

**BRITANNIA
LIFE & FIRE ASSURANCE
COMPANY.**

No. 1, PRINCES STREET, BANK,
LONDON.

POWERED BY ACT OF PARLIAMENT

AMES SAMPSON, Esq., MEDICAL REFEREE.
THOMAS GREER, Esq., AGENT.

THE real and substantial advantages afforded to the Public by well-regulated Establishments for the Assurance of Lives, and the sound basis on which these Institutions are founded, are proved, incontrovertibly, by their complete and continued success, and by the remarkable fact, that, in no 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 a desire, on the part of the public, to avail themselves of these important advantages. So sound and unerring also are the principles on which Life Assurance Companies are based, that neither commercial difficulties, and distress, on the one hand, nor pestilential maladies, or other, have ever yet affected their stability or impeded their successful progress.

The Directors of the **BRITANNIA LIFE INSURANCE COMPANY** are thus satisfied that they have rendered an acceptable service to the community by founding an Institution which affords the Benefits of Life Assurance in their fullest extent to the public, and at rates more favourable than those obtainable 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 discarded 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 the same liable for the claim of others. This has effectively provided for the Security of the Assured by an ample Proprietary Capital, and render to afford the means of offering 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 **Highest Rates of Assurance that can be Offered,**

without compromising the safety of the Institution.

TABLE I.

Table of Premiums required for the Assurance of £100 for the whole Term of a Single Life, annually, half-yearly, or quarterly payments.

Midland District, { **B** Y Virtue of an Alias to Writ of Ficta Facias, issued out of her Majesty's District Court of the Midland District, against the Lands and Tenements which were of Robert Willson, deceased, at the time of his death, the hands of James Williams and Duncan McDonald, Executors of the last Will and Testament of the said Robert Willson, to be Administered at the Suit of John Rannie—I have seized and taken in execution, as belonging to the said James Williams, and Duncan McDonald executors, an aforesaid, part of Lot No. 25 in the 1st Concession of Camden, in the said District, which I will offer for sale at the Court House, in the Town of Kingston, on Tuesday the 14th day of June next, at the hour of 12 o'clock noon.

ALLAN MACDONELL,
Sheriff, M. D.

Sheriff's Office, Kingston, { 50

25th January, 1842.

60

The above sale is postponed till the 20th of June next.

Midland District, { **B** Y Virtue of an Alias to Writ of Ficta Facias, issued out of her Majesty's District Court of the Provincial Bank of Ireland, viz:

Cork, Limerick, Galway, Sligo, Mayo, Waterford, Belfast, Dublin, Athlone, Coleraine, Kilkenny, Ballina, Tralee, Killarney, Cork, Limerick, Galway, Sligo, Mayo, Waterford, Belfast, Dublin, Athlone, Coleraine, Kilkenny, Bandon, Ennis, Strabane, Mallow, Macroom, Cork, Killarney, Skibbereen, Kenmare, and Dublin Agency, T. ASKEW, Manager.

Kingston, March 26th, 1842. 77z

For Sale by Private Contract.

A BEAUTIFUL spot of Land containing 5 Acres, well adapted for a market Garden, or a summer's residence, in the immediate vicinity of the land lately purchased by the Honorable Mr. Killaly, James Hopkirk, Esq., and the Hon. Vice Chancellor. The above named property is divided from that of the Hon. Mr. Killaly by a proper road of fifty feet. The terms of payment are liberal, extending over a space of four years from the 1st August next, for further particulars apply to the Agents.

COLLINS & HAINES,
Auctioneers.

Kingston, April 1st, 1842. 79

ALLAN MACDONELL,
Sheriff, M. D.

Sheriff's Office, Kingston, { 50

5th March, 1842. 72-12

SHERIFF'S SALE.

Midland District, { **I**N the Queen's Bench, To Wit: { John Richardson Forsyth, vs. Isaac Carcellan.—By virtue of a writ of fieri facias, issued out of Her Majesty's Court of Queen's Bench at Teversal, and to me directed against all the Estate, as well Real as personal of George J. Sellek, as also his executors, administrators, or successors, or concealed debtor, at the suit of William Fowler Collins, and Thomas Augustus Haines, for the sum of fifty two pounds, and eighteen shillings, I have seized all the Estate as well Real as Personal of the said George J. Sellek, and unless the said George J. Sellek return within the jurisdiction of the said Court, and put in bail to the action, or cause the claim of the said William Fowler Collins and Thomas Augustus Haines to be discharged within three calendar months, all the Estate, Real and Personal of the said George J. Sellek, or so much thereof as may be necessary, will be held liable for the payment, benefit, and satisfaction of the said claim.

A. M. DONELL,
Sheriff, M. D.

Sheriff's Office, Kingston, { 50

15th March, 1842. 87-13

ENGRAVING AND COPPER-PLATE PRINTING.

M. PEABODY (late of New York,) would respectfully inform the public that he has commenced business in the above line next door above the Rein Deer Inn, head of Stow Street, where he resides, either on Steel, Copper, or Wood, and he hopes from a thorough knowledge and strict attention to business to merit a share of public patronage.

N. B.—Die-Sinking, Door-Plates, markal, Visiting and Wedding Cards neatly executed at the shortest notice.

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

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

REMOVAL.

BRITISH SADDLERY WAREHOUSE.

R. OBERT CHANONIXON Saddle and Harness Manufacturer, respectfully informs his friends and the public that he has removed his Establishment to the House which has been recently built, opposite Mr. Rourke's, Quarry Street, Kingston, Nov. 13, 1841. 39

NOTICE.

THE Subscriber is prepared to attend to all orders for the building or repairing of Row or Sail Boats at his former residence near Fergason's Point, Wolfe Island, opposite Kingston. All orders left with Mr. Richard Scobell will be punctually attended to.

WILLIAM H. SMITHERS,
Ferguson's Point, 1st November, 1841. 62

NOTICE.

THE Subscriber will during the season be constantly in the receipt of Drugs, Chemicals, Perfumery, &c., &c., the which, coming from the most respectable English Houses, may be depended upon as genuine. The compounding department will be conducted under the immediate superintendence of the Subscriber, whose object is, by the use of good materials by a careful manipulation, to induce confidence as regards this most important branch of the business.

J. W. BRENT,
Druggist & Apothecary.

King-street, Kingston. 31

WILLIAM JOHNSON,
Barber & Hairdressor.

R. RESPECTFULLY intimates to his friends and the public that he has removed to the Chronicle Building, second door from the corner on Brock Street, North side of the Market Square, where he will be happy to wait upon all who call upon him.

Kingston, Sept. 19, 1840. 18

NOTICE.

T. A. M. DONELL,
Sheriff, M. D.

Sheriff's Office, Kingston, { 50

19th March, 1842. 76-13

CAPITAL.

This Company is supported by a Capital of One Million, which will be invested in such a manner as always to be immediately available, as the claims of death arise.

TABLES.

Table I. presents the Equal Rates of Premium payable either annually, half-yearly, or quarterly, for the whole term of life. The Policy-holder is not compelled, as in other Companies, to make his election, at the time the assurance is effected, whether he will pay annually, half-yearly, or quarterly, and having once made an election, to adhere to it as long as the Policy remains in force. On the contrary, he will have the option, in this Office, of making such election at the beginning of each year, paying, if he think proper, the annual premium during the first year, two half-yearly premiums during the second, and four quarterly premiums during the third year, or varying the mode of payment in each successive year, as may best suit his pleasure or convenience.

The rates have been deduced with great care and labour, from all the valuable and authentic records, relative to the contingencies of human life, which have recently been published; they are accurately graduated according to the different ages, and very little exceed the lowest rates of premium ever presented to the public.

Table II. presents a new and remarkable Plan for the Assurance Lives, calculated to an Increasing Scale of Premiums. In every existing Table of increasing Rates, the Policy-holder is obliged to pay the very serious inconvenience of paying, after a given period, a considerable advance of premium or for failing his assurance altogether. But in the Britannia he would, by resorting to this Table, commence paying two-thirds only of the premium at the same age in Table I., and have the option, at the end of each successive period of five years, either of paying the increased rate stated in the Table, or of continuing the previous payment, and having the sum advanced paid according to an Equitable Scale of Deduction. The importance of this improvement on the plan hitherto adopted in the construction of Increasing Rates of Premium, is too obvious to need a comment.

In addition to the published rates, an extensive set of Tables has been computed for Assurance on Joint Lives, the Survivor of two or more lives, and for Converting Assurances; also for Reversionary Annuites, Endowments for Widows and Children, and every possible contingency affecting human life, which may be prudent or expedient to provide for.

Tables have likewise been constructed for various Diseases, and for different Classes of Diseases, and are afforded with immediate danger of life. The extra charge being in no case greater than what is necessary to cover the increased risk.

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

THOMAS GREER,
AGENT, KINGSTON.

These Rates Sterling—with Premiums of Exchange added.

SIKE'S HYDRIMETERS,
made by James Adams,
MONTREAL.

ALSO, SARTHAOMETERS,
made by James Adams,
MONTREAL.

U. S. BILBYS,
Montreal.

15th March, 1842. 76-13

WAREHOUSE AND SHIPPING
AGENCY.

Midland District, { **S**HERIFF'S SALE OF LANDS.

To Wit: { the fourth day

of May next, 1842, at 12 o'clock noon,

will be sold by public Auction, at the Sheriff's Office in the Town of Kingston, taken in the following suits, viz:

The President Directors and Company of the Commercial Bank, vs. John McLean and Archibald McLean.

William Denniston, John Downie Bryce, James Playfair, John McCormick and William Ferguson, vs. John McLean, James Fraser vs. John McLean.

The President Directors and Company of the Bank of Upper Canada, vs. John McLean,

The right title and interest of the above-named Defendants, Produce and Property of all kinds, arriving from, or intended for Shipment to American and Canadian Ports, and the Lakes and River St. Lawrence, the Bay of Quinte, Bytown, and other places on 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 departure 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 Subscribers have Impaired very heavily in every department of their business, and feeling confident that their goods and prices will stand comparison, with any other House in the trade, respectfully solicit an early call from intending purchasers. The lowest price asked.

KERR, WADDELL, & Co.

Kingston, 6 Nov., 1841. 37z

SHIP CHANDLERY.

ALLAN MACDONELL,
Sheriff, M. D.

Sheriff's Office, Kingston, { 50

25th January, 1842. 60

The above sale is postponed till the 20th of June next.

Custom House, Liverpool, St. Ives and Odensea Salt, Coal, Whisky, Flour and Pork constantly on hand for Sale.

ALLAN MACDONELL,
Sheriff, M. D.

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Bank of British North America—Kingston Branch.

NOTICE.

THIS Branch is prepared to grant small Drafts on the several Branches of the Provincial Bank of Ireland, viz:

Cork, Limerick, Galway, Sligo, Mayo, Waterford, Belfast, Dublin, Athlone, Coleraine, Kilkenny, Ballina, Tralee, Killarney, Cork, Limerick, Galway, Sligo, Mayo, Waterford, Belfast, Dublin, Athlone, Coleraine, Kilkenny, Bandon, Ennis, Strabane, Mallow, Macroom, Cork, Killarney, Kilrush, Skibbereen, Kenmare, and Dublin Agency.

THOMAS ASKEW,
Manager.

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