David Russell Jack Bequest
Jack

THE NEW-BRUNSWICK COURIER

Is Published every *Saturday*, by HENRY CHUBB & Co., at their Office in Chubb's New Brick Building, (nearly opposite the Commercial Bank,) Prince William-street, Saint John, New-Brunswick.

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NEW SERIES. { Vol. VII. No. - 18 }   SAINT JOHN, SATURDAY, SEPTEMBER 30, 1848.   VOLUME XXXVIII. { Number . . 22 Whole No. 1947 }

WEEKLY ALMANACK.

Oct.........1848.	R. ☉	S	● R.	H. W.
1 Sunday	5 59	5 40	8 11	1 1
2 Monday	6 0	5 38	8 50	15 22
3 Tuesday	6 1	5 36	9 33	2 24
4 Wednesday	6 2	5 34	10 21	2 56
5 Thursday	6 3	5 33	11 13	3 36
6 Friday	6 4	5 31	Morn	4 25
7 Saturday	6 5	5 29	0 11	5 30

First Quarter, 5th, 9h. 17m. morning.

BANK OF NEW-BRUNSWICK.

THOMAS LEAVITT, Esq. President.
Director next week, . *George Swinney, Esq.*
Discount Days—*Tuesdays* and *Fridays*.
Hours of business, from 10 to 3.

☞ BILLS or NOTES for Discount, must be left at the Bank before One o'clock on the days immediately preceding the Discount Days.

COMMERCIAL BANK OF NEW-BRUNSWICK.

CHARLES WARD, Esquire, *President*.
Director next week, . *Hon. Charles Simonds.*
DISCOUNT DAYS,....TUESDAY and FRIDAY.
Hours of Business, from 10 to 3.

☞ BILLS or NOTES for Discount must be lodged before 1 o'clock on the days preceding the Discount days.

Bank of British North America.

SAINT JOHN BRANCH.
WM. McLACHLAN, Esquire, *Manager*.
Director next week, . . . *W. H. Street, Esq.*
Discount Days—*Wednesdays* and *Saturdays*
Hours of business, from 10 to 3.

☞ Notes and Bills for Discount to be left before 3 o'clock on the days preceding the Discount Days

NEW-BRUNSWICK Marine Assurance Company.

Office open every day (Sundays excepted) from 10 to 3 o'clock.
JAMES KIRK, Esquire, *President*.
☞ *All applications for insurance to be made in writing.*

GLOBE ASSURANCE COMPANY

JOHN DUNCAN, Esquire, President.
Office (in the Commercial Bank Building) open from 10 to 3 o'clock.
☞ Applications for Insurance to be in writing.

Mutual Insurance Company.

JOSEPH FAIRWEATHER, *President*.
W. LAWRENCE, CHARLES ADAMS, } *Directors.*
L. L. TILLEY, THOMAS M. SMITH, }
J. M. ROBINSON, Esquire, *Solicitor;*
ISAAC WOODWARD, Esquire, *Secretary.*
☞ *Applications for Insurance against Fire to be made at the Office of the Secretary, North Market Wharf.*

Central Fire Insurance Company, AT FREDERICTON.

B. WOLHAUPTER, Esquire, *President.*
Applications for Insurance in St. John to be made to GEORGE THOMAS. *South Market Wharf.*

A. W. WHIPPLE, ESQUIRE,
Agent for a Marine Insurance Company in the United States.

SHERIFF'S SALES.

To be sold by Public Auction at the Coffee House Corner, at 12 o'clock, noon, on Friday the fifth day of January next—

ALL the right, title and interest of CORBYN MORRIS WOOTTON, of, in and to all that certain lot, piece or parcel of land, being the lot number two in the Golden Grove settlement, so called, in the Parish of Simonds, County of St. John,—the said Lot number two having been granted to the said Corbyn M[illegible] under the Great Seal of the Province of New Brunswick on the eighteenth day of May, A. D. 1818

Taken under and by virtue of a writ of Fieri Facias issued out of the Supreme Court against the said Corbyn Morris Wootton.
CHAS. JOHNSTON, *Sheriff.*
Sheriff's Office, St. John, June 24, 1848.

To be sold by Public Auction at the Coffee House Corner, in the City of Saint John, on Saturday the third day of February next, between the hours of 12, Noon, and 5, P. M.—

ALL the right, title and interest of THOMAS SANDALL, of, in and to all that certain lot of land and premises situate fronting on Water Street 20 feet, or thereabouts, and extending easterly to the rear which is on a line parallel or nearly so to Prince William Street, and distant therefrom 45 feet or thereabouts, together with the Buildings and Appurtenances thereon standing and appertaining. The same having been taken by virtue of several writs of Fieri Facias issued out of the Supreme Court against the said Thomas Sandall. CHAS. JOHNSTON, *Sheriff.*
Sheriff's Office, St. John, June 23, 1848.

IN BANKRUPTCY.

City of Saint John, in the Province of New-Brunswick, in British North America, ss.

In the matter of AUGUSTUS W. WHIPPLE, Broker, a Bankrupt.

NOTICE is hereby given, that I appoint a General Meeting of the Creditors of the above-named Bankrupt to be held on Saturday the fourteenth day of October next, at eleven of the clock in the forenoon of that day, at the Office of the Provisional Assignee of the Estate and Effects of the said Bankrupt, in the Commercial Bank Building in this City, for the purpose of receiving proof of or of allowing or contesting any claim presented against the Estate; at which Meeting or any adjournment thereof, the said Bankrupt will be examined on oath touching his Estate, and will be required to finish his examination, and such other business relating to the said Estate will be then and there transacted as may be deemed necessary. Dated at the City aforesaid this twenty-second day of September, A. D. 1848.
ROBERT F. HAZEN,
Commissioner of the Estates and Effects of Bankrupts in the City and County of Saint John.

PURSUANT to Notice previously given, Meetings in Bankruptcy will be held at the Office of Mr. DANIEL JORDAN, in the Commercial Bank Building in this City, at the times hereafter mentioned:—

In the matter of JAMES G. HATHEWAY, formerly of Madawaska, Lumber Merchant—a Bankrupt: On Wednesday the eleventh day of October, at eleven of the clock in the forenoon, for allowance of Certificate of Conformity.

In the matter of JAMES WILLIAM O'DOHERTY, formerly of Coleraine, in the County of Londonderry, in Ireland, Haberdasher; afterwards of Fredericton, in the Province of New-Brunswick, Haberdasher; afterwards of the City of Saint John, in the said Province, Merchant's Clerk; and afterwards doing business in the said City in co-partnership with John Rourke of the same City, under the firm of Doherty and Rourke, at the Hyam House, as Traders and Keepers of a Clothing Store, and Dealers in Readymade Clothing—a Bankrupt: On Saturday the seventh day of October next, at eleven of the clock in the forenoon, for proof of debts and to finish examination; and on Tuesday the twenty-fourth day of October next, at eleven of the clock in the forenoon, for allowance of Certificate of Conformity.

In the matter of JOHN CARVELL, of the City of Saint John, Saddler and Harness Maker, formerly doing business in partnership with WILLIAM M'CULLY, in the said City, as Saddlers and Harness Makers, under the name, style, and firm of M'Cully and Carvell—a Bankrupt: On Friday the twenty-ninth day of September instant, at eleven of the clock in the forenoon, for proof of Debts and to finish examination, and on Friday the thirteenth day of October next, at eleven of the clock in the forenoon, for the allowance of a Certificate of Conformity.—Dated the fourth day of September, A. D. 1848.

In the matter of ISRAEL DEWOLFE ANDREWS, formerly of Eastport in the State of Maine, in the United States of America, at present of the City of Saint John, in the Province of New-Brunswick, Merchant—a Bankrupt:—On Thursday the twelfth day of October next, at eleven of the clock in the forenoon, and on Monday the sixth day of November next, at eleven of the clock in the forenoon, for proof of Debts and Examination.—All Debtors to pay on or before the ninth day of October next; and all Creditors to present and prove their claims within three months. Dated the ninth day of September, A. D. 1848.

NEW BRUNSWICK, City and County of Saint John. }
Surrogate Court holden on the 29th day of August, A. D. 1848.

In the matter of the Estate of GEORGE THOMSON, *late of the City and County of Saint John, deceased.*

WHEREAS John Pollok and John Wishart, Executors of the said Estate, having filed the final Account of their Administration of the said Estate—

I do hereby cite all the Creditors and next of kin of the said deceased and all persons interested in the said Estate to appear before me, Alfred L Street, Surrogate Judge of Probate in and for the City and County of Saint John, at the Registrar's Office, in the said City, on Thursday the fifth day of October next, at two of the Clock in the afternoon, to attend the passing and allowance of the said Account. ALFRED L. STREET, *Surrogate Judge of Probate.*

☞ NOTICE.

HUGH O'TOOLE of the City of Saint John N. B. Clothing Merchant, having this day, by Indenture duly executed, assigned to us his effects in trust, for the benefit of his creditors:—*Notice* is hereby given to all Creditors who are desirous of participating in the said assignment, to present their claims to the undersigned, and execute a release to the said Hugh O'Toole, within six weeks from the date of this Notice, otherwise they will be excluded from the benefit of the said assignment
THOMAS GILCHRIST,
HENRY FOTHERBY,
St. John, Sept. 6th, 1848. 6w. *Trustees.*

☞ NOTICE

IS hereby given, that I, GEORGE THOMAS WILEY, of the City of Saint John, Hardwareman, have this day transferred to Joseph Tarratt and William Tarratt, all my STOCK-IN-TRADE, Debts and Effects. All Persons indebted to G. T. Wiley are hereby requested to settle their Accounts with Wm H. Scovil, of the City of Saint John, Agent for the said Joseph Tarratt and William Tarratt, who is authorized to receive payment and give discharges therefor. G. T. WILEY.
Saint John, July 4, 1848.

NOTICE.

ALL persons having any legal demands against the Estate of SAMUEL CLAWSON, late of the City of Saint John, deceased, are requested to present the same, within two months from this date, to the subscribers, and all persons indebted to the said Estate, are requested to make immediate payment to
ANNA MARIA BONNER, *Administratrix*
ROBERT CLAWSON, *Administrator.*
St. John, 12th August, 1848.—2T

NOTICE.

ALL persons having any legal demands against the Estate of VALENTINE C. TROOP, late of this City, Grocer, deceased, are requested to present the same, duly attested, within six months from the date hereof;—and all persons indebted to said Estate are requested to make immediate payment to REBECCA TROOP, *Sole Executrix.*
Saint John, June 24th, 1848.—[Obs] tf.

☞ NOTICE.

ALL Persons having any legal demands against the Estate of ROBERT RAY, late of this City, Sailmaker, deceased, are requested to present the same, duly attested, within six months from the date hereof; and all persons indebted to said Estate, are desired to make immediate payment to GILBERT T. RAY, THOMAS LEAVITT, GEO. A. LOCKHART, } *Executors.*
St. John, 11th February, 1848.

☞ NOTICE.

NOTICE is hereby given that the Partnership lately subsisting between PETER J COUGLE [illegible] King's County, under the Firm of [illegible] Hampton, in [illegible]berie, was this day dissolved by mutual consent All debts owing to the said Partnership are to be received by said Peter J. Cougle, and all demands on the said Partnership are to be paid by him.
HAMPTON, 29th August, 1848.
PETER J. COUGLE,
WILLIAM H. BARBERIE.

N. B.—The business will be conducted in the same manner as heretofore, by Peter J. Cougle only, who hopes by a strict attention to business, to merit a continuance of that support which has so liberally been extended to the firm.
PETER J. COUGLE.

NOTICE.

THE Co-Partnership heretofore existing under the Firm of ALEXR. PETRIE, LAUGHLAND & Co. in Liverpool, G. B. and JAMES BARBER & Co. in Saint John, N. B., is this day dissolved, in so far as it concerns Alexr. Petrie and James Barber.
ALEXR. PETRIE,
JAMES BARBER.
Saint John, N. B., 11th July, 1848.

To all whom it may concern:

NOTICE is hereby given, that the Commissioners appointed under and by virtue of an Act passed in the 9th year of Her Majesty's Reign, intituled "An Act to authorise the widening of Saint John street, and the continuation thereof to Duke-street, in the City of St. John," have deposited and filed in the Office of the Common Clerk of the said City, a true copy of the Report to the Mayor, Aldermen and Commonalty of the said City, under the said Act, together with the Plan or Survey by them adopted in furtherance of the said Act, for the Inspection of all whom it may concern.
JOHN DUNCAN,
WM. O. SMITH,
J H. GRAY,
GEO. A. LOCKHART,
Commissioners for widening and enlarging Saint John-street, and a continuation thereof.
June 24, 1848,—(Obs)

South Bay Boom Company.

PUBLIC NOTICE is hereby given, that no TIMBER, LOGS, or other Lumber will be permitted to be removed from within the limits of the SOUTH BAY BOOM COMPANY, until application be made to, and permission obtained from the Superintendent, nor until satisfactory arrangement be made with him for the payment of the *Boomage* due thereon. And all parties desirous of removing Timber, Logs, or other Lumber at night, shall give notice in writing to the Superintendent of their wish to do so on the day previous; and that all persons are forbidden to open the BOOMS, or intermeddle therewith, without leave of the Superintendent.
(By order of the Board,)
THOMAS M'MACKIN,
Indian Town, Aug 24, 1848. *Superintendent.*

Sheriff's Office, Saint John, *April* 10, 1848.

PUBLIC NOTICE is hereby given, that Mr. GEORGE V. NOWLIN is re-appointed Deputy Sheriff for the City and County of Saint John. CHAS. JOHNSTON, Sheriff.

MR. F. A KINNEAR has removed from his late Office in Sands' Arcade, to one in the second story of the Mercantile Store of John Kinnear, Esq in Prince William-street.
1st May, 1848.

William Hutchinson, Jun.

ATTORNEY AT LAW & NOTARY PUBLIC.
☞ Office in Sands' Building, Prince William Street. Oct. 16.

Mr. A. Mackenna,

Attorney at Law and Notary Public.
OFFICE, up stairs in the Brick Building in Prince William Street, occupied by Messrs. Jardine & Co June 27.

NOTICE.

NO Goods can be delivered from Walker's Warehouse to any party from this date, except the original Importer, unless a regular transfer of such Goods is deposited with me.
G SUTHERLAND.
St. John, 23d June, 1848.

Spanish Leeches.

300 PRIME LEECHES, in healthy condition,—just received at No. 1, North side Market Square.
April 25. W. O. SMITH.

FIRE INSURANCE.

THE Subscriber will issue Policies against Fire Risks, on behalf of an Insurance Company in the United States, of very high standing.
A. W. WHIPPLE.
St. John, Sept. 26, 1846.

UNITED KINGDOM LIFE Assurance Company OF LONDON.

Capital, £1,000,000 *Sterling.*

AGENT, ALEX. BALLOCH, SAINT JOHN.
MEDICAL OFFICER, LEBARON BOTSFORD, Esq., M. D.
STANDING COUNSEL AND SOLICITOR, *None as yet required.*

THE high estimation in which this Company is held in Great Britain is evinced by the great increase of its Business, and the hitherto unprecedented *division of Profits granted the Assured*, whilst the *unprecedented numerous* highly respectable Persons in this City already participating in its success, bear ample testimony to its merits.

This Company possesses nearly all the advantages of a mutual Insurance, without making the assured liable for Losses, and invites comparison with other similar institutions, without fear of suffering by it in the estimation of the Public.

"The very essence of Life Assurance consists in its converting a contingency into a certainty of enabling a man to accomplish in a few days, or even hours, an object which he may never have realized in any other way during a long life.—Whilst in health is the time to insure, not when, or after, accidents or sickness occur, rendering the risk then liable to be rejected altogether, or charged at an increased rate of Premium."

The Proposals are forwarded by Steam Packet to Board of Directors in London, and the acceptance or rejection of the Risk advised by return mail *immediately following*, thereby affording the greatest possible despatch.

Rules of the Society, Blank Forms of Application, and all information connected therewith, furnished by the Agent, at his Office in Prince William Street.

Examples of Rates for £100 Sterling, on a single Life.

Age.	An. Prem for 1 Year only.	An. Prem. for 7 Years only.	FOR LIFE. Without Profits.	With Profits.
15	£0 14 2	£0 16 5	£1 9 9	£1 14 1
20	0 18 4	1 0 2	1 13 10	1 18 8
25	1 4 4	1 2 11	1 18 5	2 2 11
30	1 3 11	1 5 4	2 3 10	2 8 2
40	1 10 2	1 13 7	2 19 1	3 3 4

N. B.—No *extra charge* for residence on this Continent.

Bonus or Profit hitherto afforded to the Assured, equal to £2 per Cent. per Annum, from date of Policy.

A List of President and Directors at Chubb's Reading Room. A. BALLOCH,
May 17. *Agent for New-Brunswick.*

NEW-BRUNSWICK BENEFIT BUILDING SOCIETY AND SAVINGS' FUND.

Established under Act of Assembly 10th Victoria, Chap. 83, at a Public Meeting, held at the Hall of the Mechanics' Institute, Saint John, September, 1847.

Shares, £120: Monthly Subscriptions. 12s. *per Share; Management Fee,* 7½d *per Share; present Entrance Fee,* 5s.

The Monthly Subscriptions are payable in Saint John on the first Monday in every Month, and at the Branch Offices, or Agencies, on the Thursday previous.

TRUSTEES—(with a Seat at the Board)—Wm. Wright, R. F. H[illegible]

DIRECTORS:
Charles Drury, George Wheeler,
Charles E Raymond, James Poyntz,
William C. Dunham, John C. Littlehale,
John H Gray, Samuel Huyghue.
James Agnew,

BANKERS—Bank of New-Brunswick.
SECRETARY & TREASURER—Mr. C. L. Street.

THIS SOCIETY is established on a mutual simplified system—the most approved in England; and founded on a basis so sound as to give the most effectual security to its members.

THE DESIGN OF THIS SOCIETY IS—

First—To enable persons to become their own Landlords, and purchase Freehold or Leasehold Property, by advances made by the Society. (*£300 positively advanced for £36 a year for eleven and a half years, which sum pays both principal and interest. Other sums in proportion.*)

Secondly—To provide a safe and profitable Fund for SAVINGS, or Investments for small or large sums of money. (*This Society offers opportunities in this respect which no other Institution in this Province can do;—Savings' Banks only pay 5 per cent., whereas this Society pays 6 per cent. Compound Interest.*)

THE OTHER IMPORTANT ADVANTAGES ARE—
1st—No money is lent but on security on Real Property.
2d—New Members are admitted up to the time the Society will end, with equal *proportionate* advantages.
3d—Any Member may withdraw the amount of his Shares at any time after the first year, with the compound interest thereon. Shares may be transferred at any time.
4th—Members may invest their Money in PAID UP SHARES, which will necessarily be doubled—£60 at the commencement being worth £120 at the conclusion.
5th—Mortgages can be repaid at any time with proper notice.
6th—The Accounts and Bank Book are open for the inspection of members at every monthly meeting.
7th—Securities given by all Officers of Trust.

The Board of Directors in St. John have the GENERAL MANAGEMENT of the Society—but for the purpose of accommodating persons resident in other parts of the Province, BRANCH OFFICES, or AGENCIES, are formed—where Shares can be obtained, and all the payments made, in the various districts; and LOCAL BOARDS of Management will be established so soon as the number of Shares taken in any district render it advisable.

The Funds are procured from the Monthly Subscription of the Members, and also from Monies invested in *Paid up Shares*, which will always ensure ample means for meeting the advances required.

The Profits are certain, because the amount paid by the *borrower*, for an advance, must necessarily form the fund for paying the *lender*.

The Expences of the Society are small, as the Officers act gratuitously, with the exception of the Secretary and Treasurer.

The Fees and Fines form a Contingent Fund out of which the expences are paid, and the balance, which will be very considerable, will go into the General Fund, which will lessen the duration of the Society.

☞ Every information, with copies of Prospectus, Rules, &c. can be obtained on application at the Office of the Society; or at the Offices of the Agents. *By order of the Board,*
CHARLES L. STREET,
Secretary & Treasurer,
Prince William-street, St. John, N. B.
December 25, 1847.

HOOLE, STANIFORTH & GRAY,

Steel Converters and Refiners,
Manufacturers of RAILWAY SPRINGS;
Improved Cast Steel
ENGINEERING AND MACHINE FILES, MILL AND CIRCULAR SAWS,
AGENT— **Sheffield.**
CHARLES O. COLLEY,
At the Store of JOHN V. THURGAR, Esq.—where samples may be seen, and orders received.
August 14, 1847.

Shingle Machines.

THE Subscriber will order any number of SHINGLE MACHINES that may be required, from the manufactory of Mr. J. G. Johnson, Augusta, Me. These Machines are said to be superior to any ever yet introduced into the Province. They contain all the more recent improvements, and are manufactured by a first rate workman. E. McLEOD, *Carleton.*
March 11.—tf

☞ *NOTICE is hereby given that the Boards of Management of the* GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY, *and that of the* INDIA AND LONDON LIFE ASSURANCE COMPANY *are united; and that henceforth the business of both will be transacted at the Office of the* GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY, 14, *Waterloo place.*

GREAT BRITAIN MUTUAL Life Assurance Society, AND India and London Life Assurance Company,

14, Waterloo-place, and 79, King William-street, City, London.

DIRECTORS:
The Chisholm, Erchless Castle, Inverness-shire, and Chapel-street, Grosvenor-place, London, CHAIRMAN.
Richard Hartley Kennedy, Esq. (late Physician General, Bombay), Deputy Chairman of the Oriental Bank, Resington-lodge, Notting-hill, Deputy-Chairman.
Colonel Michael E. Bagnold, Bombay Army, Hamilton-terrace, St. John's Wood.
Henry Stroud Barber, Esq. 36, Fenchurch-street, and Wanstead, Essex.
Francis Brodigan, Esq. Garden court, Temple.
James William Deacon, Esq. Walbrook, and Southwick-place, Hyde-park-square.
Harry George Gordon, Esq. 58, Porchester-terrace, Chairman of the Oriental Bank.
Henry Allan Harrison, Esq. St Leonard's-on-Sea, Sussex, Director of the Oriental Bank.
Alexander Robert Irvine, Esq. 14, Waterloo-place.
John Inglis Jerdein, Esq. Upper Ground-street, Blackfriars.
James John Kinloch, Esq. Kair, Kincardineshire, and Gloucester-road, Hyde Park gardens.
Henry Lawson, Esq. Fortress-terrace, Kentish-town.
Robert Francis Power, Esq. M.D. Queen-street, May Fair.
Archibald Spens, Esq. Bombay Civil Service, Manor house, Inverosk, N. B.

THE GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY.

This Society is established upon the most approved principles of the Mutual System, and allows credit for half the amount of the first five Annual Premiums.

The first division of profits will be in the year 1849.

Proposals of every description entertained involving the contingency of human life.
A. R. IRVINE, *Managing Director.*

INDIA AND LONDON LIFE ASSURANCE SOCIETY.

Capital, 250,000, *in* 5000 *Shares, of* £50, *each.*

This Company assures the lives of healthy persons in any part of the world, at as low rates of premium as can be taken consistently with perfect security, whilst, for the accommodation of the assured, a Half Premium Table (No. 2), has been constructed on a plan peculiar to this Office, and affording greater advantages to parties assuring for short periods, with the option of continuing for the remainder of life.

Also invalid lives, whether afflicted with mental or bodily infirmities.

And lives of Naval and Military Officers and Civilians in India, in any of the Colonies, or other parts of the world.

Annuities granted, and endowments for widows and children
A. R. IRVINE, *Managing Director.*

☞ For Prospectuses and Printed Forms, apply to ADAM JACK,
April 15. Agent for New-Brunswick.

NATIONAL LOAN FUND Life Assurance S[illegible] *[W]idow and Orphan.*

EMPOWERED BY ACT OF PARLIAMENT.

Capital, £500,000 Sterling.

Exclusive of a Reserved Fund (Surplus Premium) of £37,000 Sterling.

LOCAL DIRECTORS, SAINT JOHN BRANCH,
ROBERT F. HAZEN, Esq. *Chairman.*
Edward Allison, Esq. William Wright, Esq.
John H. Gray, Esq. F. A. Wiggins, Esq.

Advantages offered by this Society.

PERFECT SECURITY, arising from a large Capital, totally independent of the Premium Fund.

LOANS.—Two thirds of the Annual Premiums paid, or half the Premiums for the first five years which half may remain on interest, to be deducted from the amount of the Policy at the death of the assured.

LOW RATES OF PREMIUM.—The rates of Premium are as low as any Society of equal standing.

DIVISIONS OF PROFITS.—The Bonus' in this Society are declared annually, and each year the Assured has the option of receiving the profits in CASH, in reduction of Premium, or in addition to the sum insured.—The Bonus' are permanent.

Premiums may be paid Annually, Half-Yearly or Quarterly.

Insurance may be effected for one year, for five years, or for life, with or without participation in the profits of the Society.

A liberal allowance for the surrender of policies.

Every information as to the Society's Rates of Premium, mode of Insurance, and blank forms of application, may be had at the Office of the subscribers, or of the Sub-Agents, who have Pamphlets for gratuitous distribution, and all documents required for effecting Insurance.

SUB-AGENTS FOR NEW-BRUNSWICK.
Bathurst—Theophilus Desbrisay, Esq.
Chatham—William Carman, junior, Esq.
Dorchester—Albert J Smith, Esq.
Dalhousie—William S. Smith, Esq.
Fredericton—George Lee, junior, Esq.
Hampton—Samuel Fisher, Esq.
Hopewell—Thomas B. Moore, Esq.
Monkton, (the Bend)—Bliss Botsford, Esq.
Newcastle—Edward Williston, Esq.
Richibucto—William Bowser, Esq.
St. Andrews—George D. Street, Esq.
St. Stephens—Alexander Campbell, Esq.
Shediac and Cocagne—Richard C. Scovil, Esq.
Woodstock—James Robertson, Esq.
WILLIAM J. STARR,
FREDERICK R. STARR,
Managers, St. John, N. B.
January 29th, 1848.

ÆTNA INSURANCE COMPANY *Of Hartford, Connecticut.*

THE subscriber, Agent for the above Insurance Company, continues to issue Policies and Renewal Receipts for Insurance on Dwelling Houses, Stores, Mills, Factories, Barns, Vessels and Cargoes while in Port, Vessels on the stocks, Household Furniture, Merchandise, and every other species of insurable personal property,—against

Loss or Damage by Fire,

at as low rates of premium as any similar institution in good standing.—Will give personal attendance to the survey of premises, &c. in the city and vicinity, on which insurance is desired, free of charge to the assured. Applications in writing (post paid,) from all other parts of the Province describing the situation of the property to be insured, will receive prompt attention; the correctness of which description shall on all occasions be binding on the part of the applicant.

The ÆTNA INSURANCE COMPANY was incorporated in 1819,—Capital, $200,000, with liberty to increase the same to half a million of dollars. The Capital has been all paid in, and invested in the best securities, independently of which a *Surplus Fund* of more than $25,000, has been set apart to meet the occasional claims for Losses, and the stock bears a high premium. The reputation the Office has acquired for promptness and liberality in the adjustment of losses requires no additional pledge to entitle it to a liberal share of public patronage.
A. BALLOCH, AGENT.
St. John, N. B. July 31st, 1841.

PROTECTION *Insurance Company of Hartford.*

SAINT JOHN AGENCY.

THE subscriber having been appointed Agent of the above Company, will attend to the renewal of Policies issued by the late Agent, W. H. SCOVIL, Esq. as also to effecting new Insurance against Fire, on Houses, Furniture, Merchandise, Ships on the stocks and in harbour, &c.
Sept. 2, 1843. A. BALLOCH, AGENT.

DR. THOMAS GILLIAT GRAY.

Office in Mr. Crear's Brick Building, GERMAIN-STREET.
June 17.

MR. JAMES P. P. LESTER, SURGEON,

HAVING just arrived in this City from Glasgow, where he has been pursuing his studies, begs leave to offer his services to his friends and the Public generally.

Mr. L.'s present place of residence is at his Father's, in Charlotte Street, where he may be found at all hours. July 1, 1848.

IN THE PRESS,

and will be Published at the COURIER OFFICE, *in November next—*

The New-Brunswick Almanac AND REGISTER, FOR THE YEAR OF OUR LORD 1849,

Prepared under the Superintendence of the FREDERICTON ATHENÆUM.

THE Contents of the proposed Work will be arranged under the following general heads, viz:—Preliminary Notes, Astronomical and Nautical Information, Provincial Register, Miscellaneous Register, and Useful Tables.

The Astronomical Calculations are entirely new, and carefully adapted to the Province: much local history is introduced, and many Papers and Tables, now published for the first time, will give additional interest to the work.—The Composition of the Literary and Scientific Association with whom it originated, ensures access to the best sources of information, and is a guarantee for the authenticity and accuracy of its contents.

The work having been got up with a view to supply some of the deficiencies of the Provincial Almanacs heretofore in use, it is hoped that the attempt to elevate their character towards the standard now maintained in other countries, will be favourably received by the public, and accepted as evidence of a sincere desire to aid in disseminating sound information under a cheap form throughout the country.
Sept. 9, 1848. H. CHUBB & CO.

Selling off for Cash only, *at very REDUCED PRICES!!!*

The Subscriber offers for sale at the VICTORIA BOOK STORE, his whole Stock of BOOKS and STATIONERY comprising—

A LARGE collection of STANDARD and MISCELLANEOUS WORKS.

Superfine Laid and Wove Writing Papers, Pocket Books, Card Cases, Albums, Drawing Pencils, Quills, Steel Pens, Wafers, Wax, Office Tape, Parchment, Inks and Ink Powders, Slates, Copy Books, Memorandum Books, Blank Books, Picture Frames, Drawing Paper, Artists' Materials, FULTON and KNIGHT'S PRONOUNCING DICTIONARY; The Tutor's Assistant, by Lawrie, with Key; UNIVERSAL SPELLING BOOK, new edition, 1846; British Primers, Mothers' Catechism, Gray's Arithmetic, Fogo's Geography, &c &c.

SCHOOL BOOKS.

The latest and best Editions, such as are in general use throughout the Provinces; Primers, Spelling Books, Class Books, Readers, Grammars, Dictionaries, Geographies, Catechisms, Arithmetics, Classical Works, &c.

MAPS OF THE BRITISH PROVINCES IN NORTH AMERICA.
PLANS of the CITY and HARBOUR.
MODERN GEOGRAPHY, designed for use in Schools throughout the British Colonies, by JAMES PATERSON, LL. D., Principal of the Grammar School, St. John, N. B. [illegible]

CHEAP SALE OF Ready-made CLOTHING!! *for 30 days, at the* PANTECHNETHECA!

PRINCE WILLIAM STREET, opposite Sands' Brick Buildings.

OUR Stock being immensely large, and there being a great depression in every branch of business, we are compelled to dispose of our large Stock at whatever prices they will bring. The following is a list of the leading articles:

Blue Plaid Hunting Coats, from 8s 9d.
All-Wool Fine Summer Cloth Fashionable Sack-Coats, from 15s.
Dress, Sack and Frock Coats, from 25s.
(Good quality Broad Cloth of any colour.)
Superfine Cloth or Doeskin Pantaloons, from 8s 9d.

FULL DRESS SUIT!!

Black Dress or Frock Coat, Black or Rich Fancy Satin Vest, and Cassimere Pantaloons, any colour, made to measure or otherwise, at 6 hours notice if necessary (and warranted to fit—or no sale), **only £3.**

On hand—An IMMENSE ASSORTMENT of **BOYS' CLOTHING.**

☞ The character of this Establishment, in point of good work, is so well known already, that we deem it unnecessary to make any farther comments, than, that we are now two years in business, during which time we have given employment to over FIFTY PEOPLE on Custom work, being a far greater number than has ever been employed by any similar Establishment in this Province. GARRET & SKILLEN,
August 12. *Tailors and Drapers*

New Boot and Shoe Store.

VAUGHN'S *Superior Boots and Shoes.*

THE most varied Stock in the City, embracing patterns and workmanship not to be obtained elsewhere. Among which will be found—

SPRING SHANK BOOTS,
PATENT LEATHER BOOTS,
BUTTON GAITER BOOTS,
FINE PEG'D CALF BOOTS,
WATERPROOF BOOTS,
STRONG PEGGED BOOTS,
OXONIAN SHOES,
LADIES' GAITER BOOTS of every description.

☞ Every kind of Boots and Shoes made to measure on the most scientific principles, and at the shortest notice. JOHN VAUGHN,
Three Doors below Foster's Corner, King Street.
August 12.

WILLIAM SLEETH, Stonecutter, &c.

THANKFUL for past favours, begs leave to inform his friends and the public that he has removed his business to the lot in Duke street, (between Germain and Charlotte streets) formerly occupied by Mr. William Reed, Blacksmith, and adjoining the residence of Mr. James Millican; where he will be happy to attend to all orders in his line. Punctuality and good workmanship and materials may be depended on.
St. John, 19th August, 1848.

PINE LUMBER for sale.

A QUANTITY of Seasoned Pine Lumber, of various qualities and dimensions, for sale on reasonable terms in lots to suit purchasers.

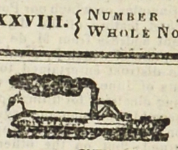
Enquire of Mr. William Smith, on the new lot, adjoining the residence of Dr. Wm. Livingstone, or of W. R. M. BURTIS, Atty-at-Law,
July 15. Prince Wm street

Laths! Palings! Boards!

A LARGE quantity of SAWED LATHS, PALINGS, PICKETS, Merchantable and Refuse DEALS, BOARDS, and SCANTLING, always on hand at the "Union Point Mills," and will be sold cheap on application to the subscriber, (deliverable either at the Mills or in the City.) WILLIAM CARVILL.
March 11, 1848. *Nelson street*

FOR SALE.

A Small High Pressure STEAM ENGINE with Boiler and fittings complete, (nearly new,) made by BARLOW & Co. Saint John, suitable for Turning, or any light work—will be sold cheap, as the owners have no further use for it—to view and treat for the same, please apply at the SHEFFIELD HOUSE, Market Square.
April 22. ROBINSON & THOMPSON



Steamer ST. JOHN.

THIS fine Steamer is now plying between St John and Fredericton. Her days and hours of starting are as follow:—

From Indian Town,	Tuesday at 10 o'clock.
Ditto,	Thursday at 10 o'clock.
Ditto,	Saturday at 12 o'clock.
From Fredericton,	Monday at 9 o'clock.
Ditto,	Wednesday at 9 o'clock.
Ditto,	Friday at 9 o'clock.

The ST. JOHN is very comfortably fitted for Passengers, and is well adapted for Freight, as all Dry Goods, &c will be placed under cover.

Freight going by this Steamer will be received at the Warehouse at Indian Town, at all times, free of expence.

For further particulars, enquire of Captain AKERLEY on board, or ISRAEL MERRITT, Agent,
April 29. *Indian Town.*

STEAM to FREDERICTON.

Hour of starting, 6 P. M.

THE Steamer FREDERICTON runs regularly between St. John and Fredericton; leaving Indian Town on Monday, Wednesday and Friday evenings, at Six o'clock, and Fredericton on Tuesday, Thursday and Saturday evenings, at the same hour.

This Steamer is very comfortably fitted for Passengers, and is well adapted for Freight, having a good cabin on deck for stowing Dry Goods in, also good tarpaulins to keep all Goods from being damaged by wet weather. She has a low-pressure engine and copper boiler, all in first rate order.

FREIGHT going by the Steamer *Fredericton* will be received at the Wareroom at Indian Town at all times, free of expense.

☞ For further particulars, enquire of Capt. MOREY, or to ISRAEL MERRITT, *Agent*,
April 29. Indian Town

New-Brunswick Emigration AGENCY.

THE Subscriber begs to intimate that he continues to contract with parties in this country for the passage of their friends from England or Ireland, and he would recommend any who may be desirous of doing so to make an early call, so as to be in time for Spring Ships. The rates have lately been reduced, and the terms made more moderate. JAMES ROBERTSON
January 6, 1846. *Nelson Street.*

HANFORD HOUSE!

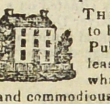
THE subscriber has taken and fitted up the above Establishment in Prince Wm. street, immediately opposite the Custom House, as a GENTEEL BOARDING HOUSE, and is now prepared to accommodate permanent and transient Boarders, and will use his best exertions to give satisfaction to all who may please to patronize his House. A. WILLARD.
May 27.

BOARDING.

THE Subscriber begs to return thanks to his Friends and the Public in general for the very liberal support which he received during his continuance in business, and at the same time wishes to intimate that he has taken a House in Princess Street, opposite the Residence of Mr. John Sears. The House has been put in complete order throughout, and is now open for the accommodation of Permanent and Transient Boarders. The Subscriber flatters himself that by a strict attention to the comfort and happiness of his [illegible] to merit a share of public patronage.
EDWARD LANCASTER.

RE-OPENED.

The well known "DOUGLAS ARMS INN," on the Nerepis Road, formerly Mather's.



THE Subscriber begs to intimate to his numerous friends and the Public in general, that he has leased the above Establishment which has been rebuilt in a splendid and commodious style, and in every way suitable for the convenience and comfort of Travellers and Private Families—and that the House is now open for the accommodation of the Public. All who visit the *Douglas Arms Inn* may rest assured that every attention will be paid to secure their comfort and happiness.
Feb. 26, 1848. OLIVER BYRAM.

VULCAN FOUNDRY, *Main Street, Lower Cove,* SAINT JOHN, N. B.

THE Subscriber begs leave to inform the Public, that he is ENLARGING the above named Establishment, and having also recently increased his facilities for manufacturing STEAM ENGINES, and other Machinery, BOILERS, IRON DOORS, SHUTTERS, &c. &c. he is now prepared *to take New Contracts for Work in any department of the Iron Foundry and Blacksmith Business.*

He has on hand a large assortment of Cooking STOVES and FRANKLINS, of the most approved patterns, and is constantly manufacturing further supplies of these articles; which, together with MILL and SHIP'S CASTINGS, &c. &c. will be sold at lower rates than any other of equally good quality in this Market.
Aug. 7. GEORGE CRAIG.

Milled Lead and Lead Pipe, &c.

EX PERTHSHIRE—

2 ROLLS Milled LEAD, 6 & 7 lb.,
170 feet two inch Patent PIPE
220 feet 1¼ inch ditto.
—ON HAND—
120 feet 1½ inch Patent Pipe;
500 feet of inch ditto;
150 feet ¾ inch Heavy ditto;
37 cwt. Heavy Milled LEAD, suitable for Ships' Scuppers—for sale low.

The Subscriber would intimate to his friends and the public that he is now prepared to execute orders at the shortest notice, viz—House and Ship Water Closets; Hot, Cold, and Shower Baths; Forcing, Lifting, Common, and Engine Pumps; Bilge, Head, and Deck Pumps; Scuppers, Hinges, Deck Plates, &c. on the most approved principles.
July 10 JOHN ROBINETT.

New Leather & Finding Store, Sign of the Side of Leather, No. 26, North Side of King Street.

SOLE LEATHER, both Foreign and Domestic—oak and hemlock tannage; Upper Leathers, Neatch, Kipps and Calf Skins; Morocco, Kids, Binding and Lining SKINS—by the skin, half skin, or dozen.

Webbing,	Awls, Pincers,	Hook Bills,
Galloons,	Shoe Threads,	and Scivers,
Prunells,	Steel Tacks,	Nippers,
Linings,	Heel Plates,	Hammers,
Laces,	Peg Brakes,	Buckles,
Hardash,	Patent Screws,	Iron Nails,
Brushes,	Long Sticks,	Brass do.
Blacking,	Size Sticks,	Knives,
Varnish,	Colts, Bristles,	Steel Kitt,
Pinches,	Cork Soles,	and Wheels.

Patent Peg AWLS; Counter size Sticks, &c. Boot Trees, Crimps, Clampss, and Lasts.
WHOLESALE and RETAIL.
☞ *City and Country Orders promptly and faithfully executed*
JAMES J. CHRISTIE.
May 22. Sign of the Side of Leather

NEW SOAP & CANDLE MANUFACTORY.

THE Subscribers beg to acquaint their friends and the public that they have commenced a Soap and Candle manufactory. They have put up a building expressly for the purpose, under the superintendence of the person who is to conduct the business, and who is well known in the City for a number of years to be the best Soap and Candle Manufacturer in the Province. They also state that they are determined to have a first rate article made, and be as accommodating to their customers as possible; they therefore solicit purchasers of the articles to call and examine them.
R. & A. GRIER.
October 23. *Dock street.*

GREAT BRITAIN, &c.

PROROGATION OF PARLIAMENT.

LIVERPOOL, SEPT. 9.

On Tuesday, Her Majesty prorogued Parliament in person.

The imposing royal *cortege*, with all the attendant pomp and splendour, left Buckingham Palace about half-past twelve o'clock, and wound its way, at the usual stately pace, through the avenues leading from the Palace to the Horse Guards, and from thence down Whitehall, through Parliament-street to the Palace at Westminster.

The day being unusually fine, the weather salubrious, though hot, a vast number of persons congregated along the entire route. Her Majesty was cheered in a most enthusiastic and loyal manner by the multitude of her subjects who awaited the approach of the procession. Her Majesty and her illustrious consort the Prince gracefully acknowledged the homage paid to them by repeated bows

Her Majesty arrived at the House of Parliament at a quarter after one o'clock, her arrival being announced by the firing of artillery.

Having ascended the throne, her Majesty delivered the following speech:—

"MY LORDS AND GENTLEMEN,

"I am happy to be able to release you from the duties of a laborious and protracted session.

"The Act for the Prevention of Crime and Outrage in Ireland, which received my assent at the commencement of the session, was attended by the most beneficial results. The open display of arms, intended for criminal purposes, was checked; the course of justice was no longer interrupted, and several atrocious murderers, who had spread terror through the country, were apprehended, tried, and convicted.

"The distress in Ireland, consequent upon successive failures in the production of food, has been mitigated by the application of the Law for the relief of the poor, and by the amount of charitable contributions raised in other parts of the United Kingdom.

"On the other hand, organised confederacies took advantage of the existing pressure to excite my suffering subjects to rebellion. Hopes of plunder and confiscation were held out to tempt the distressed, while the most visionary prospects were exhibited to the ambitious. In this conjuncture I applied to your loyalty and wisdom for increased powers, and, strengthened by your prompt concurrence, my government was enabled to defeat in a few days machinations which had been prepared during many months. The energy and decision shown by the Lord-Lieutenant of Ireland in this emergency deserves my warmest approbation.

"In the midst of these difficulties you have continued your labours for the improvement of the laws. The act for facilitating the Sale of Incumbered Estates will, I trust, gradually remove an evil of great magnitude in the social state of Ireland.

"The system of perpetual entails of land, established in Scotland, produced very serious evils both to heirs of entail and to the community, and I have had great satisfaction in seeing it amended upon principles which have long been found to operate beneficially in this part of the United Kingdom.

"I have given my cordial assent to the measures which have in view the improvement of the public health, and I entertain an earnest hope that a foundation has been laid for continued advances in this beneficial work.

"GENTLEMEN OF THE HOUSE OF COMMONS,

"I have to thank you for the readiness with which you have granted the supplies necessary for the public service.

"I shall avail myself of every opportunity which the exigencies of the State may allow for enforcing economy.

"MY LORDS AND GENTLEMEN,

"I have renewed in a formal manner my diplomatic relations with the government of France. The good understanding between the two countries has continued without the slightest interruption.

"Events of deep importance have disturbed the internal tranquillity of many of the states of Europe, both in the north and in the south. These events have led to hostilities between neighbouring countries. I am employing my good offices, in concert with other friendly powers, to bring to an amicable settlement these differences, and I trust that our efforts may be successful.

"I am rejoiced to think that an increasing sense of the value of peace encourages the hope that the nations of Europe may continue in the enjoyment of its blessings.

"Amidst these convulsions, I have had the satisfaction of being able to preserve peace for my own dominions, and to maintain our domestic tranquility. The strength of our institutions has been tried, and has not been found wanting. I have studied to preserve the people committed to my charge in the enjoyment of that temperate freedom, which they so justly value. My people, on their side, feel too sensibly the advantages of order and security to allow the promoters of pillage and confusion any chance of success in their wicked designs.

"I acknowledge with grateful feelings the many marks of loyalty and attachment which I have re[illegible] and obedience to the precepts of religion, the [illegible]ties of this people may, by the blessing of Almighty God, be perpetuated."

After delivering the speech, her Majesty returned to Buckingham Palace, the procession going in the same order as it had approached the House.

DOINGS OF PARLIAMENT.—The *Daily News* gives the following summary of the proceedings of parliament, proving that, if more actually beneficial legislation has not been effected, it has not been through any lack of time, or any niggardly withholding of "oratory:"—"Parliament met on the 23d of November, 1847, and, with occasional adjournments, continued sitting till the 5th of September, 1848. During this lapse of time, the House of Commons met 166, and the House of Lords 136 times. The duration of each sitting of the House of Commons cannot have averaged less than seven hours. The representative branch of the legislature has, therefore, been at work, in full conclave, 1,176 hours since it met in November. This, however, conveys but an inadequate estimate of the time devoted to business by the 656 members of the House of Commons since their meeting. During the session there have met 44 public committees with an average of 15 members on each; 28 election committees with five members on each; 14 railway committees with five members on each; 17 private bill committees with five members on each; and 112 other committees, five of which had five and the rest three members each. There have sat in all, during the session, 215 committees, requiring 1,301 members to constitute them. If the work had been equally divided, every member of the House must have served on two committees. How often the 112 'other committees' met is unknown, but the 103 sat among them 1,281 days (for at least five hours each day,) or upwards of 11 days on an average. If all the members of the House of Commons had worked equally hard during the session, they would have gone through 168 nocturnal meetings averaging 7 hours each, and 12 day meetings averaging 5 hours each. But scarcely more than one-half of the members have been really working men, so their days and hours of toil may be about doubled. Upwards of three hundred of the chosen statesmen of the land have been labouring in their vocation of legislators 168 days for 12 hours *per diem* during 24 of them, and/or 7 hours *per diem* on the remaining 144."

A parliamentary paper shows that there was no balance of money in the Exchequer on the 22d ult. but that to complete the aids granted by parliament for the services of the years 1846 and 1847, the sum of £1,010,980 was to be raised.

Since the introduction of the penny postage in 1840, the number of letters passing monthly through the General Post-office, London, has increased from 2,102,281, to 8,536,432, and the weekly average for the whole kingdom has increased from 1,515,983 to 6,382,941.

LIVERPOOL, *Sept. 9.*—*The Season and the Crops.*—Since our last we had a continuance of the finest harvest weather, and already a large portion of the grain is secured in the north of England, and nearly the whole in the south. The spring corn is generally expected to be very heavy in this part of the country, and the wheat to be a fair crop. Potatoes continue to give way without any signs of improvement. Turnips are a good crop in this part of the country, and the second crop of clover also looks well. On the whole, the prospects of the country, as to the supply of food, have improved considerably during the last fortnight.

EXTENSIVE SEIZURE OF SMUGGLED TOBACCO.—On Wednesday three seamen, named Patrick Dacey, Charles Mawson, and Charles Higgins, were charged at the Police-court, with being concerned in smuggling of a large quantity of Tobacco. Mr. French, acting tide-surveyor of the Customs, stated, that in consequence of information received, he went on board the ship Peruvian, from St. John, N. B., lying in the Brunswick Dock, where he discovered 568 lbs. of tobacco secreted in the hold. Subsequent inquiries took place, which led to the prisoners being taken into custody. A reward of £20 had been offered by Messrs. Fielding Brothers, the agents of the vessel, for information as to the tobacco, and the parties who had been concerned in stowing it away. Michael Burke, a seaman on board the vessel, deposed, that after they had been at sea for some time the prisoners took a number of deal ends out of the ship's hold, and placed the tobacco there, where it was subsequently found by the Custom-house officer. The prisoners brought it from their berths. The witness, in reply to a question put by the magistrate, said he was in the watch with the prisoners, and he did not give information in order to get the reward of £20. He informed the captain previously, and intimated at the time that either he or the captain would run a risk of being injured. Mr. Rushton ordered the captain to be sent for, and his evidence was to the effect that the witness Burke, when he gave the information, did not know of the reward being offered. He said that all the crew except the three prisoners had run away from the ship. Mr. Rushton said he would remand the prisoners, but the case must be submitted to the Board of Excise, and in the meantime further inquiries might [illegible]—*Liverpool Courier, Sept. 9.*