

47a
1851
HAMILTON

THE
CANADA LIFE
ASSURANCE COMPANY'S
ALMANAC,
AND
REPOSITORY OF USEFUL KNOWLEDGE,
FOR THE YEAR
1851,

Being the Third after Leap Year.

HAMILTON :
OFFICE, 38 KING STREET.



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THE CANADA LIFE ASSURANCE

| MOON'S PHASES. | | | d. | h. | m. |
|----------------|---|---|----|----|----|
| New Moon | . | . | 1 | 17 | 27 |
| First Quarter | . | . | 9 | 23 | 04 |
| Full Moon | . | . | 16 | 23 | 25 |
| Last Quarter | . | . | 23 | 15 | 00 |
| New Moon | . | . | 31 | 12 | 45 |
| Apogee | . | . | 5 | 11 | |
| Perigee | . | . | 17 | 21 | |

Boast not thyself of to-morrow, for thou knowest not what a day may bring forth.

| M | W | Y | JANUARY. | Sun. | |
|-------|----|---|-------------------------------------|----------|-------|
| | | | | Toronto. | |
| D | D | D | | Ris. | Sets. |
| | | | | h. m. | h. m. |
| 1 W | 1 | | <i>Circumcision.</i> | 7 40 | 4 28 |
| 2 Th | 2 | | NEW MOON 5h. 27m. A.M. | 7 40 | 4 29 |
| 3 Fr | 3 | | Battle of Princeton, 1777. | 7 40 | 4 30 |
| 4 Sa | 4 | | Earthquake in Canada, 1663. | 7 39 | 4 31 |
| 5 SU | 5 | | Treaty bet'n Britain and U. S. '84. | 7 39 | 4 32 |
| 6 M | 6 | | <i>Epiphany.</i> | 7 39 | 4 33 |
| 7 Tu | 7 | | S.r T. Lawrence d. 1830. | 7 39 | 4 34 |
| 8 W | 8 | | Galileo d. 1642. | 7 39 | 4 35 |
| 9 Th | 9 | | Fontenelle d. 1757. | 7 38 | 4 36 |
| 10 Fr | 10 | | FIRST QUARTER, 11h. 04m. a.m. | 7 38 | 4 37 |
| 11 Sa | 11 | | Dr. Dwight d. 1753. | 7 38 | 4 38 |
| 12 SU | 12 | | Sir C. Bagot, Gov. Gen. 1842. | 7 38 | 4 40 |
| 13 M | 13 | | (12) Linnæus d. 1778. | 7 37 | 4 41 |
| 14 Tu | 14 | | Halley d. 1742. | 7 37 | 4 42 |
| 15 W | 15 | | General Wolfe b. 1726. | 7 37 | 4 43 |
| 16 Th | 16 | | Battle of Corunna, 1809. | 7 36 | 4 44 |
| 17 Fr | 17 | | FULL MOON, 11h. 25m. a.m. | 7 36 | 4 45 |
| 18 Sa | 18 | | Ciudad Rodrigo stormed '12. | 7 35 | 4 46 |
| 19 SU | 19 | | James Watt b. 1793. | 7 35 | 4 48 |
| 20 M | 20 | | Howard d. 1790. | 7 33 | 4 49 |
| 21 Tu | 21 | | ENTERS AQUARIUS. | 7 33 | 4 50 |
| 22 W | 22 | | Byron b. 1788. | 7 32 | 4 52 |
| 23 Th | 23 | | W. Pitt d. 1806. | 7 31 | 4 53 |
| 24 Fr | 24 | | LAST QUARTER, 3h., a.m. | 7 31 | 4 54 |
| 25 Sa | 25 | | Sir F. B. Head, Lt. Gov. '36. | 7 30 | 4 56 |
| 26 SU | 26 | | Francis Jeffrey d. 1850. | 7 29 | 4 57 |
| 27 M | 27 | | Mozart b. 1756. | 7 28 | 4 58 |
| 28 Tu | 28 | | Gibbon d. 1794. | 7 26 | 5 00 |
| 29 W | 29 | | George III. d. 1820. | 7 25 | 5 01 |
| 30 Th | 30 | | Charles 1st. beheaded 1643. | 7 25 | 5 03 |
| 31 Fr | 31 | | Earl of Elgin, Gov. Gen. '47. | 7 23 | 5 05 |

Better is a little with righteousness, than great revenues without right.

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LORD J.

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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 of their lives on the condition of paying to their respective heirs, or other 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 self-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 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*).

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*).

Opportunities neglected are unrecoverable.

It is good to begin well, but better to end well.

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Better is a little with righteousness, than great revenues without right.

THE CANADA LIFE ASSURANCE

| MOON'S PHASES. | | | d. | h. | m. |
|-------------------------|--|--|----|----|----|
| First Quarter | | | 7 | 15 | 39 |
| Full Moon | | | 15 | 10 | 11 |
| Last Quarter | | | 22 | 04 | 21 |
| Apogee | | | 1 | 19 | |
| Perigee | | | 15 | 08 | |

Cast thy bread upon the waters, for thou shalt find it after many days.

| M | W | Y | FEBRUARY. | | Sun. | |
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| D | D | D | | | Toronto. | Ris. Sets. |
| | | | | | h. m. | h. m. |
| 1 | Sa | 32 | NEW MOON, 0h. 45m., a m. | | 7 22 | 5 06 |
| 2 | SU | 33 | Candlemas. | | 7 21 | 5 07 |
| 3 | M | 34 | Hilary Term begins. | | 7 20 | 5 08 |
| 4 | Tu | 35 | Order of St. Patrick inst. 1783. | | 7 19 | 5 09 |
| 5 | W | 36 | Sir R. Peel b. 1788. | | 7 17 | 5 11 |
| 6 | Th | 36 | R. Lander d. 1834. | | 7 16 | 5 12 |
| 7 | Fr | 38 | (6) Battle of Elizabethtown, '13. | | 7 15 | 5 13 |
| 8 | Sa | 39 | FIRST QUARTER, 3h. 30m., a.m., | | 7 14 | 5 15 |
| 9 | SU | 40 | Canada ceded to Britain, 1763. | | 7 13 | 5 17 |
| 10 | M | 41 | Queen Victoria married, 1840. | | 7 12 | 5 18 |
| 11 | Tu | 42 | Lord Sydenham, Gov. Gen., '40 | | 7 11 | 5 19 |
| 12 | W | 48 | Lady Jane Grey beheaded 1554. | | 7 09 | 5 21 |
| 13 | Th | 44 | B. Cellini d. 1570. | | 7 07 | 5 22 |
| 14 | Fr | 45 | St. Valentine. | | 7 06 | 5 23 |
| 15 | Sa | 46 | FULL MOON, 10h. 11m., p.m. | | 7 04 | 5 24 |
| 16 | SU | 47 | Septuagesima. | | 7 02 | 5 26 |
| 17 | M | 48 | Partition of Poland, 1772. | | 7 01 | 5 27 |
| 18 | Tu | 49 | Canada settled, 1534. | | 6 59 | 5 29 |
| 19 | W | 50 | ENTERS PISCES. | | 6 58 | 5 30 |
| 20 | Th | 51 | Voltaire b. 1694. | | 6 57 | 5 31 |
| 21 | Fr | 52 | 92 Resolutions passed 1834. | | 6 55 | 5 33 |
| 22 | Sa | 53 | LAST QUARTER, 4h. 21m., p m. | | 6 54 | 5 34 |
| 23 | SU | 54 | Sir J. Reynolds d. 1792. | | 6 52 | 5 36 |
| 24 | M | 55 | Handel b. 1684. | | 6 50 | 5 37 |
| 25 | Tu | 56 | France, a Republic 1848. | | 6 48 | 5 38 |
| 26 | W | 57 | James Hervey b. 1714. | | 6 47 | 5 39 |
| 27 | Th | 58 | Sir J. Colborne, Admin. 1838. | | 6 45 | 5 41 |
| 28 | Fr | 59 | Montaigne b. 1533. | | 6 43 | 5 42 |
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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 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 purchaser of any life estate, or annuity, his principal, on the death of the person during whose life it was holden;—of rendering contingent property nearly equal, in point of security, to absolute property;—and, generally, as affording means of certain indemnity against 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 in the United States*).

ADVANTAGES OF LIFE ASSURANCE.

The Earl of Roseberry 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 advantage 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 whose lives are now insured, What is the *advantage* which you derive from investing your surplus income in

Pay as you go.

Make hay while the sun shines.

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Go to the ant, thou sluggard, consider her ways and be wise.

He becometh poor that dealeth with a slack hand ; but the hand of the diligent maketh rich.

| MOON'S PHASES. | | | d. | h. | m. |
|-------------------------|--|--|----|----|----|
| New Moon | | | 2 | 07 | 58 |
| First Quarter | | | 10 | 04 | 28 |
| Full Moon | | | 16 | 20 | 02 |
| Last Quarter | | | 23 | 20 | 09 |
| Apogee | | | 0 | 22 | |
| Perigee | | | 15 | 19 | |
| Apogee | | | 28 | 06 | |

| M | W | Y | D | D | D | MARCH. | Sun. | |
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| 1 | Sa | 60 | | | | St. David. | 6 42 | 5 44 |
| 2 | SU | 61 | | | | NEW MOON, 7h. 58m. p.m. | 6 41 | 5 45 |
| 3 | M | 62 | | | | Battle of Pointe au Pelée, 1838. | 6 39 | 5 46 |
| 4 | Tu | 63 | | | | First American Congress, '89. | 6 37 | 5 47 |
| 5 | W | 64 | | | | <i>Ash Wednesday.</i> | 6 35 | 5 49 |
| 6 | Th | 65 | | | | York named Toronto, 1834. | 6 34 | 5 49 |
| 7 | Fr | 66 | | | | William III. d. 1702. | 6 32 | 5 50 |
| 8 | Sa | 67 | | | | Hon. S. Smith, Admin. 1820. | 6 31 | 5 51 |
| 9 | SU | 68 | | | | Americus Vespucius b. 1451. | 6 29 | 5 53 |
| 10 | M | 69 | | | | FIRST QUARTER, 4h. 28m. p.m. | 6 27 | 5 55 |
| 11 | Tu | 70 | | | | Tasso b. 1544. | 6 25 | 5 56 |
| 12 | W | 71 | | | | Admiral Byng shot 1775. | 6 23 | 5 57 |
| 13 | Th | 72 | | | | Planet Herschel d. 1781. | 6 22 | 5 58 |
| 14 | Fr | 73 | | | | York, U.C., a Market town, '14. | 6 20 | 5 59 |
| 15 | Sa | 74 | | | | Cornwallis def. the Amer. 1781. | 6 18 | 6 01 |
| 16 | SU | 75 | | | | Boileau b. 1635. | 6 16 | 6 02 |
| 17 | M | 76 | | | | FULL MOON, 8h. 02m. a.m. | 6 15 | 6 03 |
| 18 | Tu | 77 | | | | (17) St. Patrick. | 6 12 | 6 04 |
| 19 | W | 78 | | | | Le Brun b. 1739. | 6 10 | 6 06 |
| 20 | Th | 79 | | | | Newton d. 1727. | 6 09 | 6 07 |
| 21 | Fr | 80 | | | | ENTERS ARIES, Spring comm's. | 6 06 | 6 08 |
| 22 | Sa | 81 | | | | Goethe d. 1832. | 6 05 | 6 09 |
| 23 | SU | 82 | | | | Sir W. Allan d. 1850. | 6 03 | 6 11 |
| 24 | M | 83 | | | | LAST QUARTER, 8h. 09m. a.m. | 6 01 | 6 12 |
| 25 | Tu | 84 | | | | <i>The Annunciation.</i> | 6 00 | 6 13 |
| 26 | W | 85 | | | | Bank of England incor. 1694. | 5 58 | 6 14 |
| 27 | Th | 86 | | | | Peace of Amiens, 1802. | 5 56 | 6 16 |
| 28 | Fr | 87 | | | | Planet Pallas disc. 1802. | 5 54 | 6 16 |
| 29 | Sa | 88 | | | | Swedenborg d. 1772. | 5 53 | 6 17 |
| 30 | SU | 89 | | | | Lord Metcalfe, Gov. Gen., '43. | 5 51 | 6 19 |
| 31 | M | 90 | | | | Haydn b. 1732. | 5 49 | 6 20 |

He that gathereth in summer is a wise son ; but he that sleepeth in harvest is a son that causeth shame.

Procrastination is the thief of time.

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Procrastination is the thief of time.

an Insurance Office?—more than half would reply, The certainty of my executors receiving a sum at my death, were that to take place to-morrow. 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 sums invested with compound interest.—(*De Morgan on Probabilities*).

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 importance, 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*).

A CLERGYMAN'S OPINION OF LIFE ASSURANCE.

The Rev. James 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

Prevention is better than cure.

| MOON'S PHASES. | | | d. | h. | m. |
|----------------|---|---|----|----|----|
| New Moon | . | . | 1 | 01 | 16 |
| First Quarter | . | . | 8 | 13 | 45 |
| Full Moon | . | . | 15 | 05 | 18 |
| Last Quarter | . | . | 22 | 13 | 41 |
| New Moon | . | . | 30 | 15 | 45 |
| Perigee | . | . | 13 | 01 | |
| Apogee | . | . | 24 | 23 | |

| M D | W D | Y D | APRIL. | Sun. | |
|--------|--------|--------|-------------------------------------|------------------|--------------|
| | | | | Toronto. Ris. | Sets. |
| | | | | <i>h. m.</i> | <i>h. m.</i> |
| 1 Tu | 91 | | NEW MOON, 1h. 16m. p.m. | 5 47 | 6 21 |
| 2 W | 92 | | Battle of Copenhagen 1801. | 5 46 | 6 22 |
| 3 Th | 93 | | Bishop Heber d. 1826. | 5 44 | 6 23 |
| 4 Fr | 94 | | O. Goldsmith d. 1774. | 5 42 | 6 24 |
| 5 Sa | 95 | | Stow d. 1605. | 5 40 | 6 26 |
| 6 SU | 96 | | Napoleon sent to Elba 1814. | 5 38 | 6 27 |
| 7 M | 97 | | Great Fire in Toronto 1849. | 5 36 | 6 28 |
| 8 Tu | 98 | | Hudson's Bay Com. estab. 1692. | 5 35 | 6 29 |
| 9 W | 99 | | FIRST QUARTER, 1h. 45m. a.m. | 5 33 | 6 31 |
| 10 Th | 100 | | Battle of Toulouse 1814. | 5 31 | 6 32 |
| 11 Fr | 101 | | Cor. of William and Mary 1689. | 5 30 | 6 33 |
| 12 Sa | 102 | | Dr. Young d. 1765. | 5 28 | 6 34 |
| 13 SU | 103 | | <i>Palm Sunday.</i> | 5 26 | 6 35 |
| 14 M | 104 | | Peace with France 1814. | 5 24 | 6 36 |
| 15 Tu | 105 | | FULL MOON, 5h. 18m. p.m. | 5 23 | 6 37 |
| 16 W | 106 | | Buffon d. 1788. | 5 21 | 6 39 |
| 17 Th | 107 | | Brock's Monument dest. 1840. | 5 19 | 6 40 |
| 18 Fr | 108 | | <i>Good Friday.</i> | 5 17 | 6 41 |
| 19 Sa | 109 | | Byron d. 1824. | 5 16 | 6 42 |
| 20 SU | 110 | | ENTERS Taurus, <i>Easter.</i> | 5 14 | 6 44 |
| 21 M | 111 | | Henry 7th d. 1509. | 5 13 | 6 45 |
| 22 Tu | 112 | | (23) St. George. | 5 11 | 6 46 |
| 23 W | 113 | | LAST QUARTER, 1h. 41m. a.m. | 5 09 | 6 47 |
| 24 Th | 114 | | Earl Cathcart, Gov. Gen. 1846. | 5 08 | 6 48 |
| 25 Fr | 115 | | Parliament Houses burnt '49. | 5 07 | 6 49 |
| 26 Sa | 116 | | D. Hume b. 1711. | 5 05 | 6 51 |
| 27 SU | 117 | | 3750 fam. im. into N. S., 1749. | 5 04 | 6 52 |
| 28 M | 118 | | Battle of York. U. C., 1813. | 5 02 | 6 53 |
| 29 Tu | 119 | | War with France decl. 1803. | 5 00 | 6 54 |
| 30 W | 120 | | 340 Policies issued 1849, 573-1850, | 5 00 | 6 55 |
| | | | by Canada Life Assurance Com. | | |

A light purse is a heavy purse.

A good layer-up is a good layer-out.

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existed, and would esteem it a kind Providence that led their deceased parent to connect himself with it, and thus secure for them an interest in its provisions." * * * "I feel it pleasant to be associated with men who are naturally led to take an interest, so far, in one another's welfare. For my part I cannot pass a member of the Scottish Provident on the streets without also involuntarily wishing him 'a sound mind in a sound body,' and that he may live happily and usefully, and, if not as long as Methuselah, yet aye and until the amount of his contributions has greatly exceeded the sum in his policy."

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 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.

"When it is considered, indeed, by what small increments of saving the means of insurance may be obtained, it is surprising that any instance should exist in which it is not effected. A few tavern visits less, an occasional mislaying of the key of the wine cellar, a tight stopper in the spirit bottle, a water-side visit put off till next year, a party omitted to be given, a slight forgetfulness of the length of time a coat or a silk gown has been in wear, and a score of other things of the kind, present an ample

Provide for the worst, and the best will save itself.

Quit not certainty for hope.

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A good layer-up is a good layer-out.

| MOON'S PHASES. | | | d. | h. | m. |
|----------------|---|---|----|----|----|
| First Quarter | . | . | 7 | 20 | 17 |
| Full Moon | . | . | 14 | 14 | 48 |
| Last Quarter | . | . | 22 | 07 | 48 |
| New Moon | . | . | 30 | 03 | 30 |
| Perigee | . | . | 10 | 14 | |
| Apogee | . | . | 22 | 18 | |

A pin a day is a goat a year.

| M | W | Y | MAY. | Sun. | |
|----|----|-----|------------------------------------|--------------|--------------|
| | | | | Toronto. | |
| D | D | D | | Ris. | Sets. |
| | | | | <i>h. m.</i> | <i>h. m.</i> |
| 1 | Th | 121 | NEW MOON, 3h. 45m. a.m. | 4 58 | 6 56 |
| 2 | Fr | 122 | Camden b. 1551. | 4 57 | 6 57 |
| 3 | Sa | 123 | Jamaica disc. 1494. | 4 55 | 6 59 |
| 4 | SU | 124 | Siege of Quebec raised 1776. | 4 54 | 7 00 |
| 5 | M | 125 | Napoleon d. 1821. | 4 53 | 7 01 |
| 6 | Tu | 126 | Oswego taken 1814. | 4 51 | 7 02 |
| 7 | W | 127 | Sir J. Suckling d. 1641. | 4 49 | 7 03 |
| 8 | Th | 128 | FIRST QUARTER, 8h. 17m. a.m. | 4 48 | 7 04 |
| 9 | Fr | 129 | Schiller d. 1805. | 4 47 | 7 05 |
| 10 | Sa | 130 | Battle of Lodi 1796. | 4 46 | 7 06 |
| 11 | SU | 131 | Lord Chatham d. 1778. | 4 45 | 7 07 |
| 12 | M | 132 | Strafford beheaded 1641. | 4 44 | 7 08 |
| 13 | Tu | 133 | Ann Boleyn beh. 1535. | 4 42 | 7 10 |
| 14 | W | 134 | Fahrenheit b. 1686. | 4 41 | 7 11 |
| 15 | Th | 135 | FULL MOON, 2h. 48m. a m. | 4 40 | 7 12 |
| 16 | Fr | 136 | Battle of Albuera, 1811. | 4 39 | 7 13 |
| 17 | Sa | 137 | Talleyrand d. 1838. | 4 38 | 7 14 |
| 18 | SU | 138 | Napoleon, Emperor 1804. | 4 37 | 7 15 |
| 19 | M | 139 | Sir C. Bagot d. 1843. | 4 36 | 7 16 |
| 20 | Tu | 140 | Columbus d. 1506. | 4 35 | 7 17 |
| 21 | W | 141 | ENTERS GEMINI. | 4 34 | 7 18 |
| 22 | Th | 142 | LAST QUARTER, 7h. 48m. p.m. | 4 33 | 7 19 |
| 23 | Fr | 143 | Battle of Ramilies 1706. | 4 32 | 7 20 |
| 24 | Sa | 144 | Queen Victoria b. 1819. | 4 32 | 7 21 |
| 25 | SU | 145 | <i>Rogation.</i> | 4 31 | 7 22 |
| 26 | M | 146 | Calvin d. 1564. | 4 31 | 7 23 |
| 27 | Tu | 147 | Fort George taken 1814. | 4 30 | 7 24 |
| 28 | W | 148 | T Moore b. 1780. | 4 29 | 7 25 |
| 29 | Th | 149 | <i>Ascension.</i> | 4 28 | 7 26 |
| 30 | Fr | 150 | NEW MOON, 3h. 30m. p.m. | 4 28 | 7 26 |
| 31 | Sa | 151 | 144 Policies issued C.L.A.C. 1848. | 4 27 | 7 27 |

A penny saved is a penny earned.

There's no general rule without exception.

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variety of sources for furnishing the small annual sum requisite to place a family in security. Many men, who have a strong perception of the importance of insuring their lives, unfortunately neglect to do so, from the belief that in a little time they will be in a better position to do so; next year trade may be more brisk, or an official salary may be increased, or an old aunt may die: but next year brings with it its own necessities: and even, if it did not, what peril is encountered in the delay? It should be borne in mind, that people can only insure when they are in the most perfect state of health. A whitened tongue, or a quickened pulse, find no passport of admission to a Life Office; and who shall say he is secure for a single hour from some derangement of system that shall bring these symptoms upon him? What anxiety must he, who is waiting for the proper moment to insure, sustain at every incipient approach of illness? The spasm he feels may be the herald of cholera; the sudden ache in the temple may be the courier of death."—(*Post Magazine Almanac*).

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 connexion, and start without one single life insured.—(*De Morgan on Probabilities*).

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

There's no general rule without exception.

A penny saved is a penny earned.

Strike while the iron is hot.

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12

THE CANADA LIFE ASSURANCE

| MOON'S PHASES. | | | d. | h. | m. |
|------------------------|---|---|----|----|----|
| First Quarter | . | . | 6 | 01 | 11 |
| Full Moon | . | . | 13 | 01 | 27 |
| Last Quarter | . | . | 21 | 01 | 18 |
| New Moon | . | . | 28 | 12 | 08 |
| Perigee | . | . | 4 | 20 | |
| Apogee | . | . | 19 | 13 | |

As you make your bed, so you must lay on it.

| M D | W D | Y D | JUNE. | Sun. | |
|--------|--------|--------|--------------------------------|--------------|--------------|
| | | | | Toronto. | |
| | | | | Ris. | Sets. |
| | | | | <i>h. m.</i> | <i>h. m.</i> |
| 1 | SU | 152 | Lord Howe's Victory, 1794. | 4 27 | 7 28 |
| 2 | M | 153 | Easter Term begins. | 4 27 | 7 29 |
| 3 | Tu | 154 | Dr. Hutton b. 1726. | 4 26 | 7 30 |
| 4 | W | 155 | Leopold K. of Belgians, 1831. | 4 26 | 7 31 |
| 5 | Th | 156 | King of Hanover b. 1771. | 4 25 | 7 31 |
| 6 | Fr | 157 | FIRST QUARTER, 1h. 11m. p.m. | 4 25 | 7 31 |
| 7 | Sa | 158 | Warburton d. 1779. | 4 24 | 7 32 |
| 8 | SU | 159 | <i>Whit Sunday.</i> | 4 24 | 7 32 |
| 9 | M | 160 | St. John's N. F. burnt, 1846. | 4 24 | 7 33 |
| 10 | Tu | 161 | Dolland b. 1706. | 4 24 | 7 34 |
| 11 | W | 162 | Hon. S. Smith, Admin, 1817. | 4 24 | 7 34 |
| 12 | Th | 163 | New York incor. 1665. | 4 24 | 7 35 |
| 13 | Fr | 164 | FULL MOON, 1h. 27m. p.m. | 4 24 | 7 36 |
| 14 | Sa | 165 | Easter Term ends. | 4 24 | 7 36 |
| 15 | SU | 166 | <i>Trinity.</i> | 4 23 | 7 37 |
| 16 | M | 167 | Marlborough d. 1722. | 4 23 | 7 37 |
| 17 | Tu | 168 | J. Wesley b. 1703. | 4 23 | 7 37 |
| 18 | W | 169 | Battle of Waterloo, 1815. | 4 23 | 7 38 |
| 19 | Th | 170 | <i>Corpus Christi.</i> | 4 23 | 7 39 |
| 20 | Fr | 171 | (21) LAST QR. 1h. 18m. p.m. | 4 23 | 7 39 |
| 21 | Sa | 172 | ENTERS CANCER. Sum. com. | 4 23 | 7 39 |
| 22 | SU | 173 | Machiavel d. 1527. | 4 23 | 7 39 |
| 23 | M | 174 | Leibnitz b. 1616. | 4 24 | 7 40 |
| 24 | Tu | 175 | Insurrection in Paris, 1848. | 4 24 | 7 40 |
| 25 | W | 176 | Battle of Bannockburn, 1314. | 4 25 | 7 40 |
| 26 | Th | 177 | G. White d. 1793. | 4 25 | 7 39 |
| 27 | Fr | 178 | Zschokke d. 1848. | 4 26 | 7 39 |
| 28 | Sa | 179 | Great Fire at Quebec, 1845. | 4 26 | 7 39 |
| 29 | SU | 180 | NEW MOON, 1h. 08m. a.m. | 4 27 | 7 39 |
| 30 | M | 181 | Sir P. Maitland, Lt.-Gov. '20. | 4 27 | 7 39 |
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A stitch in time saves nine.

Venture a small fish and catch a great one.

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A stitch in time saves nine.

Venture a small fish and catch a great one.

COMPANY'S ALMANAC.

13

only for himself, but that each 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).

IMPORTANCE OF LIFE ASSURANCE.

Among the many benefits which science and benevolence have jointly conferred upon the world, there 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, and so familiar have we become with the blessings it daily and hourly affords.--(*Hand Book of Life Assurance.*)

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 from our income a sufficient provision for our children would have been the work of time, prudence, and resolution. To lay by year by year little by little, and to see the earnings of youth and manhood growing in old age into important sums, is doubtless a pleasure and a satisfaction; but it is, at the

Use the means, and God will give you the blessing.

| MOON'S PHASES. | | | | d. | h. | m. |
|----------------|---|---|---|----|----|----|
| First Quarter | . | . | . | 5 | 5 | 51 |
| Full Moon | . | . | . | 12 | 13 | 57 |
| Last Quarter | . | . | . | 20 | 17 | 22 |
| New Moon | . | . | . | 27 | 21 | 23 |
| Apogee | . | . | . | 1 | 9 | |
| Perigee | . | . | . | 17 | 5 | |
| Apogee | . | . | . | 29 | 9 | |

| M | W | Y | JULY. | Sun | |
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| | | | | Ris. | Sets. |
| | | | | h. m. | h. m. |
| 1 | Tu | 182 | Sir E. P. Robinson, Lt.-Gv. 1815. | 4 27 | 7 39 |
| 2 | W | 183 | Sir R. Peel d. 1850. | 4 28 | 7 39 |
| 3 | Th | 184 | Quebec founded 1608. | 4 29 | 7 39 |
| 4 | Fr | 185 | Chateaubriand d. 1848. | 4 30 | 7 38 |
| 5 | Sa | 186 | FIRST QUARTER, 5h 51m. p.m. | 4 30 | 7 38 |
| 6 | SU | 187 | Battle of Maida, 1806. | 4 30 | 7 38 |
| 7 | M | 188 | Col. Simcoe, Lieut. Gov. 1792. | 4 31 | 7 38 |
| 8 | Tu | 189 | Burke d. 1797. | 4 32 | 7 38 |
| 9 | W | 190 | President Taylor d. 1850. | 4 33 | 7 27 |
| 10 | Th | 191 | Columbus b. 1447. | 4 34 | 1 37 |
| 11 | Fr | 192 | Lalande b. 1782. | 4 34 | 7 36 |
| 12 | Sa | 193 | Erasmus d. 1536. | 4 34 | 7 36 |
| 13 | SU | 194 | FULL MOON, 1h. 57m. a. m. | 4 35 | 7 36 |
| 14 | M | 195 | Mrs. Siddons b. 1755. | 4 36 | 7 35 |
| 15 | Tu | 196 | Detroit taken 1812. | 4 37 | 7 34 |
| 16 | W | 197 | Sir J. Reynolds b. 1723. | 4 38 | 7 34 |
| 17 | Th | 198 | Michilimackinac taken 1812. | 4 39 | 7 33 |
| 18 | Fr | 199 | Hampden d. 1643. | 4 40 | 7 32 |
| 19 | Sa | 200 | Princess Augusta b. 1822. | 4 41 | 7 31 |
| 20 | SU | 201 | Playfair d. 1819. | 4 42 | 7 30 |
| 21 | M | 202 | LAST QUARTER, 5h. 22m. a. m. | 4 43 | 7 29 |
| 22 | Tu | 203 | Battle of Salamanca 1812. | 4 43 | 7 29 |
| 23 | W | 204 | SUN ENTERS LEO. | 4 44 | 7 28 |
| 24 | Th | 205 | Gibraltar taken 1704. | 4 46 | 7 27 |
| 25 | Fr | 206 | Battle of Lundy's Lane, 1813. | 4 46 | 7 26 |
| 26 | Sa | 207 | Battle of Aboukir 1799. | 4 47 | 7 25 |
| 27 | SU | 208 | Revolution in France 1830. | 4 48 | 7 24 |
| 28 | M | 209 | NEW MOON, 9h. 23m., a.m. | 4 49 | 7 23 |
| 29 | Tu | 210 | Robespierre guillotined 1794. | 4 50 | 7 22 |
| 30 | W | 211 | Penn d. 1718. | 4 51 | 7 21 |
| 31 | Th | 212 | Thomas Gray d. 1771. | 4 52 | 7 20 |

Death is deaf, and hears no denial.

Cut your coat according to your cloth.

All men live by the living, and not by the dead.

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Cut your coat according to your cloth.

All men live by the living, and not by the dead.

COMPANY'S ALMANAC.

15

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 contingency 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.—(*Hand 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 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 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. Then 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.

Thrift is a good revenue.

THE CANADA LIFE ASSURANCE

| MOON'S PHASES. | | | |
|-------------------------|----|----|----|
| | d. | h. | m. |
| First Quarter | 3 | 11 | 50 |
| Full Moon | 11 | 4 | 26 |
| Last Quarter | 19 | 7 | 41 |
| New Moon | 26 | 4 | 3 |
| Apogee | 13 | 17 | |
| Perigee | 26 | 18 | |

| M | W | Y | D | D | D | AUGUST. | Sun. | |
|----|----|-----|-------------------------------------|---|---|---------|----------|-------|
| | | | | | | | Toronto. | |
| | | | | | | | Ris. | Sets. |
| | | | | | | | h. m. | h. m. |
| 1 | Fr | 213 | Lammas. | | | | 4 54 | 7 18 |
| 2 | Sa | 214 | Bat. of the Nile, 1798. | | | | 4 55 | 7 17 |
| 3 | SU | 215 | FIRST QR., 11h. 50m. p.m. | | | | 4 56 | 7 16 |
| 4 | M | 216 | Annual General Meeting Canada | | | | 4 57 | 7 15 |
| 5 | Tu | 217 | Life Assurance Company, 1851. | | | | 4 58 | 7 14 |
| 6 | W | 218 | Prince Alfred Ernest b. 1844. | | | | 4 59 | 7 13 |
| 7 | Th | 219 | Berzelius d. 1848. | | | | 5 07 | 7 12 |
| 8 | Fr | 220 | Canning d. 1827. | | | | 5 17 | 7 10 |
| 9 | Sa | 221 | Marryatt d. 1848. | | | | 5 27 | 7 8 |
| 10 | SU | 222 | Bat. of Bassano. | | | | 5 37 | 7 7 |
| 11 | M | 223 | FULL MOON, 4h. 26m. p.m. | | | | 5 57 | 5 5 |
| 12 | Tu | 224 | George IV. b. 1762. | | | | 5 67 | 4 4 |
| 13 | W | 225 | Sir P. Maitland, Lt.-Gov. 1818. | | | | 5 77 | 3 3 |
| 14 | Th | 226 | The Argus captured, 1814. | | | | 5 87 | 1 1 |
| 15 | Fr | 227 | Napoleon b. 1769. | | | | 5 96 | 59 |
| 16 | Sa | 228 | Andrew Marvel d. 1678. | | | | 5 106 | 58 |
| 17 | SU | 229 | Duchess of Kent b. 1786. | | | | 5 116 | 57 |
| 18 | M | 230 | (17) Gen. Hunter Lt.-Gov. '99. | | | | 5 126 | 56 |
| 19 | Tu | 231 | LAST QR., 7h. 41m. p.m. | | | | 5 136 | 54 |
| 20 | W | 232 | Treaty of Washington, 1842. | | | | 5 146 | 52 |
| 21 | Th | 233 | Can. Life Ass'ce. Com. estab. 1847. | | | | 5 166 | 50 |
| 22 | Fr | 234 | Battle of Bosworthfield 1485. | | | | 5 176 | 49 |
| 23 | Sa | 235 | ENTERS VIRGO. | | | | 5 186 | 47 |
| 24 | SU | 236 | Washington taken, 1814. | | | | 5 196 | 46 |
| 25 | M | 237 | Trinity Term begins. | | | | 5 206 | 44 |
| 26 | Tu | 238 | NEW MOON, 4h. 3m. p.m. | | | | 5 216 | 43 |
| 27 | W | 239 | Bat. of Long Island, 1776. | | | | 5 226 | 40 |
| 28 | Th | 240 | Grotius d. 1645. | | | | 5 246 | 38 |
| 29 | Fr | 241 | Locke b. 1632. | | | | 5 256 | 37 |
| 30 | Sa | 242 | Paley b. 1743. | | | | 5 266 | 36 |
| 31 | SU | 243 | Bunyan d. 1688. | | | | 5 276 | 34 |

Delays are dangerous.

Defer not till the evening what the morning may accomplish.

He doubles his gift who gives in time.

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| Sun. | | Defer not till the evening what the morning may accomplish. |
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| Toronto. | | |
| Ris. | Sets. | |
| <i>h. m.</i> | <i>h. m.</i> | |
| 4 54 | 7 18 | |
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| 5 7 | 7 1 | |
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| 27 | 6 | 34 |

He doubles his gift who gives in time.

COMPANY'S ALMANAC.

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 Company for a considerable sum; and, his health being good, the proposal was accepted, and the premium paid. 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.

"Moralists have often amused themselves by speculating about what a man would do, if he was again to become a boy with all the experience of his manhood. If this Society were to do so, I seriously and firmly believe that, if we were to begin our career in 1815, with the experience which we have gained between that time and the year 1850, we should walk in the very paths, nay in the very ruts by which we have reached our present state. My other inference—although it is something very like repeating the same sermon twice—is, that it is the duty of all of us to do all in our power to propagate a knowledge of this Institution, and still more to propagate a knowledge of the great duty, in this precarious life, of self-preservation by insurance. Some people talk as if there were too many societies of this kind. I do not agree with them; and I am perfectly certain that, if the public, and every individual in it, was adequately impressed with the importance of insuring their lives, there would not only not be many, but it would be found that there was perhaps a great deal too few. (Hear, hear). The great thing is to get the community steeped in the conviction that there

The truth is powerful and will ultimately prevail.

| MOON'S PHASES. | | | d. | h. | m. |
|----------------|---|---|----|----|----|
| First Quarter | . | . | 1 | 20 | 36 |
| Full Moon | . | . | 9 | 20 | 27 |
| Last Quarter | . | . | 17 | 20 | 12 |
| New Moon | . | . | 24 | 12 | 55 |
| Apogee | . | . | 9 | 23 | |
| Perigee | . | . | 24 | 5 | |

| M D | W D | Y D | SEPTEMBER. | Sun. | | | |
|--------|--------|--------|--------------------------------|----------|-------|-------|-------|
| | | | | Toronto. | | | |
| | | | | Ris. | | Sets. | |
| | | | | h | m. | h. | m. |
| 1 | M | 244 | Queen visits Scotland, 1842. | 5 | 28 | 6 | 32 |
| 2 | Tu | 245 | FIRST QUARTER, 8h. 36m. a. m. | 5 | 30 | 6 | 29 |
| 3 | W | 246 | Sir E. Coke d. 1633. | 5 | 30 | 6 | 28 |
| 4 | Th | 247 | River Hudson discovered, 1609. | 5 | 32 | 6 | 26 |
| 5 | Fr | 248 | The Boxer, captured 1814. | 5 | 33 | 6 | 25 |
| 6 | Sa | 249 | Trinity Term ends. | 5 | 34 | 6 | 23 |
| 7 | SU | 250 | H. More d. 1833. | 5 | 35 | 6 | 21 |
| 8 | M | 251 | Montreal sur. to British 1760. | 5 | 36 | 6 | 20 |
| 9 | Tu | 252 | Battle of Flodden 1513. | 5 | 37 | 6 | 18 |
| 10 | W | 253 | FULL MOON, 8h. 27m. a.m. | 5 | 38 | 6 | 16 |
| 11 | Th | 254 | Thomson b. 1700. | 5 | 39 | 6 | 15 |
| 12 | Fr | 255 | Battle at North Point 1814. | 5 | 40 | 6 | 13 |
| 13 | Sa | 256 | C. J. Fox d. 1806. | 5 | 41 | 6 | 11 |
| 14 | SU | 257 | Moscow burnt 1812. | 5 | 43 | 6 | 9 |
| 15 | M | 258 | Malta taken 1800. | 5 | 43 | 6 | 7 |
| 16 | Tu | 259 | New York taken 1776. | 5 | 45 | 6 | 5 |
| 17 | W | 260 | Sortie from Fort Erie 1814. | 5 | 46 | 6 | 3 |
| 18 | Th | 261 | LAST QUARTER, 8h. 12m. a.m. | 5 | 47 | 6 | 1 |
| 19 | Fr | 262 | Lord Sydenham d. 1841. | 5 | 48 | 6 | 0 |
| 20 | Sa | 263 | Demerara taken 1803. | 5 | 49 | 5 | 57 |
| 21 | SU | 264 | Sir W. Scott d. 1832. | 5 | 50 | 5 | 56 |
| 22 | M | 265 | Dr. Boerhaave d. 1733. | 5 | 52 | 5 | 54 |
| 23 | Tu | 266 | ENTERS LIBRA, Autumn com. | 5 | 52 | 5 | 52 |
| 24 | W | 267 | Camden b. 1501. | 5 | 53 | 5 | 50 |
| 25 | Th | 268 | NEW MOON, 0h. 55m. a. m. | 5 | 54 | 5 | 49 |
| 26 | Fr | 269 | Philadelphia captured 1777. | 5 | 55 | 5 | 47 |
| 27 | Sa | 270 | Nelson b. 1758. | 5 | 57 | 5 | 45 |
| 28 | SU | 271 | 2nd Voyage of Columbus 1495. | 5 | 59 | 5 | 43 |
| 29 | M | 272 | Michaelmas. | 6 | 00 | 5 | 40 |
| 30 | Tu | 273 | Whitfield 1770. | 6 | 15 | 5 | 39 |
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Down with the dust, (pay the money).

Deliberate slowly, execute promptly.

By taking pains today, we shall need the less pains to-morrow.

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Deliberate slowly, execute promptly.

By taking pains today, we shall need the less pains tomorrow.

is no way in which they can practise the great duty of prudence so well as by life insurance. All men are convinced that prudence is a virtue; but all men are not convinced that there is no form in which that virtue can be practised with so small a present sacrifice, contrasted with so great an ultimate reward. If you want any examples of this, I can tell you where you are to find them. You are not to seek for them here. You must go among the families of those who have been bereaved, and amongst whom the Society has already distributed greatly beyond a million of money. Go into these families, and ask them what they think of life insurance. They will tell you that, instead of thinking it unreasonable and useless, their only pang, even at the moment when they are experiencing the blessings of life insurance, is, that the head of their house had not carried it to a greater extent. Therefore, what you have to do, Gentlemen, is, in your various spheres, to urge this duty upon your friends, to urge it simply upon these two grounds, that no man can avoid death, and that no man can fix its period; but that insurance is a science which, out of individual irregularities, extracts laws of general uniformity; and thus converts the very precariousness of life into a method of correcting its uncertainty. These are the impressions made upon me; what yours are, I leave you to say."—(Lord Cockburn's Speech at Scottish Widow's Fund).

"There is something, I confess, in the principle and working of the Life Assurance system, which falls in better with my notion of the moral improvement of mankind than on the principle and working of Savings Banks. In the former self-denial is in exercise; in the latter the principle of acquisitiveness only. Now self-denial is ever noble and elevating to the character. And there is little risk of its going too far. But acquisitiveness grows, grows by imperceptible degrees, grows to a very commanding influence, grows often beyond any reasonable necessity for it, grows till it overmasters other principles that are higher and better, and till it can spare nothing to be devoted to the purposes of a generous and Christian benevolence. Man becomes of the earth, earthy—a very poor, selfish, unreasoning and unreasonable creature indeed, when he becomes the slave of this principle. Yet

Economy is the very foundation of real generosity.

| MOON'S PHASES. | | | |
|--------------------------|----|----|----|
| | d. | h. | m. |
| First Quarter | 1 | 9 | 13 |
| Full Moon | 9 | 13 | 16 |
| Last Quarter | 17 | 6 | 56 |
| New Moon | 23 | 21 | 43 |
| First Quarter, | 31 | 2 | 00 |
| Apogee | 7 | 2 | |
| Perigee | 22 | 15 | 1 |

| M | W | Y | D | D | D | OCTOBER. | Sun. | |
|----|----|-----|------------------------------------|---------------|---|----------|----------|--------|
| | | | | | | | Toronto. | |
| | | | | | | | Ris. | Sets. |
| | | | | | | | h. m. | h. m. |
| 1 | W | 274 | FIRST QR. | 9h. 13m. p.m. | | | 6 | 25 38 |
| 2 | Th | 275 | Major Andre executed | 1780. | | | 6 | 35 36 |
| 3 | Fr | 276 | Tillotson b. | 1720. | | | 6 | 45 34 |
| 4 | Sa | 277 | Belgian Indep. decl. | 1830. | | | 6 | 55 33 |
| 5 | SU | 278 | Bat. of the Thames, | 1813. | | | 6 | 65 32 |
| 6 | M | 279 | Louis Philippe b. | 1773. | | | 6 | 75 29 |
| 7 | Tu | 280 | Zimmerman d. | 1793. | | | 6 | 95 27 |
| 8 | W | 281 | Otho King of Greece, | 1832. | | | 6 | 105 26 |
| 9 | Th | 282 | Bat. of Savannah, | 1797. | | | 6 | 115 24 |
| 10 | Fr | 283 | Full Moon, | 1h. 16m. a.m. | | | 6 | 125 22 |
| 11 | Sa | 284 | The Bahamas disc. | 1492. | | | 6 | 145 20 |
| 12 | SU | 285 | Penn b. | 1745. | | | 6 | 155 19 |
| 13 | M | 286 | Gen. Brock killed | 1812. | | | 6 | 165 17 |
| 14 | Tu | 287 | Bat. of Jena | 1806. | | | 6 | 175 15 |
| 15 | W | 288 | L. E. Landon d. | 1838. | | | 6 | 195 13 |
| 16 | Th | 289 | Kosciusko d. | 1817. | | | 6 | 205 12 |
| 17 | Fr | 290 | LAST QR., | 6h. 56m. p.m. | | | 6 | 215 9 |
| 18 | Sa | 291 | Bat. of Leipsic, | 1813. | | | 6 | 225 8 |
| 19 | SU | 292 | H. K. White d. | 1806. | | | 6 | 245 6 |
| 20 | M | 293 | Bat. of Navarino, | 1827. | | | 6 | 255 5 |
| 21 | Tu | 294 | Nelson d. | 1805. | | | 6 | 275 3 |
| 22 | W | 295 | Cape Nicholas taken | 1693. | | | 6 | 285 2 |
| 23 | Th | 296 | ENTERS SCORPIO. | | | | 6 | 294 59 |
| 24 | Fr | 297 | NEW MOON, | 9h. 43m. a.m. | | | 6 | 304 58 |
| 25 | Sa | 298 | Battle of Agincourt, | 1415. | | | 6 | 314 57 |
| 26 | SU | 299 | Battle of Chateauguay, | 1813. | | | 6 | 324 56 |
| 27 | M | 300 | Capt. Cook b. | 1728. | | | 6 | 344 54 |
| 28 | Tu | 301 | Alfred the Great d. | 900. | | | 6 | 354 53 |
| 29 | W | 302 | First Policy issued by Canada Life | | | | 6 | 364 52 |
| 30 | Th | 303 | Assurance Company, | 1847.] | | | 6 | 384 50 |
| 31 | Fr | 304 | FIRST QUARTER, | 2h. p.m. | | | 6 | 404 48 |

Hell is paved with good intentions.

The only fence against the world, is a thorough knowledge of it.

First out your weakness, and you will have your strength.

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| 105 | 26 |
| 115 | 24 |
| 125 | 22 |
| 145 | 20 |
| 155 | 19 |
| 165 | 17 |
| 175 | 15 |
| 195 | 13 |
| 205 | 12 |
| 215 | 9 |
| 225 | 8 |
| 245 | 6 |
| 255 | 5 |
| 275 | 3 |
| 285 | 2 |
| 294 | 59 |
| 304 | 58 |
| 314 | 57 |
| 324 | 56 |
| 344 | 54 |
| 354 | 53 |
| 364 | 52 |
| 384 | 50 |
| 404 | 48 |

The only fence against the world, is a thorough knowledge of it.

First out your weakness, and you will have your strength.

it is a most important principle, notwithstanding, and to be cherished, if not over-cherished. I think it is one great benefit of the Life Assurance system, that it does away the temptation, in a great measure, for so over-cherishing it, and giving it such a habitual hold and mastery as is really degrading to the character, and injurious to the usefulness of the individual who is so enslaved. The two however are both useful and necessary, I mean the Life Assurance system and the Savings Bank system, and they do mutually assist each other, and correct each other, and make up for what is deficient in each other. The Savings Bank provides for contingencies, for which the Life Assurance does not provide, and it provides the security for continuing, even in unfavourable seasons, the payment of the rates of the Life Assurance. And the Life Assurance provides, and provides at once, for what the Savings Bank could only do, in a long period of time a period of time on which it is unsafe to calculate, while it also relieves and disengages the mind, and sets it free from the danger of acquiring such a habit of sordid parsimony as cannot be resisted effectually or rooted out. If I were to treat fully of the benefits of Life Assurance, it might be proper to state the advantage to be derived in business transactions from the possession of a Policy of Assurance, the facility which it affords for raising money, and the security which it gives for the ultimate payment of debts that have been incurred. It might be proper also to dwell on the various branches of Life Assurance business—in particular the granting of annuities. This is done on the same principles as to the average probability of life. And it is desirable in the case of those, who have a large sum which they can sink at once in exchange for a certain sum annually, this latter sum being larger than could be raised from ordinary interest. There can be no doubt that this can be often properly and advantageously done. Where the parties purchasing the annuities have none nearly connected with them, or depending on them, they obtain, during their life time, a larger amount of comfort than they could otherwise have enjoyed. It is manifest, however, that this use of Life Assurance, however often perfectly justifiable, does on the whole minister to selfishness, to immediate personal gratification in disregard of others ;

Want what you have, and you have what you want.

THE CANADA LIFE ASSURANCE

| MOON'S PHASES. | | | |
|-------------------------|----|----|----|
| | d. | h. | m. |
| Full Moon | 8 | 6 | 4 |
| Last Quarter | 15 | 16 | 5 |
| New Moon | 22 | 8 | 49 |
| First Quarter | 29 | 22 | 10 |
| Apogee | 3 | 14 | |
| Perigee | 19 | 16 | |

| M D | W D | Y D | NOVEMBER. | Sun. | |
|--------|--------|--------|----------------------------------|--------------|--------------|
| | | | | Toronto. | |
| | | | | Ris. | Sets. |
| 1 | Sa | 305 | <i>All Saints.</i> | <i>h. m.</i> | <i>h. m.</i> |
| 2 | SU | 306 | Rebellion in Lower Canada, 1838. | 6 41 | 4 47 |
| 3 | M | 307 | Princess Sophia b. 1777. | 6 43 | 4 45 |
| 4 | Tu | 308 | Bryant d. 1804. | 6 44 | 4 44 |
| 5 | W | 309 | Gunpowder Plot 1605. | 6 45 | 4 43 |
| 6 | Th | 310 | Riots at Montreal 1837. | 6 47 | 4 41 |
| 7 | Fr | 311 | Battle of Tippecanoe 1811. | 6 48 | 4 40 |
| 8 | Sa | 312 | FULL MOON, 6h. 4m. p.m. | 6 49 | 4 39 |
| 9 | SU | 313 | Prince of Wales b. 1841. | 6 50 | 4 38 |
| 10 | M | 314 | Luther b. 1483. | 6 51 | 4 37 |
| 11 | Tu | 315 | Battle of Williamsburg 1813. | 6 53 | 4 35 |
| 12 | W | 316 | Montreal taken 1775. | 6 54 | 4 34 |
| 13 | Th | 317 | Sympathisers at Prescott 1838. | 6 55 | 4 33 |
| 14 | Fr | 318 | Herschel b. 1738. | 6 56 | 4 32 |
| 15 | Sa | 319 | Battle of Arcole 1796 | 6 58 | 4 31 |
| 16 | SU | 320 | LAST QUARTER, 4h. 5m. a.m. | 7 04 | 30 |
| 17 | M | 321 | Michaelmas Term begins. | 7 14 | 29 |
| 18 | Tu | 322 | Cortes sailed for Mexico 1578. | 7 24 | 28 |
| 19 | W | 323 | Jay's Treaty 1794. | 7 34 | 27 |
| 20 | Th | 324 | Wolsey d. 1530. | 7 54 | 27 |
| 21 | Fr | 325 | (22) ENTERS SAGITTARIUS. | 7 64 | 26 |
| 22 | Sa | 326 | NEW MOON, 8h. 49m. p.m. | 7 74 | 25 |
| 23 | SU | 327 | Lieut. Weir murdered 1837 | 7 84 | 24 |
| 24 | M | 328 | Pius 9th fled from Rome 1849. | 7 104 | 24 |
| 25 | Tu | 329 | British evacuate N. Y. 1783. | 7 114 | 23 |
| 26 | W | 330 | East India Company incor. 1700. | 7 124 | 22 |
| 27 | Th | 331 | Princess Mary b. 1833. | 7 134 | 21 |
| 28 | Fr | 332 | Battle of Bexar 1835. | 7 154 | 21 |
| 29 | Sa | 333 | (30) Advent. St. Andrew's. | 5 164 | 20 |
| 30 | SU | 334 | FIRST QUARTER, 10h. 10m. a.m. | 7 174 | 19 |
| ... | ... | ... | ... | 7 184 | 19 |

Have not thy cloak to make, when it begins to rain.

Get thy spindle and distaff ready, and God will send flax.

What we do voluntarily, we are always prepared to do.

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| Toronto. |
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| 6 | 51 | 4 | 37 |
| 6 | 53 | 4 | 35 |
| 6 | 54 | 4 | 34 |
| 6 | 55 | 4 | 33 |
| 6 | 56 | 4 | 32 |
| 6 | 58 | 4 | 31 |
| 6 | 0 | 4 | 30 |
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| 12 | 4 | 22 | |
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| 18 | 4 | 19 | |
| ... | ... | ... | ... |

Get thy spindle and distaff ready, and God will send flax.

What we do voluntarily, we are always prepared to do.

while that other, on which I have chiefly dwelt, calls for self-denial, postpones self to the claims of others, and only ministers to self to the extent that its happiness is bound up in the happiness of others. The prevalence of this latter kind of assurance is symptomatic of higher principle, and a better state of domestic affections. It is said to prevail very much more in Britain, and in Holland; the other in France. On these, however, I do not dwell, nor on the peculiar advantages of one class of Offices over another, (the Mutual or the Mixed over the Proprietary,) nor on the rates of individual Offices, nor the steps to be taken in obtaining policies. These things can all be easily learned at the different offices in this city. My object is to make people visit these Offices, and especially to turn the attention of Mechanics and Labourers to the subject, for the purpose of their securing for their families the benefits which Life Assurance puts within their reach. This, indeed, is the only object which would have induced me, having such limited information on the subject, and having so little time at my disposal for increasing that information, to take up the subject at all. I have no idea that I can give to those who are in the habit of reading even slightly and cursorily, on the subject, any clearer views than they possess; though even they may be stirred up by the very mention of the subject to exercise a degree of prudence which hitherto they have not manifested, or to feel ashamed of a want of immediate self-denial and self-sacrifice, necessary to secure the future comfort of those that are dearest to them. But I do hope that, either directly or indirectly, the subject will thus be suggested to many, who might not otherwise have thought of it, and that it will be explained to them, that the benefits of the Life Assurance system belong not to the higher classes of society only, but are within the reach of almost all. Most of the Insurance Companies give policies for £50. The annual payment of about six dollars by a person beginning at thirty years of age would secure that sum to his family at his death. But there is not a Mechanic, and hardly a sober, industrious Labourer, who could not set apart double the sum, if he were only duly impressed with a sense of the utility, the advantage and the duty of doing it. Suppose the money wasted, and worse than wasted, on tobacco and ardent

Undertake deliberately, but, having begun, persevere.

| MOON'S PHASES. | | | |
|-------------------------|----|----|----|
| | d. | h. | m. |
| Full Moon | 7 | 22 | 10 |
| Last Quarter | 15 | 0 | 10 |
| New Moon | 21 | 22 | 17 |
| First Quarter | 29 | 19 | 58 |
| Apogee | 1 | 9 | |
| Perigee | 16 | 14 | |
| Apogee | 29 | 6 | |

| M D | W D | Y D | DECEMBER. | Sun. | |
|--------|--------|--------|-------------------------------|--------------|--------------|
| | | | | Toronto. | |
| | | | | Ris. | Sets. |
| | | | | <i>h. m.</i> | <i>h. m.</i> |
| 1 | M | 335 | Bat. of Austerlitz 1805. | 7 19 | 4 19 |
| 2 | Tu | 336 | Napoleon crowned 1804. | 7 21 | 4 19 |
| 3 | W | 337 | Bat. of Hohenlinden 1805. | 7 21 | 4 19 |
| 4 | Th | 338 | Richelieu b 1642. | 7 22 | 4 18 |
| 5 | Fr | 339 | Marshal Ney shot 1815. | 7 24 | 4 18 |
| 6 | Sa | 340 | V. Knox died 1821. | 7 25 | 4 17 |
| 7 | SU | 341 | Rebels def. at Toronto, 1837. | 7 26 | 4 17 |
| 8 | M | 342 | FULL MOON, 10h. 10m. a.m. | 7 27 | 4 17 |
| 9 | Tu | 343 | (8) Conception. | 7 28 | 4 18 |
| 10 | W | 344 | Wilna taken by Russia 1812. | 7 28 | 4 18 |
| 11 | Th | 345 | Charles 12th killed 1718. | 7 29 | 4 18 |
| 12 | Fr | 346 | Brunel died 1849. | 7 30 | 4 18 |
| 13 | Sa | 347 | Dr. Johnson died 1784. | 7 31 | 4 18 |
| 14 | SU | 348 | Washington died 1799. | 7 32 | 4 18 |
| 15 | M | 349 | LAST QUAR., 12h. 10m. p.m. | 7 32 | 4 18 |
| 16 | Tu | 350 | G. Whitfield born 1714. | 7 33 | 4 19 |
| 17 | W | 351 | Bolivar died 1830. | 7 33 | 4 19 |
| 18 | Th | 352 | Sir H. Davy born 1778. | 7 34 | 4 20 |
| 19 | Fr | 353 | Bat. of Niagara 1813. | 7 34 | 4 20 |
| 20 | Sa | 354 | Gray born 1716. | 7 36 | 4 20 |
| 21 | SU | 355 | (22) ENTERS CAPRICORNUS. | 7 36 | 4 20 |
| 22 | M | 356 | New Moon, 10h. 17m. a.m. | 7 37 | 4 21 |
| 23 | Tu | 357 | Newton born 1642. | 7 37 | 4 21 |
| 24 | W | 358 | Treaty of Ghent 1814. | 7 38 | 4 22 |
| 25 | Th | 359 | Christmas. | 7 38 | 4 23 |
| 26 | Fr | 360 | St. Stephen. | 7 38 | 4 24 |
| 27 | Sa | 361 | Belgium indep. ack'd 1830. | 7 38 | 4 24 |
| 28 | SU | 362 | Buffalo burnt 1813. | 7 39 | 4 25 |
| 29 | M | 363 | Coleridge born 1772. | 7 39 | 4 25 |
| 30 | Tu | 364 | FIRST QUAR., 7h. 58m. a.m. | 7 39 | 4 26 |
| 31 | W | 365 | Wickliffe died 1387. | 7 39 | 4 27 |

He that goes a borrowing, goes a sorrowing.

It is better to do well, than to say well.

Our actions are the only little deeds of which we cannot be disinherited.

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It is better to do well, than to say well.

Our actions are the only little deeds of which we cannot be disinherited.

spirits, were set apart for the purpose in almost every instance, the object would be gained, and multitudes of families would be preserved in comfort, and in favourable circumstances for their moral well-being and improvement, which, upon the death of the husband and father, would otherwise be plunged into destitution and wretchedness. It would be a good object to attain this, by any retrenchment or self-denial. How much better by that to which I have alluded. That would involve no sacrifice of present comfort in a family in lieu of future advantage. It would be a great and immediate advantage in itself to all concerned. It is surely a miserable proof of mean selfishness and unreasoning folly, if a man, for the sake of his own family, will not only not sacrifice some real present good, but will not even renounce a superfluity, frequently the cause of so much evil and misery to himself and all belonging to him.

"At all events let them not have the folly or the hypocrisy to say, as is sometimes said by those who neglect this precaution, that they trust to Providence. What right has any man to trust to Providence to do for him, directly or through the medium of others, what He has enabled him to do for himself? The wisdom and goodness of Providence appear in giving him this power, and placing him in circumstances in which he can exercise it. Not trust in Providence, but disregard of Providence, and of His plain and manifest design, is shown by neglecting to use that power. Would a man show his trust in Providence by entertaining the expectation, that, though he neither ploughed nor sowed, somehow a crop might spring up, which he would be permitted to reap? Is not the right trust shown by ploughing and sowing, planting and watering, and then after all, looking to Providence for the increase? All that our limited power and wisdom can accomplish, it behoves us to do; and, after it is done, to whatever length it goes, there will still remain abundant scope for the exercise of trust in the goodness of Providence. The secondary causes which we can discern, and over which alone we have any sort of influence, are connected with a long chain of others which are hidden in obscurity from us, and which are in the hand of God alone."—(Rev. Dr. Cook, Quebec).

Few, who complain of the brevity of life, are aware of its value.

THE 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, Princess *Victoria Adelaide Mary Louisa*, b. Nov. 21st, 1840; *Albert Edward, Prince of Wales*, b. Nov. 9th, 1841; *Alice Maud Mary*, b. April 26th, 1843; *Alfred Ernest Albert, Duke of Kent*, b. August 6th, 1841; *Helena Augusta Victoria*, b. May 25th, 1846; *Louisa Carolina Alberta*, b. March 18th, 1848; *Arthur William Patrick Albert*, b. May 1, 1849.

HEIRS PRESUMPTIVE.

1. Ernest Augustus, Duke of Cumberland, King of Hanover, b. 5th June, 1771. Issue, 2, Prince George, b. 27th May, 1819.

3. George, Duke of Cambridge, b. 26th March, 1819.

4. Princess Augusta, b. 19th July, 1822. 5. Princess Mary, b. Nov. 27th, 1833.

6. Princess Mary, Duchess Dowager of Gloucester, b. 25th April, 1776.

MOTHER OF THE QUEEN.—VICTORIA MARIA LOUISA, Duchess of Kent, b. Aug. 17th, 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 Privy Council—Marquis of Lansdowne.

Lord Privy Seal—Earl of Minto.

Home Secretary—Sir George Grey, Bart.

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.

Paymaster-General and Vice-President of Board of Trade—Earl of Grenville.

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 compose the Cabinet.

When prudence is not, fortitude loses its name and nature.

He that knows not how to economise, must be a perpetual slave.

Actions should be valued for their utility, not for their splendour.

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Solicitor
Lord Adv
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He that knows not how to economise, must be a perpetual slave.

Actions should be valued for their utility, not for their splendour.

He, who does the best he can, may satisfy his conscience.

COMPANY'S ALMANAC.

27

HER MAJESTY'S MINISTERS—*Continued.*

Commander-in-Chief—Duke of Wellington.
 Secretary at War—Hon. Fox Maule.
 Lord Chamberlain—Marquis of Breadalbane.
 Lord Steward—Earl Fortescue.
 Master of the Horse—Duke of Norfolk.
 Master of the Buckhounds—Earl of Besborough.
 Master of the Mint—R. Lalor Sheil.
 Master-General of the Ordnance—Marquis of Anglesea.
 Lord Lieutenant of Ireland—Earl of Clarendon.
 Chief Secretary of Ireland—Sir W. Somerville.
 Attorney General of England—Sir John Jarvis.
 Solicitor General of England—Sir John Romilly.
 Lord Advocate of Scotland—A. Rutherford.
 Solicitor General of Scotland—Sir H. P. Cockburn.
 Attorney General of Ireland—J. H. Morahan.
 Solicitor General of Ireland—John Hatchel.

COLONIAL SECRETARY'S OFFICE.

Under Secretaries—Benjamin Hawes, H. Merivale.
 Chief Clerk—Peter Smith.
 Librarian and Keeper of Records—George Mayer.

PROVINCE OF CANADA.

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.

Lieutenant Colonel the Hon. R. Bruce, *Governor's Secretary and Military Secretary*; Lieutenant Colonel Edmund W. R. Antrobus, *Provincial Aide-de-Camp*; Lieutenant Colonel Alphonse De Salaberry, *Extra Provincial Aide-de-Camp*. *Clerks to Governor General's Secretary*—H. Cotton, W. R. Bartlett, and M. Turnor.

EXECUTIVE COUNCIL.

President of the Council—the Hon. Joseph Bourret.
 Attorney General East—the Hon. L. H. Lafontaine.
 Provincial Secretary and Registrar—the Hon. J. Leslie.
 Attorney General West—the Hon. R. Baldwin.

EXECUTIVE COUNCIL--continued.

Inspector-General—the Hon. Francis Hincks
 Commissioner of Crown Lands—the Hon. J. H. Price.
 Receiver General—the Hon. E. P. Taché.
 Chief Commissioner of Public Works—the Hon. W. H. Merritt.

OFFICERS OF THE EXECUTIVE COUNCIL.—Clerk—John Joseph; Assistant, William H. Lee. Clerks—S. B. Smith, F. Vallerand, W. A. Himsforth, and O. Coté.

LAW OFFICERS OF THE CROWN.—Attorney General East, Hon. L. H. Lafontaine; do., do., West, Hon. R. Baldwin; Solicitor General East—L. T. Drummond; do., do., West—John S. Macdonald. Clerk to Attorney General—R. S. M. Bouchette.

PROVINCIAL SECRETARY'S OFFICE.—Provincial Secretary, Hon. James Leslie; Assistant Provincial Secretary West, E. A. Meredith; Chief Clerk, T. D. Harrington; Clerks, Grant Powell, Henry E. Steele, Chas. J. Birch, C. St. George Yarwood. Assistant Provincial Secretary East, E. Parent; Clerks, Thomas Ross, Henry Jarmy, W. H. Jones, A. R. Roche, S. Tétu, and W. Wright.

PROVINCIAL REGISTRAR'S OFFICE.—Provincial Registrar, Hon. James Leslie; Deputy Provincial Registrar, ——— Clerks, Wm. Kent, and George H. Lane.

INSPECTOR GENERAL'S OFFICE.—Inspector General, Hon. Francis Hincks; Deputy Inspector General, Joseph Cary; Corresponding Clerk, Matthew Ryan; Book-keepers, W. Dickinson and N. Godard; Clerks, D. A. Ross, J. Drysdale and A. Cary. *Customs Branch.* —W. Dunscomb, Commissioner of Customs; A. S. Menzies. 1st Clerk; H. H. Duffil, 2nd do.; J. R. Audy, extra do.

COLLECTORS OF CUSTOMS.—Montreal, T. Boutillier; Quebec, H. Jessop; St. Johns, W. McCrae; Philipsburg, P. P. Russell; Coteau du Lac, J. Perrigo; Stanstead, J. Thompson; Beauce, T. J. Taschereau; Dundee, John Cameron; Lacolle, Thomas Gordon; Compton, Abolished; Clarenceville, Charles Stewart; Hemmingford, C. N. Johnson; Hereford, Robert Vincent; Huntingdon, James Botham; Russeltown, John Davidson; Eaton, Abolished; Frelighsburg, A. Kemp; Potton,

Fear debilitates, but hope animates and serves us.

Be quick, but not impetuous; be firm, but not obstinate.

A wise man despises not the opinion of the world.

James H.
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 Richard S
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 Assistants
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 J. Donagh
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CIL—Clerk
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Assistant
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Be quick, but not impetuous; be firm, but not obstinate.

A wise man despises not the opinion of the world.

James H. McVey; Sutton. B. Seaton: St. Regis, W. B. Gwyn; Amherstburgh, F. Caldwell; Belleville, S. S. Finden; Bath, C. McKenzie; Brockville, W. B. Simpson; Bond Head, E. Clark; Bruce, Henry Acton; Bytown, Duncan Graham; Chippewa, O. T. Macklem; Cornwall, J. C. Wood; Cobourg, W. H. Kittson; Chatham, W. Cosgrove; Dickenson's Landing, J. Verner; Dunville, W. B. Sheehan; Elgin, Alex. McMillan; Fort Erie, J. Kerby; Gananoque, E. Webster; Goderich, John Galt; Grafton, S. S. Walsh; Hamilton, John Davidson; Hallowell or Picton, John P. Roblin; Kingston, James Hopkirk; Maria Town, A. McDonnell; Maitland, D. Jones; Niagara, Thomas McCormick; Newcastle, Joseph Bertram; Oakville, R. K. Chisholm; Owen's Sound, R. Carney; Penetanguishene, Wm. Simpson; Prescott, A. Jones; Port Burwell, J. P. Bellaire; Port Credit, J. R. Yielding; Port Colborne, Thomas Parke; Port Darlington, H. S. Reid; Port Dalhousie, John Clark; Port Dover, F. H. Haycock; Port Hope, M. F. Whitehead; Port Milford, R. K. Bullock; Port Sarnia, R. E. Vidal; Port Stanley, Richard Smith; Port Rowan, G. J. Reade; Queenston, G. McMicken; Riviere aux Raisins, Wm. Robinson; Rondeau, Thomas Cronyn; Sandwich, James F. Elliott; Sault Ste. Marie, Joseph Wilson; Toronto, W. F. Meudell; Wallaceburgh, John Bell; Wellington, Thomas Worthington; Whitby, Wm. Warren.

CROWN LANDS DEPARTMENT, C. W.—Commissioner, Hon. James H. Price; Accountant, Alex. McNabb; Assistants do., Charles Shay and Charles W. Maçon; Correspondence, &c., J. C. Turbutt, W. F. Witcher, J. Donagh; Senior Surveyor, Andrew Russell; Assist. do. and Draftsman, Thomas Devine; Chief Clerk, W. Spragge; Clerks, Thomas Hector, H. J. Jones, F. T. Roche, J. Alley, Fred. A. Hall. Employed under Act 12 Vic. ch. 31—W. M. Dawson, George A. Holmes. Lower Canada Branch—Office in Montreal.—Ass't. Commissioner of Crown Lands, ———; Surveying;—Joseph Bouchette, Senior Surveyor; E. T. Fletcher, 2nd do. do. and Draftsman; P. L. Morin, 3rd do. do. do.; E. A. Labrasse, Copying Clerk. Correspondence;—J. Langevin, Chief Clerk; N. F. Laurent, Ass't. Corresponding Clerk; T. Hammond, Copying Clerk.

He that trusteth to the world is sure to be deceived.

J. C. Gibb.
F. Fortier,
Provincial Land
—Hon. J.
Booth, Al-
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Boucher,
H. Mar-
School-
Forrest,
Surgeon,
LL.D.;

Reckon not life by length of years, but by good actions.

In the voyage of life content is the safest pilot.

COMPANY'S ALMANAC.

31

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

QUEEN'S PRINTER—Stewart Derbyshire and George
Desbarats, Montreal and Toronto,

LEGISLATIVE COUNCIL OF CANADA.

Hon. R. E. CARON, Speaker.

| NAMES. | RESIDENCES. |
|-------------------------------------|-----------------------------|
| Hon. R. S. Jameson . . | <i>Toronto.</i> |
| " P. B. DeBlaquiere | <i>Toronto.</i> |
| " Peter McGill . . . | <i>Montreal.</i> |
| " R. B. Sullivan . . | <i>Toronto.</i> |
| " R. E. Caron . . . | <i>Quebec.</i> |
| " W. Morris | <i>Montreal.</i> |
| " A. Fraser | <i>Fraserfield.</i> |
| " J. Crooks | <i>Flamboro' West.</i> |
| " A. Ferguson . . . | <i>Flamboro' East.</i> |
| " J. Macaulay . . . | <i>Kingston.</i> |
| " J. Hamilton . . . | <i>Kingston.</i> |
| " F. W. Bruneau . . | <i>Montarville.</i> |
| " A. Ferrie | <i>Montreal.</i> |
| " P. H. Knowlton . | <i>Brome.</i> |
| " T. McKay | <i>New Edinburgh.</i> |
| " P. H. Moore . . . | <i>St. Armand.</i> |
| " A. Dionne | <i>Kamouraska.</i> |
| " J. Dionne | <i>St. Pre les Becquet.</i> |
| " G. J. Goodhue . . | <i>London.</i> |
| " W. Walker | <i>Quebec.</i> |
| " C. Widmer | <i>Toronto.</i> |
| " J. Æ. Irving . . . | <i>Toronto.</i> |
| " Louis Massue . . . | <i>Quebec.</i> |
| " P. Boucher De } Boucherville } | <i>Boucherville.</i> |
| " J. Morris | <i>Brockville.</i> |
| " J. Gordon | <i>Toronto.</i> |
| " H. Pinhey | <i>March.</i> |
| " J. Ferrier | <i>Montreal.</i> |
| " R. Matheson . . . | <i>Perth.</i> |
| " G S. Boulton . . | <i>Cobourg.</i> |
| " D. B. Viger . . . | <i>Montreal.</i> |

Nothing requires a stricter economy than our benevolence.

LEGISLATIVE COUNCIL--*continued.*

| NAMES. | RESIDENCES. |
|----------------------|-----------------------|
| " E. P. Taché . . . | <i>Montreal.</i> |
| " James Leslie . . . | <i>Montreal.</i> |
| " Fred. A. Quesnel . | <i>Montreal.</i> |
| " J. Bourret | <i>Montreal.</i> |
| " G. S. DeBeaujeu . | <i>Coteau du Lac.</i> |
| " J. Ross | <i>Belleville.</i> |
| " L. Méthot | <i>St. Croix.</i> |
| " J. O. Turgeon . . | <i>Terrebonne.</i> |
| " S. Crane | <i>Prescott.</i> |
| " R. Jones | <i>Christieville.</i> |
| " J. Wylie | <i>Ramsay.</i> |
| " S. Mills | <i>Hamilton.</i> |

PERMANENT OFFICERS.—J. F. Taylor, Clerk and Master-in-Chancery; Robert LeMoine, Assistant Clerk and French Translator; J. F. Taylor, Jr., Additional Assistant Clerk and Chief Office Clerk; Rev. W. A. Adamson, Chaplain and Librarian; E. L. Montizambert, Law Clerk; F. S. Jarvis, Gentleman Usher of the Black Rod; O. Vallerand, Sergeant-at-Arms.

LEGISLATIVE ASSEMBLY OF CANADA.

Hon. A. N. MORIN, Speaker.

| CONSTITUENCIES. | MEMBERS. |
|-------------------------------|------------------------|
| <i>Beauharnois</i> - - - | - Jacob Dewitt. |
| <i>Bellechasse</i> - - - | - Hon. A. N. Morin. |
| <i>Berthier</i> - - - - | - David M. Armstrong. |
| <i>Bonaventure</i> - - - | - William Cuthbert. |
| <i>Brockville, (Town)</i> - - | - George Sherwood. |
| <i>Bytown, (Town)</i> - - - | - John Scott. |
| <i>Carleton</i> - - - - | - Edward Malloch. |
| <i>Chambly</i> - - - - | - L. Lacoste. |
| <i>Champlain</i> - - - - | - Louis Guillet. |
| <i>Cornwall, (Town)</i> - - - | - Hon. J. H. Cameron. |
| <i>Dorchester</i> - - - - | - François Lemieux. |
| <i>Drummond</i> - - - - | - Robert Nugent Watts. |
| <i>Dundas</i> - - - - | - John Pliny Cryslor. |
| <i>Durham</i> - - - - | - James Smith. |
| <i>Essex</i> - - - - | - John Prince. |
| <i>Frontenac</i> - - - - | - Henry Smith, jr. |
| <i>Gaspé</i> - - - - | - Robert Christie. |

He that endeavoureth, attaineth; he that neglecteth, repenteth.

Nothing is wanting where prudence is the guide.

When industry builds upon nature, we may expect pyramids.

CON
Glengary
Grenville
Haldimand
Halton
Hamilton
Hastings
Huntington
Huron
Kamouraska
Kent
Kingston
Lanark
Leeds
Leinster
Lennox
Lincoln
L'Islet
London
Lotbinière
Megantic
Middlesex
Missisquoi
Montmorency
Montreal
Montreal
Niagara
Nicolet
Norfolk
Northumberland
Ottawa
Oxford
Peterborough
Portneuf
Prescott
Prince Edward
Quebec, (City)
Quebec, (County)
Richelieu
Rimouski

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Nothing is wanting where prudence is the guide.

When industry builds upon nature, we may expect pyramids.

LEGISLATIVE ASSEMBLY—continued.

| CONSTITUENCIES. | MEMBERS. |
|--------------------------------|----------------------------|
| Glengary - - - - - | John S. Macdonald. |
| Grenville - - - - - | Read Burritt. |
| Haldimand - - - - - | David Thompson. |
| Halton - - - - - | Caleb Hopkins. |
| Hamilton, (City) - - - - - | Sir Allan Napier McNab, Kt |
| Hastings - - - - - | Billa Flint. |
| Huntingdon - - - - - | Tancrede Sauvageau. |
| Huron - - - - - | Hon. William Cayley. |
| Kamouraska - - - - - | P. Canac dit Marquis. |
| Kent - - - - - | Hon. Malcolm Cameron. |
| Kingston, (City) - - - - - | Hon. J. A. Macdonald. |
| Lanark - - - - - | Robert Bell. |
| Leeds - - - - - | William Buel Richards. |
| Leinster - - - - - | Norbest Dumas. |
| Lennox and Addington - - - - - | Benjamin Seymour. |
| Lincoln - - - - - | Hon. W. Merritt. |
| L'Islet - - - - - | Charles F. Fournier. |
| London - - - - - | John Wilson. |
| Lotbiniere - - - - - | Joseph Laurin. |
| Megantic - - - - - | Dunbar Ross. |
| Middlesex - - - - - | William Notman. |
| Missisquoi - - - - - | Hon. William Badgley. |
| Montmorency - - - - - | Joseph Cauchon. |
| Montreal, (City) - - - - - | Hon. L. Lafontaine. |
| Montreal, (County) - - - - - | Benjamin Holmes. |
| Niagara, (Town) - - - - - | Andre Jobin. |
| Nicolet - - - - - | Walter H. Dickson. |
| Norfolk - - - - - | Thomas Fortier. |
| Northumberland - - - - - | Hon. H. J. Boulton. |
| Ottawa - - - - - | Adam H. Meyers. |
| Oxford - - - - - | John Egan. |
| Peterboro' - - - - - | Hon. Francis Hincks. |
| Portneuf - - - - - | James Hall. |
| Prescott - - - - - | Antoine J. Duchesnay. |
| Prince Edward - - - - - | Thomas H. Johnson. |
| Quebec, (City) - - - - - | David B. Stevenson. |
| Quebec, (County) - - - - - | F. X. Methot. |
| Richelieu - - - - - | Hon. Jean Chabot. |
| Rimouski - - - - - | Pierre J. O. Chauveau. |
| | Wolfred Nelson. |
| | Joseph Charles Taché. |

There is no road to wealth so certain as economy.

LEGISLATIVE ASSEMBLY—*continued.*

CONSTITUENCIES

MEMBERS.

| | | |
|--------------------------------|---|----------------------------------|
| <i>Rouville</i> - - - - - | - | Pierre Davignon. |
| <i>Russell</i> - - - - - | - | George Byron Lyon. |
| <i>Saguenay</i> - - - - - | { | Hon. M. P. De Sales La Terriere. |
| <i>Sheffield</i> - - - - - | - | Lewis T. Drummond. |
| <i>Sherbrooke, (Town)</i> - - | - | B. C. A. Gagy. |
| <i>Sherbrooke, (County)</i> - | - | J. S. Sanborn. |
| <i>Simcoe</i> - - - - - | - | Hon. W. B. Robinson. |
| <i>Stanstead</i> x - - - - | - | John McConnell. |
| <i>Stormont</i> - - - - - | - | Alexander McLean. |
| <i>St. Hyacinthe</i> - - - - | - | Thomas Boutillier. |
| <i>St. Maurice</i> - - - - - | - | Hon. L. J. Papineau. |
| <i>Terrebonne</i> - - - - - | - | Hon. L. M. Viger. |
| <i>Three Rivers</i> - - - - | - | A. Polette. |
| <i>Toronto, (City)</i> - - - | { | Hon. Henry Sherwood. |
| | { | Wm. Henry Boulton. |
| <i>Two Mountains</i> - - - | - | Wm. Henry Scott. |
| <i>Vaudreuil</i> - - - - - | - | Jean B. Mongenais. |
| <i>Vercheres</i> - - - - - | - | George Cartier. |
| <i>Waterloo</i> - - - - - | - | Adam J. Fergusson. |
| <i>Welland</i> - - - - - | - | Duncan McFarland. |
| <i>Wentworth</i> - - - - - | - | Harmanus Smith. |
| <i>Yamaska</i> - - - - - | - | M. T. dit. Leveille. |
| <i>York, (North Riding)</i> - | - | Hon. Rob. Baldwin. |
| <i>York, (South Riding).</i> - | - | Hon. James H. Price. |
| <i>York, (East Riding).</i> - | - | Peter Perry. |
| <i>York, (West Riding)</i> - | - | Joseph C. Morrison. |

PERMANENT OFFICERS.—W.^o B. Lindsay, W. B.

Fairbault, Assistant do. ; G. W. Wickstead, Law Clerk and English Translator ; W. B. Lindsay, Ass't do. ; W. P. Patrick, Chief Office Clerk ; Thomas Vaux, 2nd do., and Accountant ; Wm. Rose, Chief Clerk of Committees ; Alfred Patrick, Alfred Todd, Thaddeus Patrick, and J. F. Leprohon, Clerks of do. ; Henry Voyer, French Translator ; G. Levesque, D. F. Myrand, J. Huston, Ass'ts 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. H. Lemoine, W. Spink, J. F. Barthelot, and E. Denèchaud, Junior Clerks ; Wm. Winder, Librarian ; Alpheus Todd, Ass't do ; Geo. C. Chisholm,

The hour of caution is past, when we are in the midst of evils.

Luxury robs us of more enjoyment than she imparts.

Sergeant-
Chancery

LAW S
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David Jo
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Barthelot,
Winder,
Chisholm,

Luxury robs us of more enjoyment than she imparts.

Youth never rideth well, but when age holds the bridle.

Sergeant-at-Arms ; Felix Portier, Clerk of the Crown in Chancery.

JUDICIARY.

I. UPPER CANADA.

LAW SOCIETY OF UPPER CANADA, OSGOODE HALL, TORONTO. BENCHERS—Bartholomew Crannell Beardsley, Samuel Sherwood, Henry John Boulton, Thomas Ward, George Ridout, John Rolph, George S. Boulton, James Edward Small, Marshall S. Bidwell, William Elliott, Robert Baldwin, Robert Sympson Jameson, David Jones, George Rolph, Robert Berrie, George S. Jarvis, Donald Bethune, Sir Allan Napier cNab, Robert E. Burns, H. Sherwood, Thomas Kirkpatrick, Clarke Gamble, Marcus F. Whitehead, Thomas M. Radenhurst, George Malloch, George Boswell, Edward C. Campbell, Miles O'Reilly, Wm. Notman, W. Hume Blake, John H. Cameron, James C. P. Esten, George Sherwood, Edmund Murney, James Smith, John Wilson, John Alexander Macdonald, John Wellington Gwynne, William Buell Richards, John Ross, Samuel Beally Harrison, Hon. J. E. Small, J. S. Macdonald, John G. Spragge, Treasurer.

COURT OF APPEAL, U. C.—The Judges of the Courts of Queen's Bench, Chancery and Common Pleas. Clerk—John Shuter Smith.

COURT OF CHANCERY, U. C.—Chancellor—the Hon. Wm. Hume Blake ; Vice-Chancellors—the Hons. Robt. S. Jameson, and James C. P. Esten ; Master—John G. Spragge ; Registrar—John Shuter Smith ; Reporter, Alexander Grant.

COURT OF QUEEN'S BENCH, U. C.—Chief Justice—Hon. John Beverly Robinson ; Puisne Judges—Hon. William Henry Draper, and the Hon. Robert E. Burns.

COURT OF COMMON PLEAS, U. C.—Chief Justice—Hon. James Buchanan Macaulay. Puisne Judges—Hon. Arch. McLean, Hon. R. B. Sullivan. Clerk of the Crown and Pleas—Andrew Norton Buell. Clerk of Assize—Chas. Horn. Reporter—Ed. C. Jones.

CLERK OF THE CROWN AND PLEAS.—Chas C. Small.

What reason did not dictate, reason can never explain.

CLERKS OF ASSIZE.—W. A. Campbell, Thos. McLean, W. J. Draper, and — Heyden, and J. Hutton. Reporter—John Lukin Robinson.

LAW TERMS.—Hilary, Feb. 3; Easter, June 2; Trinity, August 25; Michaelmas, Nov. 17. The Long Vacation commences 1st July, and ends 21st August.

COURT OF PROBATE, U. C.—Official Principal—S. Brough, Toronto; Registrar—C. FitzGibbon, Toronto.

DIVISION COURTS, U. C.—For the summary disposal of cases by the County Judges. In certain cases juries are granted. Courts are held once in two months in each division, or oftener, at the discretion of the judge. The Divisions are established by the court of Quarter Sessions.

INSOLVENT DEBTORS' COURT, U. C.—The County Judge in each County presides in this court for the relief of Insolvent Debtors.

II. LOWER CANADA.

THE BAR OF LOWER CANADA.—All Advocates, Barristers, Attorneys, Solicitors, and Proctors at Law, in Lower Canada, are incorporated—(see Act 12 Vic. cap. 46)—under the name of "*The Bar of Lower Canada*." The corporation is divided into three sections, viz; one for each of the districts of Montreal, Quebec, and Three Rivers. The members of the profession residing in the District of St. Francis, form part of the section of Three Rivers; and those residing in the District of Gaspé, form part of the section of Quebec.

COURT OF QUEEN'S BENCH, L. C.—This Court has appellate civil jurisdiction, and the jurisdiction of a Court of Error. It has also original jurisdiction in criminal matters, except in Admiralty cases. *Chief Justice*.—Hon. Sir James Stuart, Bart. *Judges*—Hon. Jean Roch Rolland; Hon. Philippe Panet; Hon. Thomas Cushing Aylwin. *Clerk of Appeals*—J. G. Barthe.

SUPERIOR COURT, L. C.—*Chief Justice*—Hon. Edward Bowen; *Judges*—Hon. Edward Bacquet, Hon. John F. Duval, Hon. William C. Meredith, residing at Quebec; Hon. Charles D. Day, Hon. James Smith, Hon. George Van Feloon, Hon. C. Mondelet, at Montreal; Hon. Dominique Mondelet, Three Rivers; Hon. Robert H. Gairdner, St. Francis.

He that sees another man's ruin, should fear his own.

The greatest gift we can bestow upon others, is a good example.

Those that boast most, paid most; for deeds and silent.

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The greatest gift we can bestow upon others, is a good example.

Those that boast most, paid most ; for deeds and silent.

CITY OF HAMILTON.

Population, 10,248.

M. P. P. for Hamilton, Sir A. N. McNab, Kt.
Mayor, John Fisher. Police Magistrate, G. H.
Armstrong. St. Andrew's Ward,—Alderman, John Fisher.
Mayor. Councillors, Hutchinson Clark, Milton Davis.
St. George's Ward,—Alderman, H. C. Baker, Coun-
cillors, James Osborne, John Simpson. St. Patrick's
Ward.—Alderman, Joseph S. Clement. Councillors,
John Trilles, James Cummings. St. Lawrence's Ward,
—Alderman, Nehemiah Ford. Councillors, George F.
Lynd, Edward Magill. St. Mary's Ward,—Alderman,
George Sunley, Councillors, Robt. McElroy, Samuel
Kirkendall. Chamberlain, John Brown ; Clerk, C. H.
Stokoe ; High Bailiff, Samuel Ryckman ; Chief Con-
stable, James McCracken ; Constables, Thos. Brosna-
han and John Moore ; Clerk of the Market, J. Brani-
gan ; Inspector of Firewood, Wm. McMillan ; Inspector
of Streets and Sidewalks, Wm. Allan ; Engineer, R.
W. Kerr ; Physician, Dr. J. W. Hunter ; Superinten-
dent House of Industry, John Wilson ; Superintendent
of Cemetery, James Gay ; Superintendent of Schools,
C. O. Counsel.

BANKS, &C., IN HAMILTON.

Gore Bank, Incorporated by Act of Parliament. Cap-
ital £80,000. President, C. C. Ferrie ; Cashier, A.
Steven ; Agent, D. Campbell, Simcoe ; J. Ingersoll,
Woodstock ; A. Shade, Galt ; T. Sandilands, Guelph ;
T. Hodge, St. Thomas ; Witherspoon and Charteris,
Chatham ; W. W. Street, London, C. W. ; J. Nimmo,
Paris.

Bank British North America, Manager, A. Campbell.

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

Bank of Montreal, Agent, James Stevenson.

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

Great Western Railroad Company, R. W. Harris, Pres-
ident ; W. P. McLaren, Chairman ; H. C. Baker,
Managing Director ; T. Fitzgibbon, Secretary ; L. B.
Stuart, Consulting Engineer ; R. G. Benedict, Resident
Engineer.

Gas Company, John Young, President ; J. F. Moor,
Vice President ; E. Glackmeyer, Manager.

A long life hath commonly long cares annexed to it.

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 District, H. D. McLaren, President; H. C. Baker, Secretary and Treasurer.

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

Agencies of Canadian Fire and Marine Insurance Companies. British America, A. Steven, Agent. Montreal, C. C. Ferrie, Agent. St. Lawrence Inland and Marine, E. Ritchie, Agent. Provincial General and Mutual, Josias Bray, Agent.

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

Postmaster, E. Ritchie.

Collector of Customs, John Davidson.

CITY OF TORONTO.

Population, 25,166.

M.P.P. for Toronto, Hon. Henry Sherwood, and William Henry Boulton.

Mayor, George Gurnett. Chamberlain, Andrew T. McCord: Assistant, John Boyd. Clerk, Charles Daly: Assistant, John Wilson. St. George's Ward.—Alderman, George Gurnett. Councillors, James Ashfield, Samuel Thompson. St. Andrew's Ward.—Alderman, George Duggan. Councillors, John Ritchey, Thomns Armstrong. St. Patrick's Ward.—Alderman, Wm. A. Campbell. Councillors, Jonathan Dunn, John Bugg. St. James' Ward.—Alderman, J. G. Bowes. Councillor, Robert Edwin Bell. St. David's Ward.—Alderman, Richard Dempsey, Councillors, Wm. Davis, George Coulter. St. Lawrence Ward.—Alderman. Joshua G. Board. Councillors, Samuei Platt, John Thomas Smith.

CORPORATION OF MONTREAL.

E. R. FABRE, Mayor.

ALDERMEN.

*Benjamin Ly mau
Alfred Larocque
Charles Wilson*

*Archd. Macfarlane
Joseph Grenier
J. U. Beaudry.*

Of all the guards to restrict, industry is the softest.

Plenty begetteth want, for he, that hath much, needs much.

Poverty without debt is independence.

CORPORATION

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J. B. Homi
A. Prevost
S. Benjami
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OFFICERS

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CORPORATION OF MONTREAL—CONTINUED.

COUNCILLORS.

Patrick Lynch
J. B. Homier
A. Prevost
S. Benjamin
J. Whitelaw

Frs. Leclerc
Arch. Hall, M.D.
Benj. Holmes
Thos. M'Grath

E. Atwater
E. Lamarche
D. M'Donald
O. Frechette
L. W. Holton

OFFICERS OF THE CORPORATION.

John P. Sexton, *City Clerk*
Edward Demers, *City Treasurer*.
James A. B. McGill, *City Surveyor*

CITY OF QUEBEC.

Civil Secretary and other Government Offices,
Place d'Armes.

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 Streets.

Banks.

Quebec Bank—Noah Freer, Cashier.
Montreal Branch Bank—William Gunn, Manager.
Bank of British North America—Robt. Cassels, Manager.

Quebec Mining Company—John Bonner, Secretary.

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

Quebec & Halifax Telegraph Company—Hy. W. Welch,
Secretary.

Trinity House.

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

Poverty without debt is independence.

What is gotten with care ought to be kept with wisdom.

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Plenty begetteth want, for he, that hath much, needs much.

CITY OF QUEBEC—CONTINUED.

Quebec Exchange.
Arthur Street—William Lane, Superintendent.

Library Association Rooms—Mountain Hill—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.

CANADA LIFE ASSURANCE COMPANY.

PROSPECTUS.

It cannot be said of Life Assurance in this country at least, that its design and application are understood. It is true, there are few professional, or mercantile men who are ignorant of its more prominent principles; but these are not the only individuals for whom it is intended. It has a much wider sphere, being suitable to all classes of men whose affairs are liable to change, from the man of wealth and station to the poor mechanic: and, until it does become generally understood and as generally practised, nor confined to what are termed the higher orders, but extended throughout all grades of society, each new pamphlet of a Life Assurance Company would be incomplete unless the subject of Life Assurance were re-explained; and it is with the view of explaining and bringing under daily notice its objects and importance, that selections from some of the most eminent and popular writers on the subject have been made and accompany each page of the foregoing almanac.

It is to be hoped that the time is not far distant when Life Assurance will be considered as much an imperative duty as Insurance against losses by fire, or disasters at sea; for it cannot be that the latter is more generally practised than the former, because of the selfishness of our nature; because the injury sustained in the one in-

Rest satisfied with doing well; leave others to be better.

The wisest maxim of economy, is to spend less than you gain.

Waste not the present hour in anticipating a future one.

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stance falls more immediately on ourselves, while in the other it falls on our dependants--our wives and our children ; it cannot be that we are more desirous to look after our own *present* wants than to provide for the *future* necessities of those in whose welfare we are bound to take the most affectionate interest ; and yet our seeming apathy regarding Life Assurance, which is really the most effectual means of rendering certain an after provision for our families, would almost denote that *self* is uppermost in our thoughts, and that *next to self* come those who ought to rank dearer than self ;—it surely must be that a want of knowledge regarding the nature of Life Assurance, and the facts on which it is based, renders us doubtful that its objects will ultimately be obtained.

It would, however, be impossible in the present small pamphlet to enter into any detail of the principles of Life Assurance, the doctrine of probabilities, the rate of mortality, and the comparative duration of life ; suffice it to say that they have been tested and approved of by the most eminent Philosophers and Mathematicians of the age. Herschel, De Morgan and Babbage are among the number ; and not only have these principles met with approval from such high authority, but numbers of families have practically experienced the benefits of Life Assurance, who but for its timely aid would have been penniless beggars.

Further, if the system had been a mere bubble speculation, originated to enrich the pockets of needy adventurers, it would long ago have vanished, a few years would have exposed its fallacy ; but one hundred and fifty years have elapsed since its commencement ; and it is on the experience of these one hundred and fifty years that this Canadian Institution has been based. As of many other great undertakings, it may be said of Life Assurance, that its originators were not impelled by the hope of mere pecuniary emolument to render it the perfect machine it now is. Their object was one of pure benevolence, the well-being of humanity.

The Canada Life Assurance Company does not come before the public with a string of titled names to emblazon its Directory. It cannot lay claim to the so called security of a subscribed capital amounting to five hundred thousand, or one million pounds, sterling ; neither can it boast

Waste not the present hour in anticipating a future one.

That man is poor indeed who is bereft of hope.

The wisest maxim of economy, is to spend less than you gain.

of a palace for its head office ; but it nevertheless can yield advantages to the Assured which titled names cannot improve, and from which an enormous capital and a costly building for an office cannot detract: for it is notorious that titled names have in some instances been "lent for the occasion," capitals have to be paid for, the guarantee (questionable when it is never absolutely required) is not given without a consideration in addition to legal interest, and a superb edifice is at the best but an expensive ornament.

The projectors of this Company were a body of practical business men, and, in forming it, they possessed this advantage over their predecessors, that they could resort to their experience for guidance. They considered, and not unadvisedly, that a subscribed capital of £100,000 was decidedly above the mark, and therefore they limited the Capital of this Company to as small an amount as would be consistent with prudence and in accordance with public opinion; they regarded the fact with a jealous eye that over £15,000 were annually sent out of the Colony for that which might be as readily procured within it; they felt that British Companies charged higher rates than were necessary, while instances could be adduced of American Companies not charging premiums sufficiently high to enable them ultimately to fulfil their engagements, that an unnecessary loss of time often intervened before claims could be settled, and they were convinced that patriotic motives would ensure the success of even an institution so novel for Canada as a Life Assurance Company.

Nor were they disappointed in their expectation, although they had to compete with the intelligent agents of British Companies who could offer the security of long standing and great wealth as inducements to assure, although they had to contend with the ancient prejudice against Canadian Institutions and the general ignorance which prevailed regarding Life Assurance,—they succeeded to a degree which surpassed their expectations, for the growth of the Company has kept pace with the early growth of the most successful institutions of the kind in England, while its small expenditure, coupled with the lucrative rates of interest it has attained on its investments, have enabled it to declare profits after it had been not quite two years in existence.

Mankind are more indebted to industry than ingenuity.

When no hope exists, there can be no endeavour.

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Bustle is not industry, any more than impudence courage.

From the course which they have pursued of endeavouring in various ways to disseminate a knowledge of the leading principles of Life Assurance, the Directors are sanguine in their expectations that Life Assurance will be the rule and not the exception in the country; and they further hope that the Company may meet with that share of public patronage which its position as being the only Canadian Institution of the kind, and the objects that it has in view, most justly demand.

THE EXPLANATION OF THE TABLE AND DIFFERENT SYSTEMS UPON WHICH ASSURANCE CAN BE EFFECTED.

The following tables have been expressly calculated for this company; and, although they may appear moderate, when compared with the rates of most British Offices, they are nevertheless sufficiently high to ensure stability to the Company's operations.

THE TABLES WITHOUT PROFITS.

See Table, No. 1.

Present advantages on the score of their being from 10 a 15 per cent. lower than the average of rates of British Offices, and are applicable to such parties as wish to assure their lives for definite amounts, and for which they are content to pay stated premiums.

A Party aged 25 years (next birth-day) may secure to his Representatives £1000 at his death by an Annual Payment during life of £17 5s 10d. Should he prefer paying the same by either Semi-annual or Quarterly Instalments, the former will be £8 16s 8d, and the latter £4 10s.

THE TABLES WITH PROFITS.

See Table, No. 2.

Present to Assurers all the advantages of the Mutual System with the security of the Proprietary; and, although there is apparently a great difference between the Mixed System, which this Company has adopted, and the Mutual, a comparison between the rates and resulting profits on the participating branch of this, and the rates and resulting profits of a purely Mutual Company, would tend to show that the difference is more imaginary than

Bustle is not industry, any more than impudence courage.

When no hope exists, there can be no endeavour.

He who spends before he thrives, will beg before he thinks.

real ; for it should be remembered that a large amount of the profits in Mutual Companies goes towards the creation of a " Reserve Fund," which " Reserve Fund" bears a striking resemblance to the subscribed capital of mixed companies, especially when, as in the instance of this company, that capital is not necessarily large.

Further, in regard to the Tables with profits of this Company, it may be remarked that, while owing to the very advantageous rates of interest (attainable on the best securities) in Canada, corresponding advantages are secured to Policy Holders in the shape of reduced premiums on large Bonuses, advantages that no British Companies can offer to the same extent, the greatest caution in the declaration of profits is used, the company receiving *not only the full amount necessary to cover increased risk, but, in addition thereto, the full sum which, previous to such declaration, should have been lost by death.*

It would be right to compare the plan adopted by this Company with that adopted by many American Companies, who in the face of extremely low rates declare profits, which can only be realized by the representatives of those who die soonest, while ruin to the representatives of the longest lives is sure to be the deplorable result, if they have nothing more to depend upon for support than the amount secured in the policies issued by those Companies.

A person aged 25 years (next birth-day) may secure to his Representatives £1000 at his death, by an annual payment during life of £18 18s 4d. Should he prefer paying the same by either semi-annual or quarterly instalments, the former will be £9 15s, and the latter £5.

THE HALF-CREDIT SYSTEM,—RATES OF PREMIUM.

See Table, No. 3.

Offers an extremely advantageous method of effecting assurances for short terms ; as in the event of parties assured in these tables feeling inclined to continue their policies after the term, for which they were required, has run out, they can do so without undergoing medical examination, and although in such impaired health as would render examination unfavourable towards effecting renewed assurance.

What we do voluntarily, we are always prepared to do.

Frugality is the best fuel of Hospitality.

The only riches is a dear, an uncorrupted, an honorable independence.

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This Table is calculated for the purpose of introducing the system on terms commensurate with the value of money in the Province, and at the same time of enabling parties to assure thereon at rates much lower than the *seven years' term* of the majority of the British offices, with the additional advantage of permitting them to continue the assurance without a fresh examination after the expiration of that term.

As the yearly accruing debt can only be secured to the Company by its deduction when the Policy becomes a claim, no obligation for the payment thereof being required from the assured, *An Entrance Fee*, at the rate of five shillings for £100 upon the amount of the Policy, is charged, *to be returned with interest* upon the payment of the first whole premium.

THE DECREASING TEMPORARY ASSURANCE TABLE.

See Table, No. 4.

Is intended to secure payments to Building Societies, and on mortgaged property, in case of parties dying before the termination of the one, or the release of the other.

This Table exhibits the Premiums for which the *Canada Life Assurance Company* will guarantee the payments of the *monthly instalments, expenses and interest*, becoming due by any Member of a Building Society from the time of his death to the end of the Society; thus absolutely freeing his property from subsequent liability.

It is requisite that the Applicant should be at the time in assurable health, and that the Society, of which he is a Member, should be under careful management.

An Entrance Fee of five shillings per share will be required on application; and, if the "yearly payment" is preferred, the Applicant must give his personal guarantee to continue it, either until the close of the Building Society, or until his own prior death.

The Endowment Assurance Tables,

See Table, No. 5.

Have been framed with a view to enable parties to provide for themselves when overtaken by old age; and a policy in this scale is made payable to the party assured

The only riches is a dear, an uncorrupted, an honorable independence.

Those that value time value many a thing that is good.

Frugality is the best fuel of Hospitality.

on his attaining a given age, while, if death occurs before he attains that age, the sum assured is paid to his representatives.

The Tables of Limited Payments With, and Without Profits,

(See Tables, No. 6 and 7.)

Have been constructed for the use of individuals who desire that a time should be specified when no further payments shall be required of them. The sums assured on these Tables are payable at death, whether that should take place before, or after, the number of years, over which the payments extend, has expired; and, although the payments are limited by the published tables to 15, 20, 25, 30 and 35 years, calculations can be made to extend over any number of years to suit the wishes of intending assurers.

In addition to the foregoing the business of the Company includes Assurances upon Joint Lives and Survivorships, Endowments for Children, Immediate, Deferred and Survivorship Annuities, and every other transaction contingent on the duration of life.

In case of a party requiring to transact any business with the company, for which no tables have been published, he has merely to communicate his wishes to one of the Company's Agents, who will forward the same to the Head Office, when the required calculation will be made, and advised to the Agent with the least possible delay.

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 the interest of 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 from the month of August next ensuing.

The option of receiving profits in "Cash," or of having

Never lose sight of your business until it is finished.

Arrangement prevents troubles, and makes a task easy.

them applied as "bonus ad

The option or by semi-an

Policies gr tive of the va parties allow

Policies p consideration thereon.

Claims p has been l Directors.

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Never trust thyself, and another will not betray thee.

them applied in "diminution" of all future payments, or as "bonus addition" to the sums 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 when 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 risk in first class sailing, or steam, vessels to, and from any port in Europe.

Parties assured permitted to visit tropical and other climates beyond the limits of the Company on 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.

—
Comparative Statement of the Rates of the different Offices having Agencies in Canada, as exemplified in the whole Sum of the Premiums charged by each to Assure £100 for Life, on a single 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 |

Never trust thyself, and another will not betray thee.

Let reason command; instinct was made to obey.

TABLE 1.

| Age next Birth-day. | Annual Premium. | | Half Payment. | | Quarter Payment. | |
|---------------------|-----------------|-------|---------------|-------|------------------|-------|
| 15 | £ | s. d. | £ | s. d. | £ | s. d. |
| 16 | 1 | 6 5 | 0 | 13 6 | 0 | 6 11 |
| 17 | 1 | 7 7 | 0 | 13 10 | 0 | 7 7 |
| 18 | 1 | 8 9 | 0 | 14 11 | 0 | 7 7 |
| 19 | 1 | 9 11 | 0 | 15 4 | 0 | 7 10 |
| 20 | 1 | 10 9 | 0 | 15 9 | 0 | 8 3 |
| 21 | 1 | 11 7 | 0 | 16 2 | 0 | 8 6 |
| 22 | 1 | 12 6 | 0 | 16 8 | 0 | 8 9 |
| 23 | 1 | 13 6 | 0 | 17 2 | 0 | 8 9 |
| 24 | 1 | 14 7 | 0 | 17 8 | 0 | 8 9 |
| 25 | 1 | 15 8 | 0 | 18 3 | 0 | 8 9 |
| 26 | 1 | 16 10 | 0 | 18 5 | 0 | 8 11 |
| 27 | 1 | 18 4 | 0 | 19 1 | 0 | 9 3 |
| 28 | 1 | 19 2 | 0 | 20 0 | 0 | 10 6 |
| 29 | 1 | 20 0 | 0 | 21 0 | 0 | 11 3 |
| 30 | 1 | 21 0 | 0 | 22 0 | 0 | 12 6 |
| Age next Birth-day. | Annual Premium. | | Half Payment. | | Quarter Payment. | |
| 31 | £ | s. d. | £ | s. d. | £ | s. d. |
| 32 | 2 | 1 2 | 3 | 4 3 | 1 | 8 0 |
| 33 | 2 | 2 3 | 4 | 7 1 | 1 | 8 0 |
| 34 | 2 | 3 4 | 5 | 10 5 | 1 | 8 0 |
| 35 | 2 | 4 6 | 6 | 14 1 | 1 | 8 0 |
| 36 | 2 | 5 7 | 7 | 18 10 | 1 | 8 0 |
| 37 | 2 | 6 9 | 8 | 22 5 | 1 | 8 0 |
| 38 | 2 | 7 11 | 9 | 26 10 | 1 | 8 0 |
| 39 | 2 | 8 12 | 10 | 31 5 | 1 | 8 0 |
| 40 | 2 | 9 14 | 11 | 36 10 | 1 | 8 0 |
| 41 | 2 | 10 16 | 12 | 41 5 | 1 | 8 0 |
| 42 | 2 | 11 18 | 13 | 46 10 | 1 | 8 0 |
| 43 | 2 | 12 20 | 14 | 51 5 | 1 | 8 0 |
| 44 | 2 | 13 22 | 15 | 56 10 | 1 | 8 0 |
| 45 | 2 | 14 24 | 16 | 61 5 | 1 | 8 0 |
| Age next Birth-day. | Annual Premium. | | Half Payment. | | Quarter Payment. | |
| 46 | £ | s. d. | £ | s. d. | £ | s. d. |
| 47 | 3 | 1 6 | 17 | 6 11 | 2 | 17 11 |
| 48 | 3 | 2 8 | 18 1 | 11 16 | 2 | 18 7 |
| 49 | 3 | 3 11 | 19 6 | 12 18 | 2 | 19 5 |
| 50 | 3 | 4 14 | 20 11 | 13 21 | 2 | 20 4 |
| 51 | 3 | 5 17 | 21 16 | 14 24 | 2 | 21 3 |
| 52 | 3 | 6 20 | 22 21 | 15 27 | 2 | 22 3 |
| 53 | 3 | 7 23 | 23 26 | 16 30 | 2 | 23 3 |
| 54 | 3 | 8 26 | 24 31 | 17 33 | 2 | 24 3 |
| 55 | 3 | 9 29 | 25 36 | 18 36 | 2 | 25 3 |
| 56 | 3 | 10 32 | 26 41 | 19 39 | 2 | 26 3 |
| 57 | 3 | 11 35 | 27 46 | 20 42 | 2 | 27 3 |
| 58 | 3 | 12 38 | 28 51 | 21 45 | 2 | 28 3 |
| 59 | 3 | 13 41 | 29 56 | 22 48 | 2 | 29 3 |
| 60 | 3 | 14 44 | 30 61 | 23 51 | 2 | 30 3 |

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

TABLE 2.

| Age next Birth-day. | Annual Premium. | Half Payment. | Quarter Payment. | Age next Birth-day. | Annual Premium. | Half Payment. | Quarter Payment. | Age next Birth-day. | Annual Premium. | Half Payment. | Quarter Payment. |
|---------------------|-----------------|---------------|------------------|---------------------|-----------------|---------------|------------------|---------------------|-----------------|---------------|------------------|
| 15 | £ 8 | d. 6 | £ 0 | 15 | £ 14 | d. 0 | £ 0 | 15 | £ 3 | d. 0 | £ 0 |
| 16 | £ 9 | d. 4 | £ 0 | 16 | £ 15 | d. 0 | £ 0 | 16 | £ 3 | d. 0 | £ 0 |
| 17 | £ 10 | d. 2 | £ 0 | 17 | £ 16 | d. 0 | £ 0 | 17 | £ 4 | d. 0 | £ 0 |
| 18 | £ 11 | d. 0 | £ 0 | 18 | £ 17 | d. 0 | £ 0 | 18 | £ 4 | d. 0 | £ 0 |
| 19 | £ 11 | d. 0 | £ 0 | 19 | £ 18 | d. 0 | £ 0 | 19 | £ 5 | d. 0 | £ 0 |
| 20 | £ 12 | d. 8 | £ 0 | 20 | £ 19 | d. 0 | £ 0 | 20 | £ 5 | d. 0 | £ 0 |
| 21 | £ 13 | d. 6 | £ 0 | 21 | £ 20 | d. 0 | £ 0 | 21 | £ 6 | d. 0 | £ 0 |
| 22 | £ 14 | d. 4 | £ 0 | 22 | £ 21 | d. 0 | £ 0 | 22 | £ 6 | d. 0 | £ 0 |
| 23 | £ 15 | d. 4 | £ 0 | 23 | £ 22 | d. 0 | £ 0 | 23 | £ 7 | d. 0 | £ 0 |
| 24 | £ 16 | d. 6 | £ 0 | 24 | £ 23 | d. 0 | £ 0 | 24 | £ 7 | d. 0 | £ 0 |
| 25 | £ 17 | d. 13 | £ 0 | 25 | £ 24 | d. 0 | £ 0 | 25 | £ 8 | d. 0 | £ 0 |
| 26 | £ 19 | d. 2 | £ 0 | 26 | £ 25 | d. 0 | £ 0 | 26 | £ 8 | d. 0 | £ 0 |
| 27 | £ 20 | d. 1 | £ 0 | 27 | £ 26 | d. 0 | £ 0 | 27 | £ 9 | d. 0 | £ 0 |
| 28 | £ 22 | d. 1 | £ 0 | 28 | £ 27 | d. 0 | £ 0 | 28 | £ 9 | d. 0 | £ 0 |
| 29 | £ 23 | d. 2 | £ 0 | 29 | £ 28 | d. 0 | £ 0 | 29 | £ 10 | d. 0 | £ 0 |
| 30 | £ 24 | d. 6 | £ 0 | 30 | £ 29 | d. 0 | £ 0 | 30 | £ 11 | d. 0 | £ 0 |

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

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

TABLE 3.

| Age. | Whole Premium for Life. | Half Premium for first 7 years. | The same if paid half-yearly. | Age. | Whole Premium for Life. | Half Premium for first 7 years. | The same if paid half-yearly. |
|------|-------------------------|---------------------------------|-------------------------------|------|-------------------------|---------------------------------|-------------------------------|
| 21 | £ s. d. 1 13 4 | £ s. d. 0 16 8 | £ s. d. 0 8 8 | 21 | £ s. d. 48 3 14 | £ s. d. 1 17 3 | £ s. d. 0 19 1 |
| 22 | 1 14 4 | 0 17 8 | 0 8 8 | 22 | 49 3 17 | 1 18 10 | 0 19 10 |
| 23 | 1 15 4 | 0 17 8 | 0 9 9 | 23 | 50 4 1 | 2 0 8 | 0 10 8 |
| 24 | 1 16 4 | 0 18 2 | 0 9 9 | 24 | 51 4 4 | 2 2 4 | 0 10 10 |
| 25 | 1 17 6 | 0 18 9 | 0 9 9 | 25 | 52 4 8 | 2 4 5 | 0 11 1 |
| 26 | 1 18 4 | 0 19 2 | 0 10 9 | 26 | 53 4 13 | 2 6 8 | 0 11 5 |
| 27 | 1 19 8 | 0 19 10 | 0 10 10 | 27 | 54 4 18 | 2 8 4 | 0 11 7 |
| 28 | 2 0 10 | 0 19 5 | 0 10 10 | 28 | 55 5 3 | 2 11 1 | 0 11 9 |
| 29 | 2 1 6 | 0 19 9 | 0 10 10 | 29 | 56 5 8 | 2 14 1 | 0 12 2 |
| 30 | 2 2 6 | 0 19 3 | 0 10 10 | 30 | 57 5 14 | 2 17 0 | 0 12 5 |
| 31 | 2 3 8 | 0 19 10 | 0 11 11 | 31 | 58 6 0 | 3 0 3 | 0 13 0 |
| 32 | 2 4 8 | 0 20 4 | 0 11 12 | 32 | 59 6 7 | 3 3 6 | 0 13 1 |
| 33 | 2 6 2 | 0 21 1 | 0 11 12 | 33 | 60 6 13 | 3 6 7 | 0 14 4 |
| 34 | 2 7 8 | 0 21 10 | 0 12 2 | 34 | | | 0 |

Table of Annual Premiums required for an Assurance of £100 for the Whole Term of Life—half of each of the first seven Premiums remaining as a charge upon the Policy (without other security) payable at the option of the Assured, or remaining to be deducted at death, the holder paying interest yearly upon the sum thus credited.

Half Credit Rates of Premium.

| | | | | | | |
|----|--------|--------|---------|----------|--------|---|
| 33 | 6 4 11 | 0 18 2 | 45 8 9 | 58 17 13 | 3 2 15 | 9 |
| 34 | 6 6 10 | 0 18 8 | 46 8 10 | 59 19 2 | 6 3 3 | 0 |
| 35 | 6 11 2 | 0 19 5 | 47 8 10 | 60 20 6 | 10 3 3 | 1 |
| 36 | 6 16 8 | 1 0 2 | 48 11 6 | | 15 5 6 | 6 |

TABLE 4.

Decreasing Temporary Assurance.

TABLE calculated for Building Societies, which have adopted the scale of £100 Shares, 10s. monthly instalment, 7½d. monthly expenses, and 10s. monthly interest; and may be varied to suit other Rates,—

FOR EVERY BORROWED SHARE.

| AGE. | Payment Down. | Yearly Premium. | AGE. | Payment Down. | Yearly Premium. |
|------|---------------|-----------------|------|---------------|-----------------|
| 25 | £ 4 s. 7 d. | £ 0 s. 14 d. | 37 | £ 7 s. 7 d. | £ 1 s. 1 d. |
| 26 | 4 17 2 | 0 14 10 | 38 | 7 9 1 | 1 2 0 |
| 27 | 5 7 11 | 0 15 6 | 39 | 7 15 11 | 1 3 0 |
| 28 | 5 13 5 | 0 16 7 | 40 | 8 1 11 | 1 4 0 |
| 29 | 5 17 3 | 0 17 1 | 41 | 8 5 4 | 1 5 0 |
| 30 | 5 19 2 | 0 17 4 | 42 | 8 9 0 | 1 6 0 |
| 31 | 6 1 1 | 0 17 7 | 43 | 8 13 6 | 1 7 0 |
| 32 | 6 3 0 | 0 17 10 | 44 | 8 17 3 | 1 8 0 |
| 33 | 6 4 11 | 0 18 2 | 45 | 8 21 0 | 1 9 0 |
| 34 | 6 6 10 | 0 18 8 | 46 | 8 25 0 | 1 10 0 |
| 35 | 6 11 2 | 0 19 5 | 47 | 8 29 6 | 1 11 0 |
| 36 | 6 16 8 | 0 20 2 | 48 | 8 34 1 | 1 12 0 |

Half Credit Rates of Premium.

TABLE 5. Table of Premiums required for an Assurance of £100 for the Whole Term of Life—

TABLE 5.

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.

Lim

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

TABLE 6.

Limited Payments, with Participation,
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 | 8 |
| 22 | 3 | 0 | 0 | 2 | 11 | 6 | 2 | 7 | 4 | 2 | 4 | 4 | 2 | 2 | 3 |
| 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 | 6 | 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 7.

Limited Payments, without Participation,
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.

THE END.

LOCAL BOARD OF DIRECTORS, MONTREAL.

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Manager—HEW RAMSAY, Esq.

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Medical Adviser—ARCHIBALD HALL, Esq., M.D.

Secretary—THOS. RAMSAY, Esq.

Sub-Agencies under Superintendence of Montreal Board.

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Agent at Quebec.

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