

## INSURANCE, ETC.

**ROYAL INSURANCE CO'Y., FIRE and LIFE.** CAPITAL—Two Millions Sterling. FIRE Department. Nearly the largest Insurance Co'y in the world. ANNUAL INCOME—£500,000. INVESTED FUNDS in hand to meet Claims, over £800,000. Advantages to Fire Insurers:—The Company is enabled to direct the attention of the Public to the advantages afforded in this Branch. 1st. Security unquestionable. 2nd. Revenue of almost unexampled magnitude. 3rd. Every description of property insured at moderate rates. 4th. Promptitude and Liberality of Settlement. LIFE Department: Large Life Bonuses declared in 1855 and 1860, Two per cent per annum on Sum Assured, being the largest Bonus ever continuously declared by any Office. Bonus to Life Assurers:—The Directors invite attention to a few of the Advantages the "Royal" offers to its Life Assurers: 1st. The Guarantee of an ample capital and Exemption of the Assured from Liability of Partnership. 2nd. Moderate Premiums. 3rd. Small Charge for Management. 4th. Prompt Settlement of Claims. 5th. Days of Grace allowed with the most liberal interpretation. 6th. Large Participation of Profits by the Assured, amounting to TWO-THIRDS of their net amount, every five years, to Policies then two entire years in existence.

Offices established in nearly every city and town in British North America.

H. L. ROUTH, AGENT, Montreal.

**THE LIVERPOOL AND LONDON AND GLOBE FIRE and LIFE INSURANCE COMPANY.** CAPITAL—£2,000,000 Sterling. INVESTED in Canada, —\$250,000.

**FIRE DEPARTMENT.**—During the past 16 years the Fire business of this Branch of the Company has steadily increased, until it now stands in the Front Rank of Insurance Companies. The Company is represented in all the Cities, Towns, and Villages throughout the Land, by active business men, whose efforts have secured for it a Large Share of first-class custom in their several localities.

By recent reductions in the Company's rates for insuring Farm buildings and their contents, its Agents are prepared to grant Policies for such risks on advantageous terms.

**LIFE DEPARTMENT.**—The Directors would call attention to the Moderate Rates at which they are prepared to grant LIFE POLICIES and Annuities, and respectfully solicit a Comparison of their Terms with other first-class English Companies.

**LEADING FEATURES.**—A stated Annual Bonus—Guaranteed.

All Claims are Payable Thirty Days after Admission of the same.

No extra Charge for Military Service in defence of the Country.

Life Policies for the Benefit of Wife or Children are secure from Seizure by Creditors.

Canada Board of Directors:—

T. B. ANDERSON, Esq., Chairman, (President of the Bank of Montreal.)

HENRY STARNES, Esq., Deputy-Chairman, (Manager Ontario Bank.)

E. H. KING, Esq., (General Manager Bank of Montreal.)

HENRY CHAPMAN, Esq., (Merchant.)

Medical Referee:—

DUNCAN C. MACCALLUM, Esq., M.D.

The Company's Life Tables and Prospectus, together with all information relative thereto, will be gladly furnished by the Company's Agents throughout Canada, and can also be obtained at the Company's Office in Montreal.

G. F. C. SMITH, Resident Secretary,  
Canada Branch.

**CITIZENS INSURANCE COMPANY.**—Insures all PROPERTY against FIRE in Montreal, at the lowest rates.

EDWIN ATWATER, President.

GEORGE B. MUIR, Manager.

Office No. 10 Place D'Armes.

## INSURANCE, ETC.

**THE STANDARD LIFE ASSURANCE COMPANY,** with which is now united the Colonial Life Assurance Company. Head Office, Edinburgh, Scotland. Established 1825. Branches in Montreal, Canada; St. John, N.B.; Halifax, N. S.; and Agencies in all the Towns of the Provinces.

Manager for Canada, W. M. RAMSAY; Inspector of Agencies, R. BULL.

**PHENIX FIRE INSURANCE COMPANY OF LONDON,** Established in 1783

This Company having invested, in conformity with the Provincial Act, One Hundred Thousand Dollars, for the special security of Policyholders in Canada, is prepared to accept Risks on Dwelling Houses, Household Goods and Furniture, and General Merchandise, at the lowest current rates.

GILLESPIE, MOFFATT & CO.,  
Agents for Canada.

JAMES DAVIDSON, Manager.

## FORWARDING AND CITY EXPRESS.

**JAQUES, TRACY & CO.,** Montreal and Toronto, Forwarders of Merchandise and Produce to and from Canada West, Commission Merchants for the Sale or Shipment of Grain, Flour and other Produce.

**NEW CITY EXPRESS.**—C. LARIN,  
32 Great St. James Street, Montreal.

Always on hand large Covered and Open Waggon for the removal of Furniture, Pianos, etc. etc. Baggage conveyed to and from Boat and Railroad. Orders promptly attended to.

## DRUGS, MEDICINES, ETC.

**DRUG WAREHOUSE,** Established 1804.  
Lyman, Clare & Co., St. Paul Street, Montreal.

Importers of Drugs and Chemicals.  
Manufacturers of Linseed Oil, Putty and Paints.

Dealers in Dye Stuffs, Varnishes, Colours, etc., etc., etc.

**ESTABLISHED 1859.** Prescriptions carefully prepared under the supervision of the Proprietor. None but first class Drugs and Chemicals sold at this Establishment, and all Patented Medicines are warranted genuine.

HENRY R. GRAY, Dispensing and Family Chemist, 143 St. Lawrence Main Street.

**REV. N. H. DOWNS' VEGETABLE BALSAMIC ELIXIR.**

The most reliable, tried, true and infallible cough medicine extant. It has been the standard medicine of the people for over thirty-two years. It is the

Family Physician of many thousand households. Keep it on hand as its reasonable use may save you many a pain and many a dollar.

N. H. DOWNS' ELIXIR cures Coughs, Colds, Whooping-Cough, and all Diseases of the Throat, Chest, and Lungs. Price 25 cts and 40 cts.

A case of thirty years' standing cured at last:—

I hereby certify that my wife has been afflicted with an obstinate cough for over Thirty Years, so troublesome at times as to produce fever and prostration. After trying almost everything, I was at last induced by a friend to make a trial of DOWNS' BALSAMIC ELIXIR, and I assure you its use has been attended with the happiest results. She is now able to go about the house and attend to household duties as she has not before for years. I can sincerely recommend it as the best cough medicine without exception that was ever put before the public.

JONATHAN SPRAGUE.

Duxbury, Vt., March 21, 1859.