

PART III.

DIRECTORY

TO

Assurance Companies, Banks, PUBLIC INSTITUTIONS, PUBLIC OFFICES, &c., &c.

ASSURANCE COMPANIES, LIFE, FIRE AND MARINE.

- Ætna**, (Fire) of Hartford, Robert Wood, agent, Auldjo's buildings, St. Paul street. See Card, page 342.
- Alliance**, (Life and Fire,) of London, Richard Gerrard, general agent, corner St. Thérèse and St. Gabriel streets. See Card, page 342.
- Britannia**, (Life,) of London, J. H. Maitland, agent, 46 Great St. James street. See Card, page 343.
- British America**, (Fire, Life and Inland Marine,) William Steward manager, 10 St. François Xavier street. See Card, page 344.
- Canada Life Assurance**, Thos., Ramsay, agent, 27 St. François Xavier street. See Card, 345.
- Colonial Life Assurance**, A. D. Parker, manager, 49 Great St. James street.
- Connecticut Mutual Life Assurance Co.**, Robert Wood, agent, Auldjo's buildings, St. Paul street. See Card, page 348.
- Globe**, (Fire and Life,) of London, Ryan, Chapman & Co., agents. See Card, page 348.
- Hartford**, (Fire,) of Hartford, Robert Wood, agent, Auldjo's buildings, St. Paul street. See Card, page
- Inland Marine Assurance Co.**, C. T. Palsgrave agent, corner St. Helen and Lemoine streets.
- Lloyd's Agents**, Ryan, Chapman & Co. See Card, p. 347.

- Montreal, (Fire, Life and Inland Navigation,) William Murray, manager, Great St. James street.
- Mutual, (Fire,) of the County of Montreal, corner St. Sacramento and St. François Xavier streets.
- National Loan Fund, (Life and Annuity of London,) F. R. Starr, general agent, Great St. James street. See Card, page 349.
- National Life Assurance Co., Montpelier, Vermont, Wm. Lyman, general agent for Canada. See Card, p. 351.
- North Western, (Fire and Marine, of Oswego,) George Bent, agent, 183 St. Paul street. See Card, page 350.
- Phoenix, (Fire,) of London, Gillespie, Moffatt & Co., agents, 134 St. Paul street.
- Protection, (Fire,) of Hartford, Robert Wood, agent, Auldjo's building, St. Paul street. See Card, page 347.
- Quebec, (Fire,) J. H. Maitland, agent, 46 Great St. James st.

ÆTNA INSURANCE COMPANY.

THE ÆTNA INSURANCE COMPANY of HARTFORD, CONNECTICUT, continues to INSURE against LOSS or DAMAGE by FIRE, on Terms as favorable as other Institutions in this City.

The reputation this Company has obtained in a business of thirty years, is sufficient evidence for their liberality in adjusting and promptness in paying Losses.

ROBERT WOOD,
Agent.

Auldjo's Buildings, St Paul street.

ALLIANCE BRITISH AND FOREIGN Life and Fire Assurance Company OF LONDON.

Capital, £5,000,000 Sterling.

ASSURANCE ON LIVES.

ASSURANCE AGAINST ACCIDENTS BY FIRE, by the said Company, at the office of the Undersigned.

RICHARD GERRARD,
Agent for Canada.

St. Gabriel street.

Britannia Life Assurance Company,

No. 1, Prince's Street, Bank, London,

EMPOWERED BY ACT OF PARLIAMENT.

CAPITAL, ONE MILLION.

J. H. MAITLAND, 46, Great St. James Street, Agent.

A. F. HOLMES, Esq., M. D., Medical Officer.

TABLE I. EQUAL RATES OF PREMIUM.				TABLE III. SHORT TERMS.		
Age.	Annual Premium	Half Yearly Premium	Quarterly Premium	Age.	1 Year. Premium	7 Years. Annual Premium
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.
20	1 12 5	0 16 5	0 8 3	25	1 1 6	1 1 10
30	2 0 8	1 0 7	0 10 4	35	1 2 11	1 3 11
40	2 15 1	1 8 0	0 14 1	45	1 8 6	1 12 2
50	4 1 4	2 1 5	1 10 1	50	1 15 4	2 1 5

TABLE II.

INCREASING (ALTERNATIVE) RATES OF PREMIUM.

Age.	ANNUAL PREMIUM PAYABLE DURING				
	First Five Years.	Second Five Years.	Third Five Years.	Fourth Five Years.	Remain- der of life.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
25	1 3 6	1 8 7	1 14 5	2 1 4	2 9 7
35	1 10 4	1 17 2	2 5 6	2 15 8	3 8 4
45	2 4 6	2 14 4	4 7 4	4 3 6	5 4 3
50	1 16 7	3 9 4	4 5 5	5 6 3	6 13 7
55	3 14 2	4 10 1	5 11 1	6 18 6	8 15 1

The attention of the Public is particularly requested to several Tables upon a novel and most favorable principle for Assurers, by the Half Credit Rates of Premium. At the age of 30 £1000 can be assured for the first 7 years for £10 17s. 6d. annually.

A Mutual Branch supported by the Proprietary.

By Table A.

A person aged 30 (next birth day) may secure £1000 at his death by the payment of

£24 18 5	Annually,
12 12 6	Haf-yearly.
6 6 8	Quarterly.

And becomes entitled after five annual payments, to a full participation in the profits.

By Table B.

A person aged 30 (next birth day) may secure £1000 at his death, by the payment of £12 9s. 2d. annually, during five years, and £24 8s. 4d. annually after five years: and be entitled to participate in the profits, in the manner stated in Prospectus.

COMPARATIVE STATEMENT OF THE RATES OF THE FOLLOWING OFFICES.

Rate for one year, (whole of life,) for the Assurance of £1000;	
"National Loan Fund.".....age 30...£2 4 4	
"Colonial Life Assurance Company,"... " 2 5 2	
"United Kingdom,"..... " 2 3 10	
"British Commercial,"..... " 2 1 10	
"Britannia,"..... " 2 0 8	

OFFICE, 46 GREAT ST. JAMES STREET.

BRITISH AMERICA

Fire and Life

Assurance Company.

Incorporated under an Act of the Third Session of the Eleventh Provincial Parliament of Upper Canada;

And improved under an Act of the Second Session of the first Parliament of Canada, to effect.

INLAND MARINE ASSURANCES.

CAPITAL, £100,000,

BRANCH OFFICE No. 10 ST. FRANCOIS XAVIER ST.,
MONTREAL.

WILLIAM STEWARD, MANAGER.

The Returns of this Company to the Provincial Parliament, in compliance with the 25th sec., XX. cap. William 4th, are published by authority, and will bear comparison with those of any similar Institution in British North America.

Canada Life Assurance Company,

INCORPORATED BY ACT OF PARLIAMENT
Office, 38 King Street, Hamilton.

HAMILTON.

HUGH C. BAKER, Esq., President.
JOHN YOUNG, Esq., Vice-President.
THOS. M. SIMONS, Esq., Secretary.

MONTREAL BOARD.

Hon. JOS. BOURRET, Chairman.
J. G. MACKENZIE, Esq., Vice-Chairman.
WM. LYMAN, Esq.
WM. WORKMAN, Esq.
GEORGE E. CARTIER, Esq., M.P.P.

HEW RAMSAY, Esq., Manager.

Solicitor—L. T. DRUMMOND, Esq., M.P.P.,
Solicitor General.

Medical Adviser—ARCHD. HALL, Esq., M.D.
THOS. RAMSAY, Esq. Secretary.

THE rates demanded by this Company on the various scales of Life Assurance, have been frequently asserted by the Board, to be lower than those of any other Life Office transacting business in Canada. In evidence of this, the public attention is called to the following comparisons of the premiums charged by this Company, and by the different British Agencies seeking business in the Province.

Premiums required for the Assurance of £100 on a Single Life WITHOUT Participation of Profits.

	AGES.			
	20	30	40	50
THE CANADA,.....	1 9 11	2 0 2	2 14 8	3 17 11
Britannia,.....	1 12 5	2 0 8	2 15 1	4 1 4
Mentor,.....	1 13 3	2 1 9	2 16 7	4 3 3
British Commercial,.....	1 13 10	2 1 10	2 16 10	4 6 0
National Loan Fund,.....	1 13 7	2 4 4	2 18 8	4 4 2
United Kingdom,.....	1 13 10	2 3 10	2 19 1	4 6 0
The Colonial,.....	1 15 1	2 5 2	3 9 0	4 5 3

*Premiums required for the Assurance of £100 on a Single Life,
WITH Participation of Profits.*

	AGES.											
	20			30			40			50		
THE CANADA,.....	1	17	4	2	9	3	3	6	2	4	13	1
Britannia,.....	2	0	0	2	9	10	3	6	6	4	15	6
British Commercial,.....	2	1	5	2	10	9	3	4	6	4	11	0
National Loan Fund,.....	1	17	4	2	9	3	3	5	3	4	13	6
United Kingdom,.....	1	18	8	2	8	2	3	3	4	4	10	7
Colonial,.....	1	18	4	2	9	4	3	5	6	4	13	0
Eagle,.....	2	1	7	2	10	8	3	5	5	4	11	4

To ascertain in this System which Company is really the cheapest, requires a careful examination of the Profits which have been returned by each Company, and the prospect there may be for a continuance or increase of the same. THE CANADA, at its Second Annual Meeting, declared a return of *twenty-five per cent.* or *one-fourth* of the *Premium received*—the corresponding Bonus added to the Policy, being from £22 8s. 3d. to £34 7s. 8d. per £1000 Assured, and decidedly more than the Bonus declared by ANY British Company, even in the seventh year of its existence.

This proportion of the Profits the Directors feel sure will be increased; but in itself, it reduces the above Rates at 20 years of age, to £1 8s.; at 30, £1 17s.; at 40, £2, 9s. 8d.; and at 50, £3 9s. 10d.

On the Half-Credit System without Participation, for each £100

	For the first 7 years.								
	AGES.								
	25			30			40		
THE CANADA,.....	0	18	9	1	1	9	1	8	9
Britannia,.....	0	19	7	1	1	9	1	9	2
United Kingdom, (for 5 years only,.....	0	19	3	1	1	11	1	9	7
Colonial,.....	0	19	10	1	2	7	1	10	0

Prospectuses and Tables of Rates, together with every other information on the subject of Life Assurance may be obtained at the Company's Office here, or from any of the following Agents for Canada East.

T RAMSAY,
Secretary. Montreal Board,

27 St. François Xavier Street, }
Montreal, June, 1850. }

AGENTS FOR LOWER CANADA.

H. W. Welsh, Esq., *Quebec.*
Frank Farish, Esq., *St. Andrews.*
George Hamilton, Esq., *Hawksbury.*
R. B. Somerville, Esq., *Huntingdon.*
T. R. Jobson, Esq., *St. Johns.*
William Ritchie, Esq., *Sherbrooke.*
F. Judd, Esq., *Stanstead.*
Thomas Tait, Esq., *Melbourne.*
Boucher de la Bruère, Esq., *St. Hyacinthe.*
William Baker, Esq., *Dunham.*
R. Harrower, Esq., *William Henry.*
John Robertson, Esq., *Three Rivers.*

AGENTS FOR LLOYDS,

RYAN, CHAPMAN, & Co.,

Cuvillier's Buildings St. Peter street

MONTREAL.

Protection Insurance Company

OF

Hartford, Connecticut,

Offers to INSURE HOUSES, STORES, MILLS, FACTORIES, BARNs, and their CONTENTS, and all other descriptions

of Insurable Property,

AGAINST LOSS OR DAMAGE BY FIRE.

The Rates of Premium are the same as those of similar Institutions in this City, and the course pursued in the adjustment of Losses favourable to the Assured.

ROBERT WOOD *Agent,*
Auldjo's Buildings, St. Paul street.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD,

Incorporated by the Legislature of Connecticut in 1846.

GUARANTY FUND AND ACCUMULATED PREMIUMS

\$400,000.

THIS Company was organized in December, 1846, and its prosperity has hitherto been unparalleled. It is now in the third fiscal year of its existence; and numbers (October, 1849,) nearly seven thousand members; with a constantly increasing accession. Its losses have been small, compared with the numbers which might have been expected, according to the Tables of Mortality upon which Life Insurance, is predicated. By unparalleled success in business, and a strict economy in the administration of its affairs, larger Dividends have been made to Policy holders than by any other Company in the United States; averaging more than 60 per cent. annually.

The assured, on surrender of his Policy, at any time after three years, will receive its equitable value. All premiums amounting to *fifty dollars*, or more, on Policies running five years or longer, may be paid *one-half by Note*; to remain a debt on the Policy, until cancelled by Dividends; or the Policy becomes a claim.

JAMES GOODWIN,
President.
GUY R. PHELPS,
Secretary.
ROBERT WOOD,
Agent for Canada.

GLOBE INSURANCE COMPANY, OF LONDON.

THE Undersigned CONTINUE to INSURE FIRE and LIFE RISKS, and to SETTLE LOSSES on advantageous terms.

RYAN, CHAPMAN & Co.,
Agents for Canada.

31, Cuvillier's Buildings, St. Peter street.

Hartford Fire Insurance Company,

HARTFORD CONNECTICUT.

INCORPORATED 1810.

Montreal Agency.

This long established and well known INSPECTION has transacted a most extensive insurance business, throughout the British North American Provinces and the United States. It has aimed to secure public confidence, by an honorable and faithful fulfilment of its contracts; and owners of property are assured that all fair claims for loss under policies, will be liberally adjusted, and promptly paid.

Applications for insurance are to be made to

ROBERT WOOD, *Agent.*

Auldjo's Buildings, St. St. Paul street

NATIONAL LOAN FUND

Life Assurance Society,

OF LONDON.

CAPITAL—£500,000 STERLING.

(With a reserve fund, from surplus premiums, of over £80,000 sterling.)

A SAVINGS' BANK FOR THE WIDOW AND THE ORPHAN.

OFFICES:—26, Corn-hill, London:

17, Great St. James Street, Montreal.

LOCAL BOARD,

Benjamin Holmes, Esq., *Chairman.*

A. LaRocque, Esq.

E. R. Fabre, Esq.

H. L. Routh, Esq.

Wm. Lunn, Esq.

PHYSICIANS. { E. Badgley, Esq., M. D.
H. T. Peltier, Esq., M. D.

FREDERICK R. STAR, Esq.,

General Agent for the B. N. A. Colonies.

THE Advantages offered to the Public by this Institution are MANY and IMPORTANT, and the Rates of Premium quite as LOW as security to the Assured, and safety to the Office, will admit of.

The following are some of the advantages offered by this Society:—

The peculiar Benefits secured to the Assured by the principal of the LOAN Department.

One half of the Premium for the first five years may be paid by the Assured's own Note. These Notes need not be paid, but may remain on Interest, to be deducted from the Policy on the death of the Assured.

Insurers can at all times demand, as a right, a Loan to the extent of two-thirds the amount of Premium they have paid—upon deposit of their Policy, and guaranteeing it will be kept in force. This important advantage removes the fear so many entertain of being obliged, through pecuniary embarrassment, to let their Policies lapse, and at a time such a provision is absolutely needed for their families.

No Charge for Stamp Duty, nor for Medical Examination.

The Bonuses divided *Annually*, either in Cash, Reduction of Premium, or in addition to the sum Assured, whichever of these *three ways* the Assured may *each year* desire, after being a Policy holder for Four Years, at which period a Bonus is payable for the Four Years—Annually afterwards.

THIRTY DAYS allowed after each Payment of Premium becomes due, without Forfeiture of Policy.

The General Agency for the British North American Colonies being established in Montreal, RISKS will be accepted by the General Agent and Temporary Policies at once granted.

The Local Board meet regularly at the Office, and by them the business of the Colonies is conducted, thereby affording to the Assured every facility.

LOANS will be Granted, and LOSSES PAID, at the General Agency, without referring to London.

The travelling leave allowed by this Society, is more liberal and extensive than that of almost any other doing business in America, as will be seen on referring to the Prospectus.

Pamphlets, Blanks, and all requisite information, may be had on application at the MONTREAL OFFICE, or to the AGENTS throughout the Province, through whom proposals for Assurance will be transmitted.

THE NORTH WESTERN Fire and Inland Marine Assurance Com- pany

OF OSWEGO, N. Y.

The undersigned, on behalf of the above Company, continues to take

FIRE AND INLAND MARINE RISKS
upon as good terms as other Companies in this City, and all losses will be promptly and liberally adjusted.

GEORGE BENT *Agent*,
183 St. Paul street.

THE NATIONAL LIFE INSURANCE COMPANY,

Office State Street Montpelier Vt.

"Life Insurance is the poor man's wealth and a good investment for the capitalist."

OFFICERS.

Hon. WILLIAM C. KITTREDGE, PRESIDENT.

EDMUND WESTON, }
DANIEL BALDWIN } VICE PRESIDENTS.
JULIUS CONVERSE, }

DIRECTORS.

WILLIAM C. KITTREDGE,
TIMOTHY P. REDFIELD,
EDMOND WESTON.
HOMER W. HEATON,

PAUL DILLINGHAM,
JULIUS Y. DEWEY,
DANIEL BALDWIN,
JOS. B. DANFORTH, JR.

BOARD OF FINANCE.

EDMUND WESTON, HOMER W. HEATON, JULIUS Y. DEWEY.

Medical Examiner—JULIUS Y. DEWEY, M.D.
Consulting Physician—FREDERICK W. ADAMS, M.D.
ROGER S. HOWARD, Secretary.

AGENT AT QUEBEC.

DANIEL MCGIE, Esq.

Medical Examiners—DRS. MORIN AND CARRIER.

GENERAL AGENT FOR CANADA.

WM. LYMAN, of Montreal.

Medical Examiner—M. McCULLOCH, M. D.

RATES OF PREMIUM,

*Payable annually, to insure \$100. The party in good health.
Estimate at the nearest birth day.*

Age.	Annual Payment for term of 1 year.	Annual Payment for term of 7 years.	Annual Payment for Life.	Single Payment for the whole Life.	Age.	Annual Payment for term of 1 year.	Annual Payment for term of 7 years.	Annual Payment for Life.	Single Payment for the whole Life.
14	72	86	1 53		41	1 78	1 88	3 81	52.52
15	77	88	1 56		42	1 85	1 89	3 40	53.50
16	84	90	1 62		43	1 89	1 92	3 51	54.48
17	86	91	1 65		44	1 90	1 94	3 63	55.51
18	89	92	1 69		45	1 91	1 98	3 73	56.05
19	90	94	1 73		46	1 92	1 98	3 87	57.68
20	91	95	1 77	34.47	47	1 93	1 99	4 01	58.86
21	92	97	1 82	35.14	48	1 94	2 02	4 17	60.12
22	94	99	1 88	35.86	49	1 95	2 04	4 35	61.50
23	97	1 08	1 93	35.60	50	1 96	2 09	4 60	62.97
24	99	1 07	1 98	37.38	51	1 97	2 20	4 75	64.55
25	1 00	1 12	2 04	38.19	52	2 02	2 37	4 90	66.15
26	1 07	1 17	2 11	39.01	53	2 10	2 59	5 24	67.78
27	1 12	1 23	2 17	39.88	54	2 18	2 89	5 49	69.43
28	1 20	1 28	2 24	40.74	55	2 32	3 21	5 78	71.13
29	1 28	1 35	2 31	41.55	56	2 47	3 56	6 05	
30	1 31	1 36	2 36	42.31	57	2 70	4 20	6 27	
31	1 32	1 42	2 43	43.06	58	3 14	4 31	6 50	
32	1 33	1 46	2 50	43.86	59	3 67	4 68	6 75	
33	1 34	1 48	2 57	44.70	60	4 35	4 91	7 00	
34	1 35	1 50	2 64	45.59	61	4 53	5 08	7 25	
35	1 36	1 53	2 75	46.52	62	4 71	5 29	7 55	
36	1 39	1 57	2 81	47.48	63	4 90	5 50	7 85	
37	1 43	1 63	2 90	48.46	64	5 09	5 71	8 15	
38	1 48	1 70	3 05	49.47	65	5 34	5 99	8 55	
39	1 57	1 76	3 11	50.50	66	5 59	6 27	8 95	
40	1 69	1 83	3 20	51.44	67	5 90	6 62	9 45	

LIFE INSURANCE.

"It is an institution contemplating unmixed good to mankind."

We invite attention of the public to the principles of the *National Life Insurance Company*.

The Charter is liberal and particularly adapted to the wants of all who may desire to embrace such an institution. It should be embraced—

1st. By *Husbands and Fathers*, to make provision, after their death, for their *widows and children*.

2d. By the *young* to provide for themselves in infirm age.

3d. By *creditors*, to insure the loss which the death of the debtor might occasion.

4th. By the *borrower* to enable his representatives, in case of his death, to repay the loan.

5th. Those who save a little from their daily labor, or yearly income should invest it in this SAVINGS BANK, that it may be beyond the reach of accident, and that the widow and the child may receive "their own with usury."

REASONS WHY PERSONS SHOULD INSURE IN THIS COMPANY.

It is located in a HEALTHY CLIMATE: among a people of vigorous constitution, and of FIXED and regular habits: for these reasons—

Its RISKS will be LESS: the ECONOMY of its management GREATER.

Its investments will be SAFER. Its business directed with the greater PRUDENCE and ENERGY.

All the profits, at the end of every five years will be put to the credit of the LIFE POLICIES.

BANKS AND BANK AGENCIES.

Hours of business at all the Banks, 10 A. M. to 3 P. M.

Bank of British North America.

INCORPORATED BY ROYAL CHARTER.

Paid up Capital—One Million Sterling.

COURT OF DIRECTORS.

HENRY BARNWELL, Esq.,	JAMES DOWIE, Esq.,
SIR ROBT. CAMPBELL, BART,	OLIVER FARRER, Esq.,
ROBERT CARTER, Esq.,	ALEX. GILLESPIE, Esq.,
W. R. CHAPMAN, Esq.,	SIR A. PELLET GREEN,
JAMES JOHN CUMMINS, Esq.,	W. CHAPMAN, Esq.,
JOHN STEWART, Esq.,	G. R. ROBINSON, Esq.

SECRETARY.

GEORGE DE BOSCO ATWOOD, Esq.

INSPECTOR OF BRANCHES.

THOMAS PATON, Esq.

BRANCHES AT

MONTREAL,	HALIFAX, N. S.,	} New Brunswick.
HAMILTON,	St. JOHN,	
KINGSTON,	FREDERICTON,	
TORONTO,	St. JOHNS, Newfoundland.	
QUEBEC,		

AGENCIES.

BRANTFORD,	DUNDAS,
BYTOWN,	SAULT St. MARY.

Agents in New York—Messrs. R. BELL and W. McLAHLAN.

MONTREAL BRANCH.

BOARD OF LOCAL DIRECTORS.

HON. JAMES FERRIER,	SIR GEORGE SIMPSON,
J. B. GREENSHIELDS, Esq.,	WILLIAM DOW, Esq.

DAVID DAVIDSON, *Manager.*

C. F. SMITHERS, *Accountant.*

Discount Days—Wednesdays and Saturdays.

BANK OF MONTREAL.*Office, Place d'Armes.***Capital, £750,000 Cy.****DIRECTORS.**

Hon. Peter M'Gill, President.
T. B. Anderson, Esq., Vice-President.

John Molson,
William Molson,
John Boston,
James Logan,
John Torrance,
Hugh Allan,

John Brooke,
John Redpath,
Thomas Ryan,
Harrison Stephens,
Henry Thomas,

OFFICERS.

Alexander Simpson, Cashier.

James Bolton, senior clerk,
James F. Smith, accountant.
R. Lindsay, clerk of Exchange,
&c.
Thomas Lee, accountant of
Branches and Agencies,
2nd accountant.
A. Cameron, 8rd do

F. M. Holmes, 1st teller,
C. J. Brown, 2nd do
John, Porteous, 8rd do
W. P. Street, discount clerk,
John Lloyd, assistant clerk,
H. S. Burrage, transfer clerk,
H. B. Picken, messenger,
James Brennan, porter,
Thomas Tooke, do

Frederick Griffin, solicitor.

John C. Griffin, notary public.

Discount Days—Tuesdays and Fridays.

Dividends—1st June and 1st December.

CITY BANK, —Place d'Armes.

DIRECTORS.

William Workman, President.
William Lyman, Vice-President.

William Lyman,
L. H. Holton,

John Carter,
J. Scott.

OFFICERS.

F. Maculloch, cashier,
F. Harrise, accountant,
P. Lesueur, paying teller,

Wm. Robertson, receiving teller
R. Hunter, clerk,
Thos. Nagle, messenger.

Discount Days—Mondays and Thursdays.

Dividends—1st June and 1st December.

BANQUE DU PEUPLE,—Great St. James street.

DIRECTORS.

Hon. L. M. Viger, President,
Jacob DeWitt, Vice-President.

P. Beaubien,
J. F. Allard,
Hon. F. A. Quesnel,
A. Prevost,
H. B. Smith,

P. Jodoin,
Alexis Sauvageau,
A. E. Montmarquet,
S. B. Bonner.

OFFICERS.

B. H. LeMoine, cashier.

G. Peltier, accountant,	C. Bourdon, assistant acct.
J. L. Brault, paying teller.	J. M. Bonacina, asst. dist. clk.
John J. Morley, dist. clerk,	L. Lamontagne, clerk,
J. E. Mailhoit, receiving teller.	Robert Turner, porter.

C. F. Papineau, notary.

BANK AGENCIES.

Bank of Upper Canada, (Joseph Wenham, manager, Thomas L. Helliwell, accountant, John L. Dampier, clerk,) 45 Great St. James street.

Commercial Bank of the Midland District, (C. S. Ross, cashier, J. V. Noel, accountant, Thos. Kirby, teller, W. J. Buchanan, clerk,) 87 Great St. James street.

CITY AND DISTRICT SAVINGS BANK.

29 St. François Xavier street.

PATRON—His Lordship the ROMAN CATHOLIC BISHOP of Montreal.

BOARD OF MANAGING DIRECTORS.

William Workman, president.
Alfred LaRocque, Vice-President.
John Collins, actuary.
J. C. Charlebois, Assistant actuary.

Hon. Francis Hincks,
Hon. Joseph Bourret,
Hon. L. H. LaFontaine.
Hon. A. N. Morin,
L. T. Drummond,
L. H. Holton,
Jacob DeWitt,

Henry Judah,
H. Mulholland,
E. Atwater,
A. M. Delisle,
J. B. Smith,
B. Brewster,

Deposits are received every day from 10, A. M., to 8, P. M.;
The BOARD OF DIRECTORS meets regularly every MONDAY EVENING.

MONTREAL SAVINGS BANK.*At the Bank of Montreal, Place d'Armes.**S. Gerrard, President.**J. Frothingham, Vice-President.*

Open every Monday, from 11 o'clock, A. M., to 1 o'clock, P. M.

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2	“ James Smith,	
3	“ Chas. Mondelet,	

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TERMS.—1st to 20th of April, September and December.

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TERMS—10th to 19th January; 21st to 30th April; 10th to 19th July, and 21st to 30th October.

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E. F. King, *Third do do.*

C. R. Griffin, *Fourth do do.*

Edward James King, *Accountant to General P. O. for Canada.*

Horatio A. Wicksteed, *First Clerk to do.*

John Ashworth, <i>Second</i>	<i>do</i>	<i>do.</i>
Robert Julyan, <i>Third</i>	<i>do</i>	<i>do.</i>
E. C. Hayden, <i>Fourth</i>	<i>do</i>	<i>do.</i>
John Davidson, <i>Fifth</i>	<i>do</i>	<i>do.</i>
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6. *Union*, Haymarket.
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Office of Barrack Master, (W. H. Gray,) Water street, near the Barracks.

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Office of Chief Engineer Fire Department, City Hall.

Office of Chief of Police, (H. Jeremie,) Bonsecours Market.

Office of City Surveyor, (Jas. A. B. McGill,) City Hall, Notre Dame street.

Office of City Treasurer, (E. Demers,) City Hall, Notre Dame street.

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Office of Commissary General, 53 Notre Dame street.

Office of Commissioner of Police, (W. Ermatinger,) Court House.

Office of Collector of Canal Tolls, (A. Gough,) corner Queen and Common streets.

Office of the Commissioners for improving the Harbour of Montreal, Commissioners street, near Custom House square.

Offices of Coroner of the District, (Jones & Coursol,) St. Vincent and Champ de Mars streets.

Office of Lachine Rail-road Company, Bonaventure street.

Office of District Inspector, (D. S. Stuart,) 74 Notre Dame st.

Office of the Geological Survey of Canada, (W. E. Logan, geologist,) 10 Little St. James street.

Office of Inspector General of Hospitals, 7 Dalhousie square.

Offices of Royal Engineer Department, Dalhousie square and St. Lewis street.

- Office for Emigrants, south side of Canal Basin.
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- Office of Inspection of Pot and Pearl Ashes, (E. M. Leprohon, John Dyde and Edward Major,) College, near M' Gill street.
- Office for Marriage Licenses, (Arthur Ross, agent,) 3 Molson Terrace.
- Office of the Mayor of the City, (E. R. Fabre,) City Hall, Notre Dame street.
- Office of the Prothonotary, (Monk, Coffin & Papineau,) Court House, Notre Dame street.
- Office of the County Registrar, (G. H. Ryland,) old Government House.
- Office of St. Lawrence and Atlantic Rail-road Company, 18 Little St. James street
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- Office of the Sheriff, (Boston & Coffin,) Court House, Notre Dame street.
- Office of the Town Major, (C. M'Donald,) 63 St. Lewis street.
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- Office of the Inspector of Weights and Measures, (D. S. Stuart,) 74 Notre Dame street.
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- Post office, (James Partheous, P. M.,) 15 Great St. James street.
- Office of Indian Department, Government House.
- Office of the Quarter Master General, Durham Place, St. Lewis street.
- Office of Ordnance Department, (J.S. Elliott, Storekeeper,) Water, near St. Claude street.
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Bonsecours Church.—Divine Service—Morning and afternoon, as above.

St. James Church.—Divine Service—Morning and afternoon, as above.

Saint Patrick's (Irish), Lagauchetière Street—Divine Service—Morning and afternoon, as above.

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Christ Church, Notre Dame street—Rev. J. Bethune, D. D. Rector, Rev. W. Agar Adamson, D. O. L., Assistant Minister.

Divine Service.—Morning at 11, afternoon at 8; for military at half-past 1; Sunday School at 9 A. M.

Trinity Church, St. Paul street—Rev. A. Digby Campbell, Minister.

Divine Service—Morning at 11, and Evening at 7—Sunday School at 8 P. M.

Saint Thomas' Chapel, Quebec Suburbs—Rev. Mr. Irwin, Minister.

Divine Service—Morning at 11, and Evening at 7—Sunday School at half-past 2.

St. George's Chapel, St. Joseph street.—Rev. Doctor Leach and Rev. W. Bond.

Divine Service—Morning at 11, Evening at 7, Sunday School at half-past 2.

St. Ann's Chapel, Temporary, in St. Maurice, near M'Gill street. Rev. J. Ellegood, Minister.

Divine Service—Morning at 11, Evening at 7; Sunday School at half-past 2.

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Divine Service —Morning at 11, and Afternoon at half-past 2—Sunday School at 4 P. M.

St. Paul's, St. Helen street—Rev. R. M'Gill.

Divine Service, Morning at 11, and Afternoon at half-past 2. Sunday School at 9 A. M.

Free Church, head of Coté street.

Divine Service.—Morning at 11, Evening at 7.

Free Church, St. Gabriel street—Services as above.

UNITED SECESSION.

Lagauchetière street.—Rev. W. Taylor, A. M.
Divine Service, Morning at 11, Afternoon at half-past 2.—Sunday School at 4, and Bible Class at 7 P. M.

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Haymarket.—Rev. J. McLoud.
Divine Service, Morning at 11, Afternoon at 3, and Evening at 7.—Sunday School at 9 A. M., and half-past 1 P. M.

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Rev. John Jenkins, (Superintendent), Rev. Charles Dewolfe and Rev. Charles Lavell, St. James' Chapel, Great St. James street.

Divine Service, Morning at half-past 10. Evening at half-past 6.—Sunday School at 9 A. M. and 2 P. M.

St. Ann's Chapel, corner of Gabriel and Ann streets.

Divine Service and Sunday School, same hours as St. James Chapel.

St. Mary's Chapel, head of Montcalm, near St. Mary street.

Divine Service, same hours as St James Chapel.

There are five other Sunday Schools connected with this Society held in the different suburbs of the city—commencing at 3 o'clock in the afternoon.

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Radegonde street.—Rev. H. Wilkes, A. M.
Divine Service, Morning at 11, Evening at 7. Sunday School at 8 P. M.

Gosford street.—Rev. F. Marling.

Divine Service at 11, A. M., and Evening at 7.

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Divine Service, Morning at 11, Evening at half-past 6. Sunday School at 9 A. M.

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The University Terms are as follows;—

Michaelmas Term begins on the first Wednesday in September and ends 30th December.

Lent Term begins on the Wednesday nearest 7th January, and ends Saturday before Palm Sunday.

Easter Term begins on the Wednesday after Easter Sunday and ends on the day after Commencement Day, which is always the third Wednesday in June.

The Winter Course of Lectures by the Medical Faculty of this College commences annually on the first Monday of November and terminates in the last week of April.

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H. A. Howe, Rector.

T. A. Gibson, Second Master.

M. DeMontier, French Master.

Mr. Rodger, Writing Master.

Mr. Anderson, and Mr. McMahon, Assistant Masters.

The Session is divided into two terms, viz;—from the 3rd Monday in August to Christmas, and from Christmas to 2nd Saturday in July.

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Mrs. Radford, do Female do.

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Br. S. Bethune, S. W.
" J. O. Moffatt, J. W.
A. K. Lavicount, Secretary.

Meets Second Tuesday in the Month,

ST. GEORGES LODGE, No. 648, E. R.

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" Br. W. P. Street, S. W.
" " C. P. Ladd, J. W.

Meets Third Tuesday in the Month.

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 " " R. Noxon, P. M.
 Br. E. Lusher, S. W.
 " A. C. Montgomery, J. W.
 " R. Hick, Secretary.

Meets Second Thursday in the Month.

ST. PAULS R. A. CHAPTER, No. 514, E. R.

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 " " " The Hon. P. M'Gill, P. D.
 " " " The Rev. J. Bethune, H.
 " " " J. S. McCord, J.
 E. C. _____ E.

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 " " " W. Wright, P. L.
 " " " The Rev. W. T. Leach, H.
 " " " C. E. Anderson, J.
 E. C. T. Ross, E.

Meets Quarterly—fourth Wednesday.

ST. GEORGE'S R. A. CHAPTER, No. 781, E. R.

M. E. C. R. Noxon, Z.
 " " " M. S. David, P. Z.
 " " " W. G. Malcolm, H.
 " " " W. M. Browns, (P. Z.,) J.
 " " " I. Aaron, (P. Z.,) E.

Meets Quarterly—second Monday.

R. W. Br. Sir Allan N. MacNab, Knight, P. G. Master for Scotland.

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 " " John M'Pherson, R. W. P. M.
 " " P. W. O'Brien, W. S. M.
 " " John Boyd, J. W.
 Br. R. Richardson, Secretary.

Meets first Monday in the Month.

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 " " W. Shepherd, P. M.
 " Br. W. G. Malcolm, S. W.
 " Isaac Moffatt, S. W.

Meets first Thursday in the Month.

INDEPENDENT ORDER OF ODD FELLOWS, MANCHESTER UNITY.

In connection with the Odd Fellow's Societies throughout the British Empire.

DISTRICT OFFICERS.

A. W. Laird, Prov. G. M. Examining and Relieving Officer.
G. A. Sargison, Deputy P. G. M.
R. Richardson. Prov. C. S.
Andrew Mann, Treasurer.

LOYAL MONTREAL LODGE, M. U., No. 3115.

A. Morison, Permanent Secretary.

Meets every alternate Monday evening, at the Hall, 22 St. Gabriel street.

LOYAL BRITISH NORTH AMERICA LODGE, M. U., No. 3791.

Meets every alternate Wednesday evening, at the Hall, 22 St. Gabriel street.

LOYAL BRITON'S QUEEN LODGE, No. 4090.

Meets every alternate Tuesday evening, at the Hall, 22 St. Gabriel street.

General Lodge Rooms, St. Gabriel street, corner of St. Thérèse street.

The District Committee meet quarterly on the last Thursday of March, June, September and December.

The Monthly Lecture Night, for all the Lodges, is held on the last Friday of every month.

The Quarterly or Purple Lecture is held on or about the first Thursday of May, August, November and February.

The Montreal District consists of 12 Lodges.

INDEPENDENT ORDER OF ODD FELLOWS, OF BRITISH NORTH AMERICA.

OFFICERS OF SUPREME GRAND LODGE.

C. Dunkin, M. W. G. Sire.
H. H. Whitney, R. W. D. G. Sire.
W. Hilton, R. W. G. Secretary.
J. Murray, R. W. G. Treasurer.

GRAND ENCAMPMENT OF CANADA.

Meets Quarterly.

HOCHELAGA ENCAMPMENT.—NO. 1.

Meet every second and fourth Thursday in each month.

ROYAL MOUNT ENCAMPMENT.—NO. 3.

Meet every first and third Thursday in each month.

PRINCE OF WALES' LODGE.—NO. 1

Meet every Tuesday.

QUEEN'S LODGE.—NO. 2.

Meet every Wednesday.

COMMERCIAL LODGE.—NO. 5

Meet every Monday.

All the Lodges meet at 8 o'clock in Summer, and at $\frac{1}{4}$ past 7 in Winter.

INDEPENDENT ORDER OF RECHABITES.

MONTREAL DISTRICT No 3.

Spring of Canada Tent, No. 45—Meets at Temperance Hall, St. Maurice street, every Monday evening,

Union Tent, No. 96—Meets at Temperance Hall, every Thursday evening.

Perserverance Tent, No. 107—Meets at Temperance Hall, St. Joseph street, every alternate Tuesday evening.

Britannia Tent, No. 166—Meets at Temperance Hall, every Friday evening.

CLUBS.

MONTREAL TURF CLUB.

Hon. C. C. S. DeBleury, *President.*B. Gibb, *Treasurer.*

MONTREAL REGATTA CLUB.

John Young, *President.*J. Gilmour, D. Murray, and J. Dyde, *Stewards.*H. Mason, *Secretary and Treasurer.*

MONTREAL CRICKET CLUB.

E. Wilgress, *President.*J. Moline, *Secretary and Trer.*E. Lamontagne, *V. President.*

MONTREAL CURLING CLUB.

John Boston, *President.* | Dr. Arnoldi, *Vice-President.*
 James Burns, *Secretary and Treasurer.*
 Rev. Dr. Mathieson, *Chaplain.*

THISTLE CURLING CLUB.

Andrew Allen, *President.* | Geo. Gillespie, *Vice-President.*
 James Rough, *Treasurer,* | J. G. Shipway, *Secretary.*
 Rev. Robert McGill, *Chaplain.*

QUOIT CLUB.

David Mair, *President.* | J. G. Shipway, *Scry. and Tr.*

MONTREAL RACKET CLUB.

H. D. Cockburn, *President.* | E. Lamontagne, *V. President.*
 F. Brown, *Secretary and Treasurer.*

BATHING CLUB.

Thos. Workman *President.* | E. D. David *Vice-President.*
 H. Pratt, *Secretary.*

MONTREAL SCHOOL OF MEDICINE AND SURGERY

Dr. Munro, *Lecturer on Surgery.*
 Dr. Béaubien, *Lecturer on Practice of Medicine.*
 Dr. Bibaud, *Lecturer on Anatomy,*
 Dr. Peltier, *Lecturer on Institutes of Medicine.*
 Dr. Trudel, *Lecturer on Midwifery and Diseases of Children.*
 Dr. D'Orsonnens, *Lecturer on Chemistry.*
 Dr. Boyer, *Lecturer on Medical Jurisprudence.*
 Dr. Coderre, *Lecturer on Materia Medica.*

Situate St. Urbain, near Craig street.

CITY COUNCIL.

His Worship the Mayor—E. R. FABRE, Esq., *East Ward*.

ALDERMEN :

B. Lyman,.....	<i>West Ward</i>	A. Macfarlane,.....	<i>West Ward</i>
A. Larocque,.....	<i>St. Lawrence.</i>	J. Grenier,.....	<i>St. Lewis.</i>
Chas. Wilson,.....	<i>Centre.</i>	J. U. Beaudry,.....	<i>St. James.</i>

COUNCILLORS :

P. Lynch,.....	<i>St. Mary's Ward</i>	B. Holmes,.....	<i>West Ward</i>
J. B. Homier,.....	<i>St. Lewis.</i>	T. McGrath,.....	<i>St. Anna.</i>
A. Prevost,.....	<i>East.</i>	E. Atwater,.....	<i>St. Antoine.</i>
S. Benjamin,.....	<i>Centre.</i>	E. Lamarche,.....	<i>St. James.</i>
J. Whitelaw,.....	<i>St. Lawrence.</i>	W. McDonald,.....	<i>St. Mary's.</i>
F. Leclaire,.....	<i>East.</i>	L. H. Holton,.....	<i>St. Anns.</i>
A. Hall,.....	<i>Centre.</i>	O. Frechette,.....	<i>St. Antoine.</i>

OFFICERS.

John P. Sexton, *City Clerk*; Edouard Demors, *City Treasurer*; James A. B. McGill, *City Surveyor*; Charles Glackmeyer, *Assistant Clerk*; Pierre Blanchet, *Translator*; George Harding and John Higgins, *Assistants Treasurers' Office*; Antoine Dupré, *Clerk, Water Works*; J. Perrigo, *Inspector and Chief Engineer, Fire Department*; H. Jeremie, *Chief of Police*; John Mc Kercher, *Overseer of Roads*; Joseph A. Bourdon, *Clerk of Bonsecours Market*; Olivier Loranger, *Assistant do.*; John Abbott, *Clerk of St. Ann's Market*; Joseph Robillard, *Pound Keeper, Clerk of Hay and Cattle Market, Viger Square*; A. J. Joubert, *Bailiff and Crier, Mayor's Court*; Thomas Somers, *Messenger*; Toussaint-Peltier, *Attorney*; William Ross, and D. E. Papineau, *Notaries*; Maurice Eardley, *Clerk, Hay Market*; Antoine Schwartz, *Assistant Clerk*; G. N. Gosselin, *Collector of Water rates.*

FARES OF CABS AND CALECHES.

	s.	d.
For conveying one or two persons from any one place to any other place, within the city limits, and returning, (provided the time occupied does not exceed half an hour,.....	0	10
For every person over two 5d. each, extra.		
If the time exceeds half an hour,		
For the first hour,.....	2	0
For each subsequent hour,.....	1	6
And at the same rate for <i>intermediate quarters</i> of an hour :		
From the Longueuil Ferry to the Lachine Rail-road Station, for 1 or 2 persons,.....	1	8
Do. do. do. do. for 3 or more persons,...	1	10½

The following is a comparative statement of the Inhabitants of the City of Montreal, in the years 1844 and 1850 :

	1844.	1850.
Natives of England,.....	8,161	2,666
Do. Ireland,.....	9,596	10,007
Do. Scotland,.....	2,712	2,883
Do. French Canadians,....	19,041	21,200
Do. British Canadians,....	8,863	10,465
Do. Other Places,.....	212	749
Do. United States,.....	701	687
	<u>44,285</u>	<u>48,207</u>

RETURN, SHEWING THE NUMBER OF INHABITANTS IN THE CITY OF MONTREAL, 1850.

WARDS.	Houses.		Native of								Total.		Members of Family absent
	Occupied.	Vacant.	Heads of Families.								United States.	Other Countries.	
			England.	Scotland.	Ireland.	Canada, French.	Canada, British.	Germany or Holland.	United States.	Other Countries.			
East,	326	53	299	140	89	282	963	890	4	11	18	1897	39
Centre,	299	50	221	167	103	347	667	470	5	26	81	1816	32
West,	382	43	269	194	193	559	670	557	10	50	178	2111	22
St. Ann's,	747	213	1425	350	373	2840	1599	2107	30	147	9	7455	58
St. Antoine,	1321	64	1319	518	502	1562	2984	1880	103	183	17	7749	219
St. Lawrence,	995	60	1522	513	706	1626	2133	2251	99	188	72	7538	55
St. Lewis,	1179	156	1176	240	137	893	4713	965	44	32	55	7072	56
St. James,	1029	36	1652	326	146	1019	5961	1084	18	24	46	8604	63
St. Mary's,	534	143	791	218	184	879	1910	781	4	26	6	3953	102
Total,	6792	818	8674	2666	2383	10007	21300	10465	317	687	432	48207	646