1851. Nov 1

David Russell Jack Bequest.

MORRISON & CO.

Invite the attention of the Public to their Splendid Stock of

NEW GOODS,

Which they are now receiving per "Glasgow," "Onyx," "Speed," "J. S. DeWolfe," "Lisbon," "Titania," "Kingston," &c.

TO THE LADIES.

THE RETAIL DEPARTMENT will be found worthy their best consideration, being now conducted exclusively on

THE CASH SYSTEM.

WHOLESALE BUYERS—*M. & Co. can offer the decided advantages of a Stock imported expressly for that branch of their Business.*

Since William-Street, St. John, May 10, 1851.

NEW STORE—KING-STREET.

GILCHRIST & INCHES

Have received per ships "Glasgow" and "Onyx," "Glasgow; "Speed," "John S. DeWolf," "Titania," from Liverpool; "Lisbon," from Glasgow; and Steamers "Admiral" and "Maid of Kent," from Boston:

A LARGE and well-assorted stock of British and American Fancy and Staple Dry GOODS, suitable for the Season, which they are now opening at their New Store, North side of King-street; and are determined to Sell at the very LOWEST PRICES, both Wholesale and Retail, they solicit a continuance of the patronage hitherto extended to them.

They would also call attention to the WOOLLEN DEPARTMENT, in which there is a large Stock of

Cloths, Cassimeres, Doeskins and Vestings,

which will be made up to order on the Premises, in the most fashionable manner.

WHOLESALE & RETAIL.

St. John, May 10, 1851.

Great Reduction in Prices.

SMELLIE AND ABERCROMBIE,

PRINCE WILLIAM STREET,

IN order to make room for their Fall Importations, (now daily expected) have reduced the prices of their present Stock, and would call the particular attention of Purchasers to the prices of their

GENTS. CLOTHS—In Tweeds, Cassimeres, Cachmarettes, Gambroons, Russell Cords, &c.

Ladies' Dress Materials,

In Silk and Wool Barages, Sylphine Silks, Silk Checks, Spun Silks, (Plain and Plaided); Crape de Soi, Coburgs, Orleans, Chamelion Cloths, &c. &c.

Long and Square SHAWLS,

In French Broche, Paisley Filled, Black Satin, Plain, Watered, and Ottoman, Black and Drab Indiana, Printed, Cachmere, Barege, &c. &c.

Together with a large assortment of Printed COTTONS, Mourning ditto, ditto, and other Staple and Fancy Articles.

TO ARRIVE.

A large and splendid assortment of WOOLLEN SCARFS and SHAWLS, FLANNELS, SERGES, BLANKETS, COBURGS, and other Fall and Winter Goods, which will be sold at unusually low prices. Sept. 20.

SHEET IRON, &c.

Now landing ex Ships "Speed," and "John S. DeWolf"—

198 BUNDLES SHEET IRON, assorted—Nos. 12 to 24;
1017 Bars Common IRON, well assorted;
200 Bars Sweedes IRON, assorted sizes;
120 Bundles PLOUGH PLATE, all sizes;
159 Boxes TIN PLATES—IC, IX, IXX, DC, and DX.

All of which will be sold very low while landing.

WM. & GEO. CARVILL,

October 4, 1851. *Nelson-street.*

GROCERIES! GROCERIES!

JAMES McFARLANE,

MARKET SQUARE,

Having completed his Fall Supply of GROCERIES, respectfully calls attention of purchasers to the Stock on hand; comprising in part:

In Store; Bond or Duty paid:—

200 CHESTS and half chests fine Congo, Souchong, Pekoe Souchong, Hyson, Twankay, and Oolong TEAS:
65 hhds. Porto Rico SUGARS;
80 ditto ditto MOLASSES;
50 bags Java and Laguira COFFEE;
50 boxes TOBACCO, (fine brands).

Per "Montrose" and "John S. DeWolf"—

1 chest INDIGO;
6 hampers fine Cheshire and Truckle CHEESE;
1 cask Golden SYRUP.

Per "Henry Holland"—

3 bales Wrapping and Letter PAPER;
15 cases Blue and Sago STARCH;
5 brls. Scotch OATMEAL, (Ayrshire),
30 boxes PIPES, assorted; Sperm CANDLES;
Composite Candles; Tapers, assorted; Mustard;
Pickles and Sauces; Day & Martin's Blacking;
Hall's Starch; Patent Groats and Barley; Fancy Soap; Pepper; Ginger; Currants; Plumbs; Candied Peel; Bath Brick; Wrapping Twine; Candle Wick; Split Peas; Barley; Sulphur; Vitriol, &c. &c., with a large and well assorted Stock of all articles in the Trade. *Wholesale and Retail.*

St. John, October 4, 1851.

FLOUR, PORK, &c.

Landing this day, ex 'Emily Allison,' from New-York:

200 BARRELS Canada superfine FLOUR, fresh ground.

Ex 'John Miller,' and 'Eliza Jane,' from Boston:

50 Barrels heavy MESS PORK;
25 Barrels new Rump PORK;
125 Boxes Muscatel RAISINS.

Ex 'Portland':

5 Hhds. pure White Wine VINEGAR;
10 Baskets Anchor Brand CHAMPAGNE.

Ex Henry Holland, from Glasgow:

31 cases Anderson's patent Sago and soluble Starch,
1 case calcined MAGNESIA, in bottle.

For sale low by WM. THOMSON,
Oct. 11. 8, North Market Wharf.

FLOUR and PORK.

Received per Schooner "Emma," from Montreal—

670 BARRELS of fresh ground Canadian Superfine FLOUR;
53 Brls. MESS PORK; 20 Prime Ditto.

For Sale by
St. John, Aug. 30. GILCHRIST & INCHES.

FLEWWELLING & READING,

Are now receiving per ship *'Faside,'* from London:

30 HHDS. GENEVA; 10 quarter casks Port and Sherry WINE—*superior;*
1 puncheon JAMAICA RUM—*very old;*
20 bags Black PEPPER; 1 box MACE;
2 cases CASSIA; 1 cask Cream Tartar;
2 tierces Epsom SALTS; 1 cask Saltpetre;
1 cask BLUE VITRIOL;
45 kegs F & FF GUNPOWDER—*Hall & Son's;*

DAILY EXPECTED—

20 hhds. Hennessy's best BRANDY — which, together with a large and well selected stock of LIQUORS and GROCERIES, in Store, are offered at lowest market prices. Oct. 4.

WHITE LEAD and PAINTS.

Received per Ship "Speed,"

23 CWT. Green, Yellow, Red and Black PAINTS; 7 do. White LEAD;
2 do. OIL; 2 do. Black VRANISH;

—IN STORE—

35 cwt. White LEAD;
18 do. Green, Red and Black PAINTS.

For sale very low by McMORRAN & DUNN,
October 11. *Water-street.*

TEA! TEA!

Now landing, and in Store:—

SIX HUNDRED chests fine and extra superior CONGO, SOUCHONG, and PEKOE TEAS,—on sale at very low prices.

Sept. 27. EDMUND KAYE.

MESS PORK.

300 BARRELS MESS and PRIME PORK, *in Bond or Duty paid.*

Sept. 27. EDMUND KAYE.

HERRINGS for Sale.

600 BARRELS Gibbed HERRINGS, ex Brigt. "Sarah," from Gulf of St. Lawrence, put up and repacked with the greatest care for exportation to Southern climates or for home consumption. ALSO—A large white Oak Seine BOAT, well adapted for a Raft or Market Boat. Apply to R. RANKIN & CO., or
June 28. D. STEWART.

TARRAGONA WINE.

20 QR. casks of the above, just landed, and for sale very low, by
Oct. 4. FLEWWELLING & READING.

FLOUR! FLOUR!

750 BRLS. Canada S'fine FLOUR— a first-rate article—on sale.

Sept. 20. G. & J. SALTER.

STATIONERY,

PER "FASIDE."

FIVE cases each containing a complete assortment of Blank Books, Writing PAPER, Note Paper, Envelopes, Copy Books, Music and Music Paper, Books, Drawing Books, Writing CASES, Children's Maps, Portable PENS, Sealing WAX, &c., for Sale by the case.

JOHN KINNEAR,
October 4, 1851. *Prince Wm. Street.*

"FASIDE."

From London—

...o TEAS, cases Nut-
...es, Alum, Epsom
...e, bags Pepper,
... Ginger, Button

...C. BLACK,
...North Wharf.

AUTUMN, 1851.

New and beautiful style of Hats.

C. D. EVERETT & SON having received their Autumn style of Blocks, are now prepared to furnish the public with HATS of all qualities of this universally admired fashion.

On hand and constantly making up—HATS and CAPS of a variety of styles which we offer at very low rates. A few Drab Union Summer Hats—low crown and very light—having been left on hand, will now be disposed of at greatly reduced prices. Please call and examine at either of our Stores—East side of Market Square or North side of King Street.

Sept. 6.

Cheap Hat and Cap Store.

KING STREET,

A few doors below the St. John Hotel.

A. MAGEE would respectfully announce to his friends and the public in general that he has on hand and constantly making up HATS of a superior quality, and of the most approved Styles, which he offers to the public at the very lowest prices, and which for cheapness, durability, quality and style, cannot be surpassed by any in this City. HATS and CAPS made to order at the shortest notice.

HATS purchased at this Establishment will be repaired free of charge.

St. John, 19th Sept.

Five Years in successful operation.

PANTECHNETHECA,

Corner of King and Cross Streets.

TAILORING ESTABLISHMENT.

THIS was the first place of the kind ever opened since Saint John contained twenty inhabitants, conducted upon the low price *Cash system*, and strictly carried it out.

It is now five years since the Proprietors, working Tailors, men who knew their business, and were regularly brought up to their trade in the Old Country, asked themselves, could a Merchant Tailor's business not be carried on, and make the customers pay *cash down*, allowing we charge them one-half of what we know to be usually charged where they are in the habit of crediting all who may patronise their system. In order to keep pace with the present day, we determined to deviate a little from those who had gone before us.

Some few friends—for be it known we had but few, save and except the man who pays for his coat before worn out—said you cannot expect to succeed, the place is too small, but you will soon know every body who is good and who is bad. We concluded that to discriminate, who was and who was not, was too nice a point for our experience, consequently we continued just as we commenced—namely, *Cash on delivery*, the course we adopted being entirely original with ourselves.

The man who gets his Clothes at this Establishment has not to pay for those who never pay.

A Dress Suit from £2 10s. to £5.

July 26th.

GREAT REDUCTION IN Gilt Cornices, Mirrors, Portrait AND PICTURE FRAMES,

at POTTER & Co's., in Germain Street.

THE Subscribers would call attention to the above articles which they are now Manufacturing at prices nearly one half less than have ever before been offered to the Public. One of the firm having recently visited the cities of New York, Philadelphia and Boston, where he made himself acquainted with the latest and most approved modes of working, by which a great amount of labour is saved in the various departments of the business, and having also made arrangements to receive, as soon as introduced, the newest fashions, designs, and styles of work, they are now prepared to execute in the best manner, all orders with which they may be favoured.

MANTLE AND PIER GLASSES of any style and price, to suit the taste of customers.

GILT CORNICES from 25s. to £10.

ROSE WOOD AND MAHOGANY MOULDINGS for Picture Frames, that heretofore have been selling at 2s. 6d. per foot, we will furnish at 1s. 6d. per foot.

GILT MOULDINGS that have heretofore been selling at 5s. per foot, we will furnish in any quantity at 2s. 6d. per foot.

RICHLY ORNAMENTED FRAMES, will be supplied at a corresponding reduction in price.

New and extremely elegant styles of *Fire Screens*, in plain, gilt, richly ornamented, white and gold, and superb dark patterns.

GILDING of all kinds, done in the first style, and at prices to defy all competition.

SIGN BOARDS made and lettered in any style to suit customers, at prices one third less than can be had elsewhere.

☞ Old PAINTINGS cleaned and repaired, old Frames re-gilt, Pictures stretched and varnished, Maps mounted and varnished.

FOR SALE.—A choice collection of finely coloured PICTURES, including a great variety of subjects, Heads, Studies, &c. &c.

May 27th, 1851. POTTER & CO.

Cabinet & Upholstery Warerooms.

PRINCESS STREET,

Opposite the residence of B. L. Peters, Esq.

THE subscriber has on hand and for sale on the most reasonable terms, a large assortment of Mahogany and other FURNITURE, which he will warrant, viz: SOFAS, COUCHES, Mahogany CHAIRS; do. Rocking and Nursery do; Mahogany, Butternut, and Pine BUREAUS; Mahogany, Pembroke, Dining, and Centre TABLES; Mahogany and Butternut SHIP TABLES, Dressing Tables, WASH-STANDS, Mahogany SIDE BOARDS, Looking Glasses, &c. &c.

*** MAHOGANY in logs and boards of every thickness; Mahogany and Rosewood Veneers; also, Butternut, Birch, Pine, and other descriptions of Lumber, constantly on hand for sale Cheap.

☞ Funerals attended; Hearse and Palls furnished.—All orders promptly attended to.

N. B.—The subscriber having spared no expence in fitting up a STEAM ENGINE for Sawing and Turning for Ship and Cabinet Work, flatters himself that he can put in the best material and sell cheaper than any other imported—or in this Province.

JOHN DUNN.

Saint John, November 2, 1850.

Tobacco.

400 BOXES TOBACCO, the greater portion of which has been manufactured expressly for the Subscriber, and will be found by Retailers to be very suitable for this market.

EDMUND KAYE.

3d May, 1851.

TREMONT HOUSE,

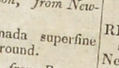
BOSTON, MASS.

THIS well known establishment is still conducted in the same manner it has always been. The central and pleasant situation of the house, its commodious arrangements, and the comforts and luxuries to be found there, combine to render it agreeable and advantageous to the traveller.

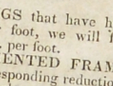
Having been one of the firm of John L. Tucker & Co., so long at the head of the establishment, the Subscriber pledges his best exertions to maintain its reputation, and to give satisfaction to his customers.

WM. H. PARKER.

Boston, Sept. 15, 1851. 3m.



M. L. RAY'S



Great Southern and Western Passage Co.

FARE REDUCED,

From the old established Office, No. 3½ Commercial Street, up stairs, three doors from the new Custom House. This being the only responsible Company in the City, will be prepared to forward passengers and families to the South and West.

SUMMER ARRANGEMENT.

Utica, Rochester and Buffalo, $4,50; Cleveland, $6,00; Detroit, $6,50; Racine, Milwaukie and Chicago, $7,50; Cincinnati, $10; St. Louis, $13.

UPPER CANADA.

Hamilton, $7,50; Toronto, $7; Kingston, $7,50.

SOUTH.

New-York, $2,50; Philadelphia, $4; Reading, $7; Pottsville, $7,50; Baltimore, $6,25; Harrisburgh, $7,50; Holidaysburgh, $8,50; Columbia, $7; Pittsburgh, $9; Wheeling, $10; Richmond, Virginia, $11,50.

Also, to any other part of the United States and Canada. For further particulars apply at the Office. Passengers are requested to call and judge for themselves. Reference—W. Elliot, British Vice Consul, 11 Doane-street, or D. W. & S. H. Barnes, 4 Commercial-street. Any security required will be given for the fulfilment of all contracts made by this company.

Trains leave Boston every day at 8 o'clock, A. M., and 4 and 5 P. M. M. L. RAY, *General Agent*, 3½ Commercial-street, Boston.

P. S.—Pay no attention to runners, but come direct to the Office yourself, and you will get tickets much cheaper. 7¶ May 3.

Watch and Clock Making, &c.

THE SUBSCRIBER would most respectfully intimate to the Inhabitants of St. John and its vicinity that he has commenced business on his own account in the CLOCK and WATCH Making line, in VERNON'S BRICK BUILDING, Corner of Germain and King Streets. He hopes, from his knowledge and experience in his Profession, and long residence in this City, and by unremitting care and attention to any orders he may be favoured with, to merit and obtain a share of public patronage.

Every description of Work in the line done in the best manner, and at moderate charges.

☞ Chronometers Repaired, Cleaned, and Rated.

ROBERT DAVIDSON,
Watch and Clock Maker,
Vernon's Brick Building, corner of King and Germain-streets.

St. John, July 19, 1851.

CHRONOMETERS RATED,

George Hutchinson, Junr.

BEGS leave to acquaint SHIPMASTERS, that, having procured an **Astronomical Clock,** and other Apparatus for Correcting, he is now prepared accurately to ascertain the ERROR AND RATE OF CHRONOMETERS, at the old stand of Mr. WILLIAM HUTCHINSON, where all kinds of **Time Pieces and Nautical Instruments** are carefully repaired.

COFFEE HOUSE CORNER,
St. John, N. B., March 29, 1851.

SAINT JOHN BOOT STORE,

Sign of the Mammoth Boot,

NORTH SIDE OF KING-STREET.

THE Subscriber returns his sincere thanks for former patronage, and solicits the attention of his friends and the Public generally, to his LARGE STOCK OF BOOTS AND SHOES, *which he will dispose of at very Low Rates for Cash*, as he is determined to adopt the Cash system. All articles manufactured at this Establishment, warranted of superior Style and Workmanship.

N. B. All orders attended to with punctuality and dispatch. JOHN McBRINE.

North side King-street, next door to the Albion House.

St. John, May 17, 1851.

GORHAM COLLEGE,

LIVERPOOL, NOVA-SCOTIA.

Under the sanction and controul of the Congregational Union of Nova-Scotia and New-Brunswick.

PRESIDENT:
REV. FREDERICK TOMKINS, M. A.,
University College, London.

SESSION 1851—52.

THE Session will consist of two terms—the first commencing on August 27th next, and ending on Dec. 15th. The second term will commence on Jan. 14th, 1852, and close on June 16th ensuing.

Professor of the Greek and Roman Languages, and Literature, and of Mathematics—Rev. F. TOMKINS, M. A.

Professor of Mental and Moral Science, Logic, Political Economy and Political Philosophy—Rev. JOHN C. GEIKIE, of the Academical Institute, Toronto, C. W.

Steward and Assistant Secretary—Mr. JAMES W. HUTCHINSON.

Beadle—Mr. WHITMAN CRAWLEY.

The mode of instruction pursued in this Institution, and the Text Books employed, will be precisely the same as those in use at the University College, London. The Senior Classical Class, if students sufficiently advanced enter to form one, will read, this Session, the Œdepus Colonos of Sophocles—the Protagoras of Plato—the Germania and Agricola of Tacitus, and some of the Odes of Horace. Weekly exercises will be written in both Greek and Latin. Arnold's Exercises will be used in Greek. If a sufficient number of students destined for the Bar or Medicine should present themselves, separate additional classes will be formed, in which the Institutes of Justinian and Gains, and Celsus de re Medica, will be read as far as time may allow.

The Mathematical Classes will be conducted on the same plan as the Mathematical Classes in University College, London, under the Professorship of Augustus DeMorgan, of Trinity College, Camb., Secretary of the Royal Astronomical Society of London.

Fee for the Session, £12. Board and Lodging will be provided in the College at the rate of 7s. 6d. per week. Students are expected to find their own bedding.

JUNIOR SCHOOL.

Boys will be admitted to this School if they can read and write. The whole arrangements of the Junior School will be under the direction of the President of the College. The system pursued will be a combination of that pursued in University College School, London, and the best Schools in New England.

Head Master—Rev. A. GEIKIE.
Second Master—Mr. J. W. HUTCHINSON.

The Professor of Mathematics will lecture five times a week to the students of the School on Arithmetic, Algebra, Trigonometry and Geometry, with a view to the Differential and Integral Calculus. These lectures will be available only to those boys who evince a disposition to close study—as they will be useful to none else. The course of instruction will comprise the usual elementary subjects taught in Schools, with Classics, French and Mathematics.—The whole of Wilhenf's method of Vocal Music as adopted by Hullah, and patronized by the Committee of Council on Education, will be gone through during the Session in the Junior School.

Fee for the Junior School, including board, lodging and washing, £25 for the Session. The commencement and close of the terms are the same as those in the College. Out-door students will be admitted to all the benefits of this School, at £4 for the whole Session

A course of forty evening lectures will be delivered to Schoolmasters and adults, on subjects suited to persons of limited early education.—Fee, £2.

COUNCIL:

Rev. Fredk. Tomkins, M. A., London, Pres. & Prof.
Rev. A. Geikie, Prof. Academical Inst., Toronto.
Rev. W. H. Heudebourck, Homerton College, Lond.
Rev. Jas. Porter, University College, London.
Freeman Tupper, Esq., Treasurer College.
Mr. J. W. Hutchinson, Assist. Sec'y.
Geo. McLeod, Esq.
W. H. Freeman, Esq.
Capt. Jas. Collins.

The College Buildings occupy a most delightful and healthy situation, commanding a view of the entire town and surrounding country. All letters are to be addressed (post-paid) to the President of Gorham College, Liverpool, Nova-Scotia.

July 5, 1851. (1y.)

DR. FONTAINE'S Balm of a Thousand Flowers,

For the Toilet, the Nursery, for Bathing and many Medicinal purposes;

HIGHLY perfumed by its own ingredients: recommended by the Faculty of almost every European city, and established under the patronage of almost every Physician in London and Paris, and thousands of individuals, who make daily use of it in New-York, Philadelphia and Boston. It is the greatest luxury a lady or gentleman could wish for the improvement of health, for comfort and personal embellishment, and its delicate soothing sensation, and the delightful softness it imparts to the complexion.

We give a few of the prominent properties of the

Balm of a Thousand Flowers!

already well established by actual experience.

FIRST:

This Balm remedies every defect of the complexion,

and establishes in its stead Beauty and Health, at the time when both, by the changes of age, or freaks of nature, or disease, have been obscured or undermined—it cleanses the skin, and draws to the surface all impurities, and every species of pimples and blotches; also removes tan, sunburns, sallowness, and freckles, imparting to the skin its original purity, and an unsurpassed freshness, rendering it clear, smooth, and white.

SECOND:

It promotes the growth and increase of the Hair—causing it to curl in the most natural manner.

It cleanses the head from dandruff, giving vigor, health and life to the very roots of the hair.

THIRD:

It is a superior article for Shaving, being superior to all descriptions of Soaps, Creams, Pastes, &c.

As a *Dentrifice for Cleansing the Teeth*, it is by far the most medicinal of any compound yet discovered, preventing decay, relieving pain, ulcers and cankers, and renders the teeth white as alabaster. For bathing, for suffering infants, and for adults, to promote sweetness of body, cleanliness, health and strength, and to prevent eruptions, &c., there is no article more suitable than this BALM. It may be used in cold or warm, hard or soft water.

FETRIDGE & CO.

Manufacturers and Proprietors,
15, State-street, BOSTON, Mass.

☞ Price, 50 cents, and $1 per bottle.

FELLOWS & CO., AGENTS,
St. John, 2d August, 1851. *Foster's Corner.*

Weighing Machine.

ONE very large Patent Platform WEIGHING MACHINE, for sale very low, by
Sept. 27. N. MacLARDY.

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 Insurances against Fire, on Houses, Furniture, Merchandise, Ships on the stocks and in harbour, &c.

Sept 2, 1843. A. BALLOCH, AGENT.

UNITED KINGDOM

LIFE ASSURANCE COMPANY,

OF LONDON.

Capital £1,000,000 Sterling.

The Annual Income exceeds £94,000 Sterling.

Division of Profits in 1841 and 1848.

IN 1841, the Company added a BONUS of £2 per Cent. per Annum on the Sum Assured, to all Policies of the *participating class*, from the time they were effected to 31st December, 1840; and from that date to 31st December, 1847, £2 5s. per cent. per Annum was added at the General Meeting on 6th July, 1848, without reference to the age of the Assured.

The plan of Distribution of Profits being different to that adopted by *some other* Companies, the following Table is submitted for the information of the *many* persons Assured by the Company in this Province, and of the Public in general:

Age.	Annual Premium per cent. paid by the Assured.	Bonus per cent. added to the Policy per Ann.	Bonus equal to the undermentioned per cent. on the Annual Premium.
15	£1 14 1	£2 5 0	£132 0 7
20	1 18 8	2 5 0	116 7 7
25	2 2 11	2 5 0	104 17 1
30	2 8 2	2 5 0	93 13 0
35	2 14 8	2 5 0	82 6 4
40	3 3 4	2 5 0	71 1 1
45	3 14 9	2 5 0	60 4 0
50	4 10 7	2 5 0	49 13 7
55	5 10 10	2 5 0	40 12 1
60	6 17 9	2 5 0	32 13 4

ELUCIDATION:—A person aged 45 years, and who paid an annual premium of £3 14s. 9d. per cent. received an annual Bonus equal to £60 4s. per cent. on the amount of premium paid. A person of 25 years, who paid an annual premium of £2 2s. 11d. per cent. received an Annual Bonus equal to £104 17s. 1d. per cent. on the premium. And a person of 15 years, who paid an annual premium of £1 14s. 1d. received an Annual Bonus equal to £132 0s. 7d. per cent. on the premium paid.

Notwithstanding these *unprecedented* divisions of Profits, the premiums are on the most moderate scale, AND ONLY ONE HALF NEED BE PAID FOR THE FIRST FIVE YEARS, when the Insurance is for Life.

The EXTRA heretofore charged for Passage from America to Europe, or from Europe to America, within the limits, by a recent vote of the Directors, has been RESCINDED. No extra charge made for Residence on this Continent North of 26 degrees North Latitude, and 50 and 85 degrees West Longitude.

Information as to rates of premium, forms of proposals, &c., and Pamphlets, furnished *gratis* by application to

A. BALLOCH,
Agent for New-Brunswick.

☞ Agency, Prince William Street, St. John. 21st April, 1849.

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, 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 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 21st, 1841.

VALUABLE INVESTMENT.

FOR SALE—Interests in five Valuable MINING LEASES, situate in County Albert, Hillsborough Parish. Each Lease is held from the Crown for Twenty-five years, commencing 1850, with covenants of renewal at the nominal Rent of one Shilling per Chaldron for Coal, and five per cent. for other Minerals raised, and covers a space One Mile square.* The Leases surround on three sides the valuable Duffy Lease, one Mine on which is at present yielding about 60 chaldrons per day of the purest variety of Asphaltic Coal ever discovered. The boundary of one of the Leases offered for Sale is only about fifteen chains distant, in the direction of the course of the stratum, from which this Coal is now being extracted. Besides the Coal, there abounds on these Leases the purest White Gypsum, Iron Ore, Mineral Paint, Pipe Clay, &c. These Leases extend to within ½ miles of deep ship navigation, and from combining circumstances, offer a prospect of one of the most lucrative investments ever offered to the Capitalist in this Province.

Two-thirds Interest in the above Leases will be transferred at a low rate to a party who is prepared to furnish the amount necessary to complete the work in progress.—For terms of Sale, &c., apply to
29th August, 1851. R. FOULIS, *St. John.*

* NOTE.—To avoid litigation respecting Crown Rights, a Lease has also been obtained, for an important position, from the owners of the soil.

FOR SALE,

THAT Valuable FARM fronting on the West side of the Nerepis Road, in the Parish of Petersville, and County of Queen's, being half way between Fredericton and St. John, and containing 220 acres, of which 30 are under cultivation. There are on the Premises two Dwelling Houses and two Barns. It is well watered, cuts ten tons of Hay, and is, in every respect, a desirable and valuable property. For Terms apply to the subscriber, on the Premises. PATRICK DEERING.

Petersville, 18th September, 1851.

To be Let, for a Term of Years, at a moderate rent,

And immediate possession given:—

The "DOUGLAS ARMS INN,"

ON THE NEREPIS ROAD.

As the Grand Trunk Line of the European and North American Railway must pass in this direction, and have a Station in the immediate neighbourhood of the Hotel, which has been built expressly for a large business, the *Douglas Arms* offers an excellent opportunity for a safe and profitable investment, to any person possessed of sufficient means, and who is qualified for the management of a respectable and genteel business. In the Summer season, passengers by the Steamers from Indian Town, can be landed, twice daily, in from forty to fifty minutes, at Beadage's Point; and by carriage, in thirty minutes more, they may be comfortably seated in the Douglas Arms.—From the time of leaving the City it would only require about one hour and a half to reach the Establishment. The climate is delightful and remarkably healthy. The fog seldom reaches the valley of the Nerepis, even while this city remains for many days together enveloped in its cold and chilling embraces.

The Douglas Arms, being on the main road to Fredericton, which connects Saint John with the Seat of Government, has been long established both as a Summer and Winter Hotel: and is distant from the City eighteen miles by the land route and thirteen by the water. Its proximity to St. John renders it a most convenient and comfortable resort in the Summer season for private families and pleasure parties.

The country in the neighbourhood of the Douglas Arms offers many attractions to sportsmen and others. The House contains seven comfortable parlours, a large dining room, twenty-one bed-rooms, a grocery shop, or bar-room, a large brick and Roman cement tank for holding rain water, a well arranged kitchen, in which there are a brick oven, a large boiler, and an excellent cooking stove. On the saue flat there are also a large hall stove, and a convenient frost proof cellar.

In addition to a sufficient number of Barns for the use of the Farm, a new one has lately been erected, forty feet wide by fifty feet long, for the accommodation of the Summer and winter travelling.

The Douglas Arms has been re-built on a large and splendid scale, and is in every way suited to the situation and growing importance of that beautiful and picturesque part of the country. The Hotel will be let either alone or with the large and valuable Farm attached to it. For particulars apply to

WM. LIVINGSTONE,
15th March, 1851. *Apothecaries' Hall*

Central Fire Insurance Company

OF FREDERICTON.

Incorporated in 1836—Capital, £50,000:

ALL PAID UP.

Hon. JOHN ROBERTSON, } *Local Board,*
DANIEL J. McLAUGHLIN, Esq. } St. John.

PROPOSALS for Insurance against Loss or Damage by Fire, will be received and Policies granted by this Agency, (without referring to the Board at Fredericton,) on application to

GEORGE THOMAS,
"Agent" for St. John, N. B.

South Market Wharf, Feb. 15, 1851.

Equitable Fire Insurance Company of London.

INCORPORATED BY ACT OF PARLIAMENT.

CAPITAL £500,000 STERLING.

DIRECTORS,

T. L. MURRAY, Esq., *Chairman.*

W. A. Bennett, Esq.
Hugh Croft, Esq.
Ralph Gough, Esq.
M. C. Maher, Esq.
John Moss, Esq.
Sir Augustus W. Hillary, Bart.
John Rawson, Esq.
John Shaw, Esq.
Edward S. Symes, Esq.
Clement Tabor, Esq.
Augustus Vigne, Esq.

ACTUARY,

W. S. B. WOOLHOUSE, Esq., F. R. A. S., &c.

SECRETARY,

D. T. LYONS CLANCEY, Esq.

Local Directors at Saint John, N. B.

ROBERT F. HAZEN, Esq., *Chairman.*

William Wright, Esq. | John H. Gray, Esq.
Edward Allison, Esq. | William Jack, Esq.

OFFICE.—*Corner of Prince William and Princess Streets, opposite the Commercial Bank.*

THE *"Equitable"* Fire Office will, by a constant analysis of its own experience from time to time, adopt such rates of Premium as the nature of the risk may justify.

With this view, an annual investigation will be made into each class of risk, and a return of one moiety — or fifty per cent. — of the net excess, will be made to all Classes of Insurers whose policies have been in force for three years.

The engagements of the *"Equitable"* are guaranteed by a responsible proprietary, and an ample subscribed Capital. The insured are free from the liabilities of a *Mutual Insurance Society*, and entitled, according to the plan of the Company, to a return of half the profits.

Buildings of Stone, Brick, or Wood and their contents, Vessels on the Stocks, and every description of property insured at moderate rates of premium.

Losses adjusted and paid in St. John without referring to London.

No charge made for Policies.

Blank forms of Application and every other information may be obtained on application to

W. J. STARR,
St. John, June 7th, 1851. *Agent.*

LIVERPOOL & LONDON

Fire & Life Insurance Company,

[Established in 1836.]

Capital £2,000,000—in shares of Twenty Pounds.

THE Stockholders of this Company are responsible to the full extent of their property for the liabilities of the Company.

The undersigned hereby notifies the Public of New-Brunswick that the above-named Company have empowered him, by a full and ample Power of Attorney, to open an Office in the City of Saint John, for the Insurance of PROPERTY against loss or damage by FIRE, in any part of the Province, and to sign and issue Policies in the name of the Company; and that in virtue of the power vested in him by the said Power of Attorney, he has appointed Mr. ADAM JACK to act as Agent for the said Company, in the receiving of proposals for Insurance, and all other the usual duties posed for Insurance, and all other the usual duties of an Agent; and to collect and receive the amount of premium on any policy issued by the undersigned in the name of the said Company, or for the renewal of the same.

The Deed of settlement, and the supplemental Deed of settlement, lies with Mr. JACK, at the Office of the *New-Brunswick Marine Assurance Company*, also the pamphlets issued by the Office at Liverpool, affording ample details of the mode of transacting business by the Company.

The rates of premium will be as low as any other respectable Company, and the undersigned trusts a fair portion of public patronage will be accorded to the Company.

Losses not exceeding £500 will be settled without referring to the head Office at Liverpool.

EDWARD ALLISON.

Dated at St. John, N. B., 4th August, 1851.

BRITISH COMMERCIAL

LIFE INSURANCE COMPANY

OF LONDON.

Established in 1820; Incorporated by Act of Parliament.

Capital, £600,000, Sterling.

TRUSTEES:

John Catley, Esquire,
John Cox, Esquire,
Sebastian G. Martinez, Esquire.

DIRECTORS:

Sir Robert Alexander, Bart.
Thomas Benson, Esq.
John Catley, Esq.
Rev. William Mallofield, A. M.
George Green, Esq.
Sebastian G. Martinez, Esq.
Archibald Fred. Paxton, Esq.
Denzil J. Thomson, Esq.
George H. Weatherhead, M. P.

Managing Director—Ebenezer Fernie, Esq.
Physician—Septimus Wray, M. D.
Auditors—Thomas Gorton, Esq.; Thomas Oak, Esquire, M. D.
Secretary—Mr. Francis F. Sanderson.
Bankers—Messrs. Glyn, Halifax, Mills & Co.

Advantages offered to Insurers:

THE SECURITY of a large realized and invested Capital; very low Premiums on the non participation scale (particularly on *Young Lives*); large Bonuses on the participation scale.

On Insurances for the whole of Life, one-half of the Premiums (if desired) permitted to remain unpaid for the first seven years, as a loan at Interest, and then to be paid, or to remain as a permanent loan, at the option of the Insurer.

Loans on Policies according to their value, after Three Premiums have been paid.

The Company's Policies purchased at their full value.

Premiums allowed to be paid Annually, Half-Yearly, or Quarterly.

No extra charge for crossing and re-crossing the Atlantic.

Residence permitted in any part of Europe.

Extended liberality as to residence on the American Continent.

Medical Referee: DR. WM. LIVINGSTONE.

Proposals for Policies will be received, and all requisite information given by

G. P. SANCTON, AGENT.

St. John, 28th Feb. 1850.

CALIFORNIA!

California Risks taken as above, at the lowest possible rates of Premium.

Provincial, Mutual and General Insurance Company.

Established under the Act of Parliament at Toronto, C. W.

CAPITAL, £100,000.

THE STOCK of this Company is divided into the Mutual and Proprietary, each branch being kept entirely distinct, and liable only for its own losses.

In the Proprietary Branch, Policies are issued in the usual way on Ocean and Inland Marine Risks, and on Fire Risks in Cities and Villages. In the Mutual Branch, Policies are issued on Country or Farmers' Risks only, covering losses from Fire or Lightning; the insured giving a Premium Note and a small sum in cash; these Policies run from one to five years.

Local Directors for New-Brunswick:

W. H. STREET, ISAAC WOODWARD, and CHARLES McLAUCHLAN.

The Security which this Company affords is undoubted, and the Premiums will in all cases be as moderate as may be consistent with safety.

All Notes and Cash Funds accumulating at this Agency will be retained and deposited at the