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## 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.

Large Bonus declared 1855, amounting to £2 per cent. per annum on the sum assured, being on ages from twenty to forty 80 per cent. on the premium. Next division of profits in 1865.

Stamps and Policies not charged for.

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 Assets.....Over $3,000,000

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

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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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THOMAS BRIGGS,
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.

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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.

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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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OFFICE, MONTREAL.

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CHAIRMAN—LL. AM WORKMAN, Esq., President City Bank.
JOHN REDPATH, Esq., Vice-President Bank of Montreal.
BENJAMIN H. LEMOINE, Esq., Cashier La Banque du Peuple.
JOHN GREENSHIELDS, Esq., Merchant.
SIMPSON & BETHUNE, General Agents.

Fire Insurances
effected 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:
EXCHANGE, LIVERPOOL.
LONDON:
ROYAL EXCHANGE BUILDINGS.

Canada Board of Directors:
MONTREAL:
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HENRY THOMAS, Esq. | THOMAS KAY, Esq.

Insurances upon every description of property will be effected on the most favorable terms.

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.

28

*LIVERPOOL & LONDON*
AND GLOBE
## Fire and Life Insurance
COMPANY.
INVESTED FUNDS—$15,000,000.

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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Rates moderate, payments prompt and liberal, without reference to the Home Office.

In the course of Twenty-Eight years claims have been paid exceeding £3,000,000 Sterling.

Every information given and prospectuses supplied on application to

THOMAS BRIGGS,
Agent,
Kingston, March, 1865. 51

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.

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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 anesthetic in the extraction of teeth.

Kingston, April 29th, 1865. 1w99

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Dec. 8th, 1865. 28

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TRUSTEES:
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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 Hull 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.

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## *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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LONDON JOURNAL Office, 332, Strand London.

Dec. 19th, 1864. 2awly299

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OF THE
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NUMBER XXXVII, FOR JANUARY, CONTAINS:

ON DOGMATIC THEOLOGY. By the Rev. EDWARD MEYRICK GOULBURN, D.D.
OUR CLERICAL CLUB. By the EDITOR.
Life and Letters of Robertson of Brighton—Sermons by the Rev. H. Venn Elliott, of Brighton—Our Mutual Friend, and other Fictions—Churches of Cornwall.—Mr. Murray's Hand-books—Bertram's Harvest of the Sea—Mr. Liddon's University Sermons, etc.
A CHRISTMAS MELODY.
CICELY BLOUNT'S VISIT TO SCARBOROUGH, AND WHAT CAME OF IT. By ESLIE DYNE.
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" II.—Down by the Sea.
" III.—"My Little Cousin."
PLAIN WORDS ON BIBLICAL CRITICISM. ARTICLE II. ON THE PRINCIPAL MANUSCRIPTS OF THE GREEK NEW TESTAMENT. By the Rev F. H. SCRIVENER, M.A.
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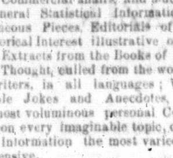
Jan. 31st, 1866. 26



SHERIFF'S SALE.

United Counties of Frontenac, Lennox and Addington, TO WIT: } WILL be sold at my office in the City of Kingston, on Saturday, the 17th day of March next, at noon, the undermentioned lands and tenements, seized by virtue of several Writs of Execution issued out of the Superior Courts, viz:

IN THE QUEEN'S BENCH.

The Commercial Bank of Canada, plaintiffs, and Cinderella Davy, Administratrix, with the will annexed, of all and singular the goods, chattels, rights and credits which were of Benjamin Fairfield Davy, deceased, and Aurelia Davy, Executrix, and Marshall C. Davy, Benjamin Canning Davy, John Lasher and William F. Peterson, Executors of the last will and testament of Peter Davy, deceased, and George Hufnail Davy, defendants.

IN THE QUEEN'S BENCH.

W. F. Peterson, plaintiff, vs Cinderella Davy, Administratrix, with the will annexed, of all and singular the goods, chattels, rights and credits which were of Benjamin Fairfield Davy, deceased, defendant:

IN THE COMMON PLEAS.

George Moffatt, James B. Greenshield, John O'Gavey Moffatt and George Moffatt, the younger, plaintiff, vs. Cinderella Davy, administratrix, with the will annexed, of all and singular the goods, chattels, rights and credits which were of Benjamin Fairfield Davy, deceased, defendant, viz: all the right, title and interests of the defendants in and to all and singular that certain parcel or track of land and premises situate, lying and being in the village of Bath, being part of the broken front of the east half of lot number ten, in the first concession of the township of Ernestown, in the county of Lennox and Addington, containing by admeasurement ninety-one square rods, butted and bounded as follows, that is to say: beginning at the south-easterly angle thereof, being the line of limit of a tract of land conveyed by John Davy, deceased, to Peter Grant and Solomon Johns, and at the south westerly corner of land heretofore conveyed by Peter Davy to John Cumming, thence northerly in the line of said Cumming's land, fourteen rods to the first concession or former concession road, then called Main street, then northerly in the line of said street, six rods and a half to the north-westerly angle of the said tract of ninety-one rods, then southerly in a line parallel to the first line aforesaid, fourteen rods to the south-westerly angle being the limit of the lands sold to Johns and Grant aforesaid, thence easterly in the line of limit as aforesaid, six rods and a half to the place of beginning; the westerly line of the said tract of land being in the direction coinciding with the west end of the White House, occupied formerly by Mrs. Susannah Johns.

THOMAS A. CORBETT,
Sheriff U. C. F. & L. & A.

Sheriff's Office,
City of Kingston, 26th Jan., 1866. } 29

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A LARGE STOCK OF FIRST-CLASS GRAND OVERSTRUNG PIANOS NOW ON HAND AT THE

PRIZE PIANO MANUFACTORY
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## JOHN C. FOX,
KINGSTON.

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

Purchasers should buy at headquarters, or of my own agents at Picton (Messrs. Chapman & Sinker), at London (W. T. Erith), and by so doing save the double profits of music dealers and teachers.

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JOHN C. FOX & Co.,
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WINTER 1865-6.

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

1865-6--Winter Arrangement--1865-6

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THIS COMPANY'S LINE IS COMPOSED of the following First-Class full powered Clyde-built doubled engined Iron Steamships:

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ST. George .....7th March, 1866
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CABIN,.....$79 50 and $89 50
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Kingston, Dec. 20th, 1865. 297 & 51

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A continuance of the very liberal patronage extended to me for past fifteen years will receive my best attention.

R. M. HORSEY,
Martin's Buildings, 166 Princess street.

Kingston, Oct. 6th, 1865. 1m23

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A GOOD MAN WANTED in every Town and County in the United States, to engage in an honorable business. First-rate pay allowed. The only qualifications required are tact and industry. Address, with stamp, for particulars, Dr. O. PHELPS BROWN, No. 19 Grand street, Jersey City, N. J.

January 25th, 1866. w3t17

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THE advantages and economy gained in converting the 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 Low 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 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 was ploughed, that it is capable, which admits of much stuff 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 "reeds or (as it is called) hard of the fibres are so perverted from being broken into bits, that they appear like as many narrow ribbons. Flax spinners are certain to appreciate this great improvement in preparing, as no 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.

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 winding dry at the end, by this means the fibres are stronger and better adapted for the Flax Spinner 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.

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