ALliANCE
BRITISH AND FOREIGN LIFE AND FIRE ASSURANCE COMPANY,
ST. BARTHOLOMEW'S, LONDON.

Capital—£2,000,000 Sterling.

ESTABLISHED, 1824.

THE Undersigned CONTINUES to accept RISKS against Accidents by FIRE, in conformity with the Tariff lately agreed upon by the various Companies doing business in this city.

ALL CLAIMS FOR LOSS DISCHARGED IMMEDIATELY ON SATISFACTORY PROOF THEREOF, *and without reference to the Directors in London.*

ASSURANCES also effected on LIVES, for which detailed Prospectuses, with Tables of Rates, and all other information, may be obtained at the Head Office for Canada, corner of St. Theresa and St. Gabriel Streets.

The most ample security is afforded to parties assuring with this Company by its large invested Capital, and the personal responsibility of upwards of One Thousand Shareholders.

RICHARD GERRARD,
Agent for Canada.

Montreal, Oct. 26, 1849. 1

FRENCH'S HOTEL,
CORNER FRANKFORT STREET & CITY HALL SQUARE,

Opposite the City Hall and Park Fountain,
NEW YORK,

WAS built and opened by the Subscriber, MAY 1, 1849, who trusts that, for convenience, elegance, comfort, and economy, it cannot be surpassed in the world. It contains more Rooms than any other Hotel on this Continent, *one* only, all of which are warmed gratis. They are all fitted up with Marble-Top Washstands, which are supplied with *Croton Water*, through silver plated cocks. There is but one Bed in a Room; the Halls and Water-Closets on every Floor will be lit with Gas during the Night. This Hotel is in the IMMEDIATE VICINITY OF MERCANTILE BUSINESS and the principal places of Amusement. There is a *Barber's Shop*, and an extensive range of *Bath Rooms* connected therewith. The Hotel will be conducted on the European plan of Lodging-Rooms, and Meals as they may be ordered in the spacious and *splendid Refectory*. Porters will be up during the Night, to admit Lodgers, and also to call them at any time they may desire: and in no case will Servants be permitted to exact or receive perquisites.

R. FRENCH.

April, 1850. 79-3m

UNITED STATES HOTEL,
BY L. H. BARBER,
MAIN STREET, ST. ALBANS, VERMONT.

March 8, 1850. 68

CENTRAL HOUSE,
No. 9, Brattle Square,
(Between Brattle and Elm Streets,)
BOSTON.

A. W. WRIGHT, } Proprietors.
S. H. WEBSTER, }

Feb. 13. 58

MONKLAND HOTEL.
TEA GARDENS AND PLEASURE GROUND.

MR. COMPAIN has the honor to announce to the Public, that he has LEASED, for a term of years, MONKLAND FARM, containing about 200 acres of Land, beautifully wooded, the late Residence of the Governor General, which he has fitted up as a PUBLIC HOTEL and RESTAURANT.

Gentlemen desirous of giving Dinner Parties, may be accommodated by giving notice the day before.

Ice Creams, and other Refreshments, of various kinds, always ready.

The Healthy Situation of MONKLAND, (which contains upwards of SIXTY ROOMS, on the rising ground to the West end of the Montreal Mountain, and commanding a Splendid View of the River St. Lawrence, the Lachine Rapids, the Ottawa River, and the adjacent country,) is too well known to require any remark; and the Extensive Grounds attached, afford a large and perfectly safe PLEASURE GROUND, in which children may roam at pleasure. All this will, he feels confident, justify the support of those whose desire it is to retire to the country during the heat of Summer, and be still within a few minutes walk of the City.

It is his intention to establish a LINE OF OMNIBUSES from his house in Place D'Armes to Monkland.

For Terms, apply at the Restaurant, Place D'Armes.

N. B.—Extensive Stabling and Coach-Houses, in first-rate order. 97

May 7.

EASTERN HOTEL,
NO. 231, ST. PAUL STREET, MONTREAL.

THE Subscriber, in returning thanks to his Friends and the Public, for the patronage bestowed upon him during the past Season, begs leave to inform them, that he has FITTED UP his Establishment ENTIRELY NEW this Spring, and he hopes, from strict attention, combined with moderate charges, to merit a continuance of the same.

M. P. RYAN.

Montreal, 26th April, 1850. 89

NOTICE.
THE Proprietor of the EAGLE HOTEL takes this opportunity of returning his sincere thanks to his Friends and the Public in general, for the very liberal support heretofore extended to him; and trusts to secure its continuance, by his constant attention to the comforts and wants of all those who may favor him with their patronage.

Carriages in readiness to convey Passengers and Baggage to and from the Boats, free of charge.

FRANCIS DUCLOS.

Montreal, 17th April, 1850. 85

DONEGANA'S HOTEL,
NO. 19, NOTRE DAME STREET,
MONTREAL.

THE above HOUSE, being situated near the PARADE GROUND, DALHOUSIE SQUARE, THEATRE ROYAL—and within a few doors of the FORMER HOTEL, so favorably known by the above name—will be ready for Visitors early in May, under the Management of the Subscriber, who assures them that, in point of comfort, it shall be second to none on this Continent.

GEORGE F. POPE.

Montreal, April 17, 1850. 85

M. O'MEARA,
COACH-MAKER,
HAY-MARKET, MONTREAL.

FROM an experience of upwards of 20 years in his line of Business, during which time the Proprietor has given entire satisfaction to his numerous patrons, he thinks it unnecessary to say more than that he is still to be found at his Old Stand, as above mentioned.

February 4, 1850. 54

CARTER & CARTER,
ADVOCATES.
OFFICE,—No. 134, *Saint Lambert Street,*
NEAR THE ENGLISH CHURCH,
MONTREAL.

Oct. 25, 1849. 1

MR. ABRAHAM,
ADVOCATE,
Place d'Armes Hill,
(Above Messrs. Drummond and Lorenger.)

February 15, 1850. 59

ALEX. P. SABINE,
BROKER AND COMMISSION MERCHANT,
Pointe-a-Calliere,
MONTREAL.

March 8, 1850. 68

JAS. SCOTT, JUN.,
ASSEE BROKER,
No. 27, St. Francois Xavier Street, Corner of St. Sacrement Street,
MONTREAL.

April 17, 1850. 85-1m,m,w,f

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,
HARTFORD.

Incorporated by the Legislature of Connecticut in 1846.

Guaranty Fund and Accumulated Premiums $400,000.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY is established upon the *purely mutual system*, with a Tariff of Premiums as low as is justifiable with the permanence and security of an Institution of this character. Every person taking out a Policy is a member, and entitled to vote at the Annual Meetings. The Dividends are declared *annually* on the 31st January. All persons insuring previous to that day, participate in the profits of *that* year, which are passed to his credit upon the books of the Company; to be paid during the life of the insured, in the order of rotation, from the *excess of a capital of profits of $200,000.* The stipulated capital of profits having been obtained, the Directors will be authorized to pay the first year's Dividends at the close of the present fiscal year; afterwards, each year's Dividends, in regular order, will be redeemed, as the funds of the Institution exceed the above two hundred thousand dollars. It is supposed that each person will be required to pay three annual Premiums before his Dividends will be redeemed. This feature in the conditions of this Company, over those who do not redeem or pay the Dividends until the death of the insured, is peculiarly favorable to the member, as the redemption of Dividends will assist in the payment of the Annual Premiums, after a few of the first years have elapsed, or take up notes given for Premiums.

The assured, on surrender of his Policy, at any time after three years, will receive its equitable value. All Premiums amounting to *fifty dollars*, or more, on Policies running five years or longer, may be paid *one half by Note*; to remain a debt on the Policy, until cancelled by Dividends; or the Policy becomes a claim.

This Company was organized in December, 1846, and its prosperity has hitherto been unparalleled. It is now in the third fiscal year of its existence; and numbers (October, 1849) nearly seven thousand members; with a constantly increasing accession. Its losses have been small, compared with the numbers which might have been expected, according to the Tables of Mortality upon which Life Insurance is predicated. By unparalleled success in business, and a strict economy in the administration of its affairs, larger Dividends have been made to Policy holders than by any other Company in the United States; averaging more than 60 per cent. annually.

JAMES GOODWIN,
President.
GUY R. PHELPS,
Secretary.
ROBERT WOOD,
Agent for Canada.

Montreal, December 17, 1849. 33

A Splendid Fortune may be Gained by an Outlay of £10 or £5.

METROPOLITAN PORTRAIT CLUB.
OFFICES—88, ALBANY ROAD, LONDON, ENGLAND.

The Directors beg to announce, that there will be Drawn for a Grand Series of Portraits of all Horses entered for the forthcoming

GREAT DERBY RACE.

THE Drawing will be conducted upon those honorable principles which have hitherto given so great satisfaction, and secured to the above Association such extensive patronage; and that while the past success and high estimation in which the Club is held are subjects of pleasing congratulation to the Projectors, they encourage endeavors for a still further development of their plan. For the future, therefore, the number of Prizes will be extended to the Portraits of all Horses that are entered for each particular Race—Non-starters as well as Winners and Starters. The following list is now open:—

5,000 MEMBERS TO EACH CLASS,

First Class, £10; Second do., £5; Third do., £1.

Parties can have one or more shares in each or either of the different Classes.

Those Members who draw the Portraits of First, Second and Third Horses, the other starting Horses, also those that do not start, (but which are entered for the Race,) will receive the following Prizes. The Drawing will take place ten days before the Races.

	Portrait of 1st Horse.	Portrait of 2nd Horse.	Portrait of 3rd Horse.	Divided amongst the Portraits of Starters.	Divided amongst the Portraits of Non-Starters.
1st Class,	£20,000	£10,000	£5,000	£5,000	£10,000
2nd Do.,	10,000	5,000	2,500	2,500	5,000
3rd Do.,	2,000	1,000	500	500	1,000

The number of Prizes to be distributed in each Class are 209, that being the number of Horses entered for the Race. All Letters to contain a remittance. Drafts, Bank-Notes, &c., addressed and made payable to the Managing Director.

JOHN BURRIDGE, Esq.,
68, Albany Road, London, England.

Numbers forwarded immediately on receipt of a remittance. Full particulars of the Race will be sent with the fortunate Numbers to each Subscriber, so that he may know his position and whether or not he be one of the fortunate. Office commission 7½ per cent., to be deducted from the above Prizes.

N. B.—*Lists open for the St. Leger same as the above.*

March 13, 1850. 70

WANTED, IMMEDIATELY,
A DARK BAY HORSE, between Five and Six years old—Sound, Free from Vice, and Showy. Apply at this Office.

May 14. 103

WANTED,—By an honest, steady, and active LAD, aged 17, an APPRENTICESHIP, for three or four years, to an ARTISTICAL BUSINESS, in which his taste for Drawing would be useful. Apply to Mr. ELLIS, St. Claude Street, opposite Irving's Hotel.

Montreal, May 9. 99

NOTICE.
WANTED, IMMEDIATELY, a TANNER and CURRIER. Apply at this Office; if by letter, post-paid.

Six April, 1850. 82-w,m

LODGINGS,
WANTED, by a Widow Lady, retired and quiet LODGINGS, with some private family, in the vicinity of Beaver Hall.

Apply at this Office.

Montreal, April 26, 1850. 89

FURNISHED APARTMENTS, with PRIVATE TABLE, wanted Immediately. Apply at the GENERAL HOUSE AGENCY OFFICE, No. 49, Notre Dame Street, near the Commissariat Office.

May 8. 98

FOWLERS & WELLS, PHRENOLOGISTS, No. 131, Nassau Street, Clinton Hall, NEW YORK, Publish Works on Phrenology, Physiology, Physiognomy and Magnetism. Verbal and Written Descriptions of Character, furnished when desired.

ORSON S. FOWLER,
LORENZO N. FOWLER,
SAMUEL R. WELLS.

January, 1850. 12m-49

IMPORTANT TO THE PUBLIC.
JAMES BLUNDELL begs respectfully to inform the Public, that he has a choice assortment of BOOTS and SHOES, of the best quality, which he is determined to Sell, for Cash, as Cheap as any House in the Province. Parties purchasing would do well to call and inspect his Stock before purchasing elsewhere.

No. 177, Notre Dame Street, West End,
Montreal, February 15, 1850. 59

D. R. WOOD,
ADVOCATE,
No. 23, Little St. James' Street.

March 13. 70

THE COLONIAL
Life Assurance Company,
Registered and Empowered under Imperial Act of Parliament.

CAPITAL £500,000 STERLING.

GOVERNOR,
THE RIGHT HON. THE EARL OF ELGIN AND KINCARDINE,
Governor-General of Canada, &c.

Head Offices.

EDINBURGH.. 1, GEORGE STREET.
LONDON..... 4 A, LOTHBURY STREET.
GLASGOW.... 35, ST. VINCENT PLACE.
MONTREAL....49, GREAT ST. JAMES' STREET.

Canada.

HEAD OFFICE, 49, GREAT ST. JAMES' STREET, MONTREAL.

Board of Directors.

The Hon. PETER McGILL, President of the Bank of Montreal.
D. DAVIDSON, Esq., Manager of the Bank of British North America.
ALEXANDER SIMPSON, Esq., Cashier of the Bank of Montreal.
CHRISTOPHER DUNKIN, Esq., Advocate.
The Hon. Justice McCORD.
The Hon. A. N. MORIN, Speaker of the Legislative Assembly.
B. H. LeMOINE, Esq., Cashier of the People's Bank.

GEORGE W. CAMPBELL, M. D.,
Medical Adviser.
JOHN ROSE, Q. C.,
Law Agent.
ALEXANDER DAVIDSON PARKER,
Manager.

THE great success which has attended the operations of the COLONIAL LIFE ASSURANCE COMPANY fully bears out the anticipations which its founders entertained.

In Canada

The numbers who have connected themselves with it, by Assurances, show how very much such an Institution, on a broad and liberal basis, was required.

The Capital of the Company

Gives complete security for all its transactions.

The Rates

Adopted are as moderate as can be held compatible with safety.

The Progress of the Company

Has been most satisfactory. The Company has granted Assurances, during the last two years alone, to the extent of £300,000 Sterling.

Division of Profits.

The Directors look forward with confidence to a very favorable result at the Division of Profits in 1854. *Persons assuring before 25th May, 1850, will participate in that Division to the extent of five years' claim for bonus.*

The powers of the Board in Montreal being absolute in the disposal of business, gives to the Colonial all the facilities of a *Local Company*, combining at same time the additional advantage of a large Guaranteed Capital.

Every information can be obtained on application to the MANAGER, or to any of the AGENTS of the COMPANY.

A. DAVIDSON PARKER,
Manager for Canada.

February 6, 1850. 55-3m,w,m

C. DORWIN,
EXCHANGE AND MONEY BROKER.

OFFICE, No. 24, ST. FRANCOIS XAVIER STREET, MONTREAL.

COLLECTIONS MADE and CASH ADVANCED on NEGOTIABLE SECURITIES; AMERICAN and UPPER CANADA BILLS, DRAFTS on NEW YORK BOUGHT and SOLD on the most reasonable terms.

April 15. 84

MONTREAL DISPENSARY,
No. 6, St. George Street, off Craig Street, open Daily, Sundays excepted, from 10½ to 12, A. M.

Attending Physicians for the Month of May:
DR. H. PELTIER, | DR. G. D. GIBB.

VACCINATION performed Daily.—Diseases of the Eye and Ear treated on Tuesdays and Saturdays.

C. M. DICKENSON, Esq., Dentist, in attendance from 7 to 8, P. M.

WM. WRIGHT, M. D.,
Secretary.

May 7. 98

NOTICE.
THESE LOZENGES DO NOT CONTAIN ANY PREPARATION OF OPIUM, OR OF ANY ANODYNE WHICH CAN INJURE THE CONSTITUTION.

UNDER PATRONAGE OF ROYALTY AND THE AUTHORITY OF THE FACULTY.

KEATING'S COUGH LOZENGES, A CERTAIN REMEDY for disorders of the Pulmonary Organs—in Difficulty of Breathing—in Redundancy of Phlegm—in Incipient Consumption (of which Cough is the positive indication) they are of unerring efficacy. In Asthma, and in Winter Cough, they have never been known to fail.

KEATING'S COUGH LOZENGES are free from every deleterious ingredient; they may, therefore, be taken at all times, by the most delicate female and by the youngest child; while the Public Speaker and the Professional Singer will find them invaluable to allaying the hoarseness and irritation incidental in vocal exertion, and consequently a powerful auxiliary in the production of melodious enunciation.

Prepared and sold by THOMAS KEATING, Chemist, &c., No. 79, St. Paul's Church-yard, London.

Sold in boxes, at 1s. 9d. each, by the following Agents:—

MONTREAL—Messrs. Jno. Carter & Co., and Wm. Lyman & Co., Druggists.
QUEBEC—Messrs. Jobn. Bowles & Co., and Jno. Musson, & Co., Druggists.
TORONTO—Messrs. Beckett & Co., and Lyman, Kneeshaw & Co., Druggists.

N. B.—To prevent spurious imitations, please to observe that the words "KEATING'S COUGH LOZENGES" *are engraved on the* GOVERNMENT STAMP *of each box.*

IMPORTANT TESTIMONIALS.

Copy of a letter from "COLONEL HAWKER," (the well known Author on "GUNS & SHOOTING,") Longparish House, near Whitchurch, Hants October 21st, 1846.

SIR,—I cannot resist informing you of the extraordinary effect that I have experienced by taking only a few of your LOZENGES. I had a cough for several weeks, that denied all that had been prescribed for me; and yet I got completely rid of it by taking about half a small box of your Lozenges, which I find are the only ones that relieve the cough without deranging the stomach or digestive organs.

I am, Sir, your humble servant,
P. HAWKER.

To Mr. KEATING, 79, St. Paul's Church-yard.

ANOTHER INSTANCE OF THE GOOD EFFECTS OF KEATING'S COUGH LOZENGES, UPWARDS OF TWENTY-ONE YEARS' STANDING.

LIVERPOOL, 6, Bold Place, Jan. 26, 1848.

MY DEAR SIR,—I have great pleasure in informing you that my wife has received great benefit from the use of Keating's Cough Lozenges, you recommended her a short time since. Previous to this she had been troubled with a severe cough, and was under some of our first medical men here without experiencing any relief; however, Keating's Lozenges have done wonders.

With respects, believe me, your's faithfully,
THOS. MAYOR.

To Mr. GEORGE H. HOWELL,
Chemist, 72, Dale Street.

RESTORATION OF VOICE BY KEATING'S COUGH LOZENGES.

GLASGOW, 12th January, 1847.

SIR,—I have great pleasure in informing you of the great good your excellent COUGH LOZENGES have done me. In December, 1845, I caught a severe cold from riding two or three miles, one very wet night, which settled in my lungs, and quite took away my voice, so that I could not speak above a whisper from that time until December last. I tried all kinds of medicines, but they were of no avail. I was then advised to try your Lozenges, which I did only to please my friends; but before I had finished a 2s. 9d. tin, my cough, many great boy, quite broke as strong as ever.

I am, Sir, your's respectfully,
JAMES MARTIN.

THOMAS KEATING, Esq. 155

BRITISH COMMERCIAL
Life Assurance Company,
Established in 1820, and empowered by Act of Parliament,

FOR THE INSURANCE OF LIVES, AND THE *ENDOWMENT OF CHILDREN*, &c.

LONDON, NEW YORK, AND MONTREAL.

CAPITAL, $3,000,000.

Trustees.

JOHN CATTLEY, Esq. | SEBASTIAN G. MARTINEZ, Esq.
JOHN COX, Esq.,

And Directors in London.

SIR ROBERT ALEXANDER, Bart.
THOMAS BENSON, Esq.
JOHN CATTLEY, Esq.
REV. WM. FALLOFIELD, M. A.
GEORGE GREEN, Esq.
SEBASTIAN G. MARTINEZ, Esq.
ARCHIBALD FRED. PAXTON, Esq.
DENZIL I. THOMSON, Esq.
GEORGE H. WEATHERHEAD, M. D.

Managing Director.—EBENEZER FERNIE, Esq.

Secretary.

MR. FRANCIS F. SANDERSON.

Medical Adviser.

G. D. GIBB, M. D., 48, Craig Street.

Bankers.

Messrs. GLYN, HALLIFAX, MILLS & Co.

THIS COMPANY, which has been established 30 years, commenced with a subscribed Capital of $3,000,000, and was the first, 20 years ago, to offer to the Public two Scales of Premium—the lower, to insure only a fixed amount; the higher, entitling the Insurers to a participation in the profits.

Advantages offered to Insurers.

Very low Rates of Premiums on Young Lives.

The security of a large realised and invested Capital.

Large Bonuses on Policies effected on the high Scale.

Prompt settlement of Losses.

The full value given for Policies when discontinued.

On Insurances for the Whole of Life: one-half of the Premiums, if desired, permitted to remain unpaid for the first seven years, as a Loan at interest, and then to be paid, or to remain as a permanent Loan, at the option of the Insurer.

Loans upon Policies for the Whole of Life, after payment of three Premiums, in proportion to the value of same.

The acceptance of Naval, Military, Climate, and Special Risks of all kinds, on payment of a commensurate Premium. Age admitted on the Policy when issued, if desired, on proof of date of birth.

Permission for the Lives assured to reside in any part of Europe, without extra premium or special license, and to, at and from California, at a small extra premium.

Insurances, if required immediately, may be effected any day between the hours of 10 and 4.

The Pamphlets published by this Company fully set forth the merits of Life Insurance; and copies thereof may be had, *gratis*, on application to the Agent, who is also prepared to furnish every information that intending Insurers may require.

THOMAS PROCTOR,
3, St. Sacrament Street,
AGENT.

May 14, 1850. 103

FOR SALE—
Best Boiler Plates 3-16, 1-4, 5-16 x 30 in
Best Bar Iron, Square and Round, from 1 to 8 inches
Best Rivet Iron 1-2, 9-16 and 5-8 inch
Steam Engines and Boilers, made to order
Mill-Gearing and other Castings, of every description, do do
—ON HAND ALSO,—
Bark Mills, double and single
Mill Screws, Clothiers Screws, Jack Screws,
Purchase Blocks
Pot Ash Kettles and Coolers
Fire Bricks and Fire Clay

GEORGE BRUSH.
"Eagle Foundry."
Montreal, 1st May, 1850. 3m-94

BEAVER HATS and CHIP BONNETS DYED any Color; Stone Color, Green, Blue, Brown, and Black.

BOESE & GWILLIAM,
Dyers.

Montreal, March 27, 1850. 76

DR. LA'MERT
ON THE INFIRMITIES OF YOUTH AND MATURITY.

Just Published, 40th Edition, and may be had in French and English, in Sealed Envelope, 2s. 6d. Sterling.

SELF-PRESERVATION:

A MEDICAL TREATISE ON THE PHYSIOLOGY OF MARRIAGE, and DISORDERS OF YOUTH AND MATURITY, usually acquired at an early period of life, which enervate the physical and mental powers, diminish and enfeeble the natural feelings, and exhaust the energies of Manhood—with practical observations on the Treatment of Nervous Debility and Indigestion, whether arising from those causes, close study, or the Influence of Tropical climates; Local and Constitutional Weakness, Syphilis, and all Diseases and Derangements resulting from Indiscretion,—with Forty Colored Engravings, illustrating the Anatomy, Physiology, and Diseases of the Reproductive Organs, explaining their structures, uses and functions, and the various injuries that are produced in them.

BY SAMUEL LA'MERT, M. D.,
No. 37, BEDFORD SQUARE, LONDON,
Doctor of Medicine, Matriculated Member of the University of Edinburgh, Licentiate of Apothecaries' Hall, London, Honorary Member of the London Hospital, Medical Society, &c.

Marriage requires the fulfilment of several conditions, in order that it may be really the cause of mutual happiness. Could the well, which covers the origin of domestic wretchedness, be raised, and its true source in every instance disclosed, in how many could it be traced to physical disqualifications and their attendant disappointments. Excesses are always injurious; the gift which, when used in moderation, is fraught with advantage, becomes, when abused, the prolific source of mischief, and of greater or less injury to the constitution and vital powers.

The particular excesses, on the nature and consequences of which this Treatise professes to dilate, are productive of greater misery to the human frame than any other to which it is subject.

This Work contains an accurate and complete account of the Anatomy and Physiology of the Reproductive Organs, and of their relative conditions in health and disease. Nor are these the sole contents of the work: the means of escape, as well as the nature of the danger, are pointed out in clear and intelligible language. It deservedly requires the closest attention and study, for what subject can be of more importance than the preservation of health, and of the physical capabilities of which every man should be possessed. It unfortunately happens, that the unhappy victim of excessive indulgence and vicious habits, whether acquired in early life, or from the follies of advanced age, while suffering from their invariable consequences, unwisely entertains a fear of applying to a qualified physician for relief. Shame and the dread so frequently, but erroneously, entertained, that these complaints are beyond the reach of art, alike restrict him, and prevent his seeking for assistance where alone it can be procured. In acting thus, he forgets that accurate discrimination in ascertaining the cause of disease, sympathy with the sufferer, and above all, secrecy, invariably characterize the intelligent and practical physician, and to the medical man, who can shew by his possession of the requisite legal qualifications, that he is entitled to esteem and respect as his professional parentis, the utmost confidence should be extended. DR. LA'MERT has obtained the highest medical honours, as his diplomas testify, and the great extent of his practice for many years is a guarantee for his professional experience, which has reference almost solely to the treatment of these diseases.

The Work may be had in Montreal, of JOHN McCOY, jr. St. Johns, of H. CHREN & Co., price 2s. 6d., Sterling; Halifax, Messrs. Morton & Co.; Quebec, Mr. NEILSON.

December 10. 90

BRITANNIA
LIFE ASSURANCE COMPANY,
No. 1, PRINCES' STREET, BANK, LONDON

CAPITAL, ONE MILLION STERLING.

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

REDUCED RATES OF PREMIUM—HALF CREDIT RATES OF PREMIUM.

THE great and decided success which has attended this Institution has induced the Directors to REDUCE the RATES originally required in British North America to the ordinary European Rates. The result of such Reduction is to enable parties to avail themselves of the important benefits of Life Assurance at much lower Rates of Premium than those of any other Assurance Company transacting business in Canada.

The Directors have also resolved to extend to British North America the advantages afforded by the HALF CREDIT RATES of PREMIUM which have been so highly approved and are so generally adopted by Policy Holders in the United Kingdom. The most liberal conditions are likewise offered to the Assured in the limits to which they may proceed by sea or land, to other parts of North America without affecting their Interest in their respective Policies.

PETER MORRISON,
Resident Director.

London, Jan. 1, 1847.

Detailed Prospectuses and every requisite information as to the mode of effecting Assurances may be obtained upon application to

J. H. MAITLAND,
Agent to the Company for Montreal,

Or to any of the following Agents:

W. W. STREET, Esq., London, C. W.
FRANCIS HEWARD, Esq., Toronto, C. W.
CHAS. H. MORGAN, Esq., Cobourg, C. W.
ALEX. DAVIDSON, Esq., Niagara, C. W.
J. STANNUS GARRETT, Esq., Hamilton, C. W.
THOS. BRIGGS, Esq., Jun., Kingston, C. W.

MEDICAL REFEREE.

DR. ALFRED MORSON, Bytown.
DR. J. B. JOHNSTON, Sherbrooke, E. T.

EXAMPLES OF RATES,

To Assure £100 Sterling according to the following Tables:

TABLE 1.

Age.	Annual. s.	d.	Half-Yearly. s.	d.	Quarterly. s.	d.
25	36	0	18	3	9	2
30	40	8	20	7	10	4
35	46	9	23	9	11	11
40	55	1	28	0	14	1
45	66	3	33	8	17	0
50	81	4	41	5	20	11

TABLE 2.

Age.	First 5 Years. s.	d.	
25	23	6	This Table increases every 5 Years, until 21st Year.
30	26	4	
35	30	4	
40	36	1	
45	44	6	
50	56		

TABLE 3.

Age.	For 1 Year. s.	d.	For 7 Years. s.	d.
25	21	6	21	10
30	22	1	22	7
35	22	11	23	11
40	24	9	26	9
45	28	6	32	2
50	35	4	41	5

TABLE 4.

Annual Premiums required for a Assurance of £100 for the whole Term of Life, the Rate decreasing at the expiration of every Fifth Year, until the Twentieth inclusive, after which period no other payment will be required.

Age.	1st 5 Yrs. s.	d.	2d 5 Yrs. s.	d.	3d 5 Yrs. s.	d.	Last 5 Yrs. s.	d.
25	72	7	55	6	38	2	19	11
30	78	6	60	10	42	6	22	4
35	85	10	67	8	47	10	25	3
40	95	5	76	4	54	4	28	6
45	108	0	87	4	62	2	32	2
50	124	3	101	1	71	7	36	5

HALF CREDIT RATES OF PREMIUM.

Age.	Half Premium During 7 Years. s.	d.	Whole Premium After 7 Years. s.	d.
25	19	7	39	2
30	21	9	43	6
35	24	11	49	10
40	29	2	58	4
45	34	10	69	8
50	42	6	85	0

If it be preferred the unpaid seven Half Premiums can be left as a charge on the Policy, when it becomes a claim.

MUTUAL ASSURANCE BRANCH.
Supported by the Proprietary Branch.

TABLE A.

Age.	Annual Premium. s.	d.	Half-Yearly. s.	d.	Quarterly. s.	d.
25	44	4	22	5	11	3
30	49	10	25	3	12	8
35	57	0	28	11	14	6
40	66	6	33	8	17	0
45	79	0	40	1	20	2
50	95	6	48	7	24	6

The Assured under this Table are entitled after Five Years to an *Annual* Division of the Profits.

TABLE B.

HALF CREDIT TABLE.

Age.	Half Premium First 5 Years. s.	d.	Whole Premium After 5 Years. s.	d.
25	22	2	44	4
30	24	11	49	10
35	28	6	57	0
40	33	3	66	6
45	39	6	79	0
50	47	9	95	6

The Assured under this Table are entitled also to participate in the Profits, on certain conditions.

CHRISTIAN INQUIRER,
THE JOURNAL EXPELLED FROM THE NEWS-ROOM OF THE MONTREAL MERCANTILE LIBRARY ASSOCIATION.

THE Subscriber has been appointed AGENT for the above Journal, and is prepared to receive the names of subscribers.

Terms—Two Dollars and a Half per Annum, (which include Postage,) payable in advance.

BENJ. WORKMAN,
172, St. Paul Street.

Montreal, March 25, 1850. 75-3m

NEW BOOKS.
B. DAWSON has received by EXPRESS:—
Nos. 1 to 8 of Byrne's Dictionary of Mechanics, Engine-Work and Engineering
The Maid of Orleans, by the Author of "Whitefriars"
Night and Morning, by Sir E. Bulwer Lytton
The Fear of the World, by Mayhew
Part II. of The Bronze Statue
No. 14 of the Boston Illustrated Shakspere
Godey's Ladies' Book for May
Graham's Magazine for May
Sartain's Union Magazine for May
Diary of a Physician in California
Grime's on Electro-Biology
For Sale at
No. 2, PLACE D'ARMES.

April 24. 88

IMPORTANT TO FAMILIES!

PERCY'S LOTION,
A CERTAIN CURE FOR
RING-WORM.

A few applications, according to the directions on the bottle, will effect a permanent cure. Sold by most of the respectable Druggists; and may be had, Wholesale or Retail, of

R. W. REXFORD,
29, McGill Street, Montreal,
Sole Agent for Canada.

Dec. 17, 1849. 23

NATIONAL LOAN FUND
LIFE ASSURANCE SOCIETY
OF LONDON.

CAPITAL—£500,000 STERLING.

A SAVINGS' BANK FOR THE BENEFIT OF THE ASSURED.

OFFICES—26, Cornhill, and 17, Great St. Helens, London.

LOCAL BOARD.

Benj. Holmes, Esq.
A. LaRocque, Esq.
H. L. Routh, Esq.

PHYSICIANS.

A. F. Hall, M.D.
C. H. Ives, M.D.

FREDERICK R. SLADE, Esq.
General Agent for Canada.

THE Advantages offered by this Institution are MANY, and the Rates of Premium as low as security to the Assured will admit of.

The following are some of the advantages offered by this Society:—

The peculiar Benefits conferred by the principle of the LOAN.

One half of the Premium may be paid by the Assured. Notes need not be paid until the interest, to be deducted from the profits of the Assured.

Insurers can at any time obtain a Loan to the extent of their Premium they have paid on their Policy, and guarantee against the many contingencies of temporary embarrassment, and at a time such a loan may be needed for their families.

No Charge for Stamp Duty or Examination.

The Bonuses divided yearly. Reduction of Premium to the Assured, whichever of the Assured may *each year* be a policy holder for Four Years after it is payable for the Four Years.

THIRTY DAYS allowed after the day of Premium becomes due, before forfeiture of Policy.

The General Agency for the British American Colonies being established, RISKS will be accepted by the Local and Temporary Policies issued.

The Local Board meet at the Office, and by them the business is conducted, thereby affording to the Assured the facility.

LOANS will be Granted on application at the General Agency, without reference to London.

Pamphlets, Blanks, and all information, may be had on application at the REAL OFFICE, or to the AGENT for the Province, through whom proposals for assurance will be transmitted.

February 25.

CALIFORNIA

NATIONAL LOAN FUND
LIFE ASSURANCE SOCIETY
OF LONDON.

OFFICE: NO. 17, GREAT ST. HELENS.

AUTHORITY has been given by the Directors of the Local Board to receive Proposals for ASSURANCE to parties GOING TO CALIFORNIA, by the Cape Horn, or Overland. Amount not exceeding £1,000 Sterling on any one life, at 3½ per cent per annum, (including risk for going out and returning from California and travelling in *any part* of Upper Canada at 2 per cent premium, extra, per annum, *residence* (only) in San Francisco, Sacramento, Monterey.

Persons already assured by the Society to the amount exceeding £1,000 Sterling (on "Whole Term of Life,") and going to California, may cancel their present Policies, and get ASSURANCES granted, for £1,000 Sterling, which they proceed to and from California, and also for travel in Upper California, as above.

F. CAMPION,
Agent for Montreal.

March 19, 1050.

IMPORTANT TO THE PUBLIC.

JOHN McCLOSKY,
SILK AND WOOLLEN DYER AND CLEANER,
[FROM BELFAST,]
No. 33, St. Lewis Street, near Dorchester.

BEGS to return his best thanks to the Inhabitants of Montreal, for the kind manner in which he has been patronised for the last year, and now craves a continuance of the same. He still carry on his Trade as formerly in all its branches, viz:—Dying all kinds of Silks, Satins, Woollens, &c.; as also, Scouring all kinds of Silk and Woollen Shawls, Moreen Window Curtains, Bed Hangings, Silks, &c. Dyed and Pressed. He begs to state he has procured the Patent Watering Machine for Watering Shopkeepers, Tradesmen, and others, who require anything done in the above line, to get it greatly to their advantage to call on him. He also engages to renew the colour of all kinds of Woollen Cloths that has lost them by wear, or the cloth look as when new. All kinds of Stains such as Tar, Paint, Oil, Grease, Iron Mould, &c., carefully extracted.

N. B.—As many of my customers are now aware that I have opened another Establishment in Dame Street, I wish to correct the mistake by informing them that I have nothing to do with any place but the above, and that I have been the same for six years from the 1st May.

Montreal, November 8, 1849.

THOMAS E. LOVETT & Co.
GENERAL COMMISSION MERCHANTS,
42, *WATER STREET, NEW YORK.*

T. E. LOVETT,
J. K. BETHUNE,
J. DEWAR.

January, 1850.

SURGICAL INSTRUMENTS.

M. WARD & CO, (Successors to Goulding, agt.) 52 MAIDEN LANE, New York, manufacture and have constantly on hand large assortment of SURGICAL AND DENTAL INSTRUMENTS, *Syringes, Trusses, &c.*

Their Establishment being the largest in the United States, enables them to furnish the above articles of a *superior quality at low prices.*

Druggists and Country Dealers when in the City are requested to call and examine Stock before purchasing. Descriptive Catalogues with prices, forwarded by mail on application. Orders promptly attended to.

M. Ward & Co., continue to keep on hand their old st