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Testimonial of the Horace Waters' Pianos.

New York, December 12th, 1854.

HORACE WATERS, Esq., 333 BROADWAY:

Dear Sir—Having examined your Piano Fortes, from scientific and appropriate tests, I am enabled to form a satisfactory judgment of their merits, and it is with pleasure that I can speak of them as among the most celebrated and improved makes of the day.

For power, brilliancy and richness of tone, elasticity of touch, and beauty of finish, they will not suffer in comparison with those of any other manufacturer, and those desirous of possessing a really good Piano Forte—one that will prove an equivalent for their pecuniary outlay, will find such in your beautiful instruments.

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The treble is clear, pure, beautiful, and very melodious; the bass is deep, rolling, and sonorous; the middle part is rich and sympathetic, and possesses the power of singing, also, of a mellowness and feeling tone, in a degree not rarely achieved.—HENRY C. WATSON.

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For power, tone, depth of tone, and brilliancy of treble, together with delicacy of touch, they are equable any make. I am acquainted with, and cordially recommend them to those wishing to purchase.—N. Y. Tribune.

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Your new Square Pianos are of such a clearness and equality of tone throughout, that they very successfully compete with the voluptuous and expressive Grand Piano.—VANDERWEYDE.

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THE SUBSCRIBERS, in addition to their former Assortment, having purchased from Mr. Powell the Patterns of the "King of Stoves," they are now prepared to receive Orders for that justly Celebrated Stove. Also, having frequent calls for Large Stoves, suitable for Halls, Churches, &c., that would not be liable to crack, they have obtained the Patterns of a Large Stove, called the "Lion," with the sides cast in fireplates, which they think is just the Stove wanted, along with other New Patterns of Box and Parlor Stoves.

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Kingston, October 6th, 1854. 23

PATRIOTIC FUND.

THE Kingston Committee request that all unpaid subscriptions may be handed in to the Treasurer, W. G. Hinds Esq., Cashier, Bank of Upper Canada—with as little delay as possible, in order that an early remittance may be made to London of the amount collected.

All persons who may not have subscribed are invited to do so before the lists are closed.

JOHN PATON,
Secretary to the Committee.

Kingston, February 1st, 1855. 28

Holloway's Pills.

SURPRISING CURE OF A CONFIRMED ASTHMA, AFTER FIVE-YEARS' SUFFERING.

The following Testimonial has been sent to Professor Holloway by a Gentleman named Middleton, of Scotland Road, Liverpool.

Sir,—Your Pills have been the means, under Providence, of restoring me to sound health after five years of severe affliction. During the whole of that period, I suffered the most dreadful attacks of Asthma, frequently of several weeks' duration, attended with a violent cough, and continual spitting of phlegm interwoven with blood. This so shook my constitution that I was unfitted for any of the active duties of life. I was attended by some of the most eminent medical men of this town, but they failed to give me the slightest relief. As a last remedy I tried your Pills, and in about three months they effected a perfect cure of the disease, totally eradicated the cough, and restored tone and vigor to the chest and digestive organs.

I am, Sir, your obedient Servant,
(Signed) H. MIDDLETON.

Dated Jan. 1st, 1853.

A PERMANENT CURE OF A DISEASED LIVER OF THIRTEEN YEARS' STANDING.

Copy of a Letter from Mr. Gamis, Chemist, Yeovil, to Professor Holloway.

Dear Sir,—In this district your Pills command a more extensive sale than any other proprietary medicine before the public. As a proof of their efficacy in Liver and Bilious Complaints, I may mention the following case. A lady of this town with whom I am personally acquainted for years was a severe sufferer from disease of the Liver and digestive organs; her medical attendant assured her that he could do nothing to relieve her sufferings, and it was not likely she could survive many months. This announcement painfully caused great alarm among her friends and relations, and they induced her to make a trial of your Pills, which so improved her general health that she was induced to continue them until she received a perfect cure. This is twelve months ago, and she has not experienced any symptoms of relapse, and often declares that your Pills have been the means of saving her life.

I remain, Dear Sir, yours truly,
Nov. 22nd, 1853. (Signed) G. GAMIS.

An Astonishing Cure of Chronic Rheumatism, after being discharged from the Hospital Incurable.

Copy of a Letter from Mr. W. Moon, of the Square, Winchester.

To PROFESSOR HOLLOWAY,

Sir,—I beg to inform you that for years I was a sufferer from Chronic Rheumatism, and I was often laid up for weeks together by its severe and painful attacks. I tried everything that was recommended, and was attended by one of the most eminent Surgeons in this town, but obtained no relief whatever, and fearing that my health would be entirely broken up, I was induced to go to the County Hospital, where I had the best medical treatment the Institution afforded, all of which proved of no avail, and I came out no better than I went in. I was then advised to try your Pills, and by persevering with them was perfectly cured, and enabled to resume my occupation, and although a considerable period has elapsed I have left no return whatever of the complaint.

I am, Sir, your obliged Servant,
(Signed) W. MOON.

Oct. 8th, 1853.

An Extraordinary Cure of Dropsy, after Suffering for Eighteen Months.

Copy of a Letter from Mr. C. Bilger, Chemist, Goole, dated February 15th, 1853.

To PROFESSOR HOLLOWAY,

Sir,—I have much pleasure of informing you of a most surprising cure of Dropsy, recently effected by your valuable medicines. Captain Jackson of this place, was afflicted with Dropsy for upwards of eighteen months, to such an extent that it caused his legs and limbs to be much swollen, and water oozed as it were from his skin, so that a daily change of apparel became necessary; notwithstanding the various remedies tried and the different medical men consulted, all was of no avail, until he commenced using your Pills, by which, and a strict attention to the printed directions, he was effectually cured, and his health perfectly restoished. If you deem this worthy of publicity, you are at liberty to use it.

I am, Sir, yours respectfully,
(Signed) C. BILGER.

These celebrated Pills are wonderfully efficacious in the following complaints:—

Ague, Dropsy, Inflammation, Asthma, Dyspepsia, Jaundice, Bilious Complaints, Erysipelas, Liver Complaints on the skin, Female Irregularities, Complaints, Bowel Complaints, Lumbago, Fevers of all kinds, Colics, Piles, Constipation of the Bowels, Fits, Rheumatism, Consumption, Gout, Retention of Urine, Debility, Head-ache, Indigestion, Sore Throats, Scrofula, or King's Evil, Stone and Gravel, Secondary Symptoms, Piles Dropsy, Tumours, Ulcers, Venereal Affections, Worms of all kinds, Weakness, from whatever cause, &c. &c.

Sold at the Establishment of Professor Holloway, 244, Strand, (near Temple Bar,) London, and by all respectable Druggists and Dealers in Medicines throughout the Civilized World, at the following prices:—1s. 3d., 2s. 9d. and 4s. 6d.

There is considerable saving by taking the larger sizes.

N. B.—Directions for the guidance of patients in every disorder are affixed to each box.

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WM. McDOUGALL,
Publisher, Toronto.

January, 1855. 19

DIVISION COURT NOTICE.

THE next Session of the First Division Court of the United Counties of Frontenac, Lennox and Addington, will be held in the Court House, Kingston, on Thursday, 8th March, 1855, at 10 o'clock, A. M.

E. A. BURROWES,
Clerk.

Kingston, Feb. 1, 1855. 28

CHERRY PECTORAL

For the rapid Cure of

COUGHS, COLDS, HOARSENESS, BRONCHITIS, WHOOPING-COUGH, CROUP, ASTHMA, AND CONSUMPTION.

We invite the attention of the Public to the Certificates appended below, and bespeak for them that candid consideration which their honest frankness deserves.

Men in such stations as many who voluntarily bear witness to the efficacy and value of CHERRY PECTORAL, do not wantonly trifle with, or distort facts, nor overstate their convictions. Judge then, whether this is not the medicine to trust when you must have relief for the throat or lungs; judge too, whether every family ought not to have it by them as a safeguard against the every where prevailing enemy, which sweeps with fatal frequency upon almost every flock and carries off the lamb from many a home?

Jackson, C. H., Jackson City, O., 29th Nov., 1852.

Dr. J. C. AYER,

Sir—The CHERRY PECTORAL is much inquired after. Several of our best Physicians have used it, three of them in their own cases, and always with the happiest effects. The numerous patent medicines always before them, lead to incredulity in regard to every new remedy; and it is only after undoubted evidence of value in any article, that anything like a general confidence can be excited.

The unrivalled excellence of this combination of agents, (in the CHERRY PECTORAL) proved beyond all cavil, by repeated trial, under our own observation, has compelled medical men to proclaim abroad its usefulness. It is beyond all doubt the best general remedy we have for the Pulmonary Affections of this climate, at the same time sedative and expectorant—a rare combination of properties.

In the hope that it will prove its own reward, I subscribe myself,

Respectfully your obt. servant,
JAS. H. C. MILLER, M. D.

Allegan, Mich., 16th Jan., 1854.

Dear Sir—Science, so not one man, woman or child—can be found to deny that the CHERRY PECTORAL is all that it claims to be. There is much need in this vicinity although not known until recently. The community should know its virtues.

Yours truly,
JOHN R. KELLOGG, M. D.

Let gentlemen of the Legal Profession mark this case.

Williamsburg, L. I. Sept. 2, 1854.

Dr. J. C. AYER,

Dear Sir—Over application for the past three years to my duties as an advocate brought on some eight months ago a severe irritation of the bronchial tubes, which was a constant annoyance to me, and fast becoming a case of great apprehension. Every remedy tried failed to even relieve me, till I used your CHERRY PECTORAL. This has not only relieved me, but I trust, wholly cured me. I cheerfully bear testimony to the reputation of so exceeding valuable a medicine, and this is at your service. I shall recommend it to members of the bar, and others whom I may meet, labouring under similar infirmitions.

Yours, truly,
R. F. JONES.

South Paris, Me., Aug. 19, 1851.

I have no hesitation in saying that AYER'S CHERRY PECTORAL is decidedly the best remedy within my knowledge for the cure of chronic bronchitis, coughs, and all diseases of the lungs.

M. A. BIRNEY, M. D.

Montgomery, Ala., October 4, 1849.

Dr. J. C. AYER,—Sir, I have used your admirable compound extensively in my practice, and find it to surpass, by far, any other remedy we have for curing diseases upon the lungs.

Your obedient servant,
R. H. MOSELEY, M. D.

What yet remains to convince the most incredulous that the CHERRY PECTORAL is all that it purports to be, viz: an unequalled remedial agent for all diseases of the Throat and Lungs, the experience of years, has proved it to be such, and we enlist in the people, believing that its virtues will fully sustain its reputation.

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to	1 10 0	1 0 0	to	1 17 6	1 0 0
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The undersigned has been appointed Agent of the above Society, and has established a Branch Office in this City, is prepared to receive applications and issue policies at Mr. Rowlands' Office, Princess St., and give all the information necessary to those who may wish to become members.

J. BURLEIGH.

Kingston, January 1855.

E. W. PALMER

HAS just received at the City Book Store, HARPER'S MAGAZINE for February.

Feb. 1, 1855. 28

CERTAIN HELP FOR THOSE WHO NEED IT!

A Medical Work, Gilt and Engraved, in Six Languages. Forty-third Edition. Price 2s. 6d., or in gold wrapper, 5s. Throughout all respectable Bookstores, or sent post free from the Author for 32 Postage Stamps.

THE MEDICAL ADVISER,

On the decay of the system produced by dissipative excesses, infection, the effects of climate, &c., with remarks on the treatment practised by the Author with such unvarying success, since his settlement in this country, rules for self-treatment, &c. By Walter De Ross, M. D., 35 Ely Place, Holborn Hill, London, where he may be consulted daily from 11 till 4, Sundays excepted.

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Dr. De Ross is one of the very few legally qualified physicians who, through the medium of the public press have ventured to introduce appropriate remedies for the diseases treated upon in the above work, the peculiarities of which from long practical experience in the most celebrated institutions of this country and the continent, he has had perhaps unusual opportunities of observing. The necessity for sound practical judgment in such serious cases must be obvious, hence the inference that the greatest amount of benefit may be most reasonably expected at the hands of those members of the medical profession who have made these complaints their particular study, and to those only who possess the requisite qualifications can confidence be safely extended.

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Kingston, Dec. 8th, 1854. 290

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It is situated in the immediate vicinity of the principal Steam Boat Landings, and occupies the best situation for business, for a Hotel, in the City.

The property will be Sold or Leased, all in one Lot, or in six different Lots, as may suit Purchasers.

If Sold, payment may be distributed over eight years; or if Leased, respectable Stone or Brick Buildings will be required to be erected, which will be paid for at the expiration of the Lease, of 21 years, or the Lease renewed.

Apply to DR. YATES.

Kingston, January 13th, 1855. 12

TO THE CITIZENS OF KINGSTON

IMPORTANT NOTICE.

E. W. PALMER would respectfully inform the Public that he has secured the Agency of Professor James McClintock's family Medicines, of which he has just received a full supply, and which he is prepared to furnish wholesale and retail at the Proprietor's prices. Professor McClintock's name as an eminent Physician needs no comment here. His medicines are the prescriptions adopted in his private practice and as such are invaluable in all cases where it is inconvenient to call in a physician.

Their sale has been unprecedented in the United States, where they have effected thousands of cures and no case of failure is yet recorded. At this season we would call especial attention to one of the most remarkable of the remedies, namely,—

Dr. McClintock's Pectoral Syrup

the best and safest Medicine ever used for

BRONCHITIS, CONSUMPTION,

And all Diseases of the Lungs and Air Passages. For any of these forms of disease, showing themselves in

COUGH, TICKLING OF THE THROAT, SENSE OF TIGHTNESS

in the Throat or Chest, spitting of Blood difficulty of Breathing, Hoarseness or loss of Voice, Hectic Fever, Night Sweats, &c. This great remedy is unparalleled for success in the above complaints. It purifies the blood of all scrofulous taint; it heals ulceration; it destroys tubercles in the lungs; it regulates the bowels, checks night sweats and strengthens the stomach; it stimulates the vital powers, and gives vigor to the whole system; it quiets nervous excitement, relieves pain in the chest, soothes the cough, promotes expectoration, and at the same time affords a delicate nutriment. It contains no opium in any form, and agrees perfectly with the most delicate patient.

Dr. McClintock's Pectoral Syrup is put up in elegant Flint Glass Bottles, containing one pint each, and is sold at only 6 shillings per bottle, or six bottle for £1 6s.

A most important article at this changeable season is also

Dr. McClintock's Cold and Cough Mixture.

Colds and recent Coughs, especially if accompanied by fever or inflammatory excitement, require a remedy different in character from the Pectoral Syrup, which is so valuable in chronic complaints. The

Cold and Cough Mixture.

Is precisely the cure for recent Coughs and Irritation of the Throat and Lungs. It is

ESPECIALLY VALUABLE FOR CHILDREN.

As a preventive of Croup. No family in our climate should be without this efficient remedy, which, if taken on the first symptoms of cold, would prevent many an attack of Bronchitis, and a

FATAL ISSUE IN CONSUMPTION.

It is put up in neat flint glass bottles, and is sold for fifteen pence a bottle.

☞ No Opium in any form contained in this Mixture.

Dr. McClintock's Remedies for Rheumatism, Neuralgia, &c.

These excruciating diseases are radically cured by taking Dr. McClintock's Rheumatism Mixture in doses of a teaspoonful three times a day. We have seen the worst cases relieved by it in 24 hours. For external use we have never known so powerful and penetrating an application as Dr. McClintock's Rheumatic Liniment. For swelled limbs, bruises, internal pains, cramps, chilblains, stiff joints, toothache, and other painful complaints, where we have seen it tried, it acts with magical effect. These remedies are sold at two shillings and sixpence per bottle.

Mr. McClintock's Dyspeptic Elixir.

Headache, Dizziness, Heartburn, Palpitation, and all the disagreeable symptoms arising from imprudence in diet, or from indigestion, may be promptly cured by Dr. McClintock's Dyspeptic Elixir, the result of thirty years experience in medical practice. This is now for the first time made public, though it has cured thousands of cases of confirmed Dyspepsia. Price in Bottles, 9 shillings.

Dr. McClintock's Tonic Alternative Syrup.

This remedy is not only delightful to the taste, but perfectly safe and rapid in its effects. It stimulates the liver and other glands to natural action, gives tone and new vigor to all the functions, and enables them to throw off all morbid and unhealthy accumulations.

During the extensive practice of Professor McClintock, one of the most celebrated Physicians in Philadelphia, thousands of cases of scrofula, Erysipelas, Scurvy, Salt Rheum, Tetter, Skin Diseases, of all kinds, Ulcers, Cancers, Pimples, Boils, and Rheumatism, together with Syphilitic and Mercurial diseases in all stages, were cured by the free use of Dr. McClintock's Tonic Alternative Syrup. For children it is perfectly safe, and from its pleasant taste can be easily given. Those who are troubled with any of the above complaints, should take it regularly, Spring and Fall. Price 5 shillings in large bottles. Six bottles for £1 5s.

Dr. McClintock's Rheumatic Mixture.

A purely vegetable remedy for internal use, for the cure of Rheumatism, Gout, &c. Price two shillings and sixpence.

Dr. McClintock's Rheumatic Liniment.

For Rheumatism, Sprains, Bruises, Swellings, &c. Price two shillings and sixpence.

Dr. McClintock's Anodyne Mixture.

For the instant relief of all pains, as Toothache, Headache, Neuralgia, &c. Price two shillings and sixpence.

Dr. McClintock's Fever and Ague Specific.

A rapid and certain cure for all intermittents. Price five shillings.

Dr. McClintock's Vegetable Purgative Pills.

A mild, safe and thorough medicine for Costiveness, headache, &c. Price per box fifteen pence.

Dr. McClintock's Anti-Bilious Pills.

For irregularity in the functions of the liver and bowels. Per box fifteen pence.

Dr. McClintock's Asthma and Whooping Cough Remedy.

☞ Whooping Cough Cured.—This distressing disease is thoroughly and quickly cured by Dr. McClintock's Asthma and Whooping Cough Remedy. It contains no opium, and can be given to children with perfect safety. Few drops at bed time quiet the cough all night, and a few doses cure entirely. Price, 2 shillings and six pence a bottle.

The above Medicines prepared under the direction of Professor James McClintock, late President of the Philadelphia (United States) College of Medicine, &c., from the purest and freshest materials, are strongly recommended to the afflicted. They may be procured in Kingston, of E. W. Palmer, also of E. H. Parker & Co., who are the duly authorised agents for the City of Kingston. 281

SHERIFF'S SALE.

United Counties of Frontenac, Lennox and Addington, To Wit: } ON Saturday the 6th of January, 1855, will be Sold at the COURT HOUSE, in the CITY of KINGSTON, at NOON the following Lands and Tenements seized and taken in execution, viz.

John D. Bryce, James Playfair, John McMurrich, William Fergusson, Samuel Greer, and John Playfair—*Plaintiffs.*

vs.

John Burley and James McKenzie—*Defendants.*

All the right title and interest of the above Defendants, in Town Lots No. 335, and 336, and 189, in the City of Kingston.

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

Sheriff's Office,
City of Kingston, 4th Oct., 1854. 235

POSTPONEMENT.

The above Sale is postponed until the Tenth day of February next, at the same hour and place.

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

Sheriff's Office,
Kingston, Jan. 6th, 1855. 64

THE RENOWNED REMEDY.

HOLLOWAY'S OINTMENT

A most Astonishing Cure of Scrofulous ulcers.—A case certified by the Mayor of Boston.

Copy of a Letter from J. Noble, Esq., Mayor of Boston, Lincolnshire.

To Professor HOLLOWAY.

Dear Sir,—Mrs. SARAH DIXON of Liquorpond Street, Boston, has this day deposed before me that for a considerable period she was severely afflicted with Scrofulous Sores and Ulcers in her arms, feet, legs, and other parts of her body; and a though the first of medical advice was obtained, at the cost of a large sum of money, she obtained no abatement of suffering, but gradually grew worse. Being recommended by a friend to try your Ointment, she procured a small pot, and a box of the Pills, and before that was all used, symptoms of amendment appeared. By persevering with the medicines for a short time longer, according to the directions, and strictly adhering to your rules as to diet, &c., she was perfectly cured, and now enjoys the best of health. I remain, Dear Sir, yours truly,

(Signed) J. NOBLE.

An Extraordinary and Rapid Cure of Erysipelas in the Leg, after Medical Aid had Failed.

Copy of a Letter from Mrs. Elizabeth Yeates, of the Post Office, Aldwick Road, near Bognor, Sussex, dated Jan. 12th, 1853.

To Professor HOLLOWAY,

Sir,—I suffered for a considerable period from a severe attack of Erysipelas, which at length settled in my leg, and resisted all medical treatment. My sufferings were very great and I quite despaired of any permanent amendment, when I was advised to have recourse to your Ointment and Pills. I did so without delay, and am happy to say the result was eminently successful, for they effected a radical cure of my leg, and restored me to the enjoyment of health. I shall ever speak with the utmost confidence of your medicines, and have recommended them to others in this neighbourhood similarly afflicted, who derived equal benefit.

I am Sir, your obliged and faithful Serv't,
(Signed) ELIZABETH YEATES.

A Dreadful Diseased Ancle Cured after being given up by the Faculty, at Malta, and Portsmouth Hospitals.

The following important communication has been forwarded to Professor Holloway for publication, by Mr. B. Dixon, Chemist, King-st., Norwich.

Copy of a Letter from Captain Smith, of Great Yarmouth, dated January 19th, 1853.

To Mr. Dixon,

Dear Sir,—I send you the particulars of a cure effected by Professor Holloway's invaluable medicines:—Mr. John Walton, late in Her Majesty's Service, in the British Fleet at Malta, had a very bad ulcerated ancle, and after having been in the Malta Hospital for six months, was sent to England as an invalid to Portsmouth Hospital, where he remained an inmate for four months, there, as at Malta, refusing to have the limb amputated, he was turned out incurable. He then came to Yarmouth and was under a medical gentleman for about three months, but his ancle became so much worse that all hope was lost. At this period, by my advice, he tried Holloway's Ointment and Pills, which by unremitted application, healed all the ulcers, and restored him to perfect health and strength.

I remain, Dear Sir, yours very truly,
(Signed) JOHN SMITH.

Albert Hotel, Great Yarmouth.

Surprising Cure of a Bad Breast, Nervous Debility, and general Ill Health.

Copy of a Letter from Mr. T. E. Ker, Chemist, &c., Lower Moss-lane, Manchester, dated Feb. 12th, 1853.

To Professor HOLLOWAY,

Dear Sir,—I have great pleasure in forwarding to you the particulars of a very extraordinary cure of a bad breast, effected solely by the use of your celebrated Ointment and Pills. Mrs. Martha Bell, of Pitt street, in this Town, had been for a considerable time labouring under nervous debility, loss of appetite, and general ill health, occasioned by a ulcerated wound in the breast. She had had much experience in the use of all the known remedies for the cure of ulcers, but without any beneficial result, in fact she had nearly lost all faith and hope of a cure being effected. In this distressing and painful condition of body and mind, she was pursuaded to have recourse to your invaluable Ointment and Pills, which she immediately did, and in the course of a very short time the effect produced was most astonishing; her appetite was speedy improved the sores and ulcers in the breast gradually healed, and the nervous excitement of her system was wholly removed.

I remain, Dear Sir, yours faithfully,
(Signed) T. FORSTER KER.

The Pills should be used conjointly with the Ointment in most of the following cases:—

Bad Legs	Chiego-foot	Fistulas
Bad Breasts	Chilblains	Gout
Burns	Chapped hands	Glandular Swellings
Bunions	Corns (Soft)	Lumbago
Bite of Moschetoes	Cancers	Piles
Coco Sand Flies	Contracted and Stiff Joints	Rheumatism
Coco Bay	Elephantiasis	Scalds
Sore-throats	Skin-diseases	Sore Nipples
Sore-heads	Tumours	Scurvy
	Wounds	Ulcers
		Yaws

Sold at the Establishment of Professor Holloway, 244, Strand, (near Temple Bar,) London, and by all respectable Druggists and Dealers in Medicines throughout the Civilized World, in Pots, at 1s. 9d., 3s. 3d., and 5s. each.

☞ There is a considerable saving by taking the larger sizes.

N.B.—Directions for the guidance of patients in every disorder are affixed to each Pot.

BRITANNIA MUTUAL LIFE ASSOCIATION,

No. 1 Princes Street, Bank, London.

INSTITUTED 1839.

Empowered by Her Majesty's Royal Letters Patent.

Annual Division of Profits—applied in reduction of the current year's Premium.

Policy-holders entitled to participate in the Profits after payment of Five or Seven Annual Premiums according to the table of Rates selected.

Premiums charged for every three months' difference of age—not, as is usually the case, for every whole year only.

Half-Credit Policies granted on terms unusually favorable to the Assured, the amount of half premiums, for which credit is given being liquidated out of the profits.

At the last Annual General Meeting, a reduction of 30 per cent. was made in the current years premium on the Policies of all persons then entitled to participate in the profits.

A Board of Directors in attendance daily at Two o'clock.

Policies revived, without the exaction of a fine at any time within twelve months.

Age of the Assured in every case admitted in the Policy.

Medical Attendants remunerated in all cases for their reports.

Thirty days allowed for payment of Renewal Premiums.

Ladies, and others to whom it may be inconvenient to