David Russell Jack Bequest

The New-Brunswick Courier.

NEW SERIES. { VOLUME X. NUMBER 31. } SAINT JOHN, SATURDAY, JANUARY 17, 1852. VOLUME XLI. { NUMBER - - - - 37 WHOLE NUMBER, 2118 }

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. JANUARY.	Sun Rises	Sun Sets	Moon Sets	High Water
18 Sunday	7 39	4 42	5 13 m	9 24
19 Monday	7 38	4 44	6 14	10 21
20 Tuesday	7 37	4 45	7 9	11 11
21 Wednesday	7 36	4 47	Sets.	11 54
22 Thursday	7 35	4 48	6 18 a	0 14
23 Friday	7 34	4 50	7 21	0 50
24 Saturday	7 33	4 52	8 25	1 25

New Moon 21st, 3 h. 3 m. morning.—N. E.

BANK OF NEW-BRUNSWICK.
Thomas E. Millidge, Esquire, President.
Director next week, - - - Benjamin Smith, 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, - - - - - Mark Dole, 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 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.
F. A. Wiggins, 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 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 Connoway, 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 Seaman, bounded on the West by Lot number Five, called the Griffith Lot, on the South by Lot number Two, granted to Samuel Willard, on the North by Lot granted to Brundage & Coombs, and on the remaining 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.*

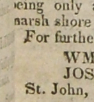
To be sold on Saturday the seventeenth day of April next, at the Coffee House Corner, in the City of Saint John, between the hours of twelve o'clock, noon, and five of the clock in the afternoon—

ALL the right, title, and interest of JAMES SPROUL, of, in, and to all the Eastern half or 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—

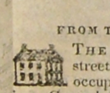
ALL the right, title, and interest of NATHAN GODSOE, of, in, and to Lots 472, 473, and 487, fronting on Leinster-street, in Queen's Ward, in the City of Saint John, together with the Buildings and Improvements thereon standing and being.—The same having been seized and taken under and by virtue of an Execution issued out of the Supreme Court. CHARLES JOHNSTON,
Sheriff's Office, Nov. 1, 1851. *Sheriff.*

Marsh and Intervale.



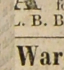
FOR SALE, an excellent FARM, containing 216 Acres, 20 of which superior Marsh, (improved,) about 15 Intervale, within 1½ hours' drive of this City; Land and Water Conveyance at all seasons, good Fishery, abundance of materials for manure, in a pretty and exceedingly healthy situation, and in every respect 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 OR SELL:



A pleasantly situated COTTAGE, with thirteen acres of Land, about ten or eleven miles from the City, on the Gondola Point road, commanding a beautiful view of the Kennebeckasis River: it has recently undergone complete repair, and is now well suited for a citizen's summer residence. For particulars, enquire of
July 5. MAGEE BROTHERS & CO.

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.

Warehouse and Office Premises, TO LET.

THE substantial fire-proof Brick Store, fronting on Johnston's Wharf, lately in the occupation of Mr. George Beattie, with any additional accommodation required in the Building adjoining, being well calculated for a Bonded Warehouse, or general business. Immediate possession may be given.
For particulars, apply at the Office of the Subscriber.
JOHN WISHART,
Jan. 11. *Johnston's Wharf.*

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.*

NEW-BRUNSWICK.

House of Assembly.

THE following were adopted as Standing Rules in the Session of 1851:—

37th.—That no Bill of a private nature, or Petition for money or relief, shall be received by the House after the fourteenth day from the opening of the Session, both inclusive; and that the Clerk of this House do, one month previous to the meeting of the Legislature, cause fifty printed copies of this Rule to be sent to each of the Clerks of the Peace in the several Counties for distribution, and cause the same to be inserted in the Royal Gazette, and two Newspapers in such County where Newspapers are published.

38th.—That this House will sustain no application for allowances to Teachers of Common or Parish Schools, unless it shall be certified by at least two Trustees of Schools for the Parish where such School has been taught, shewing the time actually taught—the Teacher to be Licensed—the cause why such Teacher was not certified to the Sessions in the ordinary way—and that such Teacher was not compelled to discontinue his or her School on account of any improper conduct.

CHAS. P. WETMORE, Clerk.

NEW-BRUNSWICK. }
City and County of Saint John. }

SURROGATE COURT, holden on the 15th day of December, A. D. 1851.

In the matter of the Estate of THOMAS GAULT, late of the Parish of Lancaster, deceased:

WHEREAS Eliza Gault, and James Gault, Administrators of the Estate, of the said deceased, 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, Esquire, Surrogate Judge of Probate in and for the City and County of St. John, at the Registrar's Office, in the said City, on Monday the nineteenth day of January next, at Two of the clock in the Afternoon, to attend the passing and allowance of the said Account.

Given under my hand and seal of the aforesaid Court, this fifteenth day of December, A. D. 1851.

ALFRED L. STREET,
Surrogate Judge of Probates.

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.

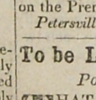
Dissolution of Partnership.

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¶

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.

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.

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.

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

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

Fire! Fire!
BRANCH OFFICE OF THE
NEW-YORK PROTECTION
Fire and Marine Insurance COMPANY.
Capital, $250,000.

BOARD OF DIRECTORS:
John Stryker, Calvert Comstock,
George K. Thomas, Gordon N. Bissell,
Alva Mudge, Seth B. Roberts,
Woodman Kimball, Henry Wager,
Jesse Matteson, O. S. Williams,
K. B. Daxtater, Daved E. Otley,
Edward Huntington.
John Stryker, *President;*
Calvert Comstock, *Vice-President;*
George K. Thomas, *Treasurer;*
Elon Comstock, *Secretary.*
EXECUTIVE COMMITTEE:
John Stryker, George K. Thomas,
Calvert Comstock, Alva Mudge,
G. N. Bissell.
LOCAL DIRECTORS AT ST. JOHN, N. B.
William Jarvis, Esq., *Chairman;*
J. M. Robinson, Esq. | George Carvill, Esq.
George Wheeler, Esq. | W. Doherty, Jr., Esq.

THE undersigned is prepared to issue Policies on Houses, Furniture, Warehouses, Merchandize, Mills, Churches, Farm Buildings, Steamers, and Vessels in dock, or repairing, against loss or damage by Fire. All claims that may arise will be promptly paid.
☞ Losses adjusted and paid in St. John, N. B., without referring to New-York.
Blank forms of application, and every other information, may be obtained on application to
CHARLES DOHERTY,
Attorney at Law, &c., Agent, St. John,
1st November, 1851.

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 36 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.

London Oakum.
10 TONS prime LONDON OAKUM, now landing, from London.
Oct. 4. JOHN W. CUDLIP.

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.

SHEFFIELD HOUSE,
Market Square, St. John, N. B.

Parties desirous of purchasing articles suitable for Christmas and New-Year's Presents, will find it to their advantage to pay a visit to the SHEFFIELD HOUSE, Market Square, where will be found a much larger assortment of Fancy and Staple Goods than usual at this season of the year, which have been received by late arrivals, and which are offered at the lowest Cash prices.

Annexed, are enumerated only a few of the leading articles, the assortment being too extensive and varied for the limits of an advertisement.

☞ An early inspection is respectfully solicited.

Wholesale and Retail.

SUPERIOR JEWELLERY in Gold Mountings, as Brooches, Rings, Chains, Lockets, Bracelets, Ear-rings, Seals, Keys, Snaps, &c. &c.; Gold and Silver WATCHES; Silver Spoons; Butter Knives; Bouquet-holders; Card Cases, in Silver, Pearl, Shell, and Papier Machie; Portemonnais; Gold and Silver Pencil Cases; Pen-holders; Silver Thimbles; Ladies' Companions; Work Boxes; Desks; Dressing Cases; Spectacles, in Gold, Silver, and Steel Frames; Eye Glasses; Smelling Bottles and Vinegarettes; Fans; Papier Machie Desks; Tea Caddies; Portfolios; Handscreens; Inkstands, Netting Boxes, &c.; Bronzed Inkstands, Tapers, Candlesticks, Watch Hangers, Rug Stands, Toilet Bottles, Vases, Games, Puzzles, Color Boxes, (large Magic Lanthorn, two boxes Glasses—Astronomical and Comic); Paper Weights, Shell and Horn back and side Combs; Hair, Teeth, Nail, Shaving, Cloth, Hat, and Hearth Brushes; Dressing Combs, Ivory Combs, Fancy Reticules; Electro Plate, and Albata Spoons, Forks, Fish Knives, Soup Ladles, Butter Knives, Sugar Bowls, &c.; Plated Cake and Card Baskets, Castors, Candlesticks, Snuffers and Trays, Toast Racks, Butter Coolers, Coasters, Wine Coolers, Liquor Stands, &c. &c.

Britannia Metal and Block Tin Goods in variety; Fire Irons, Fenders, Tea Trays, &c.; Table and Pocket Cutlery; Razors, Scissors, Spoons, Razor Strops; Brass Candlesticks; Shoe and Butchers' Knives, SKATES, &c. &c.

☞ A good assortment of TOYS—Dolls, Games, Alphabets, &c. On hand — one case of TOYS, Wholesale.

A further supply daily expected per ship *Harriott*, from Liverpool.
ROBINSON & THOMPSON,
Dec. 13. PROPRIETORS.

WOOLLEN HALL,
WIGGINS' NEW BRICK BUILDING,
PRINCE WILLIAM STREET.
Opposite H. Chubb & Co.'s.

TOP COATS! TOP COATS!!
TOP COATS!!!

Wolf & Bear Skin Top Coats, heavy lined, so much admired last winter;

Tweed Pilot, - - - TOP COATS!
Labrador, *new fabric*, - - " "
Harringtons, *mottled and plain*, " "
Witney, *brown, brab and gray*, " "
Duffle Cloth, *blue and black*, " "
Newfoundland, *blue pilot*, - " "
Canada Greys, - - - " "
Petershams, *napped & plain*, " "
Devon Kerseys, " - " "
Beaver Cloths, *smooth finish*, " "
Black Cloths, " - " "
Blue Cloths, " - " "
Brown Cloths, " - " "
Steel Mixtures, " - " "
Invisible Green, " - " "
Clouded Pressed, *dark shades*, " "

The Subscribers claim being the first Tailors in the City to establish the low priced CASH SYSTEM, and they strictly carry it out, so that the man who pays CASH has not to pay for those who never pay.
Nov. 22. J. GARRETT & CO.

Fine Old Cognac Brandy.
The Subscriber has received by the "Industry" from Liverpool:—

A FURTHER quantity of 'Prince Albert's Choice,' in bottles, which he respectfully offers as pure and genuine. THOMAS MAIN,
Dec. 6. 2, Nelson Street.

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.

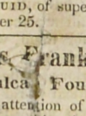
It cleanses the head from dandruff, giving vigor, health and life to the very roots of the hair.

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. (y) *Foster's Corner.*

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.

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 opened 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.

Coffee, Oranges, Buckwheat.

40 POCKETS best Java COFFEE, per "Cuba";
1 barrel sweet Havannah ORANGES;
1 tierce BUCKWHEAT, in small bags;
5 boxes LEMONS; 3 barrels Dried Apples;
Saltpetre; Snuff; Corn Starch; Farina; Yeast Powder; &c., per "*Eliza Jane*,"
December 13. JAS. MACFARLANE.

POETRY.

PROGRESS.

BY PARK BENJAMIN.

Why should men ponder o'er the olden time—
Why linger o'er the grandeur that is gone!
Sad is the visage of the Past and wan,
Mournful her form and bearing, though sublime.
Around her towers the ivy loves to climb,
On her great altars lies the verdant moss,
Robbing their prostrate marble of its gloss,
And hiding all the glories of their prime,
Why should we sympathize with long decay!
Surely in growth there's something grander still,
The power that cuts through forest wilds its way—
The force of man's unconquerable will—
The march of Progress, making as she goes
The desert place to blossom as the rose.

MISCELLANEOUS EXTRACTS.

Education in New-York.—Chambers, in the Edinburgh Journal for October last, makes the following remarks, which, with great truth and propriety, might be transferred to ourselves, and should especially be pondered by the wealthy portion of our population, many of whom are so selfish, narrow and unpatriotic in their ideas as to aver that, having educated their own children, it would be unjust and oppressive to require them to aid in educating others. Let them blush while they read the following:—*Halifax Sun.*

"How meanly does the present posture of general Education in Great Britain compare with what now prevails in New-York! Let the reader peruse the following speech of Mr. Raymond, one of the Representatives of that City:—

"I am proud, Sir, to be able to stand here to-day, and say that the City of New-York offers a *free* education to every child within her limits. She has erected about 200 houses for school purposes, with all the appliances of scientific and mechanical invention; she employs the best Teachers whose services can be procured; she purchases books, stationery, every thing required in such schools—and then, Sir, she throws the doors wide open to the free admission and instruction of every child within her borders. There is not a child in the darkest street or narrowest lane, or the most crowded court of that most densely crowded city—no matter how destitute he may be—there is not one so poor and friendless that he may not walk up to the door of the best schoolhouse in the City and demand the very best education which its wealth can procure. Nor does she stop there, Sir; she has organised eighteen evening schools, and provided Teachers for them, at which children and adults, whose necessities require them to labour during the day, may attend during the evening and receive the rudiments of education. Nay, more, she has organised and established a Free Academy, where any child whose faculties and whose industry qualify him therefor, may receive, under able and competent Teachers, and with all the aids and appliances which money can command, an education equal to that afforded in the best of your Colleges throughout the State. And this, Sir, without money and without price. All this, Sir, does New-York City provide for the instruction of those into whose hands her destinies are to be committed. And all the prosperity within her borders is taxed to pay the expense thereof. *The man with his hundreds of thousands, and without a single child to reap the advantages of the schools, pays his tax for their support, and feels that he is only doing the duty which he owes to the community in which he lives, and with which his interests are identified.*

"The tax payers, onerous as is the tax imposed upon them, make no complaints that their prosperity is taken for the use of others without their consent, or that they are compelled to educate children not their own. They feel they are parts of the society in which they live—that they hold their possessions in subordination to the necessities of that Society—and that their interest, as well as their duty, compels them to aid in the education of all its children."

The New Foreign Secretary.—Granville George Leveson Gower, second Earl of Granville, and now her Majesty's Secretary of State for Foreign Affairs, is a comparatively young man, having been born in 1815. He graduated at Christ Church, Oxford; was for a short time attaché to the British embassy in Paris; and subsequently Under Secretary of State for Foreign Affairs; was appointed a railway commissioner in 1846, in which year he succeeded to the earldom; master of the Queen's buckhounds, July, 1846; Vice-president of the Board of Trade, May, 1848; was M. P. for Morpeth, from February, 1837, to February, 1840, and sat for Lichfield, from Sept., 1841, to January, 1846; second-major, Staffordshire yeomanry, 1848. Earl Granville was, it must be remembered, chairman of the council of the Royal Commission of the Great Exhibition of 1851. The first earl was a distinguished diplomatist; he was uncle to the second Duke of Sutherland, and was long known as Lord Granville Leveson Gower.

With respect to the recent change in the cabinet, the *Daily News* discloses what was long patent at the clubs. "It was," it says, "no secret that the head of the Foreign-office deprecated any hostility to Louis Napoleon, and that Lord Palmerston considered a French imperial cabinet an ally that might be usefully played against the new Holy Alliance. We believe it to be equally certain that the Court of Windsor or of Buckingham Palace took an opposite view; that it disapproved of Lord Palmerston's language to the Finsbury deputation, as insulting to Austrian and Russian connexion, and that it equally deprecated any close, or even any insincere, alliance with the new ruler of France, against the leagued absolutism of the Continent. Earl Grey participated in these feelings, and became their exponent in the cabinet."

The *Morning Chronicle* says "that the great continental powers have combined to vent their indignation against Great Britain, as represented by the Foreign-office since 1846, in a way calculated to lead to serious differences; and that a confederacy, headed by Austria and Russia, have demanded that British hospitality shall no longer be accorded to political refugees of all nations and all classes,—but that such of these as shall be proclaimed 'dangerous' by the *de facto* rulers of their respective countries shall be forthwith driven from our shores. It is even stated that France is about to join the combination."

The *Daily News* is reconciled to Lord Palmerston's secession, on the ground that it "may lead to the re-construction of a cabinet upon a broader basis. To be sure, the first step—the appointment of Earl Granville—far from widening that basis, may be said to narrow it. But if the change leads to the acquisition of Reformers, and to opening the doors of the cabinet at length to men of the people, it will be a good sign and a good deed. And we may place some credit on these assurances; for, without something of the kind, the Whig cabinet cannot and ought not to stand. We are entering evidently upon a very difficult and knotty period, both of domestic and foreign policy. Our financial system and commercial prosperity are bound up with both. Too many councillors cannot be consulted on such a crisis; too many interests cannot be called to take an active and confidential part in the guidance of the nation."

The correspondent of the London *Globe*, writing from Paris, on Friday morning, says, amongst the rumours of the day in Paris is one to the effect that some Ministerial changes will accompany, or immediately follow, the assumption of the Government, when pronounced as legal by the vote of the people. Montalembert is spoken of as likely to form part of the new Cabinet, and that the portfolio of Public Instruction will be confided to him, but that MM. De Morny, Rouher and Fould, and General Starnaud will remain in office. The papers state that the police of Rennes having been informed that some of the refugees in London were about to enter Brittany from Jersey, measures were taken to arrest them. Three da[...] back, M. Brochers, Commiss[...] orders to arrest a your[...] himself with a passpo[...] are," said M. Broch[...] port which is not [...] der a false na[...] leur de Vil[...] crit. [...] re[...]

[...] offences." The young man was obliged to admit that the magistrate was correct, and in an hour afterwards he was on his way, under escort, to Paris.

Sir J. Franklin: Ground for Hope.—Mr. W. Penny, of Aberdeen, states, in a letter to the *Times*, that Capt. Martin, who, when commanding the whaler Enterprise, in 1845, was the last person to communicate with Sir J. Franklin, has just informed him that the Enterprise was alongside the Erebus, in Melville Bay, and Sir John Franklin invited him (Capt. Martin) to dine with him, which the latter declined doing, as the wind was fair to go south. Sir John, while conversing with Captain Martin, told him that he had five years' provisions, which he could make last seven, and his people were busily engaged in salting down birds, of which they had several casks full already, and twelve men were out shooting more. "To see such determination and foresight," observes Mr. Penny, "at that early period is really wonderful, and must give us the greatest hopes." Mr. Penny says that Captain Martin is a man of fortune, and of the strictest integrity.

The next expedition to the Arctic regions in 1852 in search of Franklin will be made as efficient as possible. In addition to the Pioneer and Intrepid, employed in the recent expedition, the Phœnix, a larger steamer of 200 horse power, is to be fitted up.

The yacht America, purchased by Lord Blaquiere for 4000 guineas is reported to have fallen off so much in his lordship's estimation, that the gallent officer would not refuse an offer of 3000 guineas. She is now en route for the Mediterranean.

A member of an extensive drysaltry business in Liverpool had absconded, after misappropriating funds to the amount of £50,000.—A Scotch firm, remotely conected with the house to which the defaulter belonged, had previously offered to make good all deficiencies, provided the defaulter would enter into a bond not to return to England.

The iron house of John Barclay, Buchanan-street, Glasgow, has suspended payment—liabilities £70,000.

In the Oporto trade, the House of Quarles, Harris & Sons has failed—liabilities £90,000.

The Bank return shows an increase of more than half a million sterling in the circulation, compared with last year. The bullion at the beginning of December was upwards of $16,000,000 sterling.

The Great Western or Canada Railroad Co. issued proposals in London for a loan of 200,000 on 6 per cent. debentures; about one third of the amount is already taken.

The Irish Encumbered Estates Court has completed the second year of its operations, and the magnitude and character of those operations may be taken as a pretty convincing proof of the necessity which existed for such an institution. In the two years there have been presented to the court 1,993 petitions, of which one-fifth were presented by the owners themselves; 443 estates have been sold, in upwards of 2,000 lots, realising the enormous sum of £3,699,502.

Reports were in circulation at Bombay that Dost Mahomed Khan, ruler of Cabool, was dead, and that anarchy and all its attendant horrors had immediately followed his decease. Brigadier General Sir Colin Campbell had marched against the Momunds of Mitchnie, and had succeeded in four days in blowing up the fort of Mitchnie and its surrounding villages. Our relations with the Burmese were far from being in a satisfactory state. It was said that Lord Dalhousie would endeavour to obtain redress for the wrongs inflicted upon the British subjects at Rangoon by diplomatic means; but, if he should fail in his endeavours, he would immediately proceed to coercive measures.—The Nizam had paid the whole of the debt due to the British government, and therefore the differences between the two powers are at an end.—Great damage had been sustained in the neighbourhood of Calcutta by a violent hurricane, which occurred on the 22d and 23d October. Much of the shipping was injured, and totally wrecked: but the lives of all on board were saved. Sickness among the troops at Sukkur and Peshawur still continued.—The *Bengal Hurkaru* states that a mutiny had taken place on board the ship Fawn, when the crew (Malays) murdered all the officers, as well as the male passengers. The captain's wife and a female passenger were drowned; but whether designedly or not was uncertain.—Trade at Calcutta was dull both in imports and exports.—At Bombay there was an increased demand for various kinds of imported goods, but without any improvement in value. Exports were in tolerable request.

We learn from the Chinese papers that a fire broke out in Canton, which destroyed between 200 and 500 houses, besides property to the amount of from £50,000 to £150,000.

The Chinese Opium Trade.—Rev. Mr. Bridgeman, writing from China, says that the number of chests of opium, each containing 133 lbs., taken to China the present year, will exceed 70,000, and that in exchange for these 70,000 chests, the Chinese will pay to foreigners more than $36,000,000—and most of this in silver.

Sydney journals to the middle of August are filled with details of the progress of the gold diggings. Fresh discoveries of gold had been made on the property of Mr. Wentworth, Frederick's Valley. Another large piece of gold had been found at Ophir, which weighed 51 ounces 13 dwts. The intelligence from the diggings generally was favourable. The summer was looked forward to with the confidence of a large production. Mr. R Campbell has tendered for the purchase of all the gold which the government might receive during the ensuing two months, at £3 8s 4d per ounce. A monster league meeting had been held at Sydney, at which was carried a petition to her Majesty for the removal of Earl Grey from her council. This firm and unequivocal exhibition of colonists' feelings must speak volumes.

Five Hundred Persons Destroyed by a Water-spout.—Two tremendous waterspouts, accompanied by a hurricane, passed over Sicily, near Marsala, on the 8th Dec. Going over Castellamarre, near Strabia, they destroyed half the town, and washed 200 of the inhabitants into the sea, who all perished. Upwards of 500 persons have been destroyed by this terrible visitation, and an immense amount of property, the country being laid waste for miles. The shipping in the harbour suffered severely, many vessels being destroyed, and their crews drowned.

From Jamaica.—The Steamer *Falcon* arrived at New-York on Friday morning, from Chagres, Havana, and Jamaica.

She brings advices from Kingston to the 8th ult., and from Havana to the 27th. The cholera still prevails in various parts of Jamaica, especially in St. James, Hanover, and Westmorland.

The number of deaths since its first appearance is estimated at 40,000, of whom 32,000 were engaged in agricultural pursuits. The plan for establishing responsible government, is the principal subject of discussion. The coast has been visited by a severe gale. Trade dull.

From California.—The steamer C[...]rokee arrived at New-York on 1st Jan., brin[...] advices from San Francisco in the short [...] of twenty six and a half days. She br[...] mail, which was despatched from San [...] Dec. 5, in the steamer Golden Ga[...] the largest ever desp[...] brings also over [...] and in the ha[...]

The soci[...] daily improvi[...]

Five indictme[...] tain Waterma[...]

The mining [...] and the yie[...] were dull.

A prelimina[...] Francisco was [...] to take in cons[...] great national [...] A committee w[...] properly present[...] which plan is to [...] fore the 1st of J[...]

The Montre[...]