

PART III.

DIRECTORY

TO

ASSURANCE COMPANIES, BANKS,

PUBLIC OFFICES AND INSTITUTIONS,

&c., &c.

ASSURANCE COMPANIES, LIFE AND FIRE.

- Ætna, (Fire), of Hartford, Daniel M'Gie, Agent, St. Andrew's wharf, L. T. See Card, page 174.
- Britannia, (Life), of London, R. Peniston, Agent, J. B. F. lane, L. T.
- Canada, (Life), Welch & Davies, Agents, St. James st., L. T. See Card, pages 174, 175 and 176.
- Colonial, (Life), Wm. Bennett, Agent, Parliament building, Mountain street. See Card, pages 177, 178.
- Globe, (Fire and Life), of London, Ryan, Brothers & Chapman, Agents, St. Peter street, L. T.
- Hartford, (Fire), of Hartford, Daniel M'Gie, Agent, St. Andrew's wharf. See Card, page 174.
- Eagle, (Life), of London, W. C. Henderson, Agent, corner St. Peter and St. James streets, L. T.
- National Loan Fund, (Life and Annuity,) W. Hunt & Co., Agents, Hunt's wharf, L. T.
- Phœnix, (Fire), of London, Gillespie, Greenshields & Co., Agents, Gillespie's wharf, L. T.
- Protection, (Fire), of Hartford, Daniel M'Gie, Agent, St. Andrew's wharf. See Card, page 174.
- Protection, (Fire), of New Jersey, W. Hunt & Co., Agents, Hunt's wharf, L. T.
- Quebec, (Fire), Samuel Wright, Secretary, Fire Office building, St. Peter street. See Card, page 176.
- United Kingdom, (Life), P. Sheppard, Agent, 16 Mount Carmel street.

Aetna Fire Insurance Company,

OF HARTFORD, CONNECTICUT.

Protection Fire Insurance Company,

OF HARTFORD, CONNECTICUT.

Hartford Fire Insurance Company,

OF HARTFORD, CONNECTICUT.

THE Underrigned continues to INSURE against LOSS or DAMAGE BY FIRE, on account of the above Companies, on Terms as favorable as other Offices in the City.

DANIEL MCGIE, AGENT,

Office, St. Andrew's Wharf.

Quebec, 24th August, 1848.

Canada Life Assurance Company,

ESTABLISHED 21ST AUGUST, 1847.

CAPITAL, £50,000.HUGH C. BAKER, *President.*JOHN YOUNG, *Vice President.***Board of Directors.**

Hon. G. S. Boulton,
Archibald Kerr,
Samuel Kerr,
James Osborne,
Hon. Adam Fergusson,
John O. Hatt,
Daniel MacNab,
Neh. Merritt,
G. S. Tiffany,
Hugh C. Baker,

R. O. Duggan,
D. C. Gunn,
W. P. MacLaren,
Sir Allan MacNab,
Miles O'Reilly,
John Wetenhall,
R. P. Street,
John Young,
E. C. Thomas.

Trustees.

Hugh C. Baker, John Young, Archibald Kerr, E. C. Thomas, and
George S. Tiffany.

Bankers.

The Bank of Montreal.

Secretary.

Thomas N. Simons.

General Agent.

George W. Baker, junr.

Physicians.

G. O'Reilly, and W. G. Dickenson.

Solicitors.

Burton and Sadleir.

THIS COMPANY is prepared to effect ASSURANCE UPON LIVES, and transact any business dependent upon the value or duration of Human Life; to grant or purchase *Annuities or Reversions* of all kinds, as also Survivorships and Endowments.

In addition to the various advantages offered by other Companies, the Directors of this Company are enabled, from the investment of the Premiums in the Province at a rate of compound interest much beyond that which can be obtained in Britain, to promise a *most material reduction of cost*; guaranteeing Assurances, Survivorships or Endowments for a smaller present payment, or yearly premium, and granting increased ANNUITIES whether immediate or deferred, for any sum of money invested with them. They can also point to the local position of the Company as of peculiar importance to intending Assurers, as it enables such Assurers to exercise control over the Company, and facilitates the acceptance of healthy risks, as well as the prompt settlement of claims.

Assurances can be effected either WITH or WITHOUT participation in the profits of the Company; the premiums may be paid in half yearly or quarterly instalments; and the HALF CREDIT SYSTEM having been adopted by the Board, credit will be given for one half of the first SEVEN premiums, secured upon the Policy alone.

Annual Premium to Assure £100, Whole Term of Life.

Age.	With Profits.	Without Profits.	Half Credit	Age.	With Profits.	Without Profits.	Half Credit
15	1 13 1	1 6 5		40	3 6 2	2 14 8	2 17 6
20	1 17 4	1 9 11		45	3 17 1	3 4 0	3 7 4
25	2 2 9	1 14 7	1 17 6	50	4 13 1	3 17 11	4 1 4
30	2 9 3	2 0 2	2 2 6	55	5 17 8	4 19 11	5 3 4
35	2 16 7	2 6 4	2 9 2	60	7 10 10	6 9 11	6 13 2

The above rates, *For Life, without Participation, and Half Credit*, will, upon comparison, be found to be LOWER than the similar tables of any other office at present offering to assure in Canada, while the assured *with participation* will share in three-fourths of the whole profit of that Branch of the Company's business.

Particular attention is called to the TABLES OF DECREASING TEMPORARY ASSURANCE, by means of which parties are enabled to secure the punctual payment of all instalments falling due on Mortgaged property from the date of their decease.

Tables of Rates, Prospectuses, Forms of Application, and any further information respecting the system of the Company, or the practice of Life Assurance, can be obtained of the Secretary, or from any of the Local Agents.

OFFICE AT MONTREAL,*No. 27, St. François Xavier street.*JOHN COCHRANE, *Land Agent, &c.*, AGENT.S. C. SEWELL, M. D., *Medical Referee.*

N. B. A Local Board for Montreal is to be immediately appointed.

OFFICE AT QUEBEC,
 No. 3, St. James street, L. T.
 WELCH & DAVIES, Agents.
 JOSEPH MORRIN, M. D., Medical Referee.

AGENTS AND MEDICAL REFEREES ALREADY
 APPOINTED.

General Agent.

GEORGE WM. BAKER, JR.

Brantford,	WM. MUIRHEAD,	DR. F. W. KEAST.
Cobourg,	GEORGE M. GOODEVE,	DR. T. HOLYWELL.
Colborne,	ROBERT M. BOUCHER,	
Cornwall,	WM. MATTICE,	DR. DICKENSON.
Dundas,	T. H. MCKENZIE,	DR. JAS. HAMILTON.
Galt,	JOHN BATTERS,	DR. THOS. SEAGRAM.
Guelph,	T. SANDILANDS,	
Ingersoll,	THOS. HOLCROFT,	
Kingston,	G. A. MAILLEUE,	
London,	GEO. SCOTT,	DR. A. ANDERSON.
Darlington and Clark,	G. M. CLARKE,	{ DR. LOW, DR. W. N. ROSE.
Paris,	DAVID BUCHAN,	DR. A. BOSWORTH.
Port Hope,	FRANCIS EVATT,	DR. W. H. EVATT.
Port Sarnia,	MALCOLM CAMERON,	
Peterborough,	ROBERT NICHOLLS,	
St. Johns, N. Brunswick,	CHAS. MERRITT,	
Toronto,	E. BRADBURY,	DR. GEO. HERRICK.
Woodstock,	WM. LAPENOTIERE,	DR. S. J. STRATFORD.
St. Catherines, Port Robinson, Niagara, Drummondville and Chippewa, Thorold,	LACHLAN BELL,	{ DR. WM. FERRIS. DR. D. CAMPBELL. DR. HENRY MELVILLE. DR. F. C. MEWBURN. DR. HENRY ROLLS.

Quebec Fire Insurance Company,

OF QUEBEC,

Capital, £250,000.

HON. WM. WALKER, *President*,
 NOAH FREER, *Vice-President*.
 WM. STEVENSON, *Treasurer*,

DIRECTORS.

JAS. GIBB. | T. W. LLOYD.
 W. H. ANDERSON. | VITAL TETU.
 SAMUEL WRIGHT, *Secretary*.

Office,—Fire Office Buildings, St. Peter street, L. T.

THE
COLONIAL LIFE ASSURANCE COMPANY.

(INCORPORATED BY ACT OF PARLIAMENT.)

Capital, Half a Million Sterling.

GOVERNOR—THE RIGHT HON. THE EARL OF ELGIN AND KINCARDINE, GOVERNOR GENERAL OF CANADA.

Edinburgh, 1 George street; London, 4 A. Lothbury; Glasgow, 35 St. Vincent Place; Montreal, 19 Great St. James street.

DIRECTORS :

HON. PETER MCGILL, Chairman,
DAVID DAVIDSON, Esq.,
ALEX. SIMPSON, Esq.,
HEW RAMSAY, Esq.,

CHRISTR. DUNNIN, Esq.,
HON JUSTICE MCCORD,
HON. W. B. ROBINSON.

Medical Adviser, GEORGE W. CAMPBELL, Esq., M. D.

Solicitor, JOHN ROSE, Esq.

Manager, A. DAVIDSON PARKER, Esq.

THE DIRECTORS of the COLONIAL LIFE ASSURANCE COMPANY, being desirous to afford all those advantages to their Policy-holders in this country, which are commanded by Assurers in Great Britain, have invested the BOARD in MONTREAL with full powers to examine into, and accept of Proposals, putting the Company on the risk, at once, without communicating with the Parent Board.

A party has it thus in his power to effect an assurance on his Life *immediately*, without incurring the delay to which Life Assurers in this country have hitherto been subjected, from the sanction of the Head Board being required to complete the transaction: the deliverance of the Board at Montreal being *final and irrevocable*.

This arrangement gives to the COLONIAL all the facilities of a Company *essentially local*; and combined with the additional advantages of a large Guaranteed Capital, affords the most perfect security in all Assurance transactions.

Rates by annual payments for an assurance of £100 sterling :

TABLE I.

Whole Term of Life, with Participation in the Profits of the Company.					
Age.	Annual Premium.	Age.	Annual Premium	Age.	Annual Prem.
15	£1 14s 0d	30	£2 9s 4d	50	£4 13s 0d
20	1 18s 4d	40	3 5s 6d	60	7 7s 1d

POLICIES effected under THIS TABLE, have the benefit of participating in the profits of the Company, which will be ascertained and divided at certain intervals, when each Policy will share in the Fund to be allocated for division among the Assured.

TABLE II.

Whole Term of Life without Participation.					
Age.	Annual Premium.	Age.	Annual Premium.	Age.	Annual Prem.
15	£1 11s 2d	30	£2 5s 2d	50	£4 5s 3d
20	1 15s 1d	40	3 0s 0d	60	6 14 11d

Policies effected under THIS TABLE, secure sums of fixed amount, payable at death. This Table is frequently selected by parties to whom it is an object to transact on the lowest terms, and as well suited to assurances effected in connection with LOANS, or to cover DEBTS.

Premiums can be paid by *half yearly instalments*.

HALF CREDIT SYSTEM.—According to this arrangement, parties can pay HALF of the annual premium for the first Five or Seven years, the remain-

ing half with interest to remain as a debt on the Policy, and be paid off when convenient, or, at the option of the Assured, to be deducted at settlement of the claim;

Or, the Company will grant assurances on the following plan:—ONE-THIRD of the annual Premium to remain in the hands of the Policy-holder during the subsistence of the Assurance, the proportion of premiums thus reserved to be deducted with interest, when the sum assured becomes a claim upon the Company.

TRAVELLING LICENCE.—The arrangements of the Directors, as regards Residence and Travelling, are extremely liberal, the limits being generally very extensive, and in particular, the assured having permission to pass from ANY NORTH AMERICAN PORT TO ANY EUROPEAN PORT, at all times, without extra charge.

QUEBEC BRANCH.

Board of Management.

HON. WILLIAM WALKER, Chairman.
JAMES DEAN, Esq.,
CHS. LANGEVIN, Esq.,

ALEX. GILLESPIE, Esq., jr.,
JOHN THOMSON, Esq.

Legal Adviser, The Hon. F. W. PRIMROSE, Advocate.
Medical Adviser, JAMES DOUGLAS, Esq., M. D.
Agent and Secretary to the Board, WM. BENNETT, Esq.

FORMS OF PROPOSAL, together with every Information regarding LIFE ASSURANCES and ANNUITIES, may be obtained on application at the Office of the Company.

WILLIAM BENNETT, *Agent,*
Parliament Buildings, Mountain Street.

BANKS AND BANK AGENCIES.

QUEBEC BANK.

ESTABLISHED 1818.

Quebec Fire Office Buildings, St. Peter Street.

DIRECTORS.

James Gibb, *President.*
Wm. Petry, *Vice-President.*

Hon. J. Fraser,
W. S. Sewell,
L. B. Pinguet,
W. H. Anderson,
A. A. Parant,

P. Boisseau,
H. J. Noad,
Thos. Gibb.
R. Penn,
N. F. Belleau.

Noah Freer, *Cashier.*

Samuel Newton, *Accountant.*

R. P., Barrett, *Discount Clerk.*

Archibald Campbell N. P. *Notary* (since first establishment.)

Hon Henry Black, *Counsel.*

James Wilson, *Paying Teller*, J. E. Anderson, *Receiving Teller*.
D. Germain, *Messenger*. Flavien Lefevre, *Porter*.

AGENTS.

At Montreal..... Banque DuPeuple.
New York..... Maitland, Phelps & Co.
London..... Glynn, Hallifax, Mills & Co.
Days of Discount, Mondays and Thursdays.

Montreal Branch Bank,

Corner St. Peter and Arthur streets.

William Gunn, *Manager*.
Henry Legge, *Accountant*.
Jas. Meiklejohn, *Paying Teller*.
Mathew Stevenson, *Receiving Teller*.
Philip Lesueur, *Discount Clerk*.
W. B. Martin, *Clerk and Messenger*.
Hon. F. W. Primrose, *Solicitor*.
L. T. Macpherson, *Notary*.

Days of Discount.—Tuesdays and Fridays.

MONTREAL CITY BANK.

QUEBEC BRANCH.

Office, St. Peter Street.

C. Gethings, *Cashier*.

R. Coles, *Teller*. Geo. Holt, *Discount Clerk*.

Days of Discount, Every Day during Bank hours.

BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.

Office, St. Peter Street.

LOCAL BOARD.

H. Burstall.

James Dean.

J. M. Fraser.

James Gillespie.

John Thompson.

Robert Cassels, *Manager*.

S. H. Ayers, *First Teller*.

R. B. Clerk, } *Clerks*.

A. C. Hooper, }

Jas. F. Bradshaw, *Accountant*.

Henry Murrell, *Second Teller*.

William Robinson, *Messenger*.

Robert Ferguson, *Porter*.

This Bank draws on London and all the principal Towns in Ireland and Scotland.

Days of Discount, Wednesdays and Saturdays.

Quebec Savings Bank.

Office, Quebec Fire Office Buildings, St Peter street.

Noah, Freer, *President.*

Jas. Gibb, *1st Vice-President.*

Wm. Philips, *2nd Vice-President.*

Archibald Campbell,	Julien Chouinard,
W. H. Anderson,	Paul Lepper,
Weston Hunt,	G. H. Parke,
Hammond Gowen,	J. B. Frechette, jun.,
Hy. Jno. Noad,	Thos. Gibb.

Samuel Wright, *Secretary.*

Jas. Turnbull, *Bookkeeper.*

Open on Tuesdays and Saturdays, from 11 till 1 o'clock.

Quebec Provident and Savings Bank.

INCORPORATED BY ACT OF PARLIAMENT.

[Open Daily.]

Office, Freemason's Hall, Buade street.

TRUSTEES.

Jeffery Hale, *President.*

Ch. Langevin, *1st Vice-President.*

C. Wurtele, *2nd Vice-President.*

John Bonner,	F. Methot,
Ab. Joseph,	Joseph Morrin, M. D.
A. Laurie,	F. X. Parrrdis,
A. M'Donald,	H. S. Scott,
Hon. L. Massue,	H. W. Welch,

C. H. Gates, *Cashier.*

G. Dirreau, *Messenger.*

Hon. F. W. Primrose, *Solicitor.*

ROMAN CATHOLIC CLERGY RESIDENT IN QUEBEC.

His Grace the Most Rev. JOS. SIGNAY, Archbishop of Quebec.

Right Rev. P. F. TURGEON, Bishop of Sidyme, and Coadjutor of Quebec.

Vicars General.

Very Rev. J. Demers,	Very Rev. A. Mailloux,
“ Thos. Maguire,	“ M. Chauvin,
“ Thos. Cooke,	“ C. Gauvreau.

At the Archbishop's Palace.

Rev. C. F. Cazeau, Secretary of the Archdiocess.

“ F. H. Belle-isle, Assistant Secretary.

“ Edm. C. H. Langevin, Under-Secretary.

“ Ls. Proulx, and P. H. Harkin.