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# The Christian Visitor.

THE OFFICE OF THE  
CHRISTIAN VISITOR,  
58 PRINCE WILLIAM STREET,  
SAINT JOHN, N. B.  
REV. I. E. BILL,  
Editor and Proprietor.  
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Letters to the Editor, Box 194, St. John, N. P.

"Hold fast the form of sound words."—2d Timothy, 1:13.

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The Christian Visitor  
Is emphatically a Newspaper for the Family  
It furnishes its readers with the latest intelligence  
RELIGIOUS AND SECULAR.

## Man's True Glory.

A SERMON BY THE REV. A. MURSELL.  
Preached to the Cardiff Baptist Union.

"The glory of young men is their strength."—Prov. xx. 29.  
"Without Me ye can do nothing."—John xv. 5.

The propriety of associating two such passages as these together is apparent at once, and the object of such association reveals itself without any verbal statement. We want to demonstrate to young men that their true strength, and therefore their true glory, is to be found in union with Christ.

Each stage and period of human life has its own distinctive trait, and in the sense in which Solomon uses the term here, its own distinctive glory. The glory of the infant is its innocence; the glory of the child is its beauty; the glory of the young man is his strength; while the glory of age is its wisdom learned in the school of experience. There is a double sense, however, in which the glory of the young man is his strength—a sense which does not apply to other periods of life in the same degree. We might say the *boast* of the young man is his strength; it is not only what others admire him for, but what he admires himself for. He piques himself upon it. The infant cannot boast its innocence; the child (if really childlike) almost unconscious of its beauty; while old age, if it has taught its lessons well, teaches all that boasting is vain. It is the young man who peculiarly and especially boasts, who prides himself upon himself, in whom the fervors of emulation are feverish and strong; who pants to excel. He feels strong; strength belongs to his time of life, and he tries to make it apparent to others, so that their admiration of its proofs may give him still more ground for glorying.

This strength, which is the glory of young men, is not merely physical strength. It is true, that in the field of sport, where the young athletes assemble, with the hue of health upon the face and its fire in the eye, the spirit of emulation is on tip-toe, and every nerve of strength is strained to the race or to carry off the prize. But young men are conscious of a higher strength than this, and their gladiatorialship will lift itself into a nobler arena than that which tests the merely muscular and animal resources. The rivalry is hot between those two flushed and panting racers, tearing toward the goal; the tussle is determined as the stripped and straining crews tug to shoot the boat's prow to the winning post, and battle every inch of water for dear life itself. But amongst that knot of pale-blooded students bending at the desk with the examination-papers by their side there is emulation quite as strong, and struggling just as hard. Pass through the College quadrangle as the midnight bell is striking, and through the old and ivied wall there's here and there a light, silencing the small casement of some worker's study. If you could look within you would see amidst a chaos of books and pens and ink and paper, a lonely bookworm, growing bleached and bloodshot by the midnight lamp—a young man social and blithe by nature, yet studious as an anchorite and lonely as a hermit in his cell. That study is a battle ground, and that man is fighting, fighting hard—not merely with the crabbed hieroglyphics of some recondite language, but with his neighbor in his next study; he is grappling with eager rivals, and already in imagination has he snatched the medal and the honour from a hundred grasping at the prize. So that in other senses than the physical, the young man tries his strength. It is the tendency of his life to be measuring a lance against opponents, and to test who is the strongest. In ripe life there is struggle enough; but it is done for bare life, and not for glory. The young man struggles to excel, the old one struggles just to hold his own. He has ceased to glory in his strength, and if he can but live that is his ambition. He fights against opposition, not against particular opponents. He does not care to conquer, if he can only contrive to keep from being crushed. Now all this struggling is a good thing. The sort of fighting which every day brings with it, is a necessary life, a condition of human existence; but this voluntary gauntlet casting, this spontaneous challenge, this chronic *carle* and *terce*, which is peculiar to youth, is also a good thing. Friendly and honorable rivalry, whether in sport or school, gives its distinctive dignity and nobleness to the time of early manhood, nor would we utter a word to curb or curtail it. On the contrary, we would do all in our power to encourage it. Pit your strength against each other, young men, in daring difficulty and in grappling with opposition. Fling down the challenge glove upon the field of sport, and on the higher field of study. Use your opportunities, be they great or small, for mutual improvement. Form societies for the purpose, where themes, social, literary, political, religious, or what not, may be frankly discussed, and try by all means, physical and intellectual, to develop that strength which is the young man's glory.

But what we strive to do now is to induce you to raise this emulation higher still into the region of morals and religion, and to show that until you have raised it unto the sphere of true earnest christian life and consecration, your prowess in all inferior rivalries will still leave you without strength, and therefore without glory.

For what is strength but the power to accomplish that which shall endure? Surely you glory in something higher than the false strength of Samson, which could culminate in nothing better than hurling down the pillars of the theatre upon himself as well as on his captors; you aim at the development of moral muscle, if your ambition has not climbed to an appreciation of the glory of spiritual strength. But you can never successfully attain the first without aspiring to the second. Without Christ you can do nothing. Your essays upon the Campus Martius of conscience, your gyrations in the gymnasium of morality, will be but grotesque and graceless antics, without the bounding elasticity of spiritual life. If you step out to wrestle with temptation, you will get many an ugly fall, many a ignominious throw, if you have no other aid than your own resolution. If you gird yourself to take a leap at some bristling difficulty, you will trip against the springing race after a worthy prize, you will be outrun by better-trained competitors, and draw in panting and "dead beat" before the goal is attained. For wrestling, fighting, leaping, running, you will find your limbs crippled and stubborn, unless Christ has severed the green withers which bind them. If you felt like Samson with the Gaza gates upon his back at the starting, you will drop as though some Delilah fingers had been busy at your hair before you have hauled the burden to the mountain top, unless you have braced yourself for the task before the throne of grace. If you are to be equal to any worthy feat of strength, if you are to climb to any breezy crest of nobleness, if you are to set your foot upon the neck of any enemy who is worth the conquering, your help must be from the Lord, your sufficiency must be of God, your freedom must be the liberty which

with Jesus sets you free. No, believe it, there is no morality which is not a cold, and dead, and stinging morality; there is no principle with a living heart beating behind its ribs which is not heaven-derived and Christ-inspired. Don't try to be good without being a christian. "Without Me ye can do nothing." "Talk they of morals! O Thou blessing Love! The grand morality is love of Thee."

It seems to me that it is quite possible to connect the common things of every day with religion. Serving God is not periodically winding one's self into a serious frame of mind and working up a constrained solemnity for some act of worship. It is linking everything with God, accepting and recognizing His presidency in everything, making Him the captain of the game, the preceptor of the household, the head of the firm, and the controller of the business. It does not consist in "special services," but in making a service of every act of life, and extracting life out of every act of service. So that on every arena into which the young man seeks to carry his strength it is possible to introduce religion; in fact, it is possible so to attune the spirit as that everything he does shall be a religious act. There never was an innocent and healthy game which God did not invent, and which He is not ready to bless. Religion is a posture of the spirit, always recognizing and grateful for the presence of the Divine Fatherhood, and there is nothing in the recreations of youth which need necessarily disturb that posture. So that I can conceive of a young man thus carrying his religion enjoyment, even into the field of mere physical enjoyment, and he it is who truly wins the game. He who drinks in each breeze as a breath from God, and accepts the pleasure as the smile of God, is the true sportsman. And he who carries the same posture of spirit into the study is the true student. For sport baptized with christianity is more sportive, and study for which religion lights the lamp is strong-winded indeed. The glory of young men is their strength, the prowess they achieve in any competition, and that young man who enters the lists with the ballast of religion in his soul, competes at an immeasurable advantage over the youth whose trial is made alone; for whatever is achieved by the one shall endure and become more and more illustrious with age, while the bright successes of the other shall expire in a day. "Without Me ye can do nothing."

(To be Continued.)

## Importance of Lay Effort and Preaching.

At a Convention of the New York Young Men's Christian Association, recently, one of whose objects was to increase christian activity, Rev. Dr. Newman Hall being present, spoke of the grand work in London. He said: "The rich move into the suburbs, and there are no children for Sunday schools; there are other districts where there are children by tens of thousands and no one to teach them."

"The richer portion of his own congregation are continually moving away, and he finds it difficult to maintain his 140 teachers. The poorer portion are increasing. He spoke of the secular entertainments furnished the poorer classes in his church, and of the great benefit of street preaching, and how generally it is attended. They will not enter a tent, but will listen even in a rain. Empty churches abound because the preachers do not go out to the people. The Gospel must be carried to the poor, for they will not enter a church. Which is better, to open a church for secular purposes or have them closed? The free churches are thus opened, and multitudes are kept from the gin palaces. In hitting the conduct of English churches he really hits the exclusiveness of our own, though he distinctly disclaimed any such purpose. We must break the distance between the upper and lower classes, either by opening sacred places for secular purposes, or secular places for sacred purposes; for the common people will go to a church to hear a lecture about Garibaldi, or into a theatre to hear what they have got to say." He apologized for the hasty and rough manner of his speech, but said that he wished to tell of the means adopted in England for reaching the masses.

The question of Church, Prayer and Conference Meetings, how made most interesting and profitable, was also freely discussed.

"First, we must secure the attendance of the officers and members of the churches, and have them feel it their duty to be present as well as the ministers. These meetings must be made lively and earnest. We should insist that our people should be found earnest in their closets and at their family altars. We must urge upon the people that they must live close to Christ, and in intimate communion with Him."

He advocated working and praying together. Said he could tell what the prayers would be in many meetings before he entered the room. We must throw the same energy into our prayer meetings that we do into our business, and not insult the Almighty by asking Him to do what we can do ourselves. Said there were a good many dumb children and dwarfs in the Church.

Judge Smith of Boston, told of a prayer-meeting in Massachusetts, where the minister said no one should be admitted without a ticket. All were horror struck, but he explained that the ticket was to go to his closet before he went to the meeting, and bring some one who did not love Jesus. The meeting was crowded and great results followed.

and the great lack of ministers compared with the fields already "white for the harvest," we think the Reformation has yet to be completed. Nearly two thousand years of error accumulating upon the professed churches of Christ, had forced into the minds of, at least, a large portion of even the so-called Protestant world, the notion that only workers in the church were the "ordained" preachers, and all the people had to do was to obey. The Sunday School was one of the first instruments used by God to convert souls, and we believe, the next powerful one was to preach Christ either from the pulpit or anywhere else. We firmly believe in, and advocate lay-preaching, hoping it may increase, as calculated to promote the good of the Church, though the term may appear to cast some obliquity upon the people.

How is the world to be brought to know Christ? Take New York for an illustration. There were two hundred evangelical ministers, addressing, on an average, eight hundred immortal souls on the Sabbath day; but these were not sufficient to supply the spiritual wants of the enormous population of that city. We believe that a number, say a thousand of laymen, should at once be sent forth into the vineyard in the cause of Christ. Who does not see, if this were accomplished, with God's blessing, New York or any other great city with the like means brought to bear on it, would be moved from its centre to its circumference. Would that it could be adopted at once and the appointments made.

One of the brethren thought on this subject we had been "old fogies" long enough, and it was now time that the case should come before the people. He advocated lay-preaching, as this earth was the place for work and not the place for rest, which was heaven. Volunteers were wanted; the evening was upon them, and there was no time to sleep. He believed in the immediate increase of lay-preachers.

We are glad to publish the above testimony, condensed from the most heartfelt and stirring addresses; and we add our own in the language of the Rev. I. T. Durfee, one of the speakers at the Convention: "Every man born of God in the knowledge of Jesus Christ, and to whom God has given the power to display knowledge, in the form of teaching, was not only privileged, but bound to teach Christ to sinners. He believed that true picture of the Church was formed upon the slope where Christ brood bread and gave it to his disciples, and they gave it to the multitude. He thought true christianity was taught in that short sentence, 'They went everywhere talking the word.' The pulpit was a late institution in the primitive Church. The minister was also a teacher, and he wished in our day he was more teacher and less orator, not only a teacher of the truth to his people for their sanctification, but a teacher of truth in such form as to make the hearer himself a teacher; so that he might take not only bread, but broken bread, ready for the multitude."

## The End of the World.

A correspondent of the *Carlisle Examiner* thus sums up the prophecies which have been current in various ages regarding the end of the world:—

1. The Jews had an ancient doctrine that the world would last 6,000 years—2,000 before the law, 2,000 under the law, and 2,000 under the Gospel.
2. There was a time when the duration of the world was thought to be bound up with that of the Roman empire, and every comet, and every earthquake was regarded as a portent of doom.
3. On being asked by the Bishop of Salona whether the end of the earth was near, St. Augustine replied that, in all probability, a few years respite would be given to it.
4. From year to year, however, the date of the crash was put back, and finally the end of the ninth century was fixed upon when there was a special expectation and dread, lasting until the year 1000, which was definitely fixed upon as the wind up of all the earth.
5. In 1170, astrologers sent letters all over the world announcing that the world would surely end in September, 1186, amid storms and thunder.
6. In 1524, there was a great terror, as John Steffler, a German seer, had foretold a universal deluge for the following February, in England, France, Spain and Italy. Thousands fled to the hills; and a professor of Divinity, of Alcala, built himself a boat raised on four pillars.
7. In 1588, the Sienee Address announced that in two years the world would come to an end, and that immediately afterward, all power would be given into the hands of the Turks.
8. Whiston predicted the crisis in the middle of the last century.
9. A Frenchman, M. Turien, thought that Antichristianism was born about the year 1450—it shall die about the year 1710. This may happen sooner, but I do not see that it can go much further than 1714. He fixed the millennium for 1785.
10. Richard Brothers, in an oracle in 1790, proclaimed that the very loud and unusual kind of thunder heard in January last, was the voice of the angel mentioned in the 8th of Revelations, and fixed the 15th of August, 1793, for the destruction of London.
11. Write, write, the spirit says write, prophesied an old woman in Suffolk, 94 years ago, the High Priest shall never have another dinner.
12. Dr. Canning says it will come in 1867.

## MISCELLANY.

Rev. T. A. Eaton preached lately at St. Clement's Church, New York, an able sermon on the prevailing extravagance of female dress, taking for his text certain passages in which St. Paul did not disdain to give advice on this subject, even to hints as to the plating of the hair.

A report was circulated in Europe lately that the interest on the United States November bonds would not be paid in gold but in greenbacks. Of course the bonds depreciated, and somebody made a very snug profit out of the lie.

Out of the twelve gentlemen who acted as the New York committee of reception to Charles Dickens in 1842, only one—Prosper M. Wetmore—is living, and he will undoubtedly be awarded a prominent place on the new committee.

A keg factory is to be established at Elmira, which will make kegs out of solid timber.

A car on exhibition in Philadelphia lays its own track as it proceeds and takes it up as it passes.

The Italian population is about twenty-three millions. Seventeen millions cannot read and write.

Prisoners have lately escaped from the Indiana Penitentiary through a tunnel sixty feet long.

Nantucket real estate has doubled in value on account of the recent success of the fisheries.

Five-sixths of the parochial "livings" of England are supported by populations of less than two thousand.

The English troops in India are furnished with bad beer. The old-time beer-taster office has been abolished.

A Newfoundland dog in London, twenty-six years old, has been turning grey for two years, and is now almost white.

Sandusky reports one hundred and four thousand pounds of grapes received from the Lake Erie vineyards lately.

The increase to be made in the Prussian army has augmented very perceptibly the emigration of our patriotic German friends.

The editor of the *Sandusky Register* says that a city is founded on a rock. It must be a sand stone.

Norfolk shipped over sixteen thousand bushels of oysters last year.

The Homopathic College of Pennsylvania will open its doors to women.

Oil regions have been discovered in China, and an oil speculation is threatened.

A picture by Van Micoor, worth £800, was recently stolen from the Uppizj Gallery in Florence. The whole city turned out in search for it, and two days afterwards it was found exposed for sale in a small shop.

Col. Forney, of the *Philadelphia Press*, says there was not a spot he visited in England which did not recall his native State, Pennsylvania, either in the names, the manners, or the religion of the people. This is very strange, considering that Pennsylvania is full of Dutch quakers.

Hanging is the most popular form of suicide in England. Stabbing, drowning, poisoning and shooting follow in the succession named. *Chacun a son gout.*

The under-ground railroad in London has become less popular since the recent development in regard to foul air and deaths. Choke-damp and fire-damp are hinted at.

If a cholera patient in Trieste fails to call for a physician he is liable to six months imprisonment if he live. It is unnecessary to say that the cholera is highly successful in Trieste.

The average value of church edifices in the United States is as follows:—Unitarians, \$16,433; Protestant Episcopal, Roman Catholic, and Dutch Reformed, \$10,000 each; Presbyterians, \$4,200; Methodists, \$1,664; and Baptist, \$1,734.

The manufacture of clothing is the most important manufacture in Paris. The material annually consumed costs 120,000,000 francs, and the labor about 450,000,000 francs. There are twenty-six thousand clothing stores in the city.

The Chinese physicians are very courteous in their manner. Their prescriptions are generally vast compounds; they go on the supposition, very common with other practitioners, that it is best to give several remedies together, so that one or another of them will "hit the case. Sometimes they compound as many as fifty to eighty different ingredients, and stew them altogether and administer them. They hardly ever prescribe less than fifteen or twenty simple remedies.

Lord Lorat was the last person beheaded in England; on Tower Hill, in 1747.

Mrs. Maria Starks, residing in Ontario County, New York, cut and harvested this season over twenty-five acres of wheat with her own hands. Her health improved immensely by the operation; she acquired the bronze complexion so fashionable just now in Paris; and is said to have gained fifty pounds of flesh. This is a good hint for other ladies to go and do likewise.

The Americans have triumphed over the English on the subject of locking up passengers in railroad cars. There is said to be a fair prospect that the wretched system of locking up passengers in English railway cars will be abolished. A bill for this purpose has been introduced into the House of Commons, and though encountering violent opposition from the railway interest, it has passed successfully through committee hands, and will probably become a law.

WAKING GRANDMA WITH A KISS.—A sweet little incident is related by a writer. She says: "I asked a little boy last evening—

"Have you called your grandma to tea?" "Yes. When I went to call her she was asleep, and I didn't know how to wake her. So I kissed her cheek, and that woke her very softly. Then I ran into the hall, and said, 'Pretty lady, Grandma, tea is ready.' And she never knew what woke her."

DRIED APPLES.—Select good, sound fruit—net-ripe to mellowness. Pare them clean, take the cores entirely out, and cut in as fine slices as patience and labor will allow. Be very careful in thoroughly drying them of a bright color, and the difference in the price obtained over the ordinary rough-cut, dark-colored, and not well-cared apples, will more than pay for the time and trouble of so doing. You can't make a bright-colored dried apple or peach out of mellow, ripe fruit, and the ripe-colored fruit will always outsell the dark.

THE PICTURE OF CHRISTMAS EVANS.—The full length picture of Christmas Evans, taken when he was settled over his last charge in Carnarvon, is now the property of C. H. Spurgeon. The widow of the Welsh apostle was introduced to the popular preacher during one of his visits to Wales, who, finding out that she was in indifferent circumstances, cheered the closing years of her life by sending her the weekly sum of five shillings out of his own purse. Mrs. Evans, at her decease, willed the only valuable gift at her disposal to her benefactor. Few know how she was supported until after her death.

THE EMBLEM OF DEATH.—Popular convenience, usurping the place of primitive, literal obedience, has destroyed among a large portion of Christians the force and beauty of the emblem in baptism. An exchange says:

The most charitable of genuine Baptists, Dr. Williams, warmly argues, "Had the body of our Lord been buried, and his ashes given to the winds, like those of certain other corpses, sprinkling in that event would have been the fitting and only emblem of death with Christ by which we live anew in Him; but the actual fact of His interment and close-following restoration of life imperatively requires that henceforth immersion exclusively commemorates His death for us, our death in Him."

THIRTY THOUSAND PAIRS OF BASE-BALL SHOES have been sold at Lynn by one establishment this season.

PACIFIC RAILWAY.—The Union Pacific Railway has almost reached the Rocky Mountains. Five hundred miles have been laid.

## THE ROYAL INSURANCE COMPANY, 92 Lombard-street, London, and Royal Insurance Buildings, Liverpool.

Chairman of the London Board.—SAMUEL BARNES, Esq., Chairman of the Liverpool.—CHARLES TURNER, Esq. The Royal Insurance Company is one of the largest Offices in the Kingdom.

At the Annual Meeting held in August 1865, 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 this Kingdom.

The Premiums for the year 1865 being, £120,000. While the Premiums for the year 1866 are, 194,148. Showing an actual increase of, 66,088 or upwards of 50 per cent. in three years.

The recent return of duty made by Government for this latter year (1866) again show the "Royal" as more than maintaining the ratio of its increase as stated in former years. Only one among the London Insurance offices exhibits an increase to the extent of one-half the increase of the Company, while all the others respectively fall far short of the moiety of its advance.

**LIFE DEPARTMENT.**  
The amount of new Life Premiums received this year by far the largest received in any similar period since the commencement of the business, and must far exceed the average of amount received by the most successful offices in the Kingdom. The number of Policies issued in the year was 252, the sum assured £837,755 5s. 6d., and the premium £12,824 5s. 6d. These figures show a very rapid extension of business during the last ten years. Thus—

Years.	No. of Policies.	Sum Assured.	New Premiums.
1848	88	£48,764 17 0	£1,280 9 1
1850	199	96,660 9 11	2,827 4 7
1852	452	131,058 12 4	5,825 5 10
1854	408	151,548 13 4	4,984 16 0
1856	708	297,560 16 8	8,850 11 10
1858	828	387,755 6 8	12,554 3 4

The remarkable increase of the business of the last four years, is mainly consequent upon the large bonus declared in 1856, which amounted to no less than 22 per cent. per annum on the sums assured and averaged 50 per cent. upon the bonus.

**PERCY M. DOWE, Manager and Actuary.**  
**JOHN M. JOHNSTON, Secretary of the London Board.** All descriptions of property insured at the lowest rates, and Fire losses paid promptly, on reasonable proof of loss—without recourse to the head establishment.

**JAMES J. KAYE, Agent for New Brunswick.**  
Feb. 15. Opposite Judge Ritchie's Building.

**THE PHOENIX FIRE OFFICE, LONDON.**  
ESTABLISHED IN 1782.  
CAPITAL, £25,000,000.  
Insurances effected at the lowest rates.

**LORILLARD INSURANCE COMPANY.**  
Capital £1,000,000—all paid up and invested.  
Surplus in hand, last Aug. 1865, \$31,124.

**CONTINENTAL FIRE INSURANCE COMPANY.**  
Capital \$500,000—all paid up and invested.  
Surplus in hand, last July, 1865, \$280,000.

**Baptist Seminary!**  
FREDERICKTON.  
THE Third Term of the Academic Year of 1867-8 will commence September 21, 1867.

J. E. Hopper, B. A., Principal, and Tutor in Classics, History, English, and French.  
Geo. E. Tufts, B. A., Tutor in Mathematics, Natural Science, and French.  
L. E. Watkins, Tutor in English, &c.  
W. S. Kirby, Steward.

The course of study embraces the usual branches of an English, Mathematical, and Classical Education. The year is divided into four Terms of 10 weeks each.

**Tuition Fees:**  
Common English, per term, \$2.50  
Higher English, " " " " 4.00  
Classics, " " " " 5.00  
French, " " " " 2.00  
Fuel, 50 cents a Term, for three Terms.

**AGENCY**  
Star Life Assurance Society of London.  
Phoenix Fire Insurance Company of New York.  
Brokers and Attorneys to the Marine Underwriters of Saint John.

**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.

**LIVERPOOL AND LONDON AND GLOBE FIRE AND LIFE INSURANCE COMPANY!**  
Fund paid up and invested, £2,312,943 6s. 1d. stg.  
Premiums received in Fire Risks, 1864, £75,674 stg.  
Losses paid in Fire Risks, 1864, 620,459 " "  
Premiums received in Life Risks, in 1864, 235,948 " "  
Losses paid in Life Risks, in 1864, 143,197 " "

In addition to the above large paid up capital, the Shareholders of the Company are personally responsible for all Policies issued.  
Agents for New Brunswick,  
Commercial Bank Building.

**SAMUEL J. SCOVILL, BANKER,**  
AGENT FOR THE  
ST. STEPHEN'S BANK.

**OFFICE—Corner Prince Wm. Street and Market Square.**

Discount Funds, Sterling Exchange, Specie.  
Drafts (both Gold and Currency) on the United States, Canada, and Nova Scotia, &c.  
Bills Discounted; Dividends, Interest and other Monies.  
Investments made and Sales effected of Bank Stock, Mortgages and Securities of every description.

Sum of \$10 and upwards received on deposit, for which receipts will be given, bearing interest at the rate of six per cent. per annum, and payable either at call or fixed periods, as may be agreed upon.

**LIFE, FIRE & MARINE INSURANCE.**  
First Class English and American Companies.

**TWENTY-SIX MILLION DOLLARS.**  
Risks taken at the lowest rates.  
Claims promptly and liberally adjusted.

These companies, by a large amount of security, and the stock of the "Imperial Fire Insurance Company" sold in the London market at \$750 for every \$1000 paid up capital.