

AT THEIR OFFICE,  
59 Prince William Street,  
SAINT JOHN, N. B.  
TERMS:—Cash in Advance.  
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THE CHRISTIAN VISITOR  
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THOMAS & WETMORE,  
INSURANCE AGENTS, SHIP BROKERS,  
AND  
COMMISSION MERCHANTS,  
SAINT JOHN, N. B.

Star Life Assurance Society of London,  
Phoenix Fire Insurance Company of New York,  
Brokers and Attorneys to the Marine Underwriters of  
London.  
SAINT JOHN.

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

LIVERPOOL AND LONDON AND GLOBE  
FIRE AND LIFE  
INSURANCE COMPANY!  
Fund paid up and invested, \$2,212,348 5s. 1d. stg.  
Premiums received in Fire Risks, 1864, £745,674 8s. 6d.  
Premiums paid in Fire Risks, 1864, £309,439 10s. 6d.  
Losses paid in Life Risks, 1864, £35,344 10s. 6d.  
Losses paid in Life Risks, 1864, £14,197 10s. 6d.  
In addition to the above large paid up capital, the Share-  
holders of the Company are personally responsible for all  
Policies issued. EDWARD W. BARNES & Co.,  
AGENTS FOR NEW BRUNSWICK,  
(Commercial Bank Building.)

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

Office—Corner Prince Wm. Street and Market  
Square.

Unrented Funds, Sterling Exchange, Specie,  
Deaths (both Gold and Currency) on all United States,  
Canada, Nova Scotia, &c.

Bills Discounted; Dividends, Interest and other Monies  
Collected.  
Investments made and Sales effected of Bank Stock, Mort-  
gages and Securities of every description.

Sums 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 are distinguished by their extreme caution  
and prudence in their management, by large surplus and  
reserve funds, and afford the most ample security to Policy  
holders. The stock of the IMPERIAL FIRE INSURANCE  
Company is in the London market at £2750,000, and the  
Company paid up capital, £1,000,000.

THE ROYAL INSURANCE COMPANY, 52  
Lombard-street, London, and Royal Insurance build-  
ing, Liverpool.  
Chairman of the London Board—SAMUEL BAKER, Esq.,  
Chairman of the Liverpool Board—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  
of the amount of business done in the last year exceeds the  
amount of the existing and of many of the recently defunct  
fire insurance companies of this Kingdom.

The Premiums for the year 1865 being £1,230,060  
While the Premiums for the year 1864 were £1,196,148  
Showing an actual increase of £33,912, or 2.8 per cent.  
or upwards of 50 per cent. in three years.

The amount of the Life Premiums received this year is  
by far the largest received in any similar period since the  
commencement of the business, and must far exceed the  
average amount received in any other year since the com-  
mencement of the business. The number of policies issued in the  
year 1865, the sum assured, £397,758 6s. 8d., and the premium  
£124,654 3s. 4d. These figures show a very rapid extension  
of business during the last ten years. This year 1865, the  
Year No. of Policies, Sums Assured, New Premiums,  
1865 98 248,754 17 0 21,380 9 1  
1864 100 250,000 17 0 21,380 9 1  
1863 100 250,000 17 0 21,380 9 1  
1862 100 250,000 17 0 21,380 9 1  
1861 100 250,000 17 0 21,380 9 1  
1860 100 250,000 17 0 21,380 9 1  
1859 100 250,000 17 0 21,380 9 1  
1858 100 250,000 17 0 21,380 9 1  
1857 100 250,000 17 0 21,380 9 1  
1856 100 250,000 17 0 21,380 9 1

The remarkable increase in the business of the last four  
years, is mainly consequent upon the large bonus declared  
in 1865, which amounted to no less than 50 per cent. per  
annum on the sums assured and averaged 50 per cent. upon  
the premiums paid.

PERCY M. DAVIS, Manager and Actuary.  
101, N. B. 30th Street, New Brunswick, N. B.  
All descriptions of property taken at fair rates, and Fire  
losses paid promptly, on reasonable proof of loss—without  
reference to the head Establishment.

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

THE PHENIX FIRE OFFICE, LONDON.  
ESTABLISHED IN 1782.  
C. A. CAPITAL, \$5,000,000.  
Insurances effected at the lowest rates.

LORILLARD INSURANCE COMPANY,  
Capital \$1,000,000—all paid up and invested.  
Surplus in hand, \$1,000,000, 813,154.  
POLICE INSURANCE COMPANY, 247, 249, 251, 253, 255, 257, 259, 261, 263, 265, 267, 269, 271, 273, 275, 277, 279, 281, 283, 285, 287, 289, 291, 293, 295, 297, 299, 301, 303, 305, 307, 309, 311, 313, 315, 317, 319, 321, 323, 325, 327, 329, 331, 333, 335, 337, 339, 341, 343, 345, 347, 349, 351, 353, 355, 357, 359, 361, 363, 365, 367, 369, 371, 373, 375, 377, 379, 381, 383, 385, 387, 389, 391, 393, 395, 397, 399, 401, 403, 405, 407, 409, 411, 413, 415, 417, 419, 421, 423, 425, 427, 429, 431, 433, 435, 437, 439, 441, 443, 445, 447, 449, 451, 453, 455, 457, 459, 461, 463, 465, 467, 469, 471, 473, 475, 477, 479, 481, 483, 485, 487, 489, 491, 493, 495, 497, 499, 501, 503, 505, 507, 509, 511, 513, 515, 517, 519, 521, 523, 525, 527, 529, 531, 533, 535, 537, 539, 541, 543, 545, 547, 549, 551, 553, 555, 557, 559, 561, 563, 565, 567, 569, 571, 573, 575, 577, 579, 581, 583, 585, 587, 589, 591, 593, 595, 597, 599, 601, 603, 605, 607, 609, 611, 613, 615, 617, 619, 621, 623, 625, 627, 629, 631, 633, 635, 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2359, 2361, 2363, 2365, 2367, 2369, 2371, 2373, 2375, 2377, 2379, 2381, 2383, 2385, 2387, 2389, 2391, 2393, 2395, 2397, 2399, 2401, 2403, 2405, 2407, 2409, 2411, 2413, 2415, 2417, 2419, 2421, 2423, 2425, 2427, 2429, 2431, 2433, 2435, 2437, 2439, 2441, 2443, 2445, 2447, 2449, 2451, 2453, 2455, 2457, 2459, 2461, 2463, 2465, 2467, 2469, 2471, 2473, 2475, 2477, 2479, 2481, 2483, 2485, 2487, 2489, 2491, 2493, 2495, 2497, 2499, 2501, 2503, 2505, 2507, 2509, 2511, 2513, 2515, 2517, 2519, 2521, 2523, 2525, 2527, 2529, 2531, 2533, 2535, 2537, 2539, 2541, 2543, 2545, 2547, 2549, 2551, 2553, 2555, 2557, 2559, 2561, 2563, 2565, 2567, 2569, 2571, 2573, 2575, 2577, 2579, 2581, 2583, 2585, 2587, 2589, 2591, 2593, 2595, 2597, 2599, 2601, 2603, 2605, 2607, 2609, 2611, 2613, 2615, 2617, 2619, 2621, 2623, 2625, 2627, 2629, 2631, 2633, 2635, 2637, 2639, 2641, 2643, 2645, 2647, 2649, 2651, 2653, 2655, 2657, 2659, 2661, 2663, 2665, 2667, 2669, 2671, 2673, 2675, 2677, 2679, 2681, 2683, 2685, 2687, 2689, 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