

**CONVERSE, COLSON & LAMB,**  
**TEA DEALERS AND COMMISSION**  
**MERCHANTS;** and Importers of General Gro-  
 ceries, Wines, Liquors, Cigars, &c., &c.,  
*Offer for sale a well-assorted stock of—*  
 Hysons, Young Hyson, Colored and Uncolored Japans,  
 Imperials, Gunpowders, Congous, Souchongs and  
 Scented Teas; Java, Rio, Bahia, and Laguayra Coffee,  
 Martell's, Hennessy's, and Otard's Brandy, Pema-  
 rtin's Sherrics, Sandeman's Ports, Burgundy, Madeira,  
 and Common Sherry Wines; Havana, Domestic, and  
 German Cigars, Crosse and Blackwell's and Worces-  
 ter Pickles and Sauces, Currants, Raisins, Valentias,  
 Layers, and M. R. in boxes and half-boxes.  
 23 St. Peter street, Montreal.

**FITZPATRICK & MOORE,**  
**IMPORTERS AND WHOLESALE**  
**DEALERS** in Groceries, Teas, Sugars, Wines,  
 Liquors, Tobaccos, Cigars, Fish, Oils, &c., &c.  
 No. 4 Lemoine st.

**SMITH & McCULLOCH,**  
 MANUFACTURERS' AGENTS & GENERAL MERCHANTS,  
**ARE** prepared to execute orders for  
 Encaustic Flooring Tiles, for Churches, Halls,  
 Porches, Public Buildings, and Stores.  
 White Glazed Tiles for Baths, or for lining the walls  
 of offices, pantries, passages, bread and washing  
 troughs, &c.  
 Plain and fancy Plug Basins.  
 Closet Pans and Sanitary ware.  
 Plain and fancy Door Handles and Finger Plates.  
 Cut Crystal Chandeliers and Brackets, for gas or  
 candles.  
 Iron Stable Furniture, comprising manger, water  
 pot, hay-rack, stall divisions, &c.  
 Harness Room Fittings, consisting of Iron brackets,  
 with polished wood mountings.  
 Prices, &c., on application.  
 St. Nicholas street, Montreal.

**THOMAS MAY & CO.**  
**WILL** show their Complete Stock of  
**STRAW AND FANCY GOODS** on the 24th of  
 March.

**ALEXANDER WALKER,**  
 IMPORTER  
 of  
**STAPLE AND FANCY DRY GOODS,**  
 Corner of  
**ST. HELEN AND RECOLLET STS.,**  
 MONTREAL.  
 For sale, 100 bales Cotton Yarn, Dundas Manufacture.

**JAMES LOCKHART,**  
**COMMISSION MERCHANT AND**  
**MANUFACTURERS' AGENT,** No. 3 St. Sacra-  
 ment street, Montreal.

**ROBERT SIMMS & CO.,**  
**GENERAL AND COMMISSION**  
**MERCHANTS,** 8 Gillespie Buildings, Common  
 street.

**F. H. SIMMS,**  
**MONTREAL IRON WORKS,**  
**MANUFACTURES** to Order, and has  
 in Stock, Carriage Bolts of all sizes, Nuts and  
 Bolts of every description, Rivets, Lifting Jacks,  
 Ratchet Braces, Copying Presses, &c., &c.

**W. F. LEWIS & CO.,**  
**WINE AND SPIRIT MERCHANTS,**  
 St. Peter st., Montreal.

**BRYANT, STRATTON & CLARK'S**  
**MONTREAL BUSINESS COLLEGE**  
**AND TELEGRAPHIC INSTITUTE,** Nordhem-  
 mers' Building, Great St. James street. One of the  
 number comprising BRYANT, STRATTON & CO.'S  
 INTERNATIONAL HALL OF COMMERCIAL CO-  
 LEGES, established in Montreal, Toronto, Boston,  
 New York, Brooklyn, Philadelphia, Baltimore, Wash-  
 ington, Newark, Albany, Poughkeepsie, Troy, Burling-  
 ton, Portland, Providence, Hartford, Rochester,  
 Buffalo, Cleveland, Cincinnati, Indianapolis, Toledo,  
 Detroit, Chicago, Milwaukee, St. Louis, Bridgeport,  
 Utica, Ogdensburgh, and Covington.  
 Young Men Theoretically and Practically Educated  
 for Business.  
 Book-keeping, Commercial Arithmetic, Spencerian  
 Penmanship, Commercial Law, Telegraphing, and  
 Phonography.  
 Scholarships issued at one point are good for un-  
 limited period in all the Colleges.  
 The "COLLEGE JOURNAL," containing full in-  
 formation, mailed free to all sending their address.

1865.  
**S P R I N G S T O C K**  
 NOW COMPLETE.

**THOMSON, CLAXTON & CO.,**  
 No. 228 St. Paul street, Montreal.  
 Have just received, by Steamer "Peruvian," over  
**40,** and by "St. David" over **70 Packages,**  
 Which, with previous shipments received, will make  
 their stock complete for the Spring Trade.

**A. ROBERTSON & CO.,**  
 IMPORTERS  
 of  
**STAPLE AND FANCY DRY GOODS**  
 AND  
**MANUFACTURERS OF CANADIAN WOOLLENS.**  
 WAREHOUSES  
 278 St. Paul, and 103 Commissioners' street,  
 MONTREAL.  
 Works—AUBURN MILLS,  
 PETERBORO', C. W.

**ROBERTSON & BEATTIE,**  
**IMPORTERS, WHOLESALE GRO-**  
**CERS,** and General Commission Merchants, corner  
 McGill and College streets, Montreal.

**A. McK. COCHRANE,**  
**COMMISSION MERCHANT**  
 IN  
 CANADA COTTON AND WOOLLEN GOODS,  
 ENGLISH WOOLLENS AND LINENS  
 AND  
 FOREIGN WOOLS.  
 Nos. 494 to 498 St. Paul street, corner St. Peter street,  
 MONTREAL.

**NEWSPAPER AND STATIONERY**  
 BUSINESS FOR SALE.  
 A Newspaper and Stationery business is offered for  
 sale in a first-class location in Canada West. The  
 business is large and lucrative, and presents advan-  
 tages seldom to be met with. Address  
**NEWSPAPER,**  
 Mercantile Agency,  
 Toronto, or Montreal.

**FRESH SEEDS.**  
 Catalogues of our Stock of GARDEN AND  
 FIELD SEEDS now ready.  
**LYMANS, CLARE & CO.,**  
 St. Paul Street, Montreal.

**LINSEED OIL CAKE FOR STOCK**  
 FEEDING.  
**LYMANS, CLARE & CO.,**  
 St. Paul Street, Montreal.

**FLAX SEED.**  
**IMPORTED RIGA, AMERICAN,**  
 AND SELECTED CANADIAN, for sowing.  
**LYMANS, CLARE & CO.**

**LINSEED OIL.**  
**20,000 GALLONS RAW, RE-**  
**FINED, AND DOUBLE BOILED**  
**LINSEED OIL.**  
 For Sale low, for CASH.  
**LYMANS, CLARE & CO.**  
**PAINTS, PUTTY, AND WINDOW GLASS.**  
**LYMANS, CLARE & CO.**

**KINGAN & KINLOCH,**  
**IMPORTERS AND GENERAL**  
**WHOLESALE GROCERS,** and Commission Mer-  
 chants, corner St. Sacrament and St. Peter streets,  
 Montreal.  
**WM. KINLOCH.** **W. B. LINDSAY.**

**THOMAS MAY & CO., IMPORTERS**  
 of STRAW and FANCY DRY GOODS, 280 St.  
 Paul, and 105 Commissioners street, Montreal.

**SPECIAL INTIMATION.**  
**THE LIFE ASSOCIATION**  
 OF SCOTLAND'S  
*Regulation for further Diminishing the Outlay  
 for a Life Assurance.*

Until the time when the premiums may be expected  
 to be reduced by the application of profits, the Assured,  
 for £500 stg. or upwards, may leave unpaid a consider-  
 able portion (One-third or One-fourth) of the premiums  
 necessary to keep the policy in force. The unpaid part  
 is allowed to remain in the hands of the Assured as long  
 as he pleases, and he is not asked to pay interest there-  
 on; but the amount, with accumulated interest, will  
 be deducted from the sum assured at death. New  
 Entrants thus at once commence with

**PAYMENTS MUCH BELOW THE TABULAR RATES,**  
 And continue to make such reduced payments for six  
 years, when they become entitled to reduction of the  
 premiums by the application of profits. They will,  
 nevertheless, receive the same benefits and the same  
 share of profits, as if the full premiums had been paid.

*Allocations of the Surplus or Profit are MADE  
 EVERY YEAR to all participating Policy-holders of  
 five years' standing, at the preceding Annual Balance,  
 and HANDED THEM IN MONEY on payment of  
 their next Premium.*

**ASSURANCES** may be effected so as that the Sums  
 INCREASE to DOUBLE their original Amount, the  
 Premiums on participating Policies being, at the same  
 time, reduced by application of profits.

The Policies do NOT CONTAIN several of the RE-  
 STRICTIONS commonly imposed on Assured Lives,  
 and confer on the Policy-holders unusual and important  
 facilities and privileges. These relate to NON-PAYMENT  
 and POSTPONEMENT OF PREMIUMS—NON-FORFEITURE  
 —INDISPUTABILITY—EXEMPTION FROM RESTRICTION  
 ON PLACE OF RESIDENCE OR OCCUPATION—MILITARY  
 and NAVAL SERVICE, &c.

*The ASSOCIATION'S SCHEME A. WILL CLOSE  
 for the 28th Annual Balance on 5th April Instant.  
 Entrants on or before that date, secure  
 A SPECIAL ADVANTAGE.*

Applications will be received until 20th April.  
**P. WARDLAW, Secretary.**  
 MONTREAL, April, 1865.

**THE COLONIAL**  
**LIFE ASSURANCE COMPANY.**

**CAPITAL—ONE MILLION POUNDS, STERLING.**  
*Head Offices—Edinburgh and Montreal.*  
 Manager for Canada, W. M. Ramsay.  
 Inspector of Agencies, R. Buil.

Income of Company, - - - - - £144,824 stg.  
 Accumulated Fund, - - - - - 555,753 "  
 Unconditional policies granted. Claims settled with-  
 out delay and liberally.  
 No expenses connected with obtaining policies.  
 Profits divided every five years. As an example of  
 the additions to policies by profits—A policy taken out  
 in 1847 for £1,000 is now increased to £1,310.  
 Agencies in every Town in Canada.

**W. M. RAMSAY,**  
 Manager for Canada.  
 Montreal, 19 Great St. James street.

**ESTABLISHED 1837.**  
**BRITANNIA LIFE ASSURANCE**

**COMPANY,** 1 Princes street, Bank of England,  
 London. Empowered by Special Act of Parliament,  
 4 Vic., cap. 9.—NOTICE is hereby given that JOSEPH  
 JONES, Esquire, Coroner, has been appointed Agent  
 to this Company for Montreal. Detailed prospectuses  
 and all requisite information as to the mode of effecting  
 Assurance may be obtained on application to the Resi-  
 dent Agent, at his office, 34 1/2 Little St. James street,  
 Montreal.  
 Medical Referee—JOHN REDDY, M.D.  
**ANDREW FRANCIS, Secretary.**

**CANADA LIFE ASSURANCE COM-**  
**PANY.** Established 1847. Head Office, Hamil-  
 ton, C. W. Capital, \$1,000,000. Sums Assured over  
 \$4,000,000; Annual Income, over \$150,000; Assets,  
 over \$600,000.  
 Manager: **A. G. RAMSAY.** General Agent: **T. W. MEDLEY.**

**LIBERAL CONDITIONS AND PRIVILEGES.**  
 Perfect Security, and Rates Lower than those offered  
 by English or Foreign Companies.  
**POLICIES CAN BE EFFECTED WITHOUT TROUBLE OR  
 DELAY.**  
 The Company has agents in all the principal towns  
 throughout Canada, and a correspondent in London,  
 (England), authorized to accept premiums when that  
 may be convenient to the assured.  
 Tables of Rates, Forms, and all information may be  
 obtained from the Head Office and Agencies of the  
 Company.  
**H. ABBOTT, Agent, 1**  
**23 Great St. James street, Montreal.**