David Russell Jack Bequest

The New-Brunswick Courier.

NEW SERIES. {VOLUME X. NUMBER 33.} SAINT JOHN, SATURDAY, JANUARY 31, 1852. VOLUME XLI. {NUMBER - - - 39 WHOLE NUMBER, 2120}

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

Terms:—15s. per annum, (*half in advance.*)

PRINTING in general, executed at the shortest notice, on liberal terms.

WEEKLY ALMANACK.

1852. FEBRUARY.	Sun Rises	Sun Sets	Moon Sets	High Water
1 Sunday	7 25	5 3	3 31 m	7 33
2 Monday	7 24	5 4	4 39	8 49
3 Tuesday	7 23	5 5	5 40	9 51
4 Wednesday	7 22	5 6	6 35	10 41
5 Thursday	7 21	5 7	Rises.	11 30
6 Friday	7 20	5 8	6 28 a	- - -
7 Saturday	7 19	5 10	7 45	0 35

Full Moon 5th, 2 h. 28 m. afternoon.—N. E.

BANK OF NEW-BRUNSWICK.
Thomas E. Millidge, Esquire, *President.*
Director next week, - - - - - *Wm. Wright, 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.
D. J. McLaughlin, Esquire, *President.*
Director next week, - - - - *Stephen Gerow, Esq.*
Discount Days...Tuesdays and Fridays.
Hours of business, from 10 to 3.
☞ Bills or Notes for Discount must be lodged before One o'clock on the days preceding the Discount days.

BANK OF BRITISH NORTH AMERICA.
SAINT JOHN BRANCH.
F. W. Wood, Esquire, *Manager.*
Directors:
Hon. John Robertson, Wm. H. Street, Esq.
J. V. Thurgar, Esq.
Discount Days—*Wednesdays and Saturdays.*
Hours of business, from 10 to 3.
*** Notes and Bills for Discount to be left before 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.
F. A. Wiggins, Esquire, *President.*
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 Esquire, *President.*
J. W. Lawrence, Zebedee Ring, S. L. Tilley, S. K. Foster, } *Directors.*
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.*
Hon. John Robertson, Daniel J. McLaughlin, Esq. } *Local Board, St. John.*
Agent—George Thomas, South Market Wharf.

Provincial, Marine and Fire Insurance Company of Toronto, C. W.
CAPITAL, £100,000.
Local Board for New-Brunswick:
W. H. Street, Isaac Woodward, and Charles McLauchlan.
POLICIES issued on Ocean and Inland Marine Risks, and on Fire Risks in Town and Country. Applications and information furnished by
CHARLES L. STREET,
August 16.—1y Agent.

SHERIFF'S SALES.

To be Sold on WEDNESDAY, *the 10th day of March next, at the Coffee-House corner, between the hours of 12 o'clock, noon, and 5 o'clock, afternoon:*

ALL the right, title, and interest of John Conway, of, in, and to all, that certain Lot, piece, or parcel of Land, situate and being in the Parish of Lancaster, known as Lot number One, in the Willard Grant, so called—granted to Ebenezer ...man, bounded on the West by Lot number Five, ...ed the Griffith Lot, on the South by Lot number ..., granted to Samuel Willard, on the North by ...ot granted to Brundage & Coombs, and on the ...aining side by land owned by Samuel Gillespie, together with all buildings and improvements thereon. The same having been seized and taken under and by virtue of an Execution issued out of the Supreme Court.
CHARLES JOHNSTON,
Sheriff's Office, Sept 1, 1851.—6m *Sheriff.*

To be sold on Saturday the seventeenth day of April next, at the Coffee House Corner, in the City of Saint John, between the hours of twelve o'clock, noon, and five of the clock in the afternoon—

ALL the right, title, and interest of JAMES SPROUL, of, in, and to all the Eastern half moiety of that certain lot, piece or parcel of Land, situate, lying and being in the City of Saint John aforesaid, known and described in the plan of the said City, by the number 163; the said half part or moiety of said lot having a front on Hanover-street of 25 feet, and extending back the same breadth 100 feet, together with the buildings and improvements thereon standing and being.—The same having been seized and taken under and by virtue of an Execution issued out of the Supreme Court.
CHARLES JOHNSTON,
Sheriff's Office, St. John, N. B. October 11th, 1851. } *Sheriff.*

To be sold on Wednesday the fifth day of May, at the Coffee House Corner, between the hours of 12 o'clock, noon, and 5 of the clock afternoon—

ALL the right, title, and interest of NATHAN GODSOE, of, in, and to Lots 472, 473, and 474, fronting on Leinster-street, in Queen's Ward, in the City of Saint John, together with the Buildings and Improvements thereon standing and being. The same having been seized and taken under by virtue of an Execution issued out of the Supreme Court. CHARLES JOHNSTON,
Sheriff's Office, Nov. 1, 1851. *Sheriff.*

UNITED KINGDOM LIFE ASSURANCE COMPANY, OF LONDON.

Capital £1,000,000 Sterling.
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 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 6th July, 1848, without reference to the age of the Assured.

The plan of Distribution of Profits being different from 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:

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.
£1 14 1	£2 5 0	£132 0 7
1 18 8	2 5 0	116 7 7
2 2 11	2 5 0	104 17 1
2 8 2	2 5 0	93 13 0
2 14 8	2 5 0	82 6 4
3 3 4	2 5 0	71 1 1
3 14 9	2 5 0	60 4 0
4 10 7	2 5 0	49 13 7
5 10 10	2 5 0	40 12 1
6 17 9	2 5 0	32 13 4

ELUCIDATION:—A person aged 45 years, 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 36 degrees North Latitude, and 50 and 85 degrees West Longitude.

Information as to rates of premium, forms of proposal, &c., and Pamphlets, furnished *gratis* by application to
A. BALLOCH,
Agent for New-Brunswick.
Agency, Prince William Street, St. John.

Commercial Bank of New-Brunswick,
Saint John, 11th July, 1851.
THE NOTES of this Bank are redeemed in Canada by the Quebec Bank, at par.
G. P. SANCTON, *Cashier.*

JOSEPH WILSON & Co.
COMMISSION MERCHANTS,
New Orleans.
October 16, 1851.—6mo.

E. A. SOULLARD,
Commission Merchant,
SAVANNAH, (Georgia.)
Refer to
Messrs. D. & T. Vaughan, " Owens & Duncan, " W. & J. Lawton, } Saint John, N. B.
September 13.—6¶

J. PICKARD,
Flour and Grain Dealer,
AND COMMISSION MERCHANT,
No. 111 BROAD-STREET, (*Up Stairs,*)
April 16, 1851. NEW-YORK.

THOMAS MAIN,
Commission Merchant and General Agent,
NELSON STREET, SAINT JOHN, N. B.

Central Fire Insurance Company OF FREDERICTON.

Incorporated in 1836—Capital, £50,000: ALL PAID UP.
Hon. John Robertson, Daniel J. McLaughlin, Esq. } *Local Board, 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.

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 correctnes 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.

NEW-BRUNSWICK. City and County of Saint John. }
SURROGATE COURT, holden on the fifth day of January, 1852.

In the matter of the Estate of MARY TAYLOR, late of the Parish of Portland, in the County of Saint John, deceased:

WHEREAS William S. Harding and John D. Taylor, Executors of the Estate of the said Mary Taylor, deceased, have applied to me by petition according to law, shewing therein that the personal Estate and Effects of the said Deceased are insufficient to pay the debts of the said Deceased, and praying that a Licence may be granted to the petitioners to sell such part of the Real Estate of the said Deceased as might seem meet and necessary to pay off her debts—

I do therefore cite the Heirs and all persons interested in the aforesaid Estate to appear before me, Alfred L. Street, Esquire, Surrogate Judge of Probate in and for the City and County of Saint John, at the Registrar's Office, in the said City, on Monday the ninth day of February next, at Two of the clock in the Afternoon, to shew cause why the prayer of the said petition should not be complied with.
ALFRED L. STREET,
Surrogate Judge of Probate.

☞ NOTICE.

ALL persons having any legal demands against the Estate of James Glass, late of Gagetown, in Queen's County, Inn Keeper, deceased, are hereby notified to present the same, duly attested, within three months from the date hereof; and all persons indebted to the said Estate are also hereby notified and required to make immediate payment to
JANE GLASS, *Executrix,*
GABRIEL DeVEBER, *Executor.*
Gagetown, 10th December, A. D. 1851.—3¶

☞ NOTICE.

ALL persons having any accounts against the Estate of URIAH MOWRY, Senior, late of the Parish of Portland, in the County of St. John, deceased, will render the same, duly attested, within Three Months from this date; and all persons indebted to the said Estate will make immediate payment to
WILLIAM MOWRY,
Sole Administrator.
St. John, N. B., Dec. 8th, 1851. 3m

NOTICE.

ALL persons having claims against the Estate of EDWIN KETCHUM, late of the City of Saint John, deceased, are requested to render the same, duly attested, within Three Months from date; and all persons indebted to the said Estate are requested to make immediate payment to
MARGARET A. KETCHUM, *Executrix,*
DANIEL J. McLAUGHLIN, *Executor.*
24th October, 1851.

☞ NOTICE.

THE Co-partnership heretofore existing between the undersigned, under the firm of SANCTON and BROWN, is dissolved.—All debts due to and from the concern, will be paid or received by John Brown. Dated 1st September, 1851.
HENRY P. SANCTON,
JOHN BROWN.

THE subscriber having purchased Mr. Sancton's interest in the Soap and Candle Manufactory, would respectfully inform his friends and the public, that he is now prepared to furnish all who may patronise him, with the manufactures above named, equal in quality, and on as good terms as any other Establishment in the City.—Having in his employ men, who, from long experience, thoroughly understand the business, he hopes, by strict attention, to merit a continuance of the liberal patronage heretofore received by the Establishment.
Sept. 6. JOHN BROWN.

Partnership Notice.

MR. JOHN POLLOK, of Saint John, New-Brunswick, retired by mutual consent from the Concern of Messrs. ROBERT RANKIN & CO., of Saint John, New-Brunswick, on the 9th August last, of which all persons will take notice and govern themselves accordingly.
ALEX. RANKIN,
for self and remaining Partners.
Saint John, 5th September, 1851.

Dissolution of Partnership.

THE business heretofore carried on under the name and style of W. Y. FOSTER & CO., is this day dissolved by mutual consent. All persons indebted to the said firm, will please make immediate payment to the subscriber: and all persons to whom the said firm is indebted, will please send in their accounts for adjustment, as the subscriber feels desirous of bringing the business of the said firm to a close.
W. Y. FOSTER.
Bridgetown, 12th November, 1851.—3¶

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 the inspection of premises proposed 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. }

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.	John Rawson, Esq.
Hugh Croft, Esq.	John Shaw, Esq.
Ralph Gough, Esq.	Edward S. Symes, Esq.
M. C. Maher, Esq.	Clement Tabor, Esq.
John Moss, Esq.	Augustus Vigne, Esq.

Sir Augustus W. Hillary, Bart.
ACTUARY,
W. S. B. Woolhouse, Esq., F. R. A. S., &c.
SECRETARY,
D. T. Lyons Clanchy, 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.*

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 Bank of British North America.

All losses will be adjusted and promptly paid in St. John, without referring to Toronto; and, in case of dispute, the Company consent to actions being brought in this Province.

Forms of Application and Enquiries answered at the Office, Prince William Street, St. John.
CHARLES L. STREET,
August 16.—6m. Agent.

MOLASSES.—60 Hhds. and 10 Tierces from Trinidad-de-Cuba.
Sept. 13. FLEWWELLING & READING.

Real Estate for Sale.

THAT pleasantly situated Freehold Property in Carleton, (City Saint John,) owned and occupied by the Subscriber, consisting of *Four Lots,* two of them fronting 40 feet on King Street, extending Northwardly 100 feet, and the other two fronting each 40 feet on Princess Street, extending Southwardly 100 feet, adjoining the two first, forming one block 80 by 200 feet, having thereon a two story Dwelling House, completely finished from cellar to attic, with out Buildings to correspond, and a well of excellent water. The above described Premises, from its elevated healthy position, and within five minutes walk from several places of worship, the public market, &c., make it a very desirable residence for a genteel family, or from the large space of ground is capable of great improvement for public purposes.

ALSO—One other Lot fronting on Princess Street, 40 by 100 feet, with two small Cottages thereon, a profitable property for small investment. Possession given the first of May next.

For payments, and further particulars, apply to George A. Lockhart, Saint John, or to the Subscriber at his residence on the Premises, Carleton. FRANCIS LEAVITT.
St. John, N. B., 6th Dec., 1851. 3m

FOR SALE,

A VALUABLE FARM, containing *Two Hundred Acres,* 140 of which are under Improvement, situate at Shediac, near the Harbour. The Land is of excellent quality. It is bounded by the Tide-water on the East; on the South and West by two Public Roads, and lies upon the line of the proposed Railway.—Terms made easy, and every information given upon application to
J. L. DAVIES,
Messrs. Scovil's Steam Mills, Shediac.
December 20.—6¶

Marsh and Intervale.

FOR SALE, an excellent FARM, containing 216 Acres, 20 of which superior Marsh, (improved,) about 15 Intervale, within 1½ hours' drive of this City; Land and Water Conveyance at all seasons, good Fishery, abundance of materials for manure, in a pretty and exceedingly healthy situation, and in every respect calculated to make a superior Farm and handsome Country Seat, at the exceeding low sum (if applied for immediately) of £300, ½ down and time for balance, being only about 27s. 9d. per acre, while the marsh shore alone is valued at £25 per acre.

For further particulars please apply at the Store of WM. GARNETT, Prince Wm. St.; or JOSEPH MYSHRALL, Fredericton.
St. John, 19th Sept.

TO LET,

FROM THE FIRST OF MAY NEXT—

THE two story Dwelling House in Duke-street, opposite the Madras School, lately occupied by Mr. A. Yeats, well calculated for a Genteel Residence.—Rent moderate. Apply to
S. COOPER,
April 12, 1851. Dock-street.

YARD TO LET.

A LOT south side of York Point Slip, suitable for Lumber, &c. Apply to R. F. Hazen or L. B. Botsford. St. John, April 19, 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 Brundage'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 same 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,
Apothecaries' Hall,
15th March, 1851. St. John.

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 Leased for a Term of Years,

Possession given 1st May next,

THAT valuable Property, situated fronting on the Kennebeckasis River, about Ten Miles from Indian Town, containing 200 Acres, with a valuable Mill Privilege, Saw Mill, Grist Mill, and Ship Yard. This Property affords one of the best situations for Ship Building to be found on either of the Rivers St. John and Kennebeckasis. The facilities for procuring Timber and Materials being very great, while it is only a short hour's drive from the City. Particulars may be obtained upon application to CHARLES JOHNSTON, Esq., or to the Subscriber. S. HALLETT.
Hampton, April 12, 1851.

For Sale or to Let.

A HOUSE and LOT in Charlotte-street, near the Country Market, containing Shop, Dwelling Apartments, &c. now occupied by Mr. Wm. H. Tyson.

FOR SALE.—A Tract of Land in the Parish of Andover, containing 1385 acres.

TO LET.—A modern finished and convenient Cottage, situate in Queen-street, with barns, outhouses, &c.

To be Leased for a term of years, at a moderate rent—LOTS OF LAND, having fronts of two hundred and eighty feet on Main, Wentworth and Britain Streets. R. BAYARD,
March 23. *Barrister-at-Law.*

Stoves, Franklins, Registers, &c.

Vulcan Foundry Manufactures.

THE attention of the Public is requested to a large and handsome assortment of COOKING STOVES, of the newest and most approved patterns—CANADA and AIR-TIGHT STOVES, FRANKLINS, REGISTERS, PLOUGHS, &c. Can be viewed at the spacious Show Room opposite in Prince William-street, or at the subscriber's Warehouse.

Orders for Castings, Iron Work of every description, Stove Fittings, Pipe, &c., left at either of the above places, will receive immediate attention.
JOHN V. THURGAR,
Nov. 8. North Market Wharf.

New-Brunswick Branch OF THE ROYAL INSURANCE COMPANY.

Capital, £2,000,000 Sterling.

Trustees.
John Shaw Leigh, and R. B. B. H. Blundell, Esqrs.
Directors, &c., in Liverpool.
Charles Turner, Esq., Chairman.—John Campbell, Esq., & J. Bramley-Moore, Esq., Dep. Chairmen.

George Armstrong, Esq.	Edward Johnston, Esq.
Ralph Brocklebank, Esq.	Roger Lyon Jones, Esq.
Michael Bousfield, Esq.	James Lawrence, Esq.
David Cannon, Esq.	Francis Maxwell, Esq.
William Claxton, Esq.	George Maxwell, Esq.
Thomas Dover, Esq.	Robert M'Andrew, Esq.
Richd. Harbord, Esq.	Ed. Molyneux, Esq.
Robert E. Harvey, Esq.	Henry Moore, Esq.
R. Brodhurst Hill, Esq.	William Smith, Esq.
Thos. D. Hornby, Esq.	John Torr, Esq.
John Chas. Jack, Esq.	

Manager and Actuary—Percy M. Dove, Esq.
Directors, &c., in London.

Samuel Baker, Esq.	Edw. Mackmurdo, Esq.
Robert B. Byass, Esq.	Daniel H. Rucker, Esq.
Richard C. Coles, Esq.	Wm. Wainwright, Esq.

John Westmorland, Esq.

The Subscriber having been appointed Agent to the above Company for New-Brunswick, begs to announce that he is prepared to receive Proposals for FIRE AND LIFE ASSURANCE. The large Capital of the Company, and the number and influence of its Proprietors, enable it to rank with the most eligible Offices, either in America or Europe, with respect to the advantages offered to the Public.

FIRE BRANCH.

Persons assured by this Company are not subject to any covenants or calls to make good losses which may happen to themselves or others, nor do they depend upon an uncertain fund or contribution, the Capital Stock of this Company being an unquestionable security to the Assured in case of Loss or Damage by Fire.

LIFE BRANCH.

In addition to the more customary methods of Insurance, the Company likewise Assures Lives on any of the following contingencies:—

For the term of One Year, Seven Years, or any other definite period.

For the whole continuance of Life.—The Premiums to cease, after a limited number of Annual Payments.

For Two Joint Lives.—The sum assured to be paid on the death of either.

On the longest of Two or Three Lives. The sum assured to be payable at the death of the last survivor; or,

On Survivorships.—To secure the payment of the sum assured, if a life A die before another life B.

For a sum to be payable at age 60, or at death.

Premiums on Credit.—A portion of the Premiums may remain on Credit. Assurances may be effected in various ways, not enumerated, to meet the convenience of parties.

The important advantages afforded by the Company in the Life Branch will include the following, viz:—

The Guarantee of an ample Capital, and Exemption of the Assured from liability of Partnership.

Moderate Premiums.

Large Participation of Profits by the Assured, amounting to Two-thirds of its net amount, which may be applied at the option of the party effecting the Assurance:—1st. By the immediate payment of the sum so apportioned.—2nd. By an equivalent reduction of the future Premiums.—Or, 3rd. By an equivalent increase of the sum assured.

Small Charge for Management.—The expenses of the Office being borne in due proportion by the two Branches.

Prompt Settlement of Claims.

Policies lapsed by non-payment of the Premium may be renewed within three months, by paying the Premium, with a fine of 10s. per cent., on the production of evidence to the satisfaction of the Directors of the good state of health of the life assured.

The Company will always be prepared to Purchase the Policies of this Office at their equitable value, or will grant a New Policy in lieu thereof, without any further payment of Premium, for a sum to be agreed on.

Extra Premiums, suitable to special circumstances, will be accepted, to enable a party possessing a Policy on the life of another to guard against the possibility of its being vitiated by the Life departing beyond limits, or by any other cause.

Thirty Days are allowed for the Payment of Premiums after the day on which they respectively become due.

Additional Advantages offered to Lives Assured with this Company at St. John, N. B.

I.—RESIDENCE.—Persons assured for the whole term of life will have permission, without the payment of extra Premium, to reside in any part of Europe, or in any place in North America to the north of 38 degrees of North Latitude, but not to the westward of the Mississippi River.

II.—VOYAGES.—They will also, if not seafaring by profession, be allowed, without any extra charge—

To cross and re-cross the Atlantic Ocean, in steamers or first-class sailing-vessels;

To pass from any part of Europe to any other, or from any part of North America to another, within the limits above specified; also,

To pass to and from, but not to reside in, any place which shall not be further south than 35 degrees of North Latitude, but not to the westward of the Mississippi River.

☞ *Office, corner of Prince William-street and the Market-square in St. John.*
JAMES J. KAYE, *Agent.*
December 27th, 1851. 6¶

To Claimants of Property in Great Britain and Ireland.

THE subscriber offers superior facilities for the recovery of all kinds of claims in Great Britain and Ireland. He has appointed numerous Agents throughout these countries; and he will, from time to time, make personal visits to those places, in connection with the business entrusted to his management.—Every information will be afforded on application to Charles Duff, Esq., Barrister at Law, Prince William-street, Saint John, New-Brunswick, or to the subscriber, No. 15, Albany-street, Leith Scotland. JAMES SIMSON.
Saint John, N. B., 23d August, 1851.

Drugs, Medicines, &c.

THE subscriber has received per *Themis,* the remainder of his Fall Stock of DRUGS, Medicines, *Perfumery, Brushes, Pickles, Sauces,* &c., all of which are warranted of the best quality, and for sale on reasonable terms. T. M. REED,
Head of North Wharf.
PAINTS, Oils, Varnish, Brushes, Burning Fluid, of superior quality always on hand.
October 25.

Rat Exterminator.

Just received per "Creole"—

A FRESH supply of Smith's *genuine and original* RAT EXTERMINATOR, an invaluable preparation for destroying Rats and Mice, without the unpleasant smell caused by other poisons. For sale by T. M. REED,
Nov. 29. Head of North Wharf.

Bed Warmers! Bed Warmers!

THE Subscriber has just received a Case of these invaluable Winter articles from his friends in London. The Public, and especially Invalids, are respectfully invited to call and examine for themselves. They will be sold low.
THOMAS MAIN,
Nov. 22. 2, Nelson Street.

Fairbank's Patent Platform Scales.

On Sale at the Agency, 8 North Market Wharf, St. John, N. B.

A LARGE and varied Stock of these unrivalled SCALES, comprising Counter, Platform, and Hay, of all sizes and prices, which are warranted to weigh true, and give satisfaction. Terms liberal.
WM. THOMSON,
May 3. Sole Agent for New-Brunswick.

M. JACOBY'S
Celebrated Berlin Hair Wash,
For restoring, beautifying, cleansing, and softening the Hair.
For Sale by H. CHUBB & CO.
Sole Agents for New-Brunswick.
St. John, Aug. 3, 1850.

The Courier.

A STRANGER'S OPINION OF SOME OF OUR PUBLIC INSTITUTIONS.

During the past year our City was visited by numerous travellers from the United States, several of whom took occasion to note what they saw, and publish an account of their visit in some of the American papers. We append a stray chapter from the jottings of one of these observing Americans; but think he must be in error with regard to some of the out-door accommodations he speaks of at our Almshouse. We have been told, indeed, that one of the Commissioners at least was so considerate as to furnish some of the old men with a supply of tobacco occasionally for their comfort, but we never before heard that a carriage was kept at the establishment to convey the old women to and from tea-parties among their friends!

In the preceding chapter, which we have not seen, we presume the writer has given an account of his visit to the Provincial Penitentiary, which stands in close proximity to the Almshouse. He says—

I visited the Almshouse, where woe hath other forms and modifications to excite compassion. I know of no public institution that stands on a more eligible site than this eleemosynary building, and when it is remembered that the lodger is not called upon to pay lot or scot fee, perquisite or bill of fare, but hath all the crumbs of comfort as free as Alexander Selkirk had his oysters, one need not be surprised to find it such a house as Jenny Lind is very fond of—a very full one, and some going away without seats.

This institution stands on a gentle acclivity, eastward of Courtenay Bay, a branch of the harbour, and it being only a few rods from high water, the pauper, on rising in the morning, by passing through a lovely garden, or a green meadow, may plunge into the salubrious tide, and take a cold bath. Some of the old fogies are looking merry and fat, paying by their cheerful countenances a high t[illegible] of respect to the loaves and fishes provided by the commissioners. Feeble, hoary age, overwhelming temporal vicissitudes, and honest poverty, ought to be kindly treated in a free asylum. Civilization dictates such a mode of sheltering the destitute poor.

I was told an anecdote of one old daddy, who, in better times, kept a little pony at this institution at the public expense, riding at large when he thought proper, with his hair powdered, and his boots polished as glossy as the raven's wing; and I insist that New-Brunswick must be a good country, when it is able and willing to keep its beggars on horseback.

There is at the present time a horse and chariot attached to the establishment, for the comfortable conveyance of old female inmates, who go out doors to visit their friends, or enjoy themselves at tea-parties. Those poor but contented people have no idea of voting for annexation, believing that no change of government could give them better times.

Withdrawing from the almshouse, and turning my face to the Carleton ferry, in Water-street—I crossed the Hellespont (the harbour,) to the western side of the city—travelled about two miles over rugged rising ground, which distance brought us to the gate of the Provincial Lunatic Asylum.

The madman's college—not the fool's,
For true-born idiots want no schools.

As the superintendence of this institution involves both medical theory and practice, I do not feel myself warranted as a layman to pass an opinion upon its established discipline or remedial usages; but it affords me pleasure to remark that the resident physician, Dr. Waddell, bears a high reputation for humanity and kind attentions to his patients. His official report of the asylum in the year 1850, is an elaborate and interesting document, evidently the production of a cultivated intellect, and the sentiments of a man viewing with a lively consciousness of responsibility, the arduous duties to be discharged.

The building has a very conspicuous and remarkable appearance, from its bold and commanding position on an eminence skirting the well-known falls, near the mouth of the river St. John, where the eccentricity of nature has formed a precipice invisible at full tide, but at low water, a deep, yawning, ghastly chasm, looking like destruction howling for its prey; and every billow that falls into it displays its patriotism by furious, rumbling convulsions of thrilling awfulness.

In the selection of a site for this large though juvenile depot of insanity, it appears to me that good taste and judgment have been exercised. I believe there is not a fitter spot on the earth's wide floor for the habitation of lunacy; and nature of old, with a prophetic economy, seems to have contemplated its dedication to its present purpose. To every point of the compass the prospect opens up with expressive features of varied and romantic sublimity. Wood and water meet the eye arranged in such a manner as to constitute a high order of scenery, which may be viewed with great advantage from the windows of the asylum. The grey rock sits there on her broad hunkers, overhanging the moaning, crazy river, in an attitude of sorrow and suicide, with its feet in the water, and its bald head now bending with years in the same direction. Here, nature, for the most part, presents herself in her virgin state, disdaining the fantastic decorations of art, and exulting in her own chaste simplicity, like Penelope at her loom, captivating by her charms, the most gallant and princely heroes of the day.

There is, however, a small farm attached to the asylum, in a high state of cultivation, and yielding crops of extraordinary productions. Doctor Waddell, by the appliances of chemistry, is reducing agriculture to a science, and New England cannot show a piece of ground under better management than his beautiful *common sense* farm; which testifies the success of his experiments. The orchard and pleasure ground indicate their connection with a presiding genius having an intelligent sympathy with fruits and flowers, and a refined taste for the operations which cause the earth to yield such lovely families for the glory of the vegetable kingdom.

Lunatics may, with great advantage to their mental health, be employed in field labor; it must be grateful to their vision to see Ceres and Flora attend in their richest habiliments, with all the independent pomp of unchangeable fashion.

In short, everything in and about the institution, has a systematic, well-ordered appearance, resulting, no doubt, from the laudable anxiety cherished by the humane superintendent to contribute all in his power, towards the comfort of his unfortunate community.

The imperative necessity for the institution is plainly demonstrated by the large number of inmates for years within its walls; ranging on an average from ninety [illegible] hundred, New-Brunswick having supplied the[illegible] excepting a few from Nova-Scotia. In proportion to the population of the colony, the amount of lunacy looks rather large, but, how this may be accounted for, is a problem which belongs to the investigation of a medical science or professional philosophy. In thinly settled countries, causes of insanity have but a rare existence. There is everything in the honest simplicity and industrial habits of rural life to promote a healthy intellect; and the climate of New-Brunswick being cold, the true origin of hot-headed lunacy in that quarter, lies where few, if any, can discover it.

In old and populous countries, where the complicated intrigues and unfair speculations of men produce constant and overwhelming losses and vexations to numerous parties, the wreck of intellect naturally follows from such circumstances. Vice and crime, blighted hope, wounded pride, defeated ambition, disappointed love, grief, and severe domestic tribulations, all exercise their baleful influences over weak minds, and establish many cases of insanity. New-Brunswick has as yet but few of the world's cares—not even a railroad to set her crazy, and it is singular why she requires such a large school for the insane.

Having gratified curiosity by seeing this new institution in active, bustling operation, I retraced my steps, with more than ordinary gratitude to the Author of my being for having so mercifully preserved me from the lunatic's doom.

Arrived once more at the Waverley, I sat down to arrange my notes of all I had seen, under the impression that New-Brunswick must have a liberal government and legislature to provide such excellent public institutions, as I had visited in the suburbs of one city only, and that not head quarters. I believe the province is destined to become a great country, but whether under another name or government, is a question which time only can develop. In the probable forthcoming revolutions of European empires, the British American Colonies may be swallowed up in the gorge of this great republic; but certain it is that our gove[illegible]
a hostile or intermeddli[illegible]
bind them to their m[illegible]
such a policy become[illegible]
glorious to trifle w[illegible]
putting it into [illegible]
to be convert[illegible]
fields of en[illegible]
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provi[illegible]

NEW PUBLICATIONS.—We have been favoured by the reception, from Acadia College, N. S., of a copy of the Inaugural Address delivered by the President of that institution [illegible] 20th, 1851, and his Introductory Lecture to the Theological Course, delivered Sept. 23, 1851. The publication also gives much information in reference to the College, which must make it acceptable and useful to all who are interested in the progress of the institution.

We have also received, through the Messrs. McMillan, of this City, Judge Marshall's new work, entitled, "*Impartial View of Causes and Effects in the present Social Condition of the United Kingdom, with Practical Suggestions.*" The learned author communicates his views through the medium of a series of letters, under the various headings of "Agricultural Interest"—"Labour and Wages"—"Malting and Brewing"—"Sale and Consumption of Intoxicating Liquors"—"Pauperism and Poverty"—"Crime and Juvenile Depravity"—"Taxation"—"Education of the Working Classes"—"State of Religion"—"Summary of Social Causes and Effects"—"Remedies, &c."

We have also to acknowledge the receipt of a copy of the Rev. Mr. Wishart's lecture on "*The Female Sex,*" which has been a topic of discussion in some circles for a week or two past. All, therefore, who feel interested in the matter may now gratify themselves by seeing the subject in print.—The publication is from the press of Messrs. McMillan, of this City.

HOUSE OF ASSEMBLY,

TUESDAY, *January* 20.—This morning the Hon. Attorney General, by command of His Excellency, laid before the House certain Despatches from Earl Grey, on the subject of Reciprocal Trade betwixt the British North American Colonies and the United States, and on Inter-Colonial Trade. His Lordship suggests that in passing future Revenue Bills a clause should be inserted, providing for the free importation of certain articles from the United States whenever the British Government may be able to conclude an arrangement with that country on the principle of reciprocity.

Mr. Earle called the attention of the Hon. Member for Sunbury (Mr. Scoullar) to a resolution he had laid upon the table early in the Session, on the subject of yielding up the initiation of Money Votes to the Executive. Last year the Hon. Member had introduced a similar resolution, but it had not been taken up until a late period of the Session, when several Hon. Members had gone home. The subject was one of much importance, and should be discussed in a full House; he therefore hoped that the Hon. Member would name some day when they might go in committee upon it.

Mr. Scoullar was quite willing to do so, and with the consent of the House he would name Wednesday the 28th instant.

Hon. Attorney General said the mere passing of a resolution would not have the effect intended, although it had that effect in the British House of Commons. Last Session the House passed a resolution similar to this in the morning, and rescinded it in the afternoon. After that the Government would not act, in a matter of so much importance, on the authority of a resolution. In Canada the object was effected by a bill.

Mr. Earle thought they might as well go into committee on the resolution, and discuss the merits of the question. That would test the opinion of the House.

Mr. Williston entertained the same opinion. If the resolution should be sustained, the Hon. mover could then follow it up by a bill.

Mr. Scoullar said such was his intention.

Mr. Johnson was favorable to the measure, but not until Municipal Corporations were generally established.

Hon. Attorney General begged not to be misunderstood. In saying that the resolution would have no effect, he did not wish to prevent the discussion, but that a bill would also be necessary.

Mr. Porter did not see how the House could support a resolution, as the preamble censured them for squandering the public money.

Dr. Thomson spoke at some length against the resolution. He contended that the people did not want the change, and that it would be wrong for the House to go into consideration of the subject without first appealing to the people by a general election.
Head Quarters.

(The resolution was made the order of the day on the 28th instant.)

THE WEST INDIES.—From a Bermuda paper of Dec. 30th, we copy the following items relative to affairs in some of the West India Islands:—

GRENADA has had its 28th annual Agricultural meeting and awarded medals and sums of money as prizes of merit, for the best ploughing by natives; the best samples of different descriptions of produce, for native-bred horses, asses, mules, &c., and amongst others a prize for the *greatest number of rats caught in one year,* was given to a labourer who had destroyed no less than 3,598 of that vermin.

ST. LUCIA.—The Sugar crop of 1851 has exceeded that of 1850 by 1286 hhds., 5500 hhds. having been shipped this year.

DOMINICA.—A defalcation to the amount of £400 having been discovered in the Treasury chest of this Island, Mr. F. P. Bedingfield, the Treasurer, and Mr. Dix, the Auditor-General, have been suspended, as also the first and second Revenue Officers. Mr Bedingfield is spoken of as a highly respectable member of the community, and whose credit for honesty and integrity had never been impeached. The whole matter was to undergo a close investigation before the Privy Council. In the meantime, Mr. Power, the Governor's Private Secretary, is the acting Treasurer.—*Colonist, November* 28.

ST. CHRISTOPHER.—We find by the St. Christopher papers that the bill to withhold the Stipend payable from the Public Treasury to the Rector of St. George, Basseterre, so long as Archdeacon Brathwaite shall continue rector thereof, and persevere in the obnoxious forms and ceremonies practised by him in the celebration of Divine Service, had passed both branches of the Legislature. When the bill went up to the Council, it was returned to the House with an amendment, enumerating the obnoxious innovations, which had been generally stated in the Bill as originally introduced into the House.

JAMAICA.—The question of Responsible form of Government having been brought before the Assembly of Jamaica by a Mr. William Smith, and its having met with considerable support, he introduced his plan in detail, in the form of a Bill, which had been ordered to be printed in the several papers of the Island for general information.

BARBADOS has been favored with a visit from several of the English nobility. In our last paper, says the West Indian of the 7th, "we recorded the arrival of Lord and Lady Wharncliffe, the Rev Lord Charles Hervey, and the Honourable Miss Copley, daughter of Lord Lyndhurst. And to day we have to add to their number Admiral Sir G. F. Seymour, with a relative of his Royal Highness Prince Albert.

DEMERARA.—The weather continued favorable. The quantity of sugar exported up to the 1st December, 1851, exceeded that exported up to the same period in the year 1850, by upwards of 4,600 hogsheads.

Governor Barkly, Governor of British Guiana, and proprietor of sugar estates therein, has just assented to a vote of £50,000, by the Legislature of the colony, for the introduction of Chinese labourers!

It is stated that negociations are going on between the French and the Dutch Governments for the cession to the latter of the colony of French Guiana in exchange for the small Island of St. Eustatia, near Guadaloupe and Martinique.

The following are the main provisio[illegible]
Constitu[illegible] [illegible]structed for th[illegible]
Jamai[illegible]
The [illegible]
a Secreta[illegible]
Works—of *Pu*[illegible]
Attorn[illegible]y Genera[illegible]
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is manifestly un[illegible]
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have entertai[illegible]
function[illegible] An A[illegible]