36	4 11	Sets.	Sets.
11	Satur,	7 29	4 18	7 37	4 11	4 49 <i>a</i>	4 43 <i>a</i>
12	SUN,	7 30	4 18	7 38	4 11	5 50	5 43
13	Mon,	7 31	4 18	7 39	4 11	6 57	6 50
14	Tues,	7 32	4 18	7 39	4 11	8 06	8 00
15	Wed,	7 33	4 18	7 40	4 11	9 13	9 09
16	Thurs,	7 34	4 18	7 41	4 11	10 21	10 18
17	Friday,	7 35	4 19	7 42	4 12	11 25	11 23
18	Satur,	7 35	4 19	7 42	4 12	Morn'g.	Morn'g.
19	SUN,	7 36	4 20	7 43	4 13	0 26 <i>m</i>	0 26 <i>m</i>
20	Mon,	7 36	4 20	7 43	4 13	1 25	1 26
21	Tues,	7 37	4 21	7 44	4 13	2 25	2 28
22	Wed.	7 37	4 21	7 44	4 14	3 25	3 28
23	Thurs,	7 38	4 21	7 45	4 15	4 26	4 30
24	Friday,	7 38	4 22	7 45	4 15	5 26	5 32
25	Satur,	7 39	4 23	7 46	4 15	6 26	6 33
26	SUN,	7 39	4 23	7 46	4 16	Rises.	Rises.
27	Mon,	7 39	4 24	7 46	4 17	5 47 <i>a</i>	5 41 <i>a</i>
28	Tues,	7 39	4 25	7 46	4 18	6 53	6 47
29	Wed,	7 40	4 26	7 46	4 19	8 00	7 55
30	Thurs,	7 40	4 27	7 46	4 20	9 08	9 04
31	Friday,	7 40	4 28	7 47	4 21	10 22	10 20

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27 *St. John*
28 Buffalo
29 Coleridg
30 Marmon
31 Wickliff

vantage of an Institution of this kind is, that, while it accomplishes the same object much more effectually and immediately, it withdraws no portion of capital from circulation, and completely obviates all those baneful evils into which a habit of saving is apt to degenerate; for such a habit, although originating in proper and legitimate motives, not unfrequently ends in debasing the mind to a disposition of avaricious hoarding."

Probably, if the following question were put to all those

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REMARKABLE DAYS.

- 1 Battle of Austerlitz, 1805.
- 2 Napoleon Emperor, 1804.
- 3 (4th) R. Gilfillan d 1850.
- 4 Last Quarter 7h 5m a.m.
- 5 Marshal Ney shot, 1815.
- 6 V. Knox d 1821.
- 7 Rebels def. at Toronto, 1837.
- 8 Conception. [1812.
- 9 (10th) Wilna taken by Russia.
- 10 New Moon 10h 15m p.m.
- 11 Charles 12th killed, 1718.
- 12 Brunel d 1849.
- 13 Dr. Johnson d 1784.
- 14 Washington d 1799.
- 15 St. Eustache destroyed, 1837.
- 16 G. Whitfield b 1714.
- 17 Bolivar d 1830.
- 18 First Quarter 3h 22m a.m.
- 19 Battle of Niagara, 1813.
- 20 Gray b 1716. [commences.
- 21 Sun enters Capricorn, Winter
- 32 Pilgrims landed at Plymouth, 1620.
- 23 Newton b 1642.
- 24 Treaty of Ghent, 1814.
- 25 Christmas.
- 26 Full Moon, 7h 53m a.m.
- 27 St. John.
- 28 Buffalo burnt, 1813.
- 29 Coleridge b 1772.
- 30 Marmontel d 1799.
- 31 Wickliffe d 1387.

whose lives are now insured, What is the advantage which you derive from investing your surplus income in an Insurance Office? --more than half would reply. The certainty of my executors receiving a sum at my death were that to take place tomorrow. This is but half an answer; for not only does the office undertake the equalization of life, as above described, but also the return of the sum invested with compound interest---(De Morgan on Probabilities)

See end of Almanac for further information on Life Assurance, Tables of Rates, Annual Report of Canada Life Assurance Company, &c. &c.

ROYAL FAMILY, &C.

QUEEN, VICTORIA (Alexandrina,) b. May, 24, 1819, succeeded to the throne June 20th, 1837; married Feb, 10th, 1840, to FRANCIS ALBERT, Duke of Saxe, Prince of Cobourg and Gotha, b. Aug. 26, 1819. Issue, *Victoria Adelaide Mary Louise, Princess Royal*, b. Nov. 21st, 1840; *Albert Edward, Prince of Wales*, b. Nov. 9th, 1841; *Alice Maud Mary*, b. April 25th, 1843; *Alfred Ernest Albert, Duke of Kent*, b. Aug. 6th, 1844; *Helena Augusta Victoria*, b. May 25th, 1846; *Louisa Caroline Alberta*, b. March 18th, 1848; *Arthur William Patrick Albert*, b. May 1st, 1850.

UNCLE AND AUNT OF THE QUEEN.—ERNEST AUGUSTUS *Duke of Cumberland, King of Hanover*, b. 5th June, 1771. Issue, *Prince George*, b. 27th May, 1819. MARY *Duchess of Gloucester*, born 25th April, 1776; married July 22d, 1816, her cousin William Frederick, Duke of Gloucester, who died 30th Nov. 1834.

MOTHER OF THE QUEEN.—VICTORIA MARIA LOUISA, *Duchess of Kent*, b. Aug. 1786; married May 29th, 1818, to the late Edward, Duke of Kent. Issue her present Majesty.

HER MAJESTY'S MINISTERS.

First Lord of the Treasury—Lord John Russell. *Chancellor of Exchequer*—Sir Charles Wood, Bt. *Lord Chancellor*—Lord Truro. *Lord President of Council*—Marquis of Lansdowne. *Lord Privy Seal*—Earl of Minto. *Home Secretary*—Sir George Grey, Bt. *Foreign Secretary*—Viscount Palmerston, *Colonial Secretary*—Earl Grey. *First Lord of the Admiralty*—Sir F. Baring. *President of the Board of Control*—Sir J. C. Hobhouse. *Chancellor of Duchy of Lancaster*—Earl of Carlisle. *First Commissioner of Land Revenue*—Earl of Carlisle. *President of Board of Trade*—Henry Labouchere. *Postmaster General*—Marquis of Clanricarde.

(The above composes the Cabinet.)

Commander-in-Chief—Duke of Wellington.—*Secretary at War*—Rt. Hon. Fox Maule. *Lord Chamberlain*—Marquis of Breadalbane. *Lord Steward*—Marquis of Westminster. *Master of the Horse*—Duke of Norfolk. *Master of the Buckhounds*—Earl of Besborough. *First Commissioner of Land Revenue*—Lord Seymour. *Master of the Mint*—Sir J. F. W. Herschel. *Paymaster General* V. *President of the Board of Trade*—Earl Granville. *Master General of*

the Ordnance—
Ireland—
—Sir W.
John Rom
E. Cockbr
Solicitor
General
Ireland—
COLON
—F. Pee
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the Ordnance--Marquis of Anglesea. *Lord Lieutenant of Ireland*--Earl of Clarendon. *Chief Secretary for Ireland*--Sir W. Somerville. *Attorney General of England*--Sir John Romilly. *Solicitor General of England*--Sir A. J. E. Cockburn. *Lord Advocate of Scotland*--James Moncrieff. *Solicitor General of Scotland*--George Deas. *Attorney General of Ireland*--John Hatchell. *Solicitor General of Ireland*--Henry Geo. Hughes.

COLONIAL SECRETARY'S OFFICE.--*Under Secretaries*--F. Peel, H. Merivale. *Chief Clerk*--Peter Smith. *Librarian and Keeper of Records*--George Mayer.

MILITARY STAFF, CANADA.

Commander of the Forces--Lieut. General Wm. Rowan, C. B., Head Quarters, Montreal.

Military Secretary--Major Rowan, Royal Artillery, Montreal; Captain Wetherall, Rifle Brigade, *A.D.C.*; Capt. Capt. Sir J. Alexander, Brevet Major, 14th Foot, *A.D.C.*; Captain Kirkland, 20th Foot, *Extra, A.D.C.*

General Officers--Major General Hon. C. Gore, C. B., Commanding C. W.; Lieutenant Gore, 71st Foot, *A.D.C.*, Kingston.

Colonels on the Staff--Colonel Dynely, C. B., Commanding Royal Artillery, Montreal; Lieut. Col. Whynnyates, Commanding Royal Engineers, do.; Captain Sandham, R.A., Major of Brigade, do.

ADJUTANT GENERAL'S DEPARTMENT.

Lieut. Col. Young, K.H., Half Pay, Assist. Adjt. General, Kingston; Captain Griffin, unattached, D.A.A.G., Montreal; Ensign McDonald, Town Major, do.; Captain Knight, unattached, Town Major, Quebec; Brevet Major Bouchier, Half Pay, Town Major, Kingston; Mr. Dowd, Fort Adjutant, Isle aux Noix.

QUARTER MASTER GENERAL'S DEPARTMENT.

Lieut. Col. D'Urban, Deputy Quarter Master General, Montreal; Major de Rottenburg, Half Pay, Assistant Quarter Master General, Kingston; Captain Ingall, unattached, D.A.Q.M.G., Montreal.

COMMISSARIAT DEPARTMENT.

Deputy Commissary General--W. H. Robinson, Montreal.

Assistant Commissaries General.—F. T. Coxworthy, Quebec; T. Rae, W. R. Lamont, W. H. Dalrymple, Montreal; H. F. Oriel, Kingston; J. McFarlane, St. John's; W. Stanton, Toronto; Leonce Routh, Montreal; F. B. Field, London.

Deputy Assistant Commissaries General.—W. H. B. Ussher, Montreal; T. McCann, D. R. Lee, J. K. Goold, Toronto.

ARMY MEDICAL STAFF.

James French, M. D., Inspector General of Hospitals, Montreal; D. Dumbreck, M. D., Staff Surgeon, 1st class, Kingston; Wm. Bell, M. D., do., Quebec; Frederick Roberts, do., 2nd class, Quebec; J. G. Wood, M. D., do., do., Kingston; C. C. J. Delmage, M. D., 2nd class, Toronto; Thomas Blatherwick, Assistant Surgeon, Quebec; Assistant Surgeon Barrett, St. John's; Assistant Surgeon A. Jane, Niagara; Assistant Surgeon Blake, Prescott; Assistant Surgeon T. D. Lightbody, M. D., Kingston; J. T. Telfer, Surgeon, 2nd class, Montreal; P. S. Laing, Assistant Surgeon, Bytown; W. Rutherford, M. D., do., Chambly.

ORDNANCE DEPARTMENT.

RESPECTIVE OFFICERS.—*Montreal*—Colonel Dynely, C. B., Commanding R. A.; Lieut. Col. Whynyates, Commanding R. E.; J. Sutton Elliot, Esq., Ordnance Storekeeper; W. H. Blenkarne, Esq., Dep. Ord. Storekeeper. *Quebec*—Lieut. Col. Higgins, R. A.; Lieut. Col. Streetfield, Commanding R. E.; W. A. Holwell, Esq., Ordnance Storekeeper. *Kingston*—Lieut. Col. Palmer, Com. R. A., C. W.; Lieut. Col. Wulffe, Com. R. E.; J. A. Harvey, Esq., Ordnance Storekeeper. *Bytown*—P. Monsell, Ordnance Storekeeper.

ROYAL ENGINEER DEPARTMENT.

HEAD QUARTERS OFFICE MONTREAL.—*Military Branch*—Lieut. Col. Whynyates, Commanding Royal Engineers in Canada; Captain B. S. Steheling, Asst. Com. do.; Lieut. I. A. Murray, Acting Adj. R. Engineers.

Civil Branch—McBean, Clerk of Works; P. Hanlon, do.; — Fennel, Foreman of Works; — Shaw, Clerk.

KINGSTON—*Military Branch*—Lieut. Col. Wulffe, Capt. Garden, Lieut. J. P. Cox, Lieut. J. Y. Moggridge.

Civil Branch
J. B. Harp
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Civil Branch—T. Rowe, Clerk of Works ; S. Shaw, do. ; J. B. Harper, do. ; J. Oakes, do. ; C. J. Clarke, do. ; J. Grist, Foreman of Works ; A. Kempt, do.

TORONTO—*Military Branch*—Captain W. T. Renwick, R. E. ; Lieut. Crease, Lieut. W. H. Noble.

Civil Branch—J. Bennet, Clerk of Works ; P. Mahoney, Foreman of Works.

LONDON—Lieut. B. A. Wilkinson, Royal Engineers.

BYTOWN—*Military Branch*—Captain C. E. Ford, Lieut. F. Kerr, Lieut. W. L. Morrison, Lieut. S. B. Farrell.

Civil Branch—Nelson Walker, Surveyor and Draftsman ; C. A. Lancaster, do. do. ; C. S. T. Harvey, Clerk of Works ; J. Fitzgibbon, Foreman of Works ; — Cockburne, do. ; W. Clegg, Clerk ; G. H. Peake, do.

CARRILON—Lieut. Sedley.

REGIMENTAL.

Royal Artillery—Lieut. Col. T. G. Higginson, Quebec ; Lieut. Colonel R. Palmer, Kingston ; Captain Shakespear, London.

Royal Engineers—Lieut. Col. Streatfield, Commanding, Quebec ; Captain Renwick, Toronto.

66th Foot, Lieut. Col. Grubbe, 54th Foot, Col. Fane, Quebec ; 20th Foot, Lieut. Col. Horn, Montreal ; 23rd Foot, Lieut. Col. Crutchley, London ; 71st Foot, Lieut. Colonel Sir H. Dalrymple, Baronet, Toronto ; 2nd Battalion Rifle Brigade, Lieut. Col. Lawrence, Kingston.

Royal Canadian Rifle Regiment.—Lieut. Col. Taylor, Commanding, Niagara. This Regiment furnishes Detachments at Prescott, Coteau du Lac, Bytown, Isle aux Noix, Phillipsburgh, Lacole, St. John's, Chambly, and Sorel.

EXECUTIVE DEPARTMENT.

SEAT OF GOVERNMENT—QUEBEC.

Governor General.

His Excellency the Right Honourable James, Earl of Elgin and Kincardine, Baron Elgin, K. T., Governor General of British North America, and Captain General and Governor in Chief in and over the Provinces of Canada, Nova Scotia, New Brunswick and the Island of Prince Edward, and Vice Admiral of the same, &c.

Governor's Secretary and Military Secretary—Lieutenant Colonel the Hon. R. Bruce; *Provincial Aid-de-Camp*—Lieutenant Colonel Edmund W. R. Antrobus; *Extra Provincial Aids-de-Camp*—Lieutenant Colonel Alphonse DeSalaberry, Lieut. Colonel Irvine. *Clerks to Governor General's Secretary*—H. Cotton and W. R. Bartlett.

EXECUTIVE COUNCIL.

President of the Council—Hon. Malcolm Cameron.
Attorney General East—Hon. L. T. Drummond.
Provincial Secretary—Hon. A. N. Morin.
Attorney General, West—Hon. W. B. Richards.
Inspector General—Hon. Francis Hincks.
Commissioner of Crown Lands—Hon. John Rolph.
Receiver General—Hon. E. P. Taché.
Chief Commissioner of Public Works, Hon. John Young.
Post Master General—Hon. James Morris.
Speaker Legislative Council—Hon. R. E. Caron.

LAW OFFICERS OF THE CROWN.—*Attorney General East*, Hon. L. T. Drummond; *do., do., West*, Hon. W. B. Richards; *Solicitor General East* P. J. Chaveau; *do., do., West*—Hon. John Ross.

MILITIA DEPARTMENT.—*Deputy Adjutant General of Militia, West*—Lieut. Colonel Donald Greenfield Macdonell. *Deputy Adjutant General of Militia East*—Lieut. Colonel Alphonse de Salaberry.

INDIAN DEPARTMENT.—*Superintendent General of Indian Affairs*—the Governor General's Secretary; *Assistant Superintendent and Accountant*—S. Y. Chesly; *Superintendent and Visitor, East*—D. C. Napier; *do., do., West*, J. B. Clench, London; T. G. Anderson, Cobourg; *do. do., Manitoulin Islands*. George Ironsides; *Interpreter, East*—Isaac Giasson; *do., West*, Francis Assekinack.

BOARD OF REGISTRATION AND STATISTICS.—The Inspector General, the Receiver General, and the Provincial Secretary. *Secretary to the Board*—W. C. Crofton.

Queen's Printer—Stewart Derbyshire and Geo. Desbarats.

Directory to Government Offices, Quebec.—The various Offices connected with the Civil Government, are located in Quebec as follows, viz :—

Union Buildings, Late St. George Hotel, Place d'Armes.	}	Governor General's Secretary. Provincial Secretary. Executive Council. Attorneys and Sol's. General. Adjutant General of Militia.
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Castle
 Place
 Jones
 St. L.

12, Mow

Hon. I
 Toronto
 Montrea
 Flambor
 Macaula
 A. Ferris
 T. McK
 Hon. A.
 Becquet
 Quebec
 Toronto
 Boucher
 H. Pinh
 Mathes
 B. Vige
 James L
 J. Bou
 Lac; H
 Hon, J
 Hon. R.
 S. Mills
 Perm
 Chancer
 slator, a
 Assist. C
 D. D.,
 Clerk;
 Valleran
 James
 Brook,
 John F
 Samuel

y—Lieutenant
id-de-Camp—
; Extra Pro-
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nor General's

Castle of St. Louis.	{	Crown Land Department.
Place d'Armes.		Public Works do.
Jones' Buildings,	{	Clerk of Crown in Chancery.
St. Lewis Street.		Inspector General's Department.
		Receiver General's Department.

12, Mount Carmel Street.—Post Office Department.

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LEGISLATIVE COUNCIL OF CANADA.

HON. R. E. CARON, Speaker, (Quebec.)

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Hon. W. B.
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eut. Colonel

Hon. R. S. Jameson, Toronto ; Hon. P. B. DeBlaquiere, Toronto ; Hon. Peter McGill, Montreal ; Hon. W. Morris, Montreal ; Hon. A. Fraser, Fraserfield ; Hon. J. Crooks, Flamboro' W. ; Hon. A. Ferguson, Flamboro' E. ; Hon. J. Macaulay, Kingston ; Hon. J. Hamilton, Kingston ; Hon. A. Ferrie, Montreal ; Hon. P. H. Knowlton, Brome ; Hon. T. McKay, New Edinburgh ; Hon. P. Moore, St. Armand ; Hon. A. Dionne, Kamouraska ; Hon. J. Dionne, St. P're les Becquet ; Hon. G. J. Goodhue, London ; Hon. W. Walker, Quebec ; Hon. C. Widmer, Toronto ; Hon. J. Æ. Irving, Toronto ; Hon. J. Morris, Brockville ; Hon. P. DeBoucher Boucherville, Boucherville ; Hon. J. Gordon, Toronto ; Hon. H. Pinhey, March ; Hon. J. Ferrier, Montreal ; Hon. R. Matheson, Perth ; Hon. G. S. Bculton, Cobourg ; Hon. D. B. Viger, Montreal ; Hon. E. P. Taché, Quebec ; Hon. James Leslie, Montreal ; Hon. A. Quesnel, Montreal ; Hon. J. Bourret, Montreal ; Hon. G. S. DeBeaujeu, Coteau du Lac ; Hon. J. Ross, Belleville ; Hon. L. Méthot, St. Croix ; Hon. J. O. Turgeon, Terrebone ; Hon. S. Crane, Prescott, Hon. R. Jones, Christieville ; Hon. J. Wylie, Ramsay ; Hon. S. Mills, Hamilton.

General of In-
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; Superin-
do., West,
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ter, East—

Permanent Officers.—J. P. Taylor, Clerk and Master-in-Chancery ; Robert LeMoine, Assistant Clerk, French Translator, and Master-in-Chancery ; J. F. Taylor, Jr., Add'l Assist. Clerk and Chief Office Clerk ; Rev. W. A. Adamson, D. D., Chaplain and Librarian ; E. L. Montizambert, Law Clerk ; F. S. Jarvis, Gentleman Usher of the Black Rod ; O. Vallerand, Sergeant-at-Arms ; W. A. Maingy, J. E. Doucet, James Adamson, J. G. Couillard, Writing Clerks ; Thomas Brook, Door-keeper ; Michael Keating, Head Messenger ; John Fenwick, Antoine Lechance, Edmund Butterel, and Samuel Skinner, Messengers.

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LEGISLATIVE ASSEMBLY OF CANADA.*

* At the time of our going to press a new election of members, is about to take place. In consequence, we only give the list of constituencies, and our readers can hereafter fill in the names of successful candidates.

*Constituencies.**Members.*

Beauharnois,
 Bellechasse,
 Berthier,
 Bonaventure,
 Brockville, }
 (Town) }
 Bytown, }
 (Town) }
 Carelton,
 Chambly,
 Champlain,
 Cornwall, (T.)
 Dorchester.
 Drummond,
 Dundas,
 Durham,
 Essex,
 Frontenac,
 Gaspé,
 Glengary,
 Grenville,
 Haldimand,
 Halton,
 Hamilton, }
 (City) }
 Hastings,
 Huntingdon,
 Huron,
 Kamouraska,
 Kent,
 Kingston, .
 (City) :
 Lanark,
 Leeds,
 Leinster,
 Lennox & }
 Addington, }
 Lincoln,

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LEGISLATIVE ASSEMBLY OF CANADA—CONTINUED.

Constituencies.

Members.

- L'Islet,
- London,
- Lotbiniere,
- Megantic,
- Middlesex,
- Missisquoi,
- Montmorency,
- Montreal }
 (City) }
Montreal, }
(County) }
Niagara, }
(Town), }
Nicolet,
- Norfolk,
- Northumberland,
- Ottawa,
- Oxford,
- Peterboro',
- Portneuf,
- Prescott,
- Prince Edward,
- Quebec, }
 (City) }
Quebec, }
(County) }
Richelieu,
- Rimouski,
- Rouville,
- Russell,
- Saugenay,
- Shefford,
- Sherbrooke, }
 (Town.) }
Sherbrooke, }
(County) }
Simcoe,
- Stanstead,
- Stormont,
- St. Hyacinthe,
- St. Maurice,
- Terrebonne,

LEGISLATIVE ASSEMBLY OF CANADA—CONTINUED.

*Constituencies.**Members.*

Three Rivers,
 Toronto, }
 (City,) }
 Two Mountains,
 Vaudreuil,
 Vercheres,
 Waterloo,
 Welland,
 Wentworth,
 Yamaska,
 York, (N. Riding),
 " (S. do.),
 " (E. do.),
 " (W. do.),

Permanent Officers.—W. B. Lindsay, Clerk; G. B. Fairbault, Assistant do.; G. W. Wickstead, Law Clerk and English Translator; W. B. Lindsay, Jr., Assistant do.; W. P. Patrick, Chief Office Clerk; Thomas Vaux, 2nd do., and Account; Wm. Ross, Chief Clerk of Committees; Alfred Patrick, Alfred Tod, Thaddeus Patrick, and J. P. Leprohon, Clerks of do.; Henry Voyer, French Translator; G. Levesque, D. P. Myrand, J. Hutson, Assistants do.; P. E. Gagnon, Clerk of French Journals; G. M. Muir, Clerk of English do.; H. Hartney and H. B. Stuart, Engrossing Clerks; King Barton, Clerk of Petitions; W. Spink, Clerk of Routine and Records; W. H. Lemoine, E. Denéchaud, W. C. Burrage, Junior Clerks; Wm. Winder, Librarian; Alpheus Tod, Assistant do.; Geo. K. Chishelm, Sergeant-at-Arms; Felix Fortier, Clerk of the Crown in Chancery.

JUDICIARY—UPPER CANADA.

Court of Appeal, Upper Canada.

Judges—The Judges of the Courts of Queen's Bench, Chancery and Common Pleas. *Clerk*—Alexander Grant.

Court of Queen's Bench, Upper Canada.

Chief Justice—Hon. Jn. Beverley Robinson; *Puisne Judges*—Hons. William Henry Draper, and Robert E. Burns. *Clerk of the Crown and Pleas*—Charles C. Small, *Reporter* James Lukin Robinson.

Chancellor
 James C. ...
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NTINUED.

Court of Chancery, U. C.

Chancellor—Hon. W. Hume Blake ; *Vice Chancellor*—Hons. James C. P. Esten, and John G. Spragge ; *Master*—Andrew N. Buell ; *Registrar and Reporter*—Alexander Grant. The Court sits twice every week throughout the year, on Tuesdays and Friday, except during the long vacation, which is the same as in the Common Law Courts ; during which period, the Judges only sit to hear special motions for injunctions, &c.

Court of Common Pleas, U. C.

Chief Justice—Hon. Jas. Buchanan Macaulay ; *Puisne Judges*—Hons. Arch. McLean, and R. B. Sullivan. *Clerk of the Crown and Pleas*—Lawrence Heyden ; *Reporter*—Ed. C. Jones.

Clerk of Assize.—W. A. Campbell. By the Act 14 and 15 Vic., Cap. 118, which comes in force on 1st January, 1852, the Deputy Clerks of the Crown in the several Counties in Upper Canada are declared to be *ex-officiis* Clerks of Assize and Marshals in their respective Counties ; but, for the County of York, W. A. Campbell is declared to be Marshal and Clerk of Assize.

JUDICIARY—LOWER CANADA.

Court of Queen's Bench—Appeal and Crown sides.

Judges Hon. Sir James Stuart, Baronet, Chief Justice ; Honbles. J. R. Rolland, P. Panet, and T. C. Aylwin.

SUPERIOR COURT.

Quebec, Hons. E. Bowen, Chief Justice ; J. H. Davul, W. C. Meredith, and E. Bacquet. *Montreal*, Hons. C. D. Day, J. Smith, C. Mondelet, G. Vanfelson. *Three Rivers*, Hon. D. Mondelet. *St. Francis*, Hon. R. H. Gairdner. *Circuit Judges, District of Quebec*, Hons. J. A. Tachereau and Wm. Power. *District of Montreal*, Hons. H. Guy, J. S. McCord, J. C. Bruneau.

CITY OF HAMILTON.

Population 10,248, (Census of 1849).

M. P. P. for Hamilton, Sir Allan N. Macnab.

Mayor, John R. Holden; *St. Andrew's Ward, Aldermen*, John R. Holden, Milton Davis; *Councillors*, Joseph Lister, G. H. Cozens; *St. George's Ward, Aldermen*, Hugh C. Baker, W. L. Distin; *Councillors*, James Osborne, Jonathan Simpson; *St. Lawrence Ward, Aldermen*, Edward Magill, Daniel Kelly; *Councillors*, John F. Moore, H. Weekes; *St. Mary's Ward, Aldermen*, Robert M'Elroy, James M. Williams; *Councillors*, Samuel Kirkendall, J. Stewart; *St. Patrick's Ward, Aldermen*, J. S. Clement, J. Triller; *Councillors*, D. Stuart, Thomas Collingwood.

Police Magistrate, G. Armstrong.

City Chamberlain, John Brown.

Clerk,

Charles H. Stokoe.

High Bailiff, Samuel Ryckman; *Chief Constable*, James M'Cracken; *Clerk of the Market*, Thomas Gillesby, Jun.; *Inspector of Firewood*, William M'Millan; *Inspector of Streets and Side-Walks*, William Allan; *Solicitors*, Burton and Sadleir; *Physician*, Dr J. N. Hunter; *Superintendent House of Industry*, John Wilson; *Superintendent of Cemetery*, James Gay; *Superintendent of Schools*, D. O. Counsel.

Banks, &c., in Hamilton.

Gore Bank, Incorporated by Act of Parliament, capital £80,000; *President*, C. C. Ferrie; *Cashier*, A. Steven; *Directors*, C. C. Ferrie, Hon. A. Ferguson, Thos. C. Street, John Davidson, Æ. S. Kennedy, D. Thorburn, James P. Gaze, Daniel Macnab, Q. M'Questin, Richard Martin; *Agents*, A. Shade, Galt; James Nimmo, Paris, C. W.; D. Campbell, Simcoe; James Ingersoll, Woodstock; W. W. Street, London, C. W.; T. Sandilands, Guelph; Wither- spoon and Charteris, Chatham, C. W.

Bank of Montreal, Agent, James Stevenson, Jun.

Commercial Bank, M. D., Cashier, H. McKinstry.

Bank of British North America, Manager, A. Campbell.

Bank of Upper Canada, Cashier, Alfred Stow.

Savings Bank, E. C. Thomas, President, John Young, Vice-President, R. P. Street, Actuary.

Great Western Railroad Company, Robt. W. Harris, President; W. P. McLaren, Chairman; *Directors*, R. W. Harris; W. P. McLaren, Sir Allan N. McNab; John Young, R. Juson, H. McKinstry, Geo. S. Tiffany, of Hamilton; Walter Dickson, M.P.P., of Niagara; Erastus

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Coroners,
Postmast
Collector
Wm. P

Corning, of Albany, U. S. ; John M. Forbes, of Boston, U. S. ; J. W. Brooks, of Detroit, U. S. Directors Ex-Officio, representing the stock subscribed by their respective municipalities, J. R. Holden, Mayor of Hamilton ; Wm. Miles, Warden County of Middlesex ; Simon Norvill, Mayor of London, C. W. ; Andrew Elliott, Reeve of Galt ; James Scatcherd, Warden, County of Oxford ; Chief Engineer, R. G. Benedict ; Secretary, Jasper T. Gilkison ; Right of Way Agent, D. C. Gunn.

Gas Company, John Young, President ; John F. Moore, Vice-President ; E. Glackmeyer, Manager.

Building Societies, Hamilton, H. C. Baker, President ; R. P. Street, Secretary and Treasurer ; *Gore District*, H. C. Baker, President, Josias Bray, Secretary and Treasurer ; *Western*, James Mathieson, President, Hugh C. Baker, Secretary and Treasurer.

Insurance Companies, and Agencies of Canadian Offices.

Canada Life Assurance Company, H. C. Baker, President ; T. Simons, Secretary ; 38 King Street.

Ontario Fire and Marine Assurance Company, Incorporated by Act of Parliament, established 1st. October, 1851, Capital £100,000.

Gore District Mutual Fire Assurance Company, President, Abraham Cook ; Secretary, Allen Good ; General Agent, Thomas Rich ; Agent for Hamilton, R. H. Rae.

British America Fire Assurance Company, A. Steven, Agent, *Montreal Fire Inland Marine and Life Assurance Company*, C. C. Ferrie, Agent.

St. Lawrence Inland Marine Assurance Company, Edmund Ritchie, Agent.

Provincial General and Mutual, Josias Bray, Agent.

Kingston Fire and Marine, Josias Bray, Agent.

Hamilton Mercantile Library Association, Thos. M. Simons, President ; John Clark, Vice-President ; A. Freeland, Corresponding Secretary ; Robt. Nixon, Recording Secretary ; John MacNab, Treasurer.

Hamilton Mechanics' Institute, President, C. C. Ferrie, Vice-President, James N. Williams ; John F. Moore, Secretary and Treasurer.

Coroners, Josias Bray, H. B. Bull, J. Kirby, W. E. Clark.

Postmaster, Edmund Ritchie.

Collector of Customs, John Davidson ; *Surveyor of Customs*, Wm. Pring.

CITY OF TORONTO.

Population, 25,166.

Mayor—John G. Bowes ; *Aldermen*—W. Wakefield, S. Thompson, J. H. Cameron G. P. Ridout, J. B. Robinson. J. Sheard, E. Whittemore, R. Dempsey, R. Kneeshaw, B. G. Beard, R. Beard ; *Councillors*—J. Ashfield, E. Wright, T. Ritchey, J. Carr, J. Dunn, J. Brigg, J. Price, M. P. Hays, A. Beaty, D. S. McLean, S. Platt, J. T. Smith ; *Recorder*—Geo. Duggan ; *Police Magistrate*—G. Gurnett ; *Chamberlain*—A. T. McCord ; *Clerk*—C. Daly ; *Chief Constable*—G. L. Allen. The total annual amount value of real property in 1851, was £137,000, and of taxable personal property, £48,000. The assessments for all purposes whatsoever, was 1s. 9½d. in the £, on the above annual values, made up as follows : General purposes, 1s. 6d. in the £ ; School Tax, 2½d. in the £ ; Lunatic Asylum, 1d. in the £.

CITY OF KINGSTON.

Population, 10,097.

Mayor—F. M. Hill ; *Aldermen*—A. J. Macdonell, K Mackenzie, W. Ford Jr., R. Jackson, R. Allen, J. Crawford, J. O'Reilly, J. Shaw, J. Flanigan, Isaac Hope, J. Jenkins, A. Campbell, T. Kirkpatrick ; *Councillors*—S. Smyth, R. Waddingham, G. McMahon, E. W. Palmer, J. Chesnut, J. Wiley, W. Allen, H. Bartliff, G. Davidson, J. Gardiner, T. Brownley, D. Callaghan, J. Milner, S. Rowlands ; *Chamberlain*—William Anglin ; *Clerk*—M. Flanagan ; *High Bailiff*—R. Chanonhouse ; *Surveyor*—F. Weyms ; *Chief Constable*—John Robb. The annual value of real and taxable personal property, combined, for 1851, was £60,000. The assessment for all purposes whatsoever, was 1s. 11d. in the £.

CITY OF MONTREAL.

Population in 1849---48,207.

His Worship the Mayor—Charles Wilson, Esq., Centre Ward.
East Ward—Alderman, E. R. Fabre ; Councillors, A. Prevost and F. Leclaire.
St. Mary's Wards—Alderman, P. Lynch ; Councillor, W. McDonald.
Centre Ward—Aldermen, S. Benjamin ; Councillor, E. Thomson.

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St. Lewis Ward—Aldermen, J. Grenier and J. B. Homier.
West Ward—Alderman, A. Macfarlane ; Councillors, J. Leeming and N. S. Whitney.

St. Ann's Ward—Councillors, McCambridge and Larkin.

St. Antoine Ward—Councillors, E Atwater and O. Frechette.

St. James Ward—Councillors, E. Lamarche and J. A. Montreuil.

St. Lawrence Ward—Councillors, J. Whitlaw and J. B. Bronson,

OFFICERS—Charles Glackmeyer City Clerk ; Edouard Demers, City Treasurer ; James A. B. McGill, City Surveyor ; Pierre Blanchet, Translator ; George Harding and John Higgins. Assistants Treasurer's Office ; Antoine Dupré, Clerk Water Works ; J. Perrigo, Inspector and Chief Engineer Fire Department ; Thomas McGrath, Chief of Police ; John McKercher, Overseer of roads ; Joseph A. Bourdon, Clerk of Bonsecours Market ; Olivier Loranger, Assistant do. John Abbot, Clerk of St. Ann's Market ; Joseph Robillard, Pound Keeper, Clerk of Hay and Cattle Market, Viger Square ; A. J. Joubert, Bailiff and Crier Mayor's Court ; Thomas Somers, messenger ; J. F. Pelletier, Attorney ; William Ross, and D. E. Papineau, Notaries ; Maurice Eardly, Clerk Hay Market ; Antoine Schwartz, Assistant Clerk ; George Garth, Superintendent of Water Works ; G. N. Gosselin, Collector of Water Rates.

FARES OF CABS AND CALESHES.

	s. d.
For conveying one or two persons from any one place to any other place, within the city limits, and returning, (provided the time occupied does not exceed half an hour,)	0 10
For every person over two 5d each, extra.	

. If the time exceeds half an hour.

For the first hour,	2 0
For each subsequent hour,	1 6

And at the same rate for *intermediate quarters* of an hour.

From the Longueuil ferry to the Lachine Railroad Station, for 1 or 2 persons,	1 3
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From the Longueuil Ferry to the Lachine Railroad Station, for 3 or more persons,	1 10½
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Canada Life Assurance Company.—Thomas Ramsay. Secretary, 27 St. François Xavier Street.

CITY OF QUEBEC.

Population 1850—37,365.

CITY COUNCIL.*His Worship the Mayor*—N. F. Belleau.*Councillors :*

Charles Alleyn.
Edward Boxer.
Joseph Carrier.
Alexis Dorval.
German Guay.
George Hall,
Paul Lepper,
William Lampson,
Angus McDonald,
John Maguire,

Joseph Morin,
Hugh Murray,
Francis Xavier Paradis,
Jacques P. Rhéaume,
Olivier Robitaille,
James Sewell,
William S. Sewell,
U. J. Tessier,
Joseph Torangeau.

Officers of the Corporation.—F. X. Garneau, City Clerk ; Augustin Gauthier, City Treasurer ; Joseph Hamel, City Surveyor ; T. W. Lloyd, Water Works Manager ; Theophile Baillargé, Assistant to City Surveyor ; R. Meredith, City Collector ; F. X. Julien, Messenger ; M. M. Caron and Baillargé, Advocates ; Charles Maxime DeFoy, Notary

POST OFFICE.

Western Mail closes daily at Four, P.M.

Western Mail arrives daily at Eight, A.M.

British Mail closes in summer, every Saturday, at Three, P.M. And every alternate Friday at Three P.M. in winter.

British Mail due at Quebec every Saturday in summer ; and every alternate Tuesday in winter.

CUSTOM HOUSE.

Corner of St. Peter and St. James Street.

BANKS.

Quebec Bank—Noah Freer, Cashier.

Montreal Branch Bank—William Gunn, Manager.

Bank of British North America—Robt. Cassels, Manager.

Bank of Upper Canada—J. F. Bradshaw, Manager.

Quebec Mining Company—W. A. Davies, Secretary.

Quebec and Richmond Railway—W. P. Mackie, Secretary.

Quebec, Halifax, and United States Telegraph Company—

Corner of
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Corner of St. Peter and Arthur Streets—E. Boxer, R. N.,
President, H. W. Welch, Secretary, T. A. Torney, Super-
intendent.

Montreal Telegraph Company, Office Exchange—G. W.
Purkis, Superintendent.

TRINITY HOUSE.

Harbour Master—E. Boxer, R. N.—Office, St. Peter
Street.

QUEBEC EXCHANGE.

Arthur Street—William Lane, Superintendent,

Library Association Rooms—Opposite English Cathedral—
William Crum, Superintendent.

Mount Hermon Cemetery, Carouge Road.

Christian Wurtele, Secretary and Treasurer—Office, St.
Paul Street.

Canada Life Assurance Company—H. W. Welch, Agent.

Kingston Fire and Marine Insurance Company—H. W.
Welch, Agent.

Ontario Marine and Fire Insurance Company—H. W.
Welch, Agent.

POST OFFICE REGULATIONS.

Provincial Scales of Rating Letters, under the Post Office Act,
13th and 14th Victoria, chap. 17,

On a Letter not exceeding $\frac{1}{2}$ ounce in weight. . . .	3d	Cy.
“ over $\frac{1}{2}$ ounce, and not exceeding 1 ounce	6d	“
“ “ 1 “ “ “ 1 $\frac{1}{2}$	9d	“
“ “ 1 $\frac{1}{2}$ “ “ “ 2	1s 0d	“
“ “ 2 “ “ “ 2 $\frac{1}{2}$	1s 3d	“
“ “ 2 $\frac{1}{2}$ “ “ “ 3	1s 6d	“
“ “ 3 “ “ “ 3 $\frac{1}{2}$	1s 9d	“
“ “ 3 $\frac{1}{2}$ “ “ “ 4	2s 0d	“
“ “ 4 “ “ “ 4 $\frac{1}{2}$	2s 3d	“
“ “ 4 $\frac{1}{2}$ “ “ “ 5	2s 6d	“
“ “ 5 “ “ “ 5 $\frac{1}{2}$	2s 9d	“
“ “ 5 $\frac{1}{2}$ “ “ “ 6	3s 0d	“

British Scale of Rating Letters.

For a Letter not exceeding	$\frac{1}{2}$ ounce.....	1 rate of Postage.
" " "	1 "	2 " "
" " "	2 "	4 " "
" " "	3 " .. .	6 " "
" " "	4 "	8 " "
" " "	5 "	10 " "
" " "	6 "	12 " "

Letters per Atlantic Steamers to and from England.

Single Letter, via the United States, if unpaid	1s 2d St.
" " " " " if pre-paid	1s 4d Cy.
" " via Halifax, if unpaid	1s 0d St.
" " " if pre-paid	1s 1 $\frac{1}{2}$ d Cy.

Letters to the British North American Provinces.

A uniform rate of 3d. per half ounce upon Letters. Newspapers, Periodicals, &c, except when addressed to publishers in exchange, must have the postage in all cases pre-paid.

Printed Circulars, Price Currents, Handbills, Pamphlets, Periodicals, Books and other Printed Matter transmitted by Post in Canada.

1. Upon each Printed Circular, Price Current or Handbill, and other Printed matter of a like description, when unconnected with any manuscript or written communication and of no greater weight than one ounce, there shall be charged One penny; and for each additional ounce or fraction of an ounce, One penny additional.
2. Upon each Periodical or Magazine, Pamphlet and Book, bound or unbound, there shall be charged a rate of One half-penny per ounce.
3. Pre-payment of the foregoing rates will be optional, except when the Printed matter is addressed to the United States, and in that case the charge must invariably be pre-paid.
4. On such Printed matter received into Canada by Mail from the United States, the above Canada Rates will always remain to be collected on delivery in this Province.
5. Publishers in Canada of Periodicals and Magazines will be allowed to interchange their Publications free of postage, provided that such interchange be confined to one single copy of each Publication.
6. Circulars and other Printed Papers must be sent unsealed, and Pamphlets, Periodicals, Magazines, Books, &c., must be put up in covers open at the ends or sides to pass at the above rates; and if these Regulations are not strictly

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complied with, or if any such Printed Paper, Pamphlet, Periodical, Magazine or Book, be found to contain any writing other than the Address the said Printed Paper, Pamphlet, &c., is to be rated with Letter Postage.

7. No Book or packet of Periodicals, Magazines &c., can be forwarded through the Post, if exceeding the weight of forty-eight ounces.

Book Post with England.

Under the authority of Her Majesty's Government, an arrangement has been made under which Printed Books, Magazines, Reviews, or Pamphlets, whether British, Colonial, or Foreign, may be sent through the Post, between Canada and the United Kingdom, at the following Rates of Postage :

	St.	Cy.
For a single volume, <i>i. e.</i> , Book, Magazine, Review, or Pamphlet, not exceeding half lb. in weight . . .	6d	Equal to 7½d
For a single volume, &c, exceeding half lb., and not exceeding one lb.	1s	" 1s 3d
For a single volume &c., exceeding one lb., and not exceeding two lbs. . .	2s	" 2s 6d
For a single volume, &c., exceeding two lbs, and not exceeding three lbs. .	3s	" 3s 9d

And so on, increasing 1s sterling, equal to 1s 3d. currency, for every additional lb. or fraction of a lb.

The above charges must always be pre-paid, on printed Books, &c., &c, sent to the United Kingdom under this Regulation, at the time of posting in Canada; and the pre-payment must be made in money, and cannot be taken in Canada Postage Stamps.

Postmasters, as with pre-paid Letters for England, must rate the Books, &c., posted under this Regulation, in *red ink*, with both the sterling rate and its equivalent in currency, charging themselves in their ordinary Letter Bills and Accounts, with the currency amounts,—thus, a Book, &c, weighing 3½ pounds will be rated—

“ Paid 4s sterling—equal to 5s currency.”

The following conditions must be strictly observed :

The Books, &c., must be sent in covers open at the sides.

There must be no word or communication printed on the Book, Pamphlet, Magazine, &c., after its publication, or upon the cover thereof, nor any writing or marks upon it, or upon the cover of it, except the name and address of the person to whom sent.

There shall be no paper or thing enclosed in or with such Book, Pamphlet, &c.

The Postmasters, at Offices situated West of Montreal, will forward packets of Books, &c., intended for the United Kingdom, to the Montreal Post Office, and Postmasters situated East of Montreal will forward upon the Quebec Post Office.

Regulations Concerning Letters and Newspapers between Canada and the United States.

1. Letters posted at any Office in Canada, addressed to any place in the United States, except California and Oregon, are to be rated with a uniform rate of sixpence, currency, per half-ounce.
2. Letters posted in any part of the United States, except California and Oregon, addressed to Canada, will be rated there with a uniform charge of ten cents, equal to sixpence currency, per half-ounce.
3. The Postage Rate on Letters passing between Canada and California and Oregon, will be a uniform charge of ninepence currency, equal to fifteen cents per half-ounce.
4. It is to be understood that the above rates include the whole charge for the transmission of a Letter between any place in Canada and any place within the United States, including California and Oregon.
5. The scale for computing the charge upon Letters weighing more than $\frac{1}{2}$ ounce, will be the same as that for Letters passing within the Province.
6. Pre-payment of Letters passing between Canada and any place within the United States, including California and Oregon, will, in all cases, be optional.
7. Newspapers, Pamphlets, &c., posted in Canada, addressed to the United States, including California and Oregon, are, excepting such as are hereinafter differently provided for, to be forwarded through the Post at the same rates of charge as if addressed to a place within the Province; the said rates must, however, be *pre-paid*—as, if the ordinary Canada Rate is not paid at the time of posting a Newspaper or Pamphlet, &c., it cannot be forwarded to the United States.
8. United States Newspapers, Pamphlets, &c., addressed to places in Canada, will be received in the Province with the American Postage thereon pre-paid—leaving the ordinary Canada Rate of charge from the Frontier Line to the place of destination, to be, in all cases, with the exceptions hereinafter provided for, collected by the Postmaster who may deliver the same in Canada.

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9. Newspapers posted by Publishers in this Province, addressed to Publishers or Subscribers in the United States, including California and Oregon, are to be forwarded through the Post in Canada, free of charge to the Province Line.
10. One copy of each United States Newspaper addressed to the Publisher or Editor of a Newspaper in this Province, is to be delivered to the said Publisher or Editor free of any Canada charge for conveyance from the Province Line.
11. Printed Documents coming from the United States, addressed to the Publisher or Editor of a Newspaper in this Province, are to be delivered to the said Publisher or Editor free of any Canada charge—such Documents must be without covers, or in covers open at the ends or sides.
12. The Canada Postage Stamps, when used, will be taken in the United States as evidence of pre-payment of Postage on Letters going from Canada to the United States, and in like manner the United States Postage Stamps on Letters coming into Canada, are to be taken by Postmasters in this Province as evidence of pre-payment having been made in the United States.
13. The following are appointed to be the Offices in Canada through which the Post communication with the United States will be maintained, and to which Postmasters are to forward their Mail matter for the United States, according to the relative position of their several Offices :

Port Sarnia,
Windsor,
Fort Erie,

Queenston,

Niagara,
Toronto,

Cobourg,

{ Intended in the mean time to be the Channel of Communication with the United States for the Country West of Toronto.

{ A communication during Summer only, by Steamer to Rochester.

Kingston
Brockville,
Prescott,
Montreal,
St. Johns,
Dundee,
Stanstead,

Extract from Regulations to be Observed by all Postmasters. When the numbers of a Newspaper, published in the Province of Canada and issued *daily*, have been allowed to remain in the Post Office under your charge uncalled for during two weeks,—of a Newspaper issued *semi* or *tri-weekly* during three weeks,—of a Newspaper issued *weekly* during one month, and of a Monthly Periodical during two months,—or when such Newspapers or Periodicals shall have been refused to be taken by the party to whom the same shall be addressed, it shall be your duty forthwith to address and return the same to the respective Publishers, stamping them with the Postmark of your Office, and writing on them, "*refused*," "*not called for*," "*removed*," or "*dead*," as the case may be. Such Newspapers or Periodicals to be returned by you free of charge.

You will take credit for any postage which may have been charged against you upon any such Newspapers or Periodicals, in the ordinary form, No. 2, in the same manner as with *mis-sent* and *mis-directed* Newspapers.

LOWER PROVINCES.

Newspapers pass free between Canada and the Lower Provinces.

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CANADA LIFE ASSURANCE COMPANY.

INTRODUCTION.

Only a few years ago it was predicted that utter failure would be the result of any attempt to establish a Life Assurance Company in Canada ; and most plausibly was it urged that there was not the requisite ability and experience for such an undertaking, that it was an untried scheme in which Capitalists would be loath to stake their money, and further it was asserted that the *Agencies* of British Companies were more than sufficient to transact all the " life " business in the Province, which was not sufficient, however, to support a Local Company, exclusively intended for Life Assurance purposes ;—but notwithstanding the prediction and the opposition which accompanied it, the attempt was made, and instead of failure, the result has been one of complete and almost unprecedented success : the Canada Life Assurance Company, with a very unpretending amount of paid up Capital, was commenced in August, 1847, and in 1851, it comes before the public with the *prestige* of large invested means (the accumulation of premiums) and a revenue of nearly £10,000 per annum, to which each week adds its own increase. The unmerited stigma that the Company could not meet its engagements, if it so happened that claims should mature, (a stigma that was applied to it for no other reason than that it was a Canadian Company,) has been long ago removed ; and no impediment has hitherto intervened, nor can any be apprehended to a continuance, or even an increase, of its present prosperity. Commenced at a time when money was scarce in the Province it was enabled to make investments at most remunerative rates of interest, and it speedily attained popularity, for Canadians had begun to realize the fact that it was advantageous to them to patronize Canadian institutions, especially when they could offer, as in the present instance, superior inducements over those emanating from a foreign, or a distant, country.

The prudence of the originators of the Company will, it is thought, be generally acknowledged in not permitting it to embrace the business of fire, as well as of life, insurance ; they felt that the interests of the Widow and Orphan were entitled

to more consideration than to permit them to be endangered by a union with risks of such an uncertain character as fire, where a liability exists, even under the best management, to losses of considerable magnitude.

There is a difference between the two systems of fire and life insurance, which, though not generally apparent at first sight, is not so unimportant as to render a few remarks about it here out of place.

In the first place, the principles upon which Life Assurance is based are so well defined as almost to preclude the possibility of the failure of a well managed Life Company,—indeed there is not an instance on record of the failure of such a Company.

Again, the fulfilment of the engagements of Life Assurance Companies depends, in a great measure, on the improvement of the monies received by them at compound interest; and their engagements extend over a large number of years, during the lifetime of many individuals, and can only be completed when such events take place, as the death of one class, or the attainment of certain ages by another.

On the other hand, as regards fire insurance, it would not be a difficult matter to cite instances of such Companies losing the whole amount of their capitals; nay, instances could be cited of the total ruin of such Companies, which, it would be unfair to attribute in every instance to defect in management, but rather to an accumulation of losses.

Further, the accomplishment of the engagements of Fire Insurance Companies does not so much depend upon the improvement of their funds at compound interest, as upon the sum of the premiums received; for insurances against fire generally terminate at the end of one, or two, or sometimes three, years;—and if the whole amount of premiums received, reserve fund, or capital of a Fire Insurance Company, had been appropriated in one year to meet its losses, it would not be incompetent for that company to continue its operations, provided its losses had not been of such magnitude as to exceed its assets; nay the very promptitude with which its losses had been met would not fail to increase its popularity and enlarge its business. But it would be almost impossible for a Life Assurance Company to recover itself were such an event to occur as the loss of all its means, especially, if that were to take place after it had been some years in existence; for unlike the Fire Insurance Company which under similar circumstances would only occupy the same position as, or not impossibly a better than it did at

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its commencement, the Life Assurance Company would be in an infinitely worse position; the assured would be advanced in age, but their premiums would remain the same as when their assurances were first effected; while, the liability of the Company would be greatly increased, not alone from the advanced ages of its members, but also from the fact that a considerable portion of them would have become unassurable from impaired health. In other words, a Life Assurance Company without invested means corresponding to the increasing value of its policies in force would be insolvent, although it might be possible for it to recover its former position by following for a lengthened period a course of watchful care and economy.

It has been stated that instances are not wanting of the failure of even well managed Fire Insurance Companies, while there is not an instance on record of a well managed Life Assurance Company failing,—it is therefore not unfair to infer that the union of the two branches of Insurance in one Company might result in its failure, and, as the failure of a Company undertaking the Assurance of Life would be productive of the most disastrous consequences to that class of the community which has the strongest claims on our sympathy, surely the remotest chances of such a ruin taking place should be guarded against, and the originators of this Company will not be censured for excess of caution, they will rather be commended for their prudence, in restricting the Company's operations to the Assurance of Life alone.

In respect to the Company's rates although it may be alleged against them that they are yet too high, and doubtless they will ultimately prove so, it would be unsafe to reduce them before having obtained *accurate data, which at present do not exist*, from the life statistics of the Country, on which to calculate tables afresh; *but it would be impossible to collect the information necessary for such an undertaking in 6 or 12 months.—it must be the work of many years.* The Northampton Tables were calculated by Dr. Price from the mortality of that town during 40 years, from 1741 to 1780; the Carlisle Tables from the observations made by Dr. Heysham upon the mortality of that town from the years 1779 to 1787, and the Equitable Tables give the results of the experience of the Equitable Society for 67 years, from 1762 to 1829; other tables have been constructed but each one at the cost of immense labor and extending over a lengthened period of time: nor would the work of constructing tables of mortality in this country be attended with a less amount of labour,

nor could it be accomplished in a much less space of time ; however, in the meanwhile, it cannot be unsafe to take the Carlisle Tables of mortality as a basis for the rates of any life company in Canada, provided in calculating them, sufficient margin be left for any possible excess of mortality in this country over that which obtains in Great Britain.

It is confidently reasserted that the Canada Life Assurance Company has greater claims on the patronage of Canadians than any other Life Company transacting business in the Province ; if it were not the only Canadian Life Assurance Company, if it did not possess ample security for the fulfilment of its claims, if greater economy were not practised in its management, if it did not offer lower rates and a speedier adjustment of claims than have ever yet been offered by any other Company of a similar description in Canada, its pretension to the claim of a proportionate share of Canadian patronage would not be well founded ; but it does possess all these advantages, and in addition thereto, there is yet another argument in favour of the Canada Life Assurance Company, which is, not only that it invests all its accumulated means in the Province, but that in doing so it has assisted some of the most important public works in this, and other sections, of the Province.

Thus Life Assurance is not to be considered as the only important advantage secured by this Company, it subserves another great purpose, the inculcation of a principle, which it would be better for the Colony if more generally carried into effect, namely, that by fostering and encouraging native institutions the energies of the inhabitants will be stimulated to further exertions for good, and the wealth and prosperity of the Colony will be correspondingly increased.

WHAT IS LIFE ASSURANCE ?

A popular writer on the subject replies, "*It is a scheme by which any sum of money may be secured at death, whenever that may take place, or to be received at any given age of the life assured.*" Such being the meaning of the term it will readily occur that the methods of its applicability are various, the first and most important of which is
To secure provision for the Widow and Fatherless, and if this were its only use, it would be sufficient to characterize it as one of the most benevolent among human institutions, but it also may be applied

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- To secure to dependents on the lives of others, by assuring such lives, relief from the anxiety natural to their situation;—*
- To secure to the purchaser of an annuity on the life of another the amount of the capital originally laid out,—*
- To facilitate the effecting of loans,—*
- To secure marriage settlements,—*
- To secure a creditor against ultimate loss from his bankrupt debtor,—*
- To secure provision for the aged when their infirmities may render them incapable of labor,—*
- To secure mortgaged property, should the death of the Mortgagor occur before the amount of the mortgage is paid,—*
- To secure the completion of payments to Building Societies, should death occur before the termination of such Societies,—*
- To secure Partners in business, or trade, against any loss, or inconvenience, which one may sustain by the death of the other, and*
- To secure endowments for children after they shall have attained given ages.*

But there are many other ramifications into which the system of Life Assurance enters, the foregoing, however, are sufficient to show that it is applicable to parties in every rank of society, to the poor mechanic as to the wealthy merchant, to the peasant as to the peer, and from the scion of Royalty itself to the labourer, including all intermediate grades, instances may be adduced where Life Assurance has been taken advantage of to secure some important object.

It may be remarked in reference to the published tables of the Company that they are not complete, and that other tables are in course of preparation; the Company is, however, enabled to transact any business contingent on the duration of life, on terms as moderate as their published rates.

A few words may be said in explanation of the different modes of RECEIVING PROFITS, so that future Participating Assurers may be enabled to decide, when making their proposals, which mode to select with most advantage to themselves.

MODES OF RECEIVING PROFITS.

- I. REVERSIONARY BONUS—Or addition to sum assured payable at death.
- II. CASH—In which case the full amount of the dividend declared is deducted from the next annual premium maturing.
- III. PERMANENT REDUCTION—Or reduction of all future premiums.

The effect of the first method is gradually to increase the amount of the assurance without entailing either extra trouble, or additional premium, and it is doubtless the best way of applying the profits.

The "Cash" mode of receiving profits has merely the effect of keeping premiums always low, and in this respect, although irregular in its action from the amount of profits varying in each year, it is probably more satisfactory than the rate "without profits," as being likely to decrease the cost of assurance in a greater degree.

The method of "Permanent Reduction," explains itself, as when selected it has the effect of *permanently* reducing all future premiums, each year deducting *more* than its predecessor from the amount to be paid, until it is possible that no premium shall be ultimately required.

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REPORT AND PROCEEDINGS OF THE FOURTH ANNUAL
GENERAL MEETING OF THE

CANADA LIFE ASSURANCE COMPANY,

Held at the Rooms of the Company, August 5th, 1851.

PROCEEDINGS at the ANNUAL GENERAL MEETING of the Shareholders of the *Canada Life Assurance Company*, convened in terms of the Act of Parliament, under which the Company is constituted, and held in the Office of the Company, on Tuesday, the 5th day of August, 1851, for the purpose of receiving the Report by the Directors, and electing Five Directors in lieu of those whose names stood first on the list, and whose term of office that day expired by rotation.

HUGH C. BAKER, Esq., *President*, in the Chair.

The CHAIRMAN having stated that the Meeting had been called in accordance with the requirements of the Charter, and that the number of Stockholders in the room was more than sufficient to constitute a legal Meeting, requested the Secretary to read, and the Secretary therewith did read, the

FOURTH ANNUAL REPORT :

It affords the Board of Directors much gratification to be enabled to report satisfactorily concerning the affairs of the Company at this its Fourth Annual Meeting, their endeavors to promote its interests having been so far successful, that the business of the past year exhibits a decided improvement over that of the preceding year, in every branch of the Company's operations.

The number of Policies issued in the year ending the 30th April, 1851, was 278, assuring £113,725 3s. 5d., and creating an additional income from premiums of £3,174 19s. 9d.: the excess upon the business of the preceding year being 45 policies, £9,980 8s. 10d. assurances, and £136 11s. 9d. income.

The business actually in force (all policies upon which renewal payments were due and unpaid having been cancelled) was comprised in 665 Policies, assuring £274,867 2s. 2d. upon 582 separate lives, two Annuity Bonds, securing £160, and one Endowment Bond for £100, the whole yielding an income, exclusive of the interest upon the invested means of the Company, of £7,930 11s. 10d.

The Receipts of the Company during the period embraced by this Report, have been

Premiums on 258 new Policies issued, and renewals	£7994	14	2		
Annuities	920	4	1		
One Endowment Bond	4	5	4		
Received for accumulation	4075	14	5		
Interest on Investments	1239	4	11		
Entrance Fees	19	10	0		
Policy Fees, Fines, &c.	75	3	7		
				14328	16 6
Balance on hand, 30th April, 1850				10468	5 1
				<u>£24797</u>	<u>1 7</u>

And the Expenditure for the same period has been :—

Expense Account	£2329	9	6		
Re-assurance	39	2	4		
Claims paid (3)	1650	0	0		
Deposits withdrawn	2022	8	0		
Interest paid on Deposits	138	3	8		
Mutual Branch Profits paid in cash, or diminution of premiums	86	19	7		
Premiums on Policies discontinued, written off	398	8	8		
				6664	11 9
Leaving a balance of				18132	9 10
				<u>£24797</u>	<u>1 7</u>

Which was thus distributed :—

Cash	£482	10	9		
Cash at Agencies	464	3	3		
Investments	12610	19	11		
Investments on Policies	3624	2	1		
Real Estate	641	10	10		
Office Furniture	132	1	3		
Interest accrued on investments to April 30, 1851	177	1	9		
				<u>£18132</u>	<u>9 10</u>

The Company had been considerably over two years in existence before it sustained what is popularly but erroneously termed a "loss," and for the period embraced by the last Annual Report, but one "claim" by death matured, and that only for a trifling amount. During the past year, three policies have become claims on the Company, covering the

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sum of £1650, all of which were paid upon the receipt of the required proofs of death and ownership, and without the delay provided for in the conditions of assurance; nor has the prompt settlement of these policies been without its beneficial effects, the objects and advantages of Life Assurance having been practically illustrated thereby, and forcibly brought home to the minds of many who otherwise might never have thought of the subject; further, the special advantages consequent on the local position of the Company have in each instance been strikingly exemplified.

In the preliminary valuation of the resources and liabilities of the Company to ascertain the amount of profit available for distribution, the Board has continued the cautious system explained last year; that portion only of the income having been included which represents the actual value of the risk undertaken by the Company, the addition made to each premium to cover expenses of management, &c, having been thrown aside to enter into the business of each succeeding year as it may be received.

The result of a most careful valuation in accordance with this system showed that the increased value of the policies in force was £5165 16s., this being the sum, which with the net premiums, will enable the company exactly to pay every claim as it may be expected to mature.

In addition to this reserve, which exceeds the sum which would be retained in many highly respectable offices, the Board has continued to set aside the full sum they might have expected to have lost by death, being £7,231 5s. less £1,950, the gross amount of claims paid, or £5,281 5s.

The amount at the credit of the Assured in the Mutual Branch exceeds their proportion of the reserve thus required by £1226 19s. 2d. the true amount of profit realized, from which the Board have declared a dividend to those entitled to participate, namely, the Assured upon that branch of the first three years whose policies may continue in force at this date, amounting to 17 per cent. upon the premiums paid by them within the year ending 30th April, 1850, leaving a small balance of £45 3s. 6d. to enter into the dividend of next year.

For the cause of this slight reduction, (25 per cent. having been declared last year) reference is made to the Third Annual Report.

The reasons in favor of an early reduction of the table "For Life with Profits" were then given, accompanied with the information that such a change, if adopted, would cause a

In accordance with another statement in the Third Annual Report, Assurers for Joint Lives, Endowment Assurances, and Limited Payments, have been admitted to share in the profits of the Company. For this purpose new tables have been calculated based upon the same system as the one last referred to. The change has been well received, 14 Policies having been thus issued, and the Directors feel that more extended knowledge of the peculiar advantages of these systems of Assurance will lead to their being more generally adopted.

The various statements required by the Charter will be found attached. That of "Assets and Liabilities" shows the large surplus of £38,579 5s 1d, in favour of the Company; a sum, however, which cannot be estimated as profit, without large deductions for future expenses of management being made.

It will be observed that one Life Annuity has been purchased, and one Endowment Bond issued; as in this branch of the business of a Life Company the higher interest of money has even a greater effect than in Assurance, the Directors feel that a little consideration on the part of those requiring such protection will lead to a greatly increased business.

Mention must not be omitted that several parties have during the past year taken advantage of the liberal conditions of the Company in respect to Policies which they have permitted to lapse in consequence of their inability to continue the payment of premiums thereon, claiming for them "free policies," payable at death, and fairly representative of such premiums as they have paid.

It is a matter for congratulation that the expenditure of the Company, which the Directors have been careful should include as much as possible, all accounts for the past year, has been, especially when compared with the expenditure of other Companies of similar standing, extremely moderate.

The Board of Directors have further to report that they have deemed it conducive to the interests of the Company to purchase the Building at present, and for some time past, occupied as their offices.

The Receipt of monies for investment has increased; this Branch of the Company's business is worthy of attention, being advantageous to all parties.

Although the agents of the Company number about 50, it is only a few that have exerted themselves with any degree of success; the necessity for a General Agent, whose ap-

pointment dates some three years ago, and whose duty it is to visit the different Agencies, establish new ones, and generally exert himself to promote the interests of the Company, has been rendered singularly apparent; for not only has a large portion of the Company's business been the result of his exertions, but the practice of Life Assurance has been introduced in places where formerly people were almost ignorant of its name.

In conclusion, the Board of Directors cannot refrain from the remark that the career of the Company has hitherto been one of success; that its prospects, with Canada and the British North American Provinces for its field, are most flattering; and that it will ultimately become one of the most important, as it is one of the most useful, institutions of Canadian origin.

All of which is respectfully submitted.

HUGH C. BAKER,
President.

THOS. M. SIMONS,
Secretary.

The Chairman then read and explained the various Statements, and assured the Shareholders he would willingly reply to any questions, or give any information respecting the position of the Company, in his power. After which the following Resolutions were passed unanimously:

Moved by Andrew T. Kirby, Esq., of West Flamboro',
Seconded by Charles H. Stokoe, Esq., of Hamilton, and
Resolved.

"That the Report just read be adopted, and printed under the Superintendence of the Directors.

Moved by Robert Spence, Esq., *Warden* of the United Counties of Wentworth and Halton, seconded by Thomas C. Kerr, Esq., of Hamilton, and Resolved,

"That the thanks of the Stockholders are especially due, and are hereby tendered, to the President and Directors, for their ability in conducting, and zeal in promoting, the interests of the Company during the past year."

Moved by E. C. Thomas, Esq., *Sheriff* of the United County of Wentworth and Halton, seconded by James Bell Ewart, Esq., of Dundas, and Resolved,

"That the thanks of the Company are due, and are hereby tendered, to the Board of Directors, and Manager at Montreal, for their valuable attention to the interests of the Company."

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Moved by Robert Spence, Esq., of Dundas, seconded by Edmund Bradburne, Esq., of Toronto, and Resolved,

“That the marked thanks of the Stockholders are due and are hereby given, to the Secretary, Mr. Simons, for his unwearied attention to the duties of his Office and the interests of the Company.

Moved by P. S. Stevenson, Esq., of Hamilton, seconded by D. C. Gunn, Esq., and Resolved,

“That the Stockholders have heard with much gratification, that the exertions of the General Agent Mr. George W. Baker, and certain of the local Agents, have been deemed satisfactory and useful; and would offer to these parties the hearty thanks of the Company, and would express a hope that such of the Agents as have been less zealous in the responsible and arduous duties allotted to them, may be stimulated hereafter to increased exertions in the good cause of the promotion of Life Assurance.”

The Chairman stated, that the next business would be for the assembled Shareholders to appoint Scrutineers of votes, and then proceed to the election of Directors; the term of Office of those Gentlemen whose names stood first on the list of Directors having that day expired,—they were, however, eligible for re-election.

ROBERT SPENCE, and E. BRADBURNE, Esqrs., were then appointed Scrutineers, and the ballot having been taken, reported the following gentlemen duly re-elected by a Majority of votes, namely :—

MILES O'REILLY, Esq., of Hamilton.
 R. P. STREET, Esq., do.
 MR. SHERIFF THOMAS, do.
 JAMES HAMILTON, Esq. of Flamboro' West.
 JOHN YOUNG, Esq. of Hamilton.

ADVANTAGES OFFERED TO THE ASSURED IN THIS
COMPANY.

In addition to the accumulated premiums the security of an ample subscribed capital.

The option of assuring either with, or without profits, at rates lower than those offered by any other reliable Company transacting business in Canada; an advantage consequent upon their having been constructed upon a rate of interest which is more in accordance with the current rate of interest in the Province.

An annual division of profits; parties assuring previous to the 1st May in any year being entitled to participate in the dividend to be declared one year from the month of August next ensuing.

The option of receiving profits in "Cash," or of having them applied in "diminution" of all future payments, or as "bonus addition" to the sum assured payable at death.

The option of paying premiums in one sum, or yearly, or by semi-annual, or quarterly, instalments.

Policies granted payable at death equitably representative of the value of premiums paid thereon, in cases where parties allow their policies to lapse.

Policies purchased by the Company for an equitable consideration after five full premiums have been paid thereon.

Claims paid within three months after proof of death has been lodged to the satisfaction of the Board of Directors.

Fees for Medical examination paid by the Company.

Males assured according to their ages next birth-day, females according to their ages last birth-day.

No extra charge for sea risks in first class sailing, or steam vessels to, or from, any port in Europe.

Parties assured permitted to visit tropical and other climates beyond the limits of the Company on the payment of a moderate extra premium.

The Board of Directors meet weekly for the disposal of business.

A complete report of the Company's affairs, and ample statements of its receipts and expenditure, together with other valuable and statistical information, made on the first Tuesday in August in each year, and thereafter published for distribution amongst the assured, and others interested in the welfare of the Company.

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Comparative Statement of the Rates of the different Offices having Agencies in Canada, as exemplified in the whole Sum of the Premiuns charged by each to Assure £100 for life, with Profits, at ages from 15 to 60 inclusive.

Canada "New Rates"	£147	7	0
Colonial	154	2	2
American Companies (generally)	156	5	6
United Kingdom	156	7	10
Church of England	157	2	5
British Commercial	159	9	8
Eagle & Protector	160	11	4
National Loan Fund	161	4	0
Britannia (from 15 to 60) . . .	162	11	6

27	16	10	0	18	10	0	9	8	43	3	0	10	8	59	6	3	9	3	2	1
28	18	0	0	19	5	0	9	11	44	1	11	8	16	60	6	9	11	3	3	12
29	19	4	1	0	1	0	10	3	45	4	4	0	16		6	9		6	6	13
30	0	2	1	0	7	0	10	6		11	12	8	8		6	11		3	4	10

Table of Premiums, for Life, to Assure £100 on a Single Life—With Profits.

TABLE 1.

Age Next Birth-Day	Annual Premium.	Semi-Annual Instalment.	Quarter Instalment.	Age Next Birth-Day.	Annual Premium.	Semi-Annual Instalment.	Quarter Instalment.	Age Next Birth-Day.	Annual Premium.	Semi-Annual Instalment.	Quarter Instalment.
15	s. 8 d. 6	£ 0 14 s. 14 d. 7	£ 0 7 s. 7 d. 5	31	£ 2 5 s. 7 d. 10	£ 1 3 s. 4 d. 6	£ 0 4 s. 12 d. 4	46	£ 3 14 s. 0 d. 0	£ 1 17 s. 10 d. 10	£ 0 19 s. 4 d. 4
16	s. 9 d. 4	£ 0 15 s. 15 d. 0	£ 0 7 s. 7 d. 8	32	£ 2 7 s. 8 d. 2	£ 1 4 s. 4 d. 2	£ 0 4 s. 12 d. 8	47	£ 3 16 s. 4 d. 8	£ 1 19 s. 0 d. 2	£ 0 19 s. 0 d. 8
17	s. 10 d. 2	£ 0 15 s. 16 d. 0	£ 0 7 s. 7 d. 11	33	£ 2 8 s. 9 d. 10	£ 1 4 s. 5 d. 10	£ 0 4 s. 13 d. 0	48	£ 3 18 s. 8 d. 8	£ 1 19 s. 0 d. 2	£ 0 19 s. 0 d. 8
18	s. 11 d. 0	£ 0 16 s. 16 d. 3	£ 0 8 s. 8 d. 5	34	£ 2 11 s. 11 d. 4	£ 1 5 s. 7 d. 4	£ 0 4 s. 13 d. 6	49	£ 4 1 s. 5 d. 2	£ 2 0 s. 5 d. 6	£ 1 0 s. 5 d. 6
19	s. 12 d. 8	£ 0 16 s. 17 d. 8	£ 0 8 s. 8 d. 8	35	£ 2 13 s. 13 d. 0	£ 1 6 s. 8 d. 0	£ 0 4 s. 14 d. 0	50	£ 4 4 s. 9 d. 2	£ 2 1 s. 7 d. 8	£ 1 1 s. 7 d. 8
20	s. 13 d. 4	£ 0 17 s. 17 d. 2	£ 0 9 s. 9 d. 11	36	£ 2 15 s. 15 d. 4	£ 1 7 s. 9 d. 4	£ 0 4 s. 14 d. 6	51	£ 4 4 s. 9 d. 2	£ 2 1 s. 7 d. 8	£ 1 1 s. 7 d. 8
21	s. 14 d. 4	£ 0 17 s. 18 d. 8	£ 0 9 s. 9 d. 11	37	£ 2 17 s. 17 d. 8	£ 1 8 s. 10 d. 0	£ 0 4 s. 15 d. 0	52	£ 4 4 s. 9 d. 2	£ 2 1 s. 7 d. 8	£ 1 1 s. 7 d. 8
22	s. 15 d. 4	£ 0 18 s. 18 d. 2	£ 0 9 s. 9 d. 11	38	£ 2 19 s. 19 d. 2	£ 1 9 s. 11 d. 4	£ 0 4 s. 15 d. 6	53	£ 4 4 s. 9 d. 2	£ 2 1 s. 7 d. 8	£ 1 1 s. 7 d. 8
23	s. 16 d. 4	£ 0 18 s. 19 d. 0	£ 0 9 s. 9 d. 11	39	£ 2 22 s. 22 d. 0	£ 2 0 s. 12 d. 0	£ 0 4 s. 16 d. 0	54	£ 4 5 s. 10 d. 4	£ 2 2 s. 8 d. 0	£ 1 1 s. 8 d. 0
24	s. 17 d. 6	£ 0 19 s. 19 d. 6	£ 0 10 s. 10 d. 4	40	£ 2 33 s. 33 d. 0	£ 2 1 s. 13 d. 4	£ 0 4 s. 16 d. 6	55	£ 4 5 s. 10 d. 4	£ 2 2 s. 8 d. 0	£ 1 1 s. 8 d. 0
25	s. 19 d. 2	£ 0 20 s. 20 d. 2	£ 0 10 s. 10 d. 4	41	£ 2 35 s. 35 d. 0	£ 2 1 s. 14 d. 0	£ 0 4 s. 17 d. 0	56	£ 4 5 s. 10 d. 4	£ 2 2 s. 8 d. 0	£ 1 1 s. 8 d. 0
26	s. 20 d. 6	£ 0 21 s. 21 d. 6	£ 0 10 s. 10 d. 4	42	£ 2 37 s. 37 d. 0	£ 2 2 s. 15 d. 4	£ 0 4 s. 17 d. 6	57	£ 4 5 s. 10 d. 4	£ 2 2 s. 8 d. 0	£ 1 1 s. 8 d. 0
27	s. 22 d. 2	£ 0 22 s. 22 d. 2	£ 0 11 s. 11 d. 11	43	£ 2 39 s. 39 d. 0	£ 2 2 s. 16 d. 0	£ 0 4 s. 18 d. 0	58	£ 4 6 s. 11 d. 6	£ 2 3 s. 9 d. 6	£ 1 1 s. 9 d. 6
28	s. 23 d. 4	£ 0 22 s. 23 d. 4	£ 0 11 s. 11 d. 11	44	£ 2 41 s. 41 d. 0	£ 2 3 s. 17 d. 4	£ 0 4 s. 18 d. 6	59	£ 4 6 s. 11 d. 6	£ 2 3 s. 9 d. 6	£ 1 1 s. 9 d. 6
29	s. 24 d. 2	£ 0 23 s. 24 d. 2	£ 0 11 s. 11 d. 11	45	£ 2 43 s. 43 d. 0	£ 2 3 s. 18 d. 0	£ 0 4 s. 18 d. 18	60	£ 4 6 s. 11 d. 6	£ 2 3 s. 9 d. 6	£ 1 1 s. 9 d. 6
30	s. 25 d. 6	£ 0 24 s. 25 d. 6	£ 0 11 s. 11 d. 11		£ 2 45 s. 45 d. 0	£ 2 4 s. 19 d. 4	£ 0 4 s. 18 d. 18		£ 4 6 s. 11 d. 6	£ 2 3 s. 9 d. 6	£ 1 1 s. 9 d. 6

TABLE 2.

Age Next Birth-Day.	Annual Premium.	Semi-Annual Instalment.	Quarter Instalment.	Age Next Birth-Day.	Annual Premium.	Semi-Annual Instalment.	Quarter Instalment.	Age Next Birth-Day.	Annual Premium.	Semi-Annual Instalment.	Quarter Instalment.
15	£ s. d. 6 7 7	£ s. d. 13 10 6	£ s. d. 6 11 1	31	£ s. d. 1 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	46	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
16	£ s. d. 7 7 7	£ s. d. 13 10 6	£ s. d. 6 11 1	32	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	47	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
17	£ s. d. 7 8 8	£ s. d. 13 10 6	£ s. d. 6 11 1	33	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	48	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
18	£ s. d. 8 9 9	£ s. d. 14 11 4	£ s. d. 7 10 1	34	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	49	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
19	£ s. d. 9 9 9	£ s. d. 14 11 4	£ s. d. 7 10 1	35	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	50	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
20	£ s. d. 9 9 9	£ s. d. 15 11 4	£ s. d. 7 10 1	36	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	51	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
21	£ s. d. 10 11 1	£ s. d. 15 11 4	£ s. d. 8 10 1	37	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	52	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
22	£ s. d. 11 11 1	£ s. d. 16 12 2	£ s. d. 8 8 8	38	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	53	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
23	£ s. d. 11 11 1	£ s. d. 16 12 2	£ s. d. 8 8 8	39	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	54	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
24	£ s. d. 11 11 1	£ s. d. 17 13 3	£ s. d. 8 8 8	40	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	55	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
25	£ s. d. 11 11 1	£ s. d. 17 13 3	£ s. d. 8 8 8	41	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	56	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
26	£ s. d. 11 11 1	£ s. d. 18 14 4	£ s. d. 9 9 9	42	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	57	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
27	£ s. d. 11 11 1	£ s. d. 18 14 4	£ s. d. 9 9 9	43	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	58	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
28	£ s. d. 11 11 1	£ s. d. 19 15 5	£ s. d. 9 9 9	44	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	59	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
29	£ s. d. 11 11 1	£ s. d. 19 15 5	£ s. d. 10 10 10	45	£ s. d. 2 2 3	£ s. d. 1 1 1	£ s. d. 10 11 1	60	£ s. d. 3 8 3	£ s. d. 13 10 1	£ s. d. 17 11 3
30	£ s. d. 12 19 0	£ s. d. 20 16 6	£ s. d. 10 10 10								

Table of Premiums, for Life, to Assure £100 on a Single Life—Without Profits.

TABLE 3

Table of Limited Payments, with Profits, to Assure £100.

AGE.	15 YEARS.	20 YEARS.	25 YEARS.	30 YEARS.	35 YEARS.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
15	2 11 0	2 3 10	1 19 8	1 17 4	1 15 10
16	2 12 2	2 4 10	2 0 8	1 18 2	1 16 8
17	2 13 4	2 5 10	2 1 8	1 19 0	1 17 6
18	2 14 6	2 6 10	2 2 8	2 0 0	1 18 6
19	2 15 10	2 8 0	2 3 8	2 1 0	1 19 6
20	2 17 2	2 9 2	2 4 10	2 2 0	2 0 6
21	2 18 6	2 10 4	2 6 0	2 3 2	2 1 6
22	3 0 0	2 11 6	2 7 4	2 4 4	2 2 8
23	3 1 6	2 13 0	2 8 8	2 5 8	2 3 10
24	3 3 2	2 14 6	2 10 0	2 7 0	2 5 0
25	3 4 10	2 16 0	2 11 6	2 8 6	2 6 6
26	3 6 6	2 17 8	2 13 0	2 10 0	2 8 0
27	3 8 2	2 19 4	2 14 6	2 11 6	2 9 6
28	3 9 10	3 1 0	2 16 0	2 13 0	2 11 0
29	3 11 6	3 2 8	2 17 6	2 14 6	2 12 6
30	3 13 2	3 4 4	2 19 0	2 16 0	2 14 0
31	3 14 10	3 6 0	3 0 6		
32	3 16 6	3 7 6	3 2 0		
33	3 18 2	3 9 0	3 3 6		
34	3 19 10	3 10 6	3 5 0		
35	4 1 10	3 12 0	3 6 6		
36	4 3 10	3 14 0			
37	4 6 0	3 16 0			
38	4 8 2	3 18 0			
39	4 10 4	4 0 0			
40	4 12 6	4 2 0			
41	4 14 8				
42	4 16 10				
43	4 19 0				
44	5 1 0				
45	5 3 0				

A person aged 15 years next birth-day may secure £100 at death, for a yearly payment of £2 3s. 10d., ceasing on his attaining the age of 35 years, and participate in the profits of the Company.

Table of Lim

AGE.	15 YEARS.
	£ s.
15	2 3
16	2 4
17	2 5
18	2 6
19	2 7
20	2 9
21	2 10
22	2 11
23	2 12
24	2 13
25	2 14
26	2 15
27	2 16
28	3
29	3
30	3
31	3
32	3
33	3
34	3
35	3
36	3
37	3
38	3
39	3
40	3
41	3
42	3
43	3
44	3
45	3

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TABLE 4

Table of Limited Payments, without Profits, to Assure £100.

AGE.	15 YEARS.	20 YEARS.	25 YEARS.	30 YEARS.	35 YEARS.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
15	2 3 8	1 17 6	1 14 0	1 12 0	1 10 8
16	2 4 8	1 18 4	1 14 10	1 12 10	1 11 6
17	2 5 8	1 19 4	1 15 8	1 13 8	1 12 4
18	2 6 8	2 0 4	1 16 6	1 14 6	1 13 2
19	2 7 10	2 1 4	1 17 4	1 15 4	1 14 0
20	2 9 0	2 2 4	1 18 4	1 16 2	1 14 10
21	2 10 2	2 3 4	1 19 4	1 17 2	1 15 8
22	2 11 6	2 4 4	2 0 4	1 18 2	1 16 6
23	2 12 10	2 5 6	2 1 4	1 19 4	1 17 6
24	2 14 4	2 6 10	2 2 8	2 0 6	1 18 8
25	2 15 10	2 8 2	2 4 0	2 1 8	1 19 10
26	2 17 4	2 9 6	2 5 4	2 2 10	2 1 2
27	2 18 10	2 11 0	2 6 8	2 4 2	2 2 6
28	3 0 4	2 12 6	2 8 0	2 5 6	2 3 10
29	3 1 10	2 14 0	2 9 4	2 6 10	2 5 2
30	3 3 4	2 15 6	2 10 8	2 8 0	2 6 4
31	3 4 10	2 17 0	2 12 0		
32	3 6 4	2 18 6	2 13 4		
33	3 7 10	3 0 0	2 14 8		
34	3 9 4	3 1 6	2 16 0		
35	3 10 10	3 3 0	2 17 6		
36	3 12 6	3 4 6			
37	3 14 4	3 6 0			
38	3 16 2	3 7 6			
39	3 18 0	3 9 2			
40	3 19 10	3 10 10			
41	4 1 8				
42	4 3 6				
43	4 5 4				
44	4 7 2				
45	4 9 0				

A person aged 25 years next birth-day, may secure £100 at death, for a yearly payment of £2 8s. 2d, ceasing on his attaining the age of 45 years.

TABLE 5.

JOINT LIVES.

Death of First—With Profits.

Ages Next Birth- Day.	Premium			Ages Next Birth- Day.	Premium			Age Nex Birth Day.	Premium		
	£	s.	d.		£	s.	d.		£	s.	d.
15—15	2	11	2	25—25	3	5	8	40—40	4	17	10
20	2	14	4	30	3	11	0	45	5	4	8
25	2	19	0	35	3	16	4	50	5	16	2
30	3	4	8	40	4	3	8	55	6	19	10
35	3	10	6	45	4	12	0	60	8	13	6
40	3	18	4	50	5	4	6	45—45	5	10	6
45	4	7	2	55	6	7	6	50	6	1	8
50	5	0	2	60	8	1	10	55	7	4	6
55	6	2	10	30—30	3	15	8	60	8	17	4
60	7	17	4	35	4	0	8	50—50	6	12	8
20—20	2	17	6	40	4	7	6	55	7	14	4
25	3	1	10	45	4	15	6	60	9	6	0
30	3	7	0	50	5	7	8	55—55	8	15	0
35	3	12	6	55	6	11	4	60	10	5	10
40	4	0	8	60	8	5	6	60—60	11	16	0
45	4	8	8	35—35	4	5	2				
50	5	2	2	40	4	12	2				
55	6	4	8	45	4	19	0				
60	7	19	0	50	5	11	2				
				55	6	14	6				
				60	8	8	6				

Two persons, aged respectively 25 and 30, can secure the sum of £1,000, payable on the death of either to the survivor, by the annual payment of £35 10s., during the joint continuance of their two lives, and participate in the profits to be declared at, and subsequent to, that annual meeting which takes place next but one after the policy is issued.

TABLE 6.

JOINT LIVES.

Death of First—Without Profits.

Ages Next Birth-Day.	Premium			Ages Next Birth-Day.	Premium	Ages Next Birth-Day.	Premium				
	£	s.	d.				£	s.	d.		
15—15	2	5	6	25—25	2	18	10	40—40	4	9	8
20	2	8	4	30	3	3	6	45	4	15	10
25	2	12	6	35	3	8	10	50	5	6	2
30	2	17	6	40	3	16	4	55	6	4	10
35	3	3	2	45	4	4	6	60	7	15	0
40	3	11	0	50	4	15	8	45—45	5	1	0
45	3	19	8	55	5	14	10	50	5	10	6
50	4	11	10	60	7	4	6	55	6	9	0
55	5	11	6	30—30	3	8	2	60	7	18	4
60	7	0	6	35	3	13	2	50—50	5	18	6
20—20	2	11	0	40	4	0	4	55	6	17	10
25	2	15	0	45	4	7	6	60	8	6	2
30	3	0	0	50	4	18	6	55—55	7	16	4
35	3	5	4	55	5	17	2	60	9	3	10
40	3	13	2	60	7	7	8	60—60	10	10	10
45	4	1	4	35—35	3	17	8				
50	4	13	8	40	4	4	6				
55	5	12	2	45	4	10	8				
60	7	2	0	50	5	1	10				
				55	6	0	0				
				60	7	10	6				

Two persons, aged 25 and 30, respectively, can secure the sum of £1,000 at the death of either, by an annual payment of £31 15s.

TABLE 8.

AGE.	Payment Down.	Yearly Premium.	AGE.	Payment Down.	Yearly Premium.	AGE.	Payment Down.	Yearly Premium.
25	£ 4 s. 17 d.	£ 0 s. 14 d.	37	£ 7 s. 7 d.	£ 1 s. 1 d.	49	£ 8 s. 14 d.	£ 1 s. 5 d.
26	5 5 2	14 15	38	7 9 15	2 3 4	50	14 19 11	5 6 8
27	5 7 11	15 16	39	7 15 11	3 4 4	51	19 11 1	6 8 11
28	5 13 5	16 17	40	8 5 11	4 4 4	52	11 6 10	10 13 16
29	5 17 3	17 17	41	8 15 4	4 4 4	53	10 2 8	11 13 16
30	5 19 2	17 17	42	8 7 0	5 5 5	54	12 2 5	12 16 0
31	6 1 0	17 17	43	8 8 9	5 5 5	55	13 5 8	13 16 5
32	6 3 1	17 17	44	8 8 8	5 5 5	56	14 12 0	14 16 10
33	6 4 11	18 18	45	8 9 10	5 5 5	57	16 1 10	16 15 15
34	6 6 10	18 19	46	8 10 11	5 5 5	58	17 13 6	17 15 15
35	6 11 8	19 0	47	8 11 9	5 5 5	59	19 6 10	19 15 3
36	6 16 2	20 2	48	8 11 6	5 5 5	60	20 6 10	20 15 3

Table of Decreasing Temporary Assurance.
 TABLE calculated for Building Societies which have adopted the scale of £100
 Shares, 10s., monthly instalments, 7½d. for monthly expenses, and 10s. for
 monthly interest.
 FOR EVERY BORROWED SHARE.

TABLE 9.

Single Premiums—With Profits.

- A single payment of £12 10s at the age of 15 next birth-day, will yield . . £63 4 11 at death.
- A single payment of £12 10s, at the age of 20 next birth day, will yield . . £57 1 0 at death.
- A single payment of £12 10s, at the age of 25 next birth-day, will yield . . £50 16 1 at death.
- A single payment of £12 10s, at the age of 30 next birth-day, will yield . . £45 4 5 at death.
- A single payment of £12 10s, at the age of 35 next birth-day, will yield . . £40 12 9 at death.

TABLE 10.

Endowment Assurances.

THE ASSURED on this system can secure the payment of the Sum in the Policy to himself on his attaining a given age, or to his representatives, should his death occur before he attains that age.

ANNUAL PREMIUMS for the Assurance of £100, to be received at 50, 55, 60, or 65 years of age, or earlier in case of death.

Age next Birth-day	At 50	At 55.	At 60.	At 65
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	2 14 2	2 5 7	1 19 10	1 16 2
25	3 9 7	2 16 7	2 8 3	2 2 11
30	4 13 2	3 12 4	2 19 7	2 11 8
35	6 12 3	4 15 5	3 14 9	3 2 9
40	10 12 9	6 15 3	4 18 6	3 18 11
45	.. .. .	10 13 2	6 16 5	5 1 6
50	.. .. .	.. .. .	10 14 11	7 1 5
55	.. .. .	.. .. .	.. .. .	11 5 9

EXAMPLE.—A person, aged 30 next Birth-day can by an annual payment of £2 11s 8d secure the sum of £100 to his heirs at his death ; or, should he attain the age of 65, it will become immediately payable to himself.

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TABLE 11.

ENDOWMENTS.

To secure £100, payable on a child attaining 21.

Age next Birth-Day.	No. of Payments.	Premium.
1	Only 20 Payments.	£ s. d. 2 10 1
2	... 19	2 15 10
3	... 18	3 1 11
4	... 17	3 8 6
5	... 16	3 15 11
6	... 15	4 4 2
7	... 14	4 13 8
8	... 13	5 4 8
9	... 12	5 17 6
10	... 11	6 12 10
11	... 10	7 11 5

Suppose a child, six months old, was assured on the 1st. January, 1850, the twentieth payment would be on the 1st. January, 1869, and the child would not be entitled to the £100 until the 1st of July, 1870, still no payment would be due to the Company on the 1st. January, 1870.

The rates would be less if the agreement were to pay twenty-one premiums in all, and receive the £100 on the twenty-first birth-day.

Legal .
Sub-A
PL
Beuha
Dunhar
Hawke
Huntin
Melbou
St. Joh
St. An
St. Hy
Sherbro
Sorel .
Stanste
Three
H. W.

GENERAL ABSTRACT
Of the Estimated Liabilities and Assets of the "Canada Life Assurance Company," on the 30th of April, 1851.

LIABILITIES.		£	s.	d.	ASSETS.		£	s.	d.			
To 4½ per cent. paid on Capital Stock of £50,000.		2375	0	0	By Cash at Bankers	£482	10	9	946	14	0	
To Balance of monies lodged for accumulation, with interest to 30th April, 1851.		3037	0	5	By do in Agent's hands	464	3	3	610	0	0	
To present value of Capital Sums assured under 644 Policies for Life, including vested additions, say £268,427 2s 2d.		66981	9	4	By Bank Stock at par value				1759	5	11	
To present value of Capital sums assured under 21 Policies for a limited period, say £6,440.		1104	9	1	By Municipal Corporation Debentures do				11904	3	6	
To present value of one Life Annuity, £62	}	1456	9	0	By Terminable Annuity, secured on Real Estate, present value				355	4	2	
" " Deferred " £100		35	1	2	By Bills Receivable				111	0	2	
" " Endowment Bond.						By Premiums secured on Policies				3624	2	1
To Balance being surplus		74939	9	0	By Leasehold Property, Company's Offices				641	10	10	
		38579	5	1	By Office Furniture				132	1	3	
					By Interest to 30th April, 1851, on preceding securities				177	1	9	
		£			By Present value of income of £7605 17s 8d from life Premiums				90531	4	11	
					By present value of income of £324 14s 2d from life Premiums of a limited period				2776	5	6	
		£	113568	14	1				£	113568	14	1

HAMILTON, 5th August, 1851.

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THOS. M. SIMONS, Secretary.

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