OFFICE

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# ROYAL

## Insurance Company
OF
Liverpool and London

CAPITAL--Two Millions Sterling
AND LARGE RESERVE FUNDS.

*FIRE DEPARTMENT.*

THIS COMPANY continues to INSURE Buildings and all other descriptions of Property against LOSS or DAMAGE by FIRE, on the MOST FAVORABLE TERMS, and at the LOWEST RATES charged by any good English Company.

All just losses promptly settled, without deduction or discount, and without reference to England.

The large Capital and judicious management of this Company, insures the most perfect safety to the assured.

No charge for Policies or Transfers.

*LIFE DEPARTMENT:*

The following advantages, amongst numerous others, are offered by this Company to parties intending to insure their lives:—

Perfect security for the fulfilment of its engagements to Policy-holders.

Favorable Rates of Premium.

A high reputation for prudence and judgment, and the most liberal consideration of all questions connected with the interests of the assured.

Thirty days' grace allowed for payment of renewal premiums, and no forfeiture of Policy from unintentional mistake.

Policies lapsed by non-payment of premiums may be renewed within three months, by paying the premium, with a fine of ten shillings per cent. on the production of satisfactory evidence of the good state of health of the life insured.

Participation of Profits by the assured amounting to two-thirds of its net amount.

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All Medical Fees paid by the Company.

Medical Referee—O. S. Strange, M.D.

MAXWELL W. STRANGE,
Agent.

Kingston, Jan. 5th, 1865. 1y4

## Fire & Marine Agency

ÆTNA INSURANCE COMPANY
OF HARTFORD.
Cash Assetts.....Over $3,000,000.

CORN EXCHANGE INSURANCE CO.
OF NEW YORK.
Capital.....$1,000,000.

HOME INSURANCE COMPANY
OF NEW HAVEN.
Capital.....$1,000,000.

☞ Hull and Cargo Risks taken in the above first-class Companies, to and from Ocean and Inland Ports, on favorable terms.

Losses promptly and liberally adjusted and paid in Canada Currency.

JAMES SWIFT,
Agent.

Kingston, April 20th, 1865. 91

WESTERN ASSURANCE COMPANY,
TORONTO, C.W.
CAPITAL.....$400,000.
INCORPORATED 1851.

MARINE BRANCH.

THE Undersigned having been appointed Marine Agent at this port, is prepared to accept Hull and Cargo Risks on reasonable terms.

WM. BOWEN.

St. Lawrence Wharf,
Kingston, 10th April, 1865. 8

## BRITANNIA
LIFE ASSURANCE COMPANY
Capital—£1,000,000 Sterling.

No 1 Prince's Street, Bank,
LONDON.

Empowered by Special Act of Parliament, 4th Vict. Cap. 9.

ASSURANCES PAYABLE DURING LIFE.

TABLES have been constructed for the use of persons who may be desirous of effecting a Life Assurance for the benefit of their families, in the event of premature death, for the largest possible amount which their present means will afford; and at the same time secure the advantage of having the sum assured made payable to themselves, in the event of a prolonged life.—The Tables show the Annual Premium required for an assurance of £100 or more, payable to the Assurer himself upon his attaining the age of Fifty, Fifty-Five, Sixty, or Sixty-five, or to his representatives at his death, if that event should happen previously.

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Agent.

Kingston, March, 1865.

ACCIDENTS
## To Life or Limb
In the Field, the Streets, or at Home, can be provided for by a Policy in the

NEW YORK
*ACCIDENTAL INSURANCE COMPANY.*

$5000 in case of Death, and $25 a week while laid up by injury secured by an Annual Payment of from $25 to $30.

$5000 in case of Death, without weekly compensation, for from $15 to $18 per Annum.

Smaller and Larger Sums in Proportion.

Policies written from $500 to $10,000 on one Life.—and from 1 month to 5 years.

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The Rates of Premium are very low.

The plan is so simple that any one can comprehend all its workings.

No Medical Examination is required, and those who have been rejected by Life Companies, in consequence of hereditary or other diseases, can effect insurance in this Company at a very small cost.

No better or more satisfactory use can be made of so small a sum.

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SIMPSON & BETHUNE, General Agents.
THOS. BRIGGS,
Agent, Kingston.

Kingston, Sept. 9th, 1865. 211

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JOHN CREIGHTON.

PHŒNIX
## Fire Assurance
COMPANY
OF LONDON.

GILLESPIE, MOFFATT AND CO.,
AGENTS FOR CANADA.

Sub-Agent for Kingston and Vicinity
THOS. KIRKPATRICK.

LONDON AND LANCASHIRE
FIRE & LIFE
## Insurance Companies,
Transacting business in Canada under Government authority.

The astonishing progress of this Institution HAS NOT BEEN SURPASSED, if it has ever been equalled, by any modern Insurance Office in Great Britain.

CAPITAL.....£1,100,000 STERLING.
INVESTED IN CANADA OVER $100,000.

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BENJAMIN H. LEMOINE, Esq., Cashier La Banque du Peuple.
JOHN KENNSHIELDS, Esq., Merchant.
SIMPSON & BETHUNE, General Agents.

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Accepted on every description of Property at Moderate Rates.
Promptness and Liberality in the Settlement of Claims.

Life Assurances
Granted, either with or without participation in Profits, at very moderate rates of Premium.
Policies Unchallengeable, except in cases of palpable fraud.
Service in Militia or Rifle Corps allowed.
☞ Life Claims settled one month after proof.

ALLAN MACPHERSON,
William Street, next the Commercial Bank,
Agent for Kingston.

Kingston, December 16th, 1865. 293

QUEEN INSURANCE COMPANY
FOR FIRE, LIFE & ANNUITIES

CHIEF OFFICE:
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LONDON:
ROYAL EXCHANGE BUILDINGS.

Canada Board of Directors:
MONTREAL:
WM. MOLSON, Esq., Chairman.
Hon. JOHN YOUNG. | D. TORRANCE, Esq
HENRY THOMAS, Esq. | THOMAS KAY, Esq

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N.B.—Claims arising under Insurances, in either Department, effected by this Company in Canada, will be promptly settled by the Directors, without reference to England.

AGENTS FOR KINGSTON:
ANDERSON & FORD.

*LIVERPOOL & LONDON*
AND GLOBE
## Fire and Life Insurance
COMPANY.
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Amount Invested in Canada, $300,000
DAILY INCOME—$11,000.

FIRE INSURANCES effected on all classes of Risks at as reasonable rates as any other first-class office doing business in Canada.

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Agent,

Kingston, March, 1865. 54

**MILO'S PATENT TRANSPLANTER.**

*The Safest Implement ever Discovered for the Transplanting of Flowers or Plants of Every Kind, and at all Seasons of the Year.*

THE PROPRIETOR having obtained the exclusive Right by Letters Patent from the Governments of Canada and the United States, now offers for sale, at the principal Seed Stores, the above TRANSPLANTER, in various sizes, from 2 to 7½ inches in diameter.

N.B.—He is also prepared to sell County Township, or State Rights.

FRANCIS MILO.

Kingston, May 4th, 1864. 1y105&18

**A CARD.**

DR. DAY begs to intimate to the public that he has just returned from New York, where he has been visiting the first Dental Establishments of that city, and acquiring a knowledge of all the latest improvements in the Profession of Dental Surgery, embracing the use of the Nitrous Oxyde Gas as an anæsthetic in the extraction of teeth.

Kingston, April 29th, 1865. 1w99

THE MODEL PARLOR MAGAZINE OF AMERICA.

DEMOREST'S MONTHLY MAGAZINE
Combines and presents the most interesting, useful, and attractive array of popular features ever offered in a magazine, including
LARGER & MORE COSTLY STEEL ENGRAVINGS
Than are furnished in any other.
ORIGINAL STORIES AND POEMS BY THE MOST EMINENT AUTHORS.
NEW AND VALUABLE MUSIC,
By the most popular composers;
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THE FASHIONS.
In every department of Ladies' and Children' Dress, splendidly illustrated with unrivalled and model FASHION PLATES, and our usual FULL SIZE PATTERNS, BRAID & EMBROIDERY.
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Together with a constant succession of Brilliant Novelties, all to be finely and artistically illustrated, and the Magazine to be printed on the finest paper, and in a style for binding into a handsome volume for the center-table at the close of the year.

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Dec. 8th, 1865. 26

PRINTING, &c., AT THE BRITISH WHIG OFFICE.

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*OLDEST CHARTERED CANADIAN COMPANY.*

Head Office—Toronto, Church Street, Corner of Court Street

AGENCIES IN ALL THE PRINCIPAL CITIES, TOWNS, AND VILLAGES THROUGHOUT CANADA.

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The Hon. Geo. W. Allan, Thos. Street, Sir James Lukin Robinson, Bart., and George Boyd, Esquires.
Manager Marine Department, Wm. Steward, Esq.—T. W. Birchall, Managing Director

The British America Assurance Office,
Toronto, April 24, 1865.

THE British America Assurance Company insures Sail and Steam Vessels, their Freight or Cargoes, by the trip, month, season, or year, against Loss or Damage by Fire or the Dangers of the Navigation, at the Lowest remunerative rates.

This Company continues to INSURE Buildings and all other descriptions of Property against LOSS or DAMAGE by FIRE, on the MOST FAVORABLE TERMS, and at the LOWEST RATES charged by any good Company.

AGENCIES:

W. G. HINDS,
Fire Agent,
Bank of Upper Canada.

ANDERSON & FORD,
Marine Agents,
United States Wharf.

Kingston, April 24th, 1865.

THE
## *London Journal.*

THE Best, Cheapest, Largest and most Beautifully Illustrated Publication ever issued, having a Greater Circulation than that of any other periodical in the world. Its Contents embrace the best works of

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Also innumerable exciting and agreeable Short Tales, Charming Poems; valuable Educational and Social Essays; interesting Descriptions of the most Remarkable Places in the World, illustrated by Artists of high standing; thousands of useful Receipts of every kind; numerous Records of Scientific Inventions and Discoveries; Statistics embracing all the principal Official Returns published, of Public Accounts, Population, Emigration, Health, Military, Naval, and Commercial affairs, and much Valuable General Statistical Information; short Miscellaneous Pieces, Editorials of Literary and Historical Interest illustrative of passing events; Extracts from the Books of the Day; Gems of Thought, culled from the works of the Best Writers, in all languages; Witty and Laughable Jokes and Anecdotes, together with a most voluminous personal Correspondence upon every imaginable topic, conveying at once information the most varied and the most extensive.

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Dec. 19th, 1864. 2awly299

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Kingston, July 12, 1865. 160

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THE
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King Street.

Kingston, Jan. 8th, 1866. 8

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HAIR, NAIL and TOOTH BRUSHES in Great Variety, of English and French Manufacture.

India Rubber Dressing, Back and Side Combs of Latest Styles; Mirrors, Toilet Bottles, Microscopes, Marine and Opera Glasses of Superior Quality, Cheap; Toilet Soaps and Perfumes of all the most Celebrated Manufacturers.

JUST RECEIVED—A new assortment of
COAL OIL LAMPS,
THE CHEAPEST IN THE CITY.
At
R. WHITE'S,
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Kingston, Dec. 20, 1865. 296

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## CHIMNEYS

AND other LAMP TRIMMINGS.—Wholesale and Retail.

R. WHITE,
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Kingston, Dec. 5th, 1865. 283

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THE Subscriber will deliver in the city, or forward to any part of the province, carriage paid, on receipt of Ten Dollars, A Christmas Case of Wines and SPIRIT,

Containing 3 bottles Port, 3 bottles Sherry, 1 bottle Pale Cognac, 1 bottle Brown Cognac, 1 bottle Scotch Whiskey, 1 bottle Irish Whiskey, 1 bottle Old Tom Gin and 1 bottle Jamaica Rum; all of which will be guaranteed to be of the purest and finest quality.

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Kingston.

Kingston, Dec. 1, 1865.

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GRAND OVERSTRUNG PIANOS
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THE Manufacturer is determined to sell these Pianos at TWENTY-FIVE PER CENT less than any house in Canada.

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Approved promissory notes will be accepted in payment on terms to suit purchasers.

Every instrument warranted for five years.

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Manufactory and Warerooms,
Corner of King and
Princess Street, Kingston, C.W

JOHN C. FOX & Co.,
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MONTREAL
## Ocean Steamship Co.
WINTER 1865-6.

UNDER CONTRACT WITH THE GOVERNMENT OF CANADA, FOR THE CONVEYANCE OF THE CANADIAN AND UNITED STATES' MAILS.

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☞ RETURN TICKETS GRANTED AT REDUCED RATES.

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PERUVIAN,.....2600 Tons
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Capt. DUTTON.
NOVA-SCOTIAN,.....2300 Tons
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Capt. BROWN.
NORTH-AMERICAN,.....1784 Tons
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Dates of calling are as follows:—

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## GLASGOW LINE.

THE STEAMERS OF THE GLASGOW LINE consisting of the

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Sailing between the Clyde and Portland, and New York at intervals throughout the season of Winter Navigation, as follows:—

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ST. PATRICK,.....21st Feb'ry, 1866
ST. GEORGE,.....7th March, 1866
ST. DAVID,.....21st March, 1866

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CABIN,.....$79 50 and $89 50
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☞ An experienced Surgeon carried on each ship.

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G. T. OLIVER,
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Kingston, Dec. 20th, 1865. 297 & 51

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ONE CAR
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257

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257

**FLAX, HEMP, JUTE AND RHEEA FIBRE.**
Prepared without Scutching
BY
**J. Hill Dickson's Patent Portable Machine**

To be worked by
HAND, WATER, OR STEAM POWER.

117 Gt. Dover Road Boro, London.

THE advantages and economy gained in converting GREEN FLAX STRAW by Machinery, into Stronger and Finer fibre for being spun, on Cotton, Silk, Worsted, or Flax Spinning Machinery, than if retted by steeping in either Cold or Hot Water (which process frequently by over decomposition produces as much Tow, as long Fibre) arises from the following facts, respecting a system that avoids Tow and Waste.

1st.—The seed bolls or husks can be taken off in the field as the flax is pulled, by turning the side projecting rollers that are upon the ends to permit of only about six inches of the top or seed ends, to pass down between them to break the seed bolls without crushing or injury to the seed, or taking off any portion of the fibre.

2nd.—The wood inside the fibre is so crushed and ground into dust when land undulating-like moving table, which admits of each staff falling through, that whether the Flax Straw, Retted, in the usual way, the woody and dusty substance is entirely got rid of without scutching, and the tough one is called half of the fibres are so prepared from being broken into tow, that they appear like as many narrow ribbons. Flax spinners are certain to appreciate this great improvement in preparing, as by Tow or Waste can be seen, and as a consequence there is a gain of fully one-third more fibre from a given weight of flax straw than by any other invention or system known, see report of Messrs. Marshall & Co. of Partington & Leeds, taken from the Belfast Flax Society reports and copied at page 214 in the work of Dixon on the Fibre, Plants of India Flax, Hemp, &c.&c.

3rd.—The Flax and Hemp being when free from the wood, covered over with a natural green gum, is made perfectly soft and two-thirds White, by a simple run of Hot Water, as the fibre passes through in a few minutes, the washing part of the invention, and then wiping dry at the end, by the means the fibres are stronger and better adapted for the Flax Spinners than any retted flax, and the yarns from it will be nearly white without alkalies or acids to injure the strength, and ready for weaving without boiling.

4th.—If very fine quality be required for Cotton, Silk or Worsted spinning purposes, the cottonizing part of the Machine must be worked and the softening liquid applied and by such means flax equal to the best Courtrai, Flax at 4d. to 4.10 per lbs can be produced, and practical instructions will be given to parties purchasing the machine by the Inventor and Patentee.

THE FIBRE PLANTS OF INDIA, AFRICA, AND OUR COLONIES.
A THREATISE ON
Rheea, Plantain, Pine Apple, Jute, African and China Grass, and New Zealand Flax.
(Phormium Tenax).
AND ON
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