

THE CHRISTIAN VISITOR,
Published every THURSDAY,
by BARNES & Co.,
AT THEIR OFFICE,
Corner of Prince William and Church Streets,
SAINT JOHN, N. B.
TERMS:—Cash in Advance.
One Copy, for one year, \$2.00
Fifty Copies to one Address, \$1.50
Advertisements inserted at the usual rates.

THE CHRISTIAN VISITOR,
affords an excellent medium for advertising.

CITY OF GLASGOW
LIFE ASSURANCE COMPANY OF GLASGOW.
Incorporated by Act of Parliament.
Governed by the Right Honorable the Earl of Glasgow.
Subscribed Capital, £1,000,000
Accumulated Fund, £1,000,000
Annual Revenue, £100,000
Existing Assurances, £1,000,000
WALTER SUTHERLAND, of Shandon, Esq., M.P., Chairman.
W. F. BIRKBECK, Esq., Manager and Actuary.
VARIOUS MODES OF ASSURANCE.
Half Premium System, without death or interest.
Endowment Assurances.
Partnership Assurances.
Short Term Assurances.
THE "City of Glasgow Life Assurance Company" was established in 1835, by special Act of Parliament. It has since been conducted with such success for 25 years, which is attributable not only to the perfect security which it affords for the due fulfillment of every contract, but likewise to the Company's extensive and influential connections and the liberality of its dealings.
The Premiums are equitably graduated. The Profits are distributed with a due regard to the claims of all classes of Policy-holders.
The last declaration of Bonus was made 20th January, 1864, which is the close of the Company's financial year, when a Bonus at the rate of one and a half per cent. on the annual surplus was declared for the past year. In place of the surplus being annually divided, the profits will in future be accumulated and allocated quinquennially. Policy-holders participate in the dividend on the issue, but the Bonus does not vest until they have been five years in existence. Rates of Assurance and all other information may be learned from the Agent, WILLIAM MACKAY, July 15.—wpv 1y Custom House Building.

THE PHENIX FIRE OFFICE, LONDON
ESTABLISHED IN 1782.
CAPITAL, £5,000,000.
Insurance effected at the lowest rates.
J. W. WELDON,
Agent for New Brunswick.
Office—70½ Prince William Street,
St. John, N. B., 12th Feb., 1865.—wpv

GEORGE THOMAS,
Commission Merchant and Ship Broker,
Water Street, St. John, N. B.
Central Fire Insurance Company Agent at St. John.
Dec. 4. GEORGE THOMAS.

Insurance against Accidents,
OF EVERY DESCRIPTION, IS MADE BY THE
TRAVELLERS' INSURANCE COMPANY,
Of Hartford, Conn.
The Pioneer and only reliable Company of the kind on this side of the Atlantic.

CAPITAL PAID UP AND SECURELY INVESTED, \$500,000.
THE full amount insured may be secured in case of Fatal Accident, or a weekly compensation for any accident resulting in disability, by payment of annual ordinary Premiums as follows:—
\$500 at death, or \$3.00 per week, for \$3.00 per annum.
1,000 " " 7.00 " " 7.00 " "
1,500 " " 10.00 " " 10.00 " "
2,000 " " 13.00 " " 13.00 " "
3,000 " " 17.00 " " 17.00 " "
5,000 " " 25.00 " " 25.00 " "
10,000 " " 50.00 " " 50.00 " "
Extra premium required for Special Risks.

Every person ought to be insured!—None are free from liability to Accident!
Over one hundred Claims for Compensation had been already paid by this Company to 1st April last, and over ten thousand Policies issued.

No Medical Examination required.
The best and most respectable references given. All classes of persons are insured in this Company. Policies issued for any sum from \$500 to \$100,000, and are settled in New Brunswick currency, and every information afforded by JAMES ROBERTSON,
General Insurance Broker,
Office—100 Prince William Street,
Agent for New Brunswick.
Cont. Jan., Sept. 14th, 1865.—wpv

ST. JOHN'S FIRE INSURANCE COMPANY,
Capital \$500,000—All paid up and invested.
Surplus in hand, July 1st, 1865, \$250,000.
New BRUNSWICK AGENTS—Princes Street, opposite Commercial Bank, St. John.

POlicies issued at the lowest rates, payable in New Brunswick Currency, with and without participation in profits.
The average dividends to Policy Holders entitled to Profits for the past three years, amount to 44 1/2 per cent.
References of the first respectability, and any other information given by W. J. S. BARNES,
Oct. 12, 1865.—wpv Agent.

THE ROYAL INSURANCE COMPANY, 12
Lombard-street, London, and Royal Insurance Building,
Liverpool.
Chairman of the London Board.—SAMUEL BAKER, Esq.,
Overseer in Liverpool.—CHARLES TURNER, Esq.
The Royal Insurance Company is one of the largest Offices in the Kingdom.
At the Annual Meeting held in August 1864, the following highly satisfactory results were shown:—

FIRE DEPARTMENT.
The most gratifying proof of the expansion of the business is exhibited in the one following fact—that the increase alone of the last three years exceeds the entire business of some of the existing and of many of the recently defunct Fire Insurance Companies of the Kingdom.
The Premiums for the year 1864 being £1,250,000
While the Premiums for the year 1863 were £1,148,148
Showing an actual increase of £101,852, or 8 1/2 per cent. on the amount of the year 1863.
The recent returns of duty made by Government for this latter year (1864) show the "Royal" as more than doubling the rate of duty in the last three years.
Only one among the London Insurance Companies exhibits an advance to the extent of one-half the increase of the Company, while all the others respectively fall far short of the majority of its advances.

LIFE DEPARTMENT.
The amount of new Life Premiums received this year is by far the largest received in any similar period since the commencement of the business, and has exceeded the average amount received by the most successful offices in the Kingdom. The number of policies issued in the year was 828, the amount £257,155 6s. 3d., and the premium £12,248 8s. 4d. These figures show a very rapid extension of business during the last ten years. Thus:—
Years. No. of Policies. Sums Assured. New Premiums.
1855 18 95,500 11 2,827 9 1
1856 20 100,000 12 3,000 12 1
1857 22 110,000 13 3,200 13 1
1858 24 120,000 14 3,400 14 1
1859 26 130,000 15 3,600 15 1
1860 28 140,000 16 3,800 16 1
1861 30 150,000 17 4,000 17 1
1862 32 160,000 18 4,200 18 1
1863 34 170,000 19 4,400 19 1
1864 36 180,000 20 4,600 20 1
1865 38 190,000 21 4,800 21 1
1866 40 200,000 22 5,000 22 1
1867 42 210,000 23 5,200 23 1
1868 44 220,000 24 5,400 24 1
1869 46 230,000 25 5,600 25 1
1870 48 240,000 26 5,800 26 1
1871 50 250,000 27 6,000 27 1
1872 52 260,000 28 6,200 28 1
1873 54 270,000 29 6,400 29 1
1874 56 280,000 30 6,600 30 1
1875 58 290,000 31 6,800 31 1
1876 60 300,000 32 7,000 32 1
1877 62 310,000 33 7,200 33 1
1878 64 320,000 34 7,400 34 1
1879 66 330,000 35 7,600 35 1
1880 68 340,000 36 7,800 36 1
1881 70 350,000 37 8,000 37 1
1882 72 360,000 38 8,200 38 1
1883 74 370,000 39 8,400 39 1
1884 76 380,000 40 8,600 40 1
1885 78 390,000 41 8,800 41 1
1886 80 400,000 42 9,000 42 1
1887 82 410,000 43 9,200 43 1
1888 84 420,000 44 9,400 44 1
1889 86 430,000 45 9,600 45 1
1890 88 440,000 46 9,800 46 1
1891 90 450,000 47 10,000 47 1
1892 92 460,000 48 10,200 48 1
1893 94 470,000 49 10,400 49 1
1894 96 480,000 50 10,600 50 1
1895 98 490,000 51 10,800 51 1
1896 100 500,000 52 11,000 52 1
1897 102 510,000 53 11,200 53 1
1898 104 520,000 54 11,400 54 1
1899 106 530,000 55 11,600 55 1
1900 108 540,000 56 11,800 56 1
1901 110 550,000 57 12,000 57 1
1902 112 560,000 58 12,200 58 1
1903 114 570,000 59 12,400 59 1
1904 116 580,000 60 12,600 60 1
1905 118 590,000 61 12,800 61 1
1906 120 600,000 62 13,000 62 1
1907 122 610,000 63 13,200 63 1
1908 124 620,000 64 13,400 64 1
1909 126 630,000 65 13,600 65 1
1910 128 640,000 66 13,800 66 1
1911 130 650,000 67 14,000 67 1
1912 132 660,000 68 14,200 68 1
1913 134 670,000 69 14,400 69 1
1914 136 680,000 70 14,600 70 1
1915 138 690,000 71 14,800 71 1
1916 140 700,000 72 15,000 72 1
1917 142 710,000 73 15,200 73 1
1918 144 720,000 74 15,400 74 1
1919 146 730,000 75 15,600 75 1
1920 148 740,000 76 15,800 76 1
1921 150 750,000 77 16,000 77 1
1922 152 760,000 78 16,200 78 1
1923 154 770,000 79 16,400 79 1
1924 156 780,000 80 16,600 80 1
1925 158 790,000 81 16,800 81 1
1926 160 800,000 82 17,000 82 1
1927 162 810,000 83 17,200 83 1
1928 164 820,000 84 17,400 84 1
1929 166 830,000 85 17,600 85 1
1930 168 840,000 86 17,800 86 1
1931 170 850,000 87 18,000 87 1
1932 172 860,000 88 18,200 88 1
1933 174 870,000 89 18,400 89 1
1934 176 880,000 90 18,600 90 1
1935 178 890,000 91 18,800 91 1
1936 180 900,000 92 19,000 92 1
1937 182 910,000 93 19,200 93 1
1938 184 920,000 94 19,400 94 1
1939 186 930,000 95 19,600 95 1
1940 188 940,000 96 19,800 96 1
1941 190 950,000 97 20,000 97 1
1942 192 960,000 98 20,200 98 1
1943 194 970,000 99 20,400 99 1
1944 196 980,000 100 20,600 100 1
1945 198 990,000 101 20,800 101 1
1946 200 1,000,000 102 21,000 102 1
1947 202 1,010,000 103 21,200 103 1
1948 204 1,020,000 104 21,400 104 1
1949 206 1,030,000 105 21,600 105 1
1950 208 1,040,000 106 21,800 106 1
1951 210 1,050,000 107 22,000 107 1
1952 212 1,060,000 108 22,200 108 1
1953 214 1,070,000 109 22,400 109 1
1954 216 1,080,000 110 22,600 110 1
1955 218 1,090,000 111 22,800 111 1
1956 220 1,100,000 112 23,000 112 1
1957 222 1,110,000 113 23,200 113 1
1958 224 1,120,000 114 23,400 114 1
1959 226 1,130,000 115 23,600 115 1
1960 228 1,140,000 116 23,800 116 1
1961 230 1,150,000 117 24,000 117 1
1962 232 1,160,000 118 24,200 118 1
1963 234 1,170,000 119 24,400 119 1
1964 236 1,180,000 120 24,600 120 1
1965 238 1,190,000 121 24,800 121 1
1966 240 1,200,000 122 25,000 122 1
1967 242 1,210,000 123 25,200 123 1
1968 244 1,220,000 124 25,400 124 1
1969 246 1,230,000 125 25,600 125 1
1970 248 1,240,000 126 25,800 126 1
1971 250 1,250,000 127 26,000 127 1
1972 252 1,260,000 128 26,200 128 1
1973 254 1,270,000 129 26,400 129 1
1974 256 1,280,000 130 26,600 130 1
1975 258 1,290,000 131 26,800 131 1
1976 260 1,300,000 132 27,000 132 1
1977 262 1,310,000 133 27,200 133 1
1978 264 1,320,000 134 27,400 134 1
1979 266 1,330,000 135 27,600 135 1
1980 268 1,340,000 136 27,800 136 1
1981 270 1,350,000 137 28,000 137 1
1982 272 1,360,000 138 28,200 138 1
1983 274 1,370,000 139 28,400 139 1
1984 276 1,380,000 140 28,600 140 1
1985 278 1,390,000 141 28,800 141 1
1986 280 1,400,000 142 29,000 142 1
1987 282 1,410,000 143 29,200 143 1
1988 284 1,420,000 144 29,400 144 1
1989 286 1,430,000 145 29,600 145 1
1990 288 1,440,000 146 29,800 146 1
1991 290 1,450,000 147 30,000 147 1
1992 292 1,460,000 148 30,200 148 1
1993 294 1,470,000 149 30,400 149 1
1994 296 1,480,000 150 30,600 150 1
1995 298 1,490,000 151 30,800 151 1
1996 300 1,500,000 152 31,000 152 1
1997 302 1,510,000 153 31,200 153 1
1998 304 1,520,000 154 31,400 154 1
1999 306 1,530,000 155 31,600 155 1
2000 308 1,540,000 156 31,800 156 1
2001 310 1,550,000 157 32,000 157 1
2002 312 1,560,000 158 32,200 158 1
2003 314 1,570,000 159 32,400 159 1
2004 316 1,580,000 160 32,600 160 1
2005 318 1,590,000 161 32,800 161 1
2006 320 1,600,000 162 33,000 162 1
2007 322 1,610,000 163 33,200 163 1
2008 324 1,620,000 164 33,400 164 1
2009 326 1,630,000 165 33,600 165 1
2010 328 1,640,000 166 33,800 166 1
2011 330 1,650,000 167 34,000 167 1
2012 332 1,660,000 168 34,200 168 1
2013 334 1,670,000 169 34,400 169 1
2014 336 1,680,000 170 34,600 170 1
2015 338 1,690,000 171 34,800 171 1
2016 340 1,700,000 172 35,000 172 1
2017 342 1,710,000 173 35,200 173 1
2018 344 1,720,000 174 35,400 174 1
2019 346 1,730,000 175 35,600 175 1
2020 348 1,740,000 176 35,800 176 1
2021 350 1,750,000 177 36,000 177 1
2022 352 1,760,000 178 36,200 178 1
2023 354 1,770,000 179 36,400 179 1
2024 356 1,780,000 180 36,600 180 1
2025 358 1,790,000 181 36,800 181 1
2026 360 1,800,000 182 37,000 182 1
2027 362 1,810,000 183 37,200 183 1
2028 364 1,820,000 184 37,400 184 1
2029 366 1,830,000 185 37,600 185 1
2030 368 1,840,000 186 37,800 186 1
2031 370 1,850,000 187 38,000 187 1
2032 372 1,860,000 188 38,200 188 1
2033 374 1,870,000 189 38,400 189 1
2034 376 1,880,000 190 38,600 190 1
2035 378 1,890,000 191 38,800 191 1
2036 380 1,900,000 192 39,000 192 1
2037 382 1,910,000 193 39,200 193 1
2038 384 1,920,000 194 39,400 194 1
2039 386 1,930,000 195 39,600 195 1
2040 388 1,940,000 196 39,800 196 1
2041 390 1,950,000 197 40,000 197 1
2042 392 1,960,000 198 40,200 198 1
2043 394 1,970,000 199 40,400 199 1
2044 396 1,980,000 200 40,600 200 1
2045 398 1,990,000 201 40,800 201 1
2046 400 2,000,000 202 41,000 202 1
2047 402 2,010,000 203 41,200 203 1
2048 404 2,020,000 204 41,400 204 1
2049 406 2,030,000 205 41,600 205 1
2050 408 2,040,000 206 41,800 206 1
2051 410 2,050,000 207 42,000 207 1
2052 412 2,060,000 208 42,200 208 1
2053 414 2,070,000 209 42,400 209 1
2054 416 2,080,000 210 42,600 210 1
2055 418 2,090,000 211 42,800 211 1
2056 420 2,100,000 212 43,000 212 1
2057 422 2,110,000 213 43,200 213 1
2058 424 2,120,000 214 43,400 214 1
2059 426 2,130,000 215 43,600 215 1
2060 428 2,140,000 216 43,800 216 1
2061 430 2,150,000 217 44,000 217 1
2062 432 2,160,000 218 44,200 218 1
2063 434 2,170,000 219 44,400 219 1
2064 436 2,180,000 220 44,600 220 1
2065 438 2,190,000 221 44,800 221 1
2066 440 2,200,000 222 45,000 222 1
2067 442 2,210,000 223 45,200 223 1
2068 444 2,220,000 224 45,400 224 1
2069 446 2,230,000 225 45,600 225 1
2070 448 2,240,000 226 45,800 226 1
2071 450 2,250,000 227 46,000 227 1
2072 452 2,260,000 228 46,200 228 1
2073 454 2,270,000 229 46,400 229 1
2074 456 2,280,000 230 46,600 230 1
2075 458 2,290,000 231 46,800 231 1
2076 460 2,300,000 232 47,000 232 1
2077 462 2,310,000 233 47,200 233 1
2078 464 2,320,000 234 47,400 234 1
2079 466 2,330,000 235 47,600 235 1
2080 468 2,340,000 236 47,800 236 1
2081 470 2,350,000 237 48,000 237 1
2082 472 2,360,000 238 48,200 238 1
2083 474 2,370,000 239 48,400 239 1
2084 476 2,380,000 240 48,600 240 1
2085 478 2,390,000 241 48,800 241 1
2086 480 2,400,000 242 49,000 242 1
2087 482 2,410,000 243 49,200 243 1
2088 484 2,420,000 244 49,400 244 1
2089 486 2,430,000 245 49,600 245 1
2090 488 2,440,000 246 49,800 246 1
2091 490 2,450,000 247 50,000 247 1
2092 492 2,460,000 248 50,200 248 1
2093 494 2,470,000 249 50,400 249 1
2094 496 2,480,000 250 50,600 250 1
2095 498 2,490,000 251 50,800 251 1
2096 500 2,500,000 252 51,000 252 1
2097 502 2,510,000 253 51,200 253 1
2098 504 2,520,000 254 51,400 254 1
2099 506 2,530,000 255 51,600 255 1
2100 508 2,540,000 256 51,800 256 1
2101 510 2,550,000 257 52,000 257 1
2102 512 2,560,000 258 52,200 258 1
2103 514 2,570,000 259 52,400 259 1
2104 516 2,580,000 260 52,600 260 1
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2106 520 2,600,000 262 53,000 262 1
2107 522 2,610,000 263 53,200 263 1
2108 524 2,620,000 264 53,400 264 1
2109 526 2,630,000 265 53,600 265 1
2110 528 2,640,000 266 53,800 266 1
2111 530 2,650,000 267 54,000 267 1
2112 532 2,660,000 268 54,200 268 1
2113 534 2,670,000 269 54,400 269 1
2114 536 2,680,000 270 54,600 270 1
2115 538 2,690,000 271 54,800 271 1
2116 540 2,700,000 272 55,000 272 1
2117 542 2,710,000 273 55,200 273 1
2118 544 2,720,000 274 55,400 274 1
2119 546 2,730,000 275 55,600 275 1
2120 548 2,740,000 276 55,800 276 1
2121 550 2,750,000 277 56,000 277 1
2122 552 2,760,000 278 56,200 278 1
2123 554 2,770,000 279 56,400 279 1
2124 556 2,780,000 280 56,600 280 1
2125 558 2,790,000 281 56,800 281 1
2126 560 2,800,000 282 57,000 282 1
2127 562 2,810,000 283 57,200 283 1
2128 564 2,820,000 284 57,400 284 1
2129 566 2,830,000 285 57,600 285 1
2130 568 2,840,000 286 57,800 286 1
2131 570 2,850,000 287 58,000 287 1
2132 572 2,860,000 288 58,200 288 1
2133 574 2,870,000 289 58,400 289 1
2134 576 2,880,000 290 58,600 290 1
2135 578 2,890,000 291 58,800 291 1
2136 580 2,900,000 292 59,000 292 1
2137 582 2,910,000 293 59,200 293 1
2138 584 2,920,000 294 59,400 294 1
2139 586 2,930,000 295 59,600 295 1
2140 588 2,940,000 296 59,800 296 1
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