W. D. BOOKER, GEO. H. MILLS Secretary,

WATER WORKS BRANCH

Continues to issue policies—short date or for three years—on property of all kinds within range of the city water system, or other localities having efficient water works.

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On Farm or other non-hazardous property only.

RATES-Exceptionally low, and prompt payment of

MONTREAL OFFICE: 4 HOSPITAL STREET
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GRAND TRUNK RAILWAY.

NOTICE.

On and after MONDAY, NOVEMBER 11th Trains for the West will leave Montreal as follows:

Through Express Trains for Toronto 9.30 a.m. and all points West and 9.45 p.m. Local Train for Cornwall and intermediate

Mixed Train stopping at all Stations . . 12.05 p.m.

JOSEPH HICKSON,

G.

General Manager.

GRAND TRUNK RAILWAY OF CANADA.

Steamship MEMPHIS, of the Dominion Line, will sail from Portland, Maine, for Glasgow direct, on or

15th DECEMBER NEXT.

For Rates of Freight on Grain, Flour, Oatmea Butter and Cheese, apply Apples, Butter and Cheese, apply to JOH TEOUS, General Freight Agent, Montreal. to IOHN POR

Other steamers for Glasgow will be despatched during the winter, of which due notice will be given.

JOSEPH HICKSON,

General Manager.

GRAND TRUNK RAILWAY.

RETURN TICKETS will be issued at SINGLE FARE from

MONTREAL TO HALIFAX

and back, via Grand Trunk and Intercolonial Railways, on soth and 21st instants, good to return within

JOSEPH HICKSON.

Montreal, November 15, 1878.

SHORTEST ROUTE VIA CENTRAL VER-MONT R. R. LINE.

Leave Montreal at 4 p.m. for New York, and 9 a.m., 4 and 6 p.m. for Boaton.

Two Express Trains daily, equipped with Miller Platform and Westinghouse Air Brake. Skeping Cars are attached to Night Trains between Montreal and Boaton and Spring Aid, and New York via Troy; also, between St. Albans and Boaton via Fitchburg, and Parlor Cars to Day Express between Montreal and Boaton.

TRAINS LEAVE MONTREAL :

1 MAINS LEAVE MONTREAL:
9 a.m., Day Express for Boston via Lowell.
4 p.m., Mall for Waterloo.
4 p.m., Night Express for New York via Troy, also for Boston via Fitchburg, arriving in Boston 7 a.m., and New York 7.15 a.m., next morning.
6 p.m., Night Express for Boston via Lowell, and New York via Springfield.

GOING NORTH.

GOING NORTH.

Day Express leaves Boston, via Lowell, at 8 a.m., via Fitchburg 2.30 a.m., Troy at 7.40 a.m., arriving in Montreal #8.45 p.m.

Night Express Leaves Boston at 5.35 p.m., via Lowell, via Fitchburg 6 p.m., and New York at 3 p.m., via Springfield, arriving in Montreal at 9 a.m.

Night Express-leaves New York via Arroy at 8.30 p.m., arriving in Montreal ram. excepting Saturday sights, when it will leave New York at 4 p.m., arriving in Montreal at 9 a.m. Sunday morning.

For Tickets and Freight, Rates, apply at Central Vermout Railroad Office, 136 St. James street.

Boston Office, 322 Washington street.

BENTLEY, J. W. HOBART, Genl. Manager. Genl. Supt.

S. W. CUMMINGS, General Passenger Agent. Montreal, 10th June, 1878.

ABSORPTION VS. DISEASE.

It is a settled fact that the Holman Liver and Stomach Pad has effected more cures. The Holman Liver and Stomach Pad has made warmer friends. The Holman Liver and Stomach Pad has grown faster in favour, than all the world's treatment combined. The Holman Liver and Stomach Pad cures the severest chronic liver and stomach difficulties. The Holman Liver and Stomach Pad is not a "patent medicine," but a "scientific" principle.

No other system of treatment can show such a result. Five hundred testimonials received, unsolicited, from grateful patients, of what the Holman Pads have done for them.

"BY THEIR FRUITS YE SHALL KNOW THEM."

The Following Testimonials Recently Received:-

LUTON, Ont., Oct. 25th, 1878.

HOLMAN LIVER PAD CO., 71 King street West, Toronto.

Gentlemen.—I have worn the Pad and my health has improved considerable. After I had worn the Pad two days I telt so sick, at d my nerves would shoot so, that I came near taking it off. I am glad that I kept it on, for I am so much better. Before I used the Pad I had the chill fever. I had to take quinine all the time, but since I have worn the Pad the chills have disappeared and I have a good appetite. I enclose two dollars and fifty cents for another Pad.

Yours truly,

W. A. RICHARDSON, Luton P.O., Elgin County.

MONTREAL, Oct. 18th. 1878.

HOLMAN LIVER PAD CO.,

301 Notre Dame Street, Montreal:

can certify the Holman Pad has been used by me much to my profit and improved health. I would nmend it to all dyspeptics. Very truly yours,
GEORGE ROGERS.

I have great pleasure in testifying to the efficacy of the Holman Liver Pad. I have been a sufferer from billious headache and dyspepsia for the last twenty five years. All that time I had been using doctor's medicines, which was of no use, until I got the Pad, which has been a great boon to me. Very truly yours,
Mrs. GEORGE ROGERS.

The Rev. D. O. Grossley, of Trenton, Ont., writing under date Oct. 24th, says :- I am delighted with the ct produced on me by wearing Special Pad. My bowels are as regular as ever in my life.

Yours respectfully, Rev. D. O. CROSSLEY.

Extract from a PRIVATE LETTER sent to the Holman Liver Pad Co. from one of the most influential tlemen in Ontario of what the Pads have done for him:—

Dear Sirs.—The effects of the Pads have done for him:—

Dear Sirs.—The effects of the Pads in my case have been really wonderful. I have had no recurrence of the excruciating pains I suffered from congestion of my liver since I put it on. My appetite is good, and I can cat almost anything that is set before me with impunity. I certainly have not eaten any Dutch saur kraut or boiled cubbage, but I have eaten the next best things—ham and eggs. Before I put them on my stomach was as delicate as an infant's, and the very lightest food, such as oatmeal gruel, porridge, or chicken soup, I dare not touch. I will be seventy years old next month, and have GAINED TWELVE POUNDS IN FLESH's since I commenced using them. One centleman, the Treasurer of our County, got one that I sent for, and I heard him say that his health has not been so good in seven years as it is now. Another gentleman whom I let have one told me he would not be placed back in the same state of health that he was before he put it on for one thousand dollars. What I want to have your advice about is this—I have worn two, and if the constant use of it would not be injurious to my health I would wear one all the time. I dread a recurrence of the torture I have suffered.

Druggists, Merchants and Patients from every quarter of the country are cordially and earnestly attesting the efficacy of Holman's Pad. Its effect has proved marvellous even in the most stubborn Chronic Cases, and where all hope had disappeared under ordinary treatment.

HOLMAN LIVER PAD CO.,

Head Offices:

§ 301 NOTRE DAME ST., MONTREAL 71 KING ST. WEST, TORONTO.

AND AT WHOLESALE ONLY BY LYMANS, CLARE & CO., MONTREAL, AND LYMAN BROTHERS & CO., TORONTO.

DESCRIPTIVE TREATISE POST FREE.

GOVERNMENT RAILWAY.

Q., M., O. & O. RAILWAY.

SHORTEST AND MOST DIRECT ROUTE TO OTTAWA.

Until further notice, Trains will leave HOCHELAGA

Express Trains for Hull at 9.30 a.m. and 4.30 p.m. Arrive at Hull at 2.00 p.m. and 9.00 p.m. Express Trains from Hull at 9.10 a.m. and 4.10 p m. Arrive at Hochelaga at 1.40 p.m, and 8.40 p.m. Train for St. Jerome at - Train from St. Jerome at -

Trains leave Mile End Station ten minutes later. For Tickets and other information, apply at the

General Office, 13 Place d'Armes Square

C. A. SCOTT, General Superintendent.

OLKEL,

C. A. STARK, General Freight and Passenger Agent.

Competent

Testimony.

FROM CLARA LOUISE KELLOGG.

CLAREITIST COLD SPRING June 22, 1874.

DEAR MR. WEBER:

"For the last six years your Pianos have been my choice for the Concert-room and my own house, where one of your splendid Parlor Grands now stands. I have praised and recommended them to all my friends, and shall continue to do so.

Very truly yours, CLARA LOUISE KELLOGG.

From time to time we shall publish the written opinions of some of the following artists, all of whom have endorsed the

in the most unreserved manner, viz.: Christine Nilsson, Annie Louise Cary, Carlotta Patti, Julia Rive-King, Ilma de Murska, S. B. Mills, James M. Wehli, Teresa Carreno, Arabella Goddard, Johan Strauss, Pauline Lucca, Emma Albani, Victor Capoul, Italo Campanini, Victor Maurel, Octavia Torriani, S. Behrens, Mad. Camila Urso, Miss Rose Hersee, Mrs. Zelda Seguin, Sig. Mario, J. N. Pattison, Sig. Ferranta, J. R. Thomas, Miss Drasdil, Mr. Charles Santley, Alfred H. Pease, Sig. Ronconi, M. Arbuckle, William Castle, Miss Alice Topp, Sig. Brignoli, Wm. Mason, George W. Colby, George W. Morgan, and almost every musician of note in the United States and Europe.

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