

**BRITANNIA
LIFE & FIRE ASSURANCE
COMPANY.**

No 1, PRINCES STREET, BANK,
LONDON.

POWERED BY ACT OF PARLIAMENT

ANNE SAMPSION, Esq., MEDICAL REFEREE,
THOMAS GREEN, Esq., AGENT.

THE real and substantial advantages offered to the Public by the regulated Establisments for the Life & Lives, and the sound basis on which these Institutions are founded, are peculiarly, by their complete and continued success, and by the remarkable fact, that, in no one instance, have they ever failed in their engagements, in consequence of an exhaustion of the Funds provided to meet the claims. So decided and so manifest are the benefits resulting from the system of Life Assurance in general, both in regard to the Provision it affords to Families, in the event of premature death, and the Security it gives to Creditors for debts otherwise irrecoverable, that, with every increase of information and intelligence, there appears to be excited, on the part of the public, an increased desire to participate in its protective advantages. So sound and unerring also are the principles on which Life Assurance Companies are based, that neither commercial difficulties and distrust, on the one hand, nor pestilential maladies, or the other, have ever yet affected their stability or impeded their successful progress.

The Directors of the BRITANNIA LIFE ASSURANCE COMPANY are thus satisfied that they have rendered an acceptable service to the community by founding an Institution which affects the welfare of all Policy-holders, and at the same time offers great facilities and accommodation than can be obtained in any similar Establishment. They consequently present the outline of the plan of the Company to the Public, in full confidence that its merits will be appreciated, and that it will meet with a decided preference and support.

SECURITY and ECONOMY being the main objects to be regarded by Persons effecting Assurances on their lives, the Directors have at once decided the system of MUTUAL ASSURANCE, which not only makes it imperative, on the part of the Assured, to pay much higher rates of Premium, in the first instance, than would otherwise be necessary, but also renders them liable to a contribution for the claims of others. They have effectually provided for the Security of the Assured by an ample Proprietary Capital, and in order to afford the means of effecting Assurances with the greatest possible Economy, they have adopted a set of Tables, extensively varied, to suit the circumstances and convenience of every class of Policy-holders, and presenting the Cheapest Rates of Assurance that can be offered, without compromising the safety of the Institution.

TABLE I.

Equivalent Rates of Premium, of Premium required for the Assurance of £100 for the whole Term of a Single Life, in annual, half-yearly, or quarterly payments.

Age.	Annual Premium			Half-Yearly Premium			Quarterly Premium			
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
20	1	17	0	18	7	0	9	6		
30	2	5	8	3	1	0	11	7		
40	3	0	1	10	6	0	15	4		
50	4	6	4	2	11	2	2	8		
60	6	14	1	8	7	1	8	4		
70	11	3	9	15	6	2	18	9		

TABLE II.

Increasing (Alternative) Rates of Premium, of Annual Premium required for the Assurance of £100 for the whole Term of a Single Life, the Rate being increased, or the sum Assured reduced, at the end of every Fifth Year, until the Twentieth, inclusive; after which period a fixed Annual Premium will be payable, and a fixed sum Assured during the remainder of Life.

Age.	Second Five Years			Third Five Years			Fourth Five Years			Remaining Life.		
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
20	1	17	0	18	7	0	9	6				
30	2	5	8	3	1	0	11	7				
40	3	0	1	10	6	0	15	4				
50	4	6	4	2	11	2	2	8				
60	6	14	1	8	7	1	8	4				
70	11	3	9	15	6	2	18	9				

Thus, instead of the remote and contingent advantage afforded by Companies dividing profits among the Assured, an immediate and certain Bonus is granted by the Britannia Company, the extent of which may be ascertained by reference to the annexed Scale.

Age.	First Five Years			Second Five Years			Third Five Years			Fourth Five Years			Remaining Life.		
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.
20	1	17	0	18	7	0	9	6							
30	2	5	8	3	1	0	11	7							
40	3	0	1	10	6	0	15	4							
50	4	6	4	2	11	2	2	8							
60	6	14	1	8	7	1	8	4							
70	11	3	9	15	6	2	18	9							

W.C. KELE,
ATTORNEY AT LAW,
SOLICITOR IN CHANCERY,
KINGSTON.

Office next door to James Briggs' Hardware Store, in Store Street.

REMOVAL.

BRITISH SADDLERY WAREHOUSE.

THE Subscriber having accepted the Agency of the Quebec Fire Assurance Company, for Canada West, is now prepared to receive applications for Insurance to be effected with the said Company, at moderate rates of premium.

THOMAS GREEN,
Agent for Canada West.
Kingston, 21st Jan. 1842. 59 fm.

PROVINCIAL ROPE Factory.
KINGSTON.

THE Subscriber, Manufacturer of PATENT CORDAGE, keeps constantly on hand and for sale, Cordage of the following description:

Tarred and Manila Ropes,

Martine, House Line, Head Line, Signal Halliard Line, Trace and Halter Rope, Plough and Hambo Lines, Bed Cords and Cloths, Lines, Garden and Mason do., Fish Lines and Twine of Different Sizes.

Also, Oakum, Packing Yarn of all Sizes. The above Cordage is manufactured from the best material, and will be sold on liberal terms. Tar, Pitch and Rosin, for sale by the barrel.

JOHN MURRAY,
Market Square, Kingston, 39 fm.

March 10th, 1842. 742

THE Subscriber has for sale a few desirable Village and Park Lots near the Town, which he will dispose of on accommodating terms.

SMITH BARTLETT,
Kingston, July 26th, 1841. 82 fm.

R. GORNALL,
PIANO FORTE TUNER,
Orders left N. Palmer's Apothecary Shop, corner Market Square, will be promptly attended to.

Kingston, April 2d, 1842. 42z

CHEAP STORE.

Dry Goods, Groceries, and Liquors,

Second Shop below the Post Office.

J. CARUTHERS,
Kingston, 23d February, 1842. 68z

Mem.—These Rates Sterling—with Premium of

Tables have likewise been constructed for various Foreign Climates, and for different Chronic Diseases not associated with immediate danger of life.

The rates chargeable are no case greater than is absolutely necessary to cover the increased risk.

The necessary forms, and every requisite information, as to the mode of effecting Assurance, may be obtained, either by letter, or post, application to

THOMAS GREEN,
AGENT, KINGSTON.

These Rates Sterling—with Premium of

THE new Patent Platform Seales, Manufactured in Kingston.

THE Subscriber having been appointed

Agents for the makers, will keep him

hand ready at their Commission Store, No. 1, Hard's Buildings, Front Street, the different sizes of Platforms and Counter Seales, and will receive orders for Hay Seales, Root Pump, &c.

CARTER & BENTLEY,
King Street.

Kingston, 19th April, 1842. 61

GENERAL & AGENCY COMMISSION BUSINESS.

Montreal.

THE SUBSCRIBER intending to commence business in the above line on the 1st of May next, begs respectfully to offer his services to the merchants of Western Canada.

He will give particular attention to the purchase of every description of Goods, and the sale of consignments of Produce &c., Liquors excepted.

Possessing an extensive experience in Hardware, and a good knowledge of Groceries, and having engaged the services of a person well acquainted with the Dry Goods business, he flatters himself that his Agency in the purchase of Goods will be found advantageous.

He begs to say, that for the last eleven years he has been employed in one of the most extensive Establishments in this City—during the last seven of which he has had the charge of the business; and that for the seven years preceding, he was employed in the Grand Canal, the Rideau Canal and Ottawa River, at the Store and Wharf, lately occupied by Messrs. William Dickinson & Co., Forwarders.

These Premises being Central, Commercial and favourably situated for business, possess every facility for receiving and shipping; and it may be stated as a further inducement to the Mercantile Community, that they have been appointed the place of deposit throughout the Season for the Ottawa and Rideau Steam Boats of Macpherson & Crane, and their Schooners and Barges navigating the Rideau Canal, the River St. Lawrence, and Lakes Erie and Ontario.

The business will be attended to by the Subscribers, importers of British Patent Cordage, as on hand and for Sale of the following—

Manilla and Tarred Rope,

Marline, Houseline, Tamieline, Lead Lines, Signal, Halliard, and Span Yarn of all sizes.

ALEXANDER BRYSON,
Montreal, 28th March, 1842. 79z

J. H. TOWNSEND,
Plumber, Brass Founder and Copper Smith,

Custom House business attended to.

Has the pleasure of referring to Messrs. Forsyth, Richardson & Co., Montreal.

Messrs. Farquhar, Walker & Co., Quebec.

Messrs. H. & S. Jones, Brockville.

John Watkins, Kingston.

T. D. Harris, Esquire, Toronto.

Daniel Macnab, Esquire, Hamilton.

Messrs. Hope & Hodges, St. Thomas.

ALEXANDER BRYSON,
Montreal, 28th March, 1842. 79z

SHIP CHANDLERY.

The Subscribers import of British Patent Cordage, as on hand and for Sale of the following—

Manilla and Tarred Rope,

Marline, Houseline, Tamieline, Lead Lines, Signal, Halliard, and Span Yarn of all sizes.

ALEXANDER BRYSON,
Montreal, 28th March, 1842. 79z

CALEDONIA WATER.

THE Subscribers have made arrangements by which the Public may be furnished with the above, at a reduced price. Its valuable properties have been very extensively tested by the numerous visitors at the Springs, many of whom have testified in the most grateful manner, in their sense of benefit derived from a use of the Water. The analysis by Dr. Chilton places beyond a doubt, its value in various Chronic Diseases. A very frequent cause of failure, is discontinuing the use of a remedy; this, so far as regards the Caledonia Spring Water, will it be abated by its reduction in price. The price will be, Boxes of three dozen, 5s; of one dozen, 8s. 9d.; without the Box 8s. Parties sending their Boxes, will be paid 6s. per dozen.

J. W. BRE