

INSURANCE.

ATNA
Fire and Life Insurance Co. of Hartford, Connecticut.
PROTECTION
Fire Insurance Co. of Hartford, Connecticut.
HOME
Fire Insurance Co. of Wall Street, New York.

THE UNDERSIGNED AGENT for the above well known Companies, continues to insure against LOSS AND DAMAGE BY FIRE, at moderate Rates of Premium.
DANIEL MCGIE,
Agent,
St. Andrew's Wharf,
Quebec, 11th January, 1854.

WESTERN
Fire, Ocean and Inland Marine
ASSURANCE COMPANY.
INCORPORATED BY ACT OF PARLIAMENT.
Capital, - - - - - £100,000.
HOME OFFICE, - - - - - TORONTO.

FIRE AND MARINE INSURANCE can be effected with this Company, at the Office of **JOHN LAIRD,** AGENT FOR QUEBEC, St. Lawrence Chambers, St. Peter Street, Quebec, 22nd December, 1853.

COLONIAL
Life Assurance Company.
HEAD OFFICE, 22 ST. ANDREW SQUARE, EDINBURGH.

Canada Head Office, 49 Great St. James Street, MONTREAL.

BOARD OF DIRECTORS.
The Hon. PETER MCGILL, President of the Bank of Montreal, Chairman.
The Hon. JUSTICE MCGILL.
The Hon. J. A. MCGILL, Esq., Cashier of "La Banque du Peuple".

MEDICAL ADVISOR.
JOHN O'NEILL, Esq., M.D., Merchant.
HENRY STANLEY, Esq., M.D., Merchant.
GEORGE W. CAMPBELL, M.D., MANAGER.

Division of Profits.
THE PROFITS which have arisen on the business of this Company since 1848, will be divided as at 25th May, 1854, and parties Assured on the Policy having been before that date will be entitled to a Share of the Fund to be set apart for the Division among the Assured.

Every information may be obtained on application to any of the Branch Offices, or Agents of the Company at Home or Abroad.
A. DAVIDSON PARKER,
Manager for Canada.
December 21st, 1853. 6m

THE UNDERSIGNED, Agents for the PHOENIX FIRE ASSURANCE COMPANY OF LONDON, having been authorized by the directors of that Company to receive proposals for every description of fire or damage done by fire, on the most favorable terms. Claims settled without reference to England.

SCOTTISH AMICABLE
LIFE ASSURANCE SOCIETY,
ESTABLISHED, GLASGOW, 1826,
AND
INCORPORATED BY ACT OF PARLIAMENT.

General Committee of Management,
ALL BEING PARTIES ASSURED IN THE SOCIETY.
President.
The Most Noble MARQUIS OF DALHOUSIE.

Vice-Presidents.
JOHN CAMP, Colquhoun, Esq., of Kilmont, His Grace the Duke of Argyll.
His Grace the Duke of Argyll.

Extraordinary Directors.
Clyde Bell, Esq., W. S. Edinburgh.
Wm. Cross, Esq., Banker, Liverpool.
Rev. John Cunningham, D.D., London.
Right Hon. Lord Grey.
Sir Adam Hay, Bart., Glasgow.
His Grace the Duke of Roxburgh.
Sir John S. Forbes, Bart., of Pitlochry.
The Dean of Faculty.
Rev. Dr. Morgan, of Belfast.
Wm. L. Ewing, Esq., of Argyre.

NEW and Liberal Conditions have been lately adopted.
The attention of intended Assurers is particularly called to the success of a list of Rates for Insuring £100 for the whole Term of Life. They will be found on careful examination and comparison to be extremely moderate.

PARTICULARLY SO FOR PERSONS
ABOVE THE AGE OF 43.
And peculiarly adapted to persons aged 54 and upwards, to whom economy as well as perfect safety may be an object.

Age	Annual Premiums	Age	Annual Premiums
14	£ 8 6	23	£ 12 0
15	9 4	24	13 0
16	10 3	25	14 0
17	11 3	26	15 0
18	12 6	27	16 0
19	13 6	28	17 0
20	14 1	29	18 0
21	14 11	30	19 0
22	15 5	31	20 0
23	16 2	32	21 0
24	17 2	33	22 0
25	18 1	34	23 0
26	19 1	35	24 0
27	20 8	36	25 0
28	21 8	37	26 0
29	22 8		
30	23 7		
31	24 7		
32	25 7		
33	26 7		
34	27 7		
35	28 7		
36	29 7		
37	30 7		

EQUITABLE
FIRE INSURANCE COMPANY,
250 WEST STRAND LONDON.

17 Great St. James Street, Montreal.
Capital - £100,000 STERLING.
CHAIRMAN - A. C. BARCLAY, Esq., DIRECTORS.

Charles Bennett, Esq., John Shaw, Esq., Hugh C. Bell, Esq., E. S. Mackenzie, Esq., John Moss, Esq., Clement Taylor, Esq., Fredrick Morris, Esq., Thomas West, Esq., Chas. T. Seward, Esq., J. F. Woodhouse, Esq.

LOCAL DIRECTORS, MONTREAL.
William Lunn, Esq., Hon. Wm. Morris, Esq., John Torrance, Esq., J. G. Mackenzie, Esq., J. Frothingham, Esq., E. A. Mackenzie, Esq., Alfred Laidlaw, Esq., J. H. Mackenzie, Esq., Benj. Holmes, Esq., Theodore Hart, Esq.

ROYAL INSURANCE COMPANY,
ROYAL INSURANCE BUILDINGS,
WORTH STREET AND DALL STREET, LIVERPOOL.

Capital, £2,000,000, in 100,000 Shares of £20 each.

TRUSTEES.
John S. Leigh, Esq., J. B. B. Blundell, Esq., ACTUARY AND SECRETARY: Percy M. Dove, Esq.

BANKERS IN LIVERPOOL. - The Bank of Liverpool.
BANKERS IN LONDON. - Messrs. Glyn, Hall, and Co.
BANKERS IN QUEBEC. - The Bank of Montreal.

THE LARGE CAPITAL of the Company, and the mode in which it is managed, are the most eligible for the security of the Proprietors, with respect to the advantages offered to the Public.

FIRE INSURANCE are continued to be effected at moderate rates of Premium. The Company will ever distinguish itself by its promptness in the settlement of Claims.

LIFE BRANCH.
The important advantages afforded by the Company in this Branch will include the following: -
Guarantee of an Ample Capital, Moderate Premiums, Large Participation of Profits by the Assured, and the right of the Assured to a share in the profits of the Company, in proportion to the amount of their contributions.

FORSTY & BELL,
AGENTS,
Commercial Chambers,
Quebec, 24th August, 1853.

INSURANCE.

BRITISH AMERICA ASSURANCE COMPANY.
HEAD OFFICE, - - - - - TORONTO.
GOVERNORS - HONBLE. WM. ALLAN, Esq., GOVERNOR - G. F. RIDOUT, Esq., M. P.

Office of Quebec Agency on West India Wharf.
THE SUBSCRIBER having accepted the AGENCY of this Company, is now prepared to take MARINE RISKS, Ocean and Inland, and to effect all kinds of INSURANCE AGAINST FIRE, on terms as moderate as other safe offices.

J. W. LEYFRAIT,
Agent,
Quebec, 4th June, 1853.

ONTARIO
MARINE & FIRE INSURANCE COMPANY.
CAPITAL: - - - - - ONE HUNDRED THOUSAND POUNDS.
HEAD OFFICE, - - - - - HAMILTON, CANADA WEST.

PRESIDENT.
E. CARTRIGHT THOMAS, Esq.
VICE PRESIDENT.
D. GUNN, Esq.

BOARD OF DIRECTORS.
H. C. Baker, Esq., N. Merritt, Esq., W. W. Brown, Esq., John F. Moore, Esq., Peter Carroll, Esq., James Osborne, Esq., D. C. Gunn, Esq., C. A. Sadler, Esq., James McIntyre, Esq., E. C. Wilson, Esq., James Matheson, Esq., John Thomas, Esq.

BANKERS.
THE GORE BANK.
SOLICITORS.
MESSRS. BURTON & SADLER.

SECRETARY.
C. HORATIO GATES.
ACCOUNTANT.
WILLIAM POWIS.

MARINE SURVIVOR.
CAPTAIN MCARTHUR.

OFFICE OF THE QUEBEC AGENCY, No. 2 ST. JAMES STREET, opposite to the CUSTOM HOUSE.
H. W. WELCH, Agent.
Quebec, 15th June, 1852.

THE COLONIAL
LIFE ASSURANCE COMPANY.
GOVERNOR, THE RIGHT HONOURABLE THE EARL OF ELGIN AND KINCARDINE, Governor General of Canada.

HEAD OFFICE.
22 St. Andrew Square, Edinburgh.
Canada Head Office, MONTREAL, 49 Great St. James Street.

Board of Directors.
The Hon. Peter McGill, President of the Bank of Montreal, Chairman.
The Hon. JUSTICE MCGILL.
The Hon. J. A. MCGILL, Esq., Cashier of "La Banque du Peuple".

MEDICAL ADVISOR.
JOHN O'NEILL, Esq., M.D., Merchant.
HENRY STANLEY, Esq., M.D., Merchant.
GEORGE W. CAMPBELL, M.D., MANAGER.

THE COLONIAL LIFE ASSURANCE COMPANY has been established for the purpose of affording to the Colonies the same advantages of Life Assurance, and its regular business has been so framed, as to attain that object in the most efficient manner under the most liberal conditions. The progress of the business has been attended with complete success, and the Company has obtained the entire confidence of those whose patronage it was its object to attract.

From the wide basis of its constitution, and the extent of its resources, the Company affords advantages of such magnitude, as can confer; and it has gone through the process of being tested and supported over other British Offices doing business in the Colonies, not only with reference to the facilities which it affords, by receiving premiums and paying claims in any British Colony where its Policy Holders may reside, but on the ground that, in seeking business out of Great Britain, it does not act as an afterthought, its Colonial arrangements not being mere extensions of or additions to a home business, but as part of its original scheme and intention.

The profits of the Company for the period from 1846 to 1854 fall to be divided as at 25th May, 1854, and Assured during the present year will participate.

Every information as to the Company, and its conditions for Assurance, can be had on application to the Company, or to its Agents.

ALEXANDER DAVIDSON PARKER,
Manager for Canada.
Or to
A. J. MAXHAM, Agent for Quebec.
Dec. 29, 1852. 12m

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FIRE INSURANCE COMPANY,
250 WEST STRAND LONDON.

17 Great St. James Street, Montreal.
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CHAIRMAN - A. C. BARCLAY, Esq., DIRECTORS.

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BANKERS IN QUEBEC. - The Bank of Montreal.

THE LARGE CAPITAL of the Company, and the mode in which it is managed, are the most eligible for the security of the Proprietors, with respect to the advantages offered to the Public.

FIRE INSURANCE are continued to be effected at moderate rates of Premium. The Company will ever distinguish itself by its promptness in the settlement of Claims.

LIFE BRANCH.
The important advantages afforded by the Company in this Branch will include the following: -
Guarantee of an Ample Capital, Moderate Premiums, Large Participation of Profits by the Assured, and the right of the Assured to a share in the profits of the Company, in proportion to the amount of their contributions.

FORSTY & BELL,
AGENTS,
Commercial Chambers,
Quebec, 24th August, 1853.

INSURANCE.

BRITANNIA LIFE ASSURANCE COMPANY,
1 PRINCES STREET, BANK, LONDON.
ESTABLISHED AUG. 1, 1837.

Empowered by Special Act of Parliament, 4 & 5 Geo. 4, c. 9.
Col. ROBERT ALEXANDER, Blackheath Park, Chairman.

ADVANTAGES OF THIS INSTITUTION.
INCREASED RATES OF PREMIUM.
TABLE especially adapted to the securing of Loans or Debts, and to all other cases where a Policy may be required for a temporary purpose only, but which may be kept up, if necessary, throughout the whole term of Life.

HALF-CREDIT RATES OF PREMIUM.
Credit given for half the amount of the First Year Annual Premiums, the amount of the sum assured being paid at the death of the Assured, but to be secured by the payment of the sum assured by the Policy becomes a claim.

SUM ASSURED payable at the death of the Assured.
The amount payable at the death of the Assured, if he be before attaining the age of sixty, but to be secured by the payment of the sum assured by the Policy becomes a claim.

ORPHAN ENDOWMENT FUND.
Established for the purpose of affording to parents and others the means of having Children educated and started in Life, by securing annuities, to commence at the Parents' death, and to be paid until a child, if a son, shall attain his twenty-first year, or if a daughter, her twenty-fifth year of Age.

BRITANNIA MUTUAL LIFE ASSOCIATION
1, PRINCES STREET, BANK, LONDON.
Empowered by her Majesty's Royal Letters Patent.

Annual Division of Profits - applied in reduction of the current year's Premium.
Policyholders entitled to participate in the profits after payment of Five or Seven Annual Premiums according to the table of Rates.

Premiums charged for every three months' difference of age - not, as is usually the case, for every whole year only.
Full Credit Policies granted on terms unusually favourable to the assured, the amount of full premiums for which credit is given, being liquidated out of the profits.

At the Annual General Meeting on the 27th April last, a reduction of 30 per cent was made in the present year's premium on all Policies of Five or seven years standing.

A Board of Directors in attendance daily at 2 o'clock.
Age of the Assured in every case admitted in Policy.
Medical Attendants remunerated in all cases for their reports.

(PROPRIETARY.)
Extract from the Half Credit Rates of Premium.

Age.	Half Premium during First 7 years.	Whole (Annual) Premium for remainder of Life.
25	£ 4 0	£ 11 0
30	1 19	2 36
35	1 11	2 36
40	1 4 11	2 8 10
45	1 9 2	2 12 4
50	1 14 10	3 9 8
55	2 2 6	4 5 0
60	2 8 8	5 5 6
65	3 4 7	6 13 4

Extract from Table with Participation in Profits, after Seven Yearly Payments.

Age.	Annual Premium.	Yearly Premium.	Quarterly Premium.
Years. Months. d.	£ s. d.	£ s. d.	£ s. d.
30	2 7 3	1 4 2	0 12 3
35	2 7 6	1 4 4	0 12 4
40	2 7 10	1 4 8	0 12 5
45	2 8 2	1 4 8	0 12 6
50	3 0 3	1 12 3	0 16 5
55	3 3 6	1 12 3	0 16 5
60	3 4 1	1 12 3	0 16 5
65	3 4 7	1 12 3	0 16 5

E. R. FOSTER,
President Director.
ANDREW FRANCIS,
Secretary.

Detailed Prospectuses and every requisite information as to the mode of effecting Assurance may be obtained upon application to
AGENTS TO THE COMPANY AT QUEBEC.
Quebec, 18th August, 1852.

GLOBE INSURANCE COMPANY
OF LONDON.
PAID UP CAPITAL, ONE MILLION STERLING.

Fire Department.
THE UNDERSIGNED are appointed Sole AGENTS FOR ALL CANADA. (Montreal excepted) and are authorized to accept RISKS on advantageous terms, and to SETTLE CLAIMS without referring to England.

LIFE DEPARTMENT.
A reduced scale of rates for Canada will be shortly established.
RYAN, BROTHERS & CO.,
Montreal and Quebec
Office at Quebec - No. 37, St. Peter Street.
2nd February, 1853.

BRITISH COMMERCIAL
Life Insurance Company.
Established in 1820, and Incorporated by Act of Parliament.

CAPITAL, £600,000 STERLING.
Trustees:
JOHN CATTLEY, Esq., JOHN COLE, Esq., SEBASTIAN G. MARTINEZ, Esq.

Directors:
SIR ROBERT ALEXANDER, Bart., T. JAMES BENSON, Esq., JOHN CATTLEY, Esq., REVD. WM. FALLOFIELD, M. A., GEORGE GREEN, Esq., SEBASTIAN G. MARTINEZ, Esq., ARCHIBALD FRED. PAXTON, Esq., DENZIL H. THOMSON, Esq., GEORGE H. WATKINHEAD, M. D.

Managing Director - Ebenezer Fernie, Esq.
Physician - SEPTEMIUS WAT, M. D.
AUDITORS:
THOMAS GOSFORD, Esq., THOS. OAK, Esq., M. D.

SECRETARY - MR. FRANCIS F. SANDERSON.
BANKERS - Messrs. Glyn, Halifax, Mills & Co.

QUEBEC MEDICAL REFERENCE
JOSEPH MORRIN, M. D.

Advantages offered to Insurers:
THE SECURITY of a large realized and invested Capital, very low Premiums on the Standard Scale, and a return of one-ninth of the profits of the Company, in proportion to the amount of their contributions.

On Insurances for the period of Life, one-half the Premium (calculated) promised to remain unpaid for the first seven years, as a Loan of Interest, and then to be repaid, or to remain as an interest Loan, at the option of the Insurer.

The acceptance of Naval, Military, Clerical, and Special Risks, on payment of a commensurate Premium.

Loans on Policies.
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 recrossing the Atlantic.
Residence permitted in any part of Europe.
Extended liberty as to residence on the American Continent.

The undersigned as AGENT for the above-named COMPANY, is prepared to receive PROPOSALS, and give FULL INFORMATION, relating to INSURANCES, ENDOWMENT OF CHILDREN, &c.
JOSEPH ROBERTS, Agent,
St. Peter Street, Quebec, 19th October, 1848. 12m

TO THE PUBLIC.

RADWAY & Co., the Inventors, Manufacturers and Proprietors of the justly celebrated REMEDY for the cure of the most distressing and dangerous cases of the most excruciating Pains in an instant, alleviating the worst Cramps and Spasms either internal or external in a few minutes, and soothing the most severe Paroxysms of Rheumatism, Neuralgia, and Tic Douloureux, as soon as applied. - R. R. Radway's Remedy consists of three Remedies, each possessing quick and powerful powers over certain complaints and diseases, and will relieve the most distressing and dangerous cases of the most excruciating Pains in an instant, alleviating the worst Cramps and Spasms either internal or external in a few minutes, and soothing the most severe Paroxysms of Rheumatism, Neuralgia, and Tic Douloureux, as soon as applied.

RELIEVE The Human System from Pain. **RESOLVE** Each Organ to a Healthy Action. **RENEW** the Vitality and Vigor of the System. **RESTORE** the Human System from Pain. **RELIEVE** Each Organ to a Healthy Action. **RENEW** the Vitality and Vigor of the System. **RESTORE** the Human System from Pain.

R. R. R. - No. 1.
RADWAY'S READY RELIEF,
For all Acute Complaints.
The moment it is applied externally or taken into the system, it will stop the most excruciating pain and quickly remove its cause.

RHEUMATISM.
Mr. Granger, a man well known in Brookline, was a cripple for nine years, Radway's Ready Relief relieved him from Pain in fifteen minutes, enabled him to walk two miles without the aid of stick or crutch in three days, and cured his Rheumatism, Tic Douloureux, Cuts, and Wounds. For all pains use R. R. Relief. Look for the signature of Radway & Co. on each bottle.

CHOLERA MORBUS.
Radway's Ready Relief will relieve the sufferer from all cholera, either in five or ten minutes, will cure the most dangerous cases in a few hours.

NEURALGIA.
The moment R. R. Relief is applied it allays the most painful Paroxysms. It will always cure.

SICK HEAD-ACHE.
It will relieve the most distressing pains of the head, and will likewise prevent renewed attacks.

AGUE.
In ten minutes a tea spoonful of R. R. Relief will cure the Chills and break the Fever. It will relieve the most distressing pains of the head, and will likewise prevent renewed attacks.

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