BRITANNIA MUTUAL LIFE ASSOCIATION,

No. 1 Princes Street, Bank, London.
INSTITUTED 1839.
[Empowered by Her Majesty's Royal Letters Patent.]

Annual Division of Profits—applied in reduction of the current year's Premium.

Policy-holders entitled to participate in the Profits after payment of Five or Seven Annual Premiums according to the table of Rates secured.

Premiums charged for every three months' difference of age—not, as is usually the case, for every whole year only.

Half-Credit Policies granted on terms unusually favorable to the Assured, the amount of half premiums, for which credit is given being liquidated out of the profits.

At the last Annual General Meeting, a reduction of 20 per cent. was made in the current year's premium on the Policies of all persons then entitled to participate in the profits.

A Board of Directors in attendance daily at Two o'clock.

Policies revived, without the exaction of a fine, at any time within twelve months.

Age of the Assured in every case admitted in the Policy.

Medical Attendants remunerated in all cases for their reports.

Thirty days allowed for payment of Renewal Premiums.

Ladies, and others to whom it may be inconvenient to appear at the Office, visited by one of the Medical Officers.

THOMAS BRIGGS Jr.,
Agent, Kingston.

BRITISH AMERICAN

Friendly Society

OF MONTREAL.

Head Office, No. 103, Notre Dame-street
Branch Office, Princess-street, Kingston,
Where Certificates of Membership will issued and Claims paid.

OFFICERS:

Henry T. Strong, Esq., President
J. H. Phillips, Esq., Secretary and Manag

DIRECTORS:

A. A. Dorion, Esq.	J. G. Hibard, Esq
H. T. Strong, Esq.	J. Doutre, Esq.
A. McDonald, Esq.	W Henderson, Eso
J. H. Phillips, Esq.	P. Cooper, Esq

THOMAS BRIGGS, Jn., Esq.,
Manager at the Branch Office in Kingston

THIS Institution is purely a Benevolent one, organized for the purpose of affording effectual pecuniary relief to members who may become disabled by disease or accident—composed of Merchants, Mechanics, Farmers, Working Men, and others, associated for mutual protection. It is established on the purely mutual plan, each member being entitled to a vote in the election of officers, and to participate in the benefits. The rates of annual payment are the same as adopted in similar institutions in England, and experience demonstrates that they will give stability and perpetuity to any institution which adopts them.

The following table shows the amount of Benefit paid each member under 50 years of age:—

YEARLY PAYMENTS to secure in Sickness, or during incapacity for Labor, the following sums weekly:—

Weekly Benefits	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
0 10	0 15	0 11	0 0 1	0 10 0 2

Yearly Payment.	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
0 15 0	1 2 6	1 10 0	2 5 0	3 0 0

In addition to the above rates, an admission fee of ten shillings will be charged the first year, to be paid upon making application. Those over 50 to be charged 25 per cent. extra. Females admitted as well as males. A Funeral Benefit of £10 will be granted by the Society, upon payment of 5s annually.

It being the only institution of the kind in the Province, the Manager would particularly call the attention of the public to it, believing that its principles need only to be generally understood to be universally adopted. The public are respectfully invited to call at the Office and get a copy of the "Monthly Monitor" (gratuitous), a large and elegant paper, published by the Society, containing Prospectus, Constitution, and Regulations, and every information relative to the British American Friendly Society.

November 1st, 1853. 255

Stoves! Stoves!!

WILLIAM ALLEN,
Tin, Sheet Iron, Copper Smith and Plumber,
WELLINGTON STREET, KINGSTON.

THE Subscriber begs leave to announce to the Citizens of Kingston and its Vicinity, that he has now on hand and for Sale a large and varied assortment of Cooking, Parlor, Dining Room and Hall STOVES, of the latest Styles and most approved Patterns, which he will dispose of at Prices as low as any in the trade. He likewise keeps constantly on hand a large Stock of Tin Ware, Stove Pipes, &c.

The highest Price in Cash paid for Brass, Lead, Pewter and Copper

PLUMBING done on the shortest notice and on moderate terms.

A large supply of Water Pumps kept constantly on hand, which will be sold cheap for Cash.

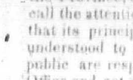
N. B.—An inspection of the above is respectfully solicited before purchasing elsewhere.

☞ Rags and old Metal taken in exchange for Tin Ware.

WILLIAM ALLEN.

Kingston, Oct 1853.

Steam Communication between New York and Glasgow.



THE Glasgow and New York Steamship Company's New and powerful Steamships "GLASGOW," 1,962 tons, 400 Horse Power, Capt. R. Craig, "NEW-YORK," 2,400 tons, 500 Horse Power, are appointed to sail as under, viz:—

FROM NEW YORK.
Saturday, 18th March, at 12 o'clock noon.
Wednesday, 10th May " " "

FROM GLASGOW.
Tuesday, 14th February,
Tuesday, 11 April.

PASSAGE MONEY.
First Cabin, Saloon Staterooms, (no Steward's Fee,) $90 00
First Cabin Midship Staterooms, " 75 00
Second " " " " 50 00

Third Class.—A limited number of Third Class Passengers will be taken, supplied with provisions of good quality, properly cooked, at $25 each.

☞ Carries a Surgeon.

For Freight or Passage, apply to
J. McSYMON,
32 Broadway, New York.

New York City Bills or Gold only received for Passages.

January 28, 1854. 27

Just Published,

THE Railway Clauses Consolidation Acts of Canada, 14 and 15 Victoria, Chapter 51 and 15 Victoria, Chapter 169, with an Alphabetical and Analytical Index thereto. By Alexander Morris, M. A., Barrister-at-Law, Montreal. Price 2s. 6d.

For Saleby JOHN DUFF.

January 13, 1853. 11

From S. M. Pettengill & Co.'s
ADVERTISING AGENCY,
122 NASSAU STREET, New York,
And No. 10 STATE STREET, Boston.

S. M. PETTENGILL & CO., are Agents for the *British Whig* and most influential and largest circulating Newspapers both in the United States and the Canadas.

J. & C. BERRIAN,
Importers and Wholesale and Retail Dealers in
HOUSE FURNISHING ARTICLES,
501 BROADWAY, NEW YORK.

SILVER Plated Ware, Cutlery, German Silver and Britannia Ware, Japannery, French Cooking Utensils, Composition, Enamelled and Iron Hollow Ware, Bronze, Copper and Brass Goods, Fancy Articles, Bathing Apparatus, Brushes, Mats, Baskets Refrigerators, Sporting Tackle, &c., &c.

INDIA RUBBER GLOVES, MITTS, MITTENS, &C.

COUNTRY MERCHANTS, in making their Fall purchases should not neglect these desirable and saleable Articles. Their manufacture has been much improved of late. The WOOL LINED GLOVES and MITTENS are indispensable in cold and wet weather. Ladies will find these Gloves very useful in any work that soils the hands, not only protecting but making them soft and white. Also, an excellent remedy for Salt Rheum or Chapped Hands. They are made all lengths to protect the wrists and arms. For sale wholesale, by BOWEN & McNAMEE, New York; NORCROSS & TOWLE, Boston; and by all Rubber Dealers.

KINSLEY & DARLING,
WHOLESALE DRUGGISTS,
62 Vesey Street, near Greenwich Street,
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ORDERS personally or by letter equally regarded in prices, qualities, dispatch, &c.

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THIS MACHINE is now justly the most approved, and no controversy exists between it and any other patent. Office, 495 Broadway, New York; Haymarket Square, Boston; and 42 South 4th Street, Philadelphia.

New York, Sept 20, 1853. 1y

NEW DRESS GOODS,
BOOTH & TUTTLE,

NO 243 BROADWAY, Cor. Liberty Street, New York, offer for Sale at Low Prices, a Large assortment, comprising:
French Merinoes,
Embroidered and Colored Mousseline de Laines,
Embroidered Alpacas,
Plain Colored Mohairs,
Gingalines, English Poplins, &c.
A large assortment of Woollen Shawls.

SPIRITUAL TELEGRAPH, Rooms, 5 Crosby Street, New York. Daily Spirit Communications given by the Spirits of A. BRITTAIN, and others, at all times.

MAPLE SUGAR, in cakes, round and square, for Sale by Messrs. Bird, Savage, Page & Co., Boston; Messrs. Fairbanks & Co., 122 Water St., New York.

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FROM Rheumatism, Pain, Stiff Joints, Sore Throat, Sore Breast, Old Sores, Contracted Limbs, Piles, Sore Eyes, Toothache, Ague in the Face, Chilblains, Frost Bites, Burns, Scalds, Bruises, Cuts, Corns, Sore Heads, Bites of Mosquitoes, Chiggers, Ticks, Fleas, Bed Bugs, Cockroaches, Ants, Sand Flies, Musquitoes, Cockroaches, Ants, Sand Flies, Musquitoes, Cockroaches, Ants, Sand Flies, Musquitoes