

**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, Imperial, Gunpowders, Congous, Souchongs and Scented Teas; Java, Rio, Bahia, and Laguayra Coffee, Martell's, Hennessy's, and Otard's Brandy, Penmar-tin's Sherries, Sandeman's Ports, Burgundy, Madeira, and Common Sherry Wines; Havana, Domestic, and German Cigars, Crosso and Blackwell's and Worcester Pickles and Sauces, Currants, Raisins, Valentias, Layers, and M. R. in boxes and half-boxes.
23 St. Peter street, Montreal.

**SMITH & McCULLOCH
MANUFACTURERS' AGENTS AND GENERAL
MERCHANTS, Importers to order of all kinds**

of China, Glass and Earthenware, Papier Maché, Hard-ware and Electro-plate, Cork-screws and Steel Toys, Chemists' and Photographists' Ware, Mosaic, Encaustic and Tesselated Flooring Tiles, White glazed Bath Tiles, Plumbers' and Sanitary Ware, Door Furniture, Iron Stable and Harness Fittings, &c., &c.,
Have now on hand consignments of Stone, China Dinner and Toilet Sets, French China Vases, Fonts, &c., Lamp Chimneys, &c., which we offer for Sale by the Package.
We have also a large assortment of China, Glass and Parian Vases and Ornaments opened out.
Chemists', Photographists' and Plumbers' ware always on hand.
10 St. Nicholas street, Montreal.

A CARD.

WE beg to draw the attention of the trade to our present well assorted stock of Staple Groceries, Wines, Spirits, Tobaccos, Cigars, &c., &c. These will be replenished by further large importations throughout the Winter and Spring.
Being sole agents in Canada for many favorite brands of goods, and our purchases having been selected and made under every practicable advantage in their respective places of production, we feel warranted in believing that they cannot fail to give unqualified satisfaction.
Our supplies of Teas will continue to be large and well assorted, many of them having been specially imported by us from China and Japan direct. To this branch of our business we devote particular attention.
We solicit a continuance of the liberal patronage of the trade.
HENRY CHAPMAN & CO.
Jan. 20, 1865.

**A. COCHRANE & CO.,
MANUFACTURING CHEMISTS, 19
Broad street, Boston. Works at Malden, Mas-**

sachusetts.
Acids, Spirits, and Dyestuffs of every kind, of our own make, warranted the best quality, and used in the largest Factories in the State.
Orders from Canada sent through our Montreal Agent, will have prompt attention.
Agent in Canada,
A. McK. COCHRANE,
230 & 232 St. Paul st.,
Montreal.

**THE LIVERPOOL AND LONDON
AND GLOBE INSURANCE COMPANY.—**
Chief Offices:—Liverpool, London, and Montreal.

CANADA BOARD OF DIRECTORS:
T. B. Anderson, Esq., Chairman (President Bank of Montreal);
Alex. Simpson, Esq., Deputy Chairman (Chairman Ontario Bank);
Henry Starnes, Esq. (Manager Ontario Bank),
Henry Chapman, Esq. (Merchant);
E. H. King, Esq. (General Manager Bank of Montreal),
R. S. Tylee, Esq. (Merchant.)

RESOURCES:

Capital paid up.....	\$1,950,000
Reserved Surplus Fund.....	5,000,000
Life Department Reserve.....	7,250,000
Undivided Profit.....	1,050,000
Total Funds in hand.....	\$15,250,000

REVENUE OF THE COMPANY:

Fire Premiums.....	\$2,900,000
Life Premiums.....	1,050,000
Interest on Investments.....	800,000
Total increase (1863).....	\$4,750,000

BUSINESS.

FIRE INSURANCE.—The Premiums received by the Liverpool and London and Globe Company in the year 1863, amounted to \$2,900,000, and exceed by not less than \$1,000,000, those of any other Fire Office in England.

LIFE INSURANCE.—The enormous resources of the Liverpool and London and Globe Company present an amount of security to Insurers such as few, if any, offices can give. The very large funds actually invested, and the unlimited responsibility of the numerous and wealthy Proprietary are not surpassed. The various scales of Premiums will be found not more than commensurate to the advantages afforded; and the Bonuses being guaranteed when the policy is issued, and not being contingent on the profits made, entail not the remotest liability of partnership. A contract of Life Insurance should not be a speculation. Its fulfilment should not depend on problematical success. A leading object aimed at in the practice of insurance is to render that certain which otherwise would be doubtful only; and that Company would seem to fulfil most entirely this purpose of its existence, which places all the inducements it holds out to the world, on the clear basis of distinct guarantee. This certainly is the characteristic of the Liverpool and London and Globe Company. The premiums on Life Insurance received in 1863 were \$1,050,000.

AGENCIES established in all cities and principal towns and villages throughout Canada:

Barrie.....	Joseph Rogers.
Bellefleur.....	Edmund Chandler.
Brantford.....	James Wilkes.
Bowmanville.....	Thomas Christie.
Brockville.....	F. D. Buell.
Chatham, C.W.....	C. R. Atkinson.
Collingwood.....	W. B. Hamilton.
Cornwall.....	John Bergin.
Dundas.....	R. W. Suter.
Galt.....	Wm. Cooke.
Goderich.....	A. M. Ross.
Guelph.....	R. Greet.
Hamilton.....	F. A. Ball (Inspector).
Kingston.....	Thomas Briggs, jun.
Lindsay.....	James Heap.
London.....	A. G. Smyth.
Mitchell.....	Thomas Babb.
Oshawa.....	Francess Keller.
Ottawa.....	Geo. Henbach.
Owen Sound.....	John Creasor, jun.
Peterboro.....	William Cluxton.
Port Hope.....	John Smart.
Prescott.....	M. Dowsley.
Quebec.....	Daniel McGie.
Simcoe.....	John Curtis.
Southampton.....	Alex. Sprout.
Stratford.....	W. H. Mitchell.
St. Catherines.....	T. L. Helliwell.
St. Hyacinthe.....	A. C. Papineau.
St. Johns.....	Charles Lindsay.
St. Marys.....	E. Long.
Three Rivers.....	John MacDougall.
Toronto.....	James Fraser.
Windsor.....	F. J. Dougall.
Woodstock.....	John Beard.

**A. ROBERTSON & CO.,
IMPORTERS OF FANCY AND
STAPLE DRY GOODS,
MANUFACTURERS OF CANADIAN WOOLLENS.**
278 ST. PAUL STREET,
and 105 Commissioners street,
MONTREAL.
Works—AUBURN MILLS,
PETERBORO, C. W.

LIFE AND GUARANTEE ASSURANCE.

THE great scheme of co-operation, as applied to Assurance, whether against Fire or on Life, is now universally admitted to be sound in principle and most beneficial in practice. Many years of experience has wrought numerous and important changes in the working of Life and Fire Assurance; for though the principle is the same as it was when first introduced, in its crude state, by the earliest London Companies, yet time and experience, together with the aid of science, has materially modified and improved the entire system. Year by year it has been gradually developed, until it now ranks amongst the most important Institutions of every civilized country—both in a commercial and social point of view. The last, and perhaps one of the most important steps taken in the development of Assurance, is its application as a guarantee against loss through dishonesty. This is a new and very important innovation. Before, we had a number of men combining to provide against an unforeseen, but tolerably certain calamity, caused by fire, water, or death; but in this new phase of Assurance we have a number of young men combining to make good any loss which may accrue to their employers through the infidelity of one of them; this is in effect what Guarantee Assurance is. When first introduced by a new company in England, there were reasonable doubts as to its practicability; many were inclined to look upon it with distrust. The judicious way, however, in which it was managed, together with the responsible character of its promoters and conductors, soon secured the confidence of the public. The European Assurance and Guarantee Society established itself so well in public estimation, that in a few years the British House of Commons authorized all the Government departments to accept its bonds in lieu of private securities. This new feature in Assurance, the soundness of which can no longer be doubted, is very advantageous, especially when combined with Life Assurance, it being found practicable to grant a Bond of Security, say for, £500, free of charge, on behalf of any young man of good character who has insured his life with the Society for double that sum, the premium on which is as low as that charged by any respectable company. This is accounted for by the fact that the lives so insured are, on an average much younger, and consequently better than those insured by other companies. The utility of this mode of Assurance may be thus expressed: a young man entering a situation is required to furnish security for his integrity to the extent of say £250, the Society steps forward and says,—this young man has his life insured with us for £500, he has a good character, and we will be his security; or a father wishing to place his son in a banking-house, or other establishment, where security is required, need only come to the Society and make a provision for his family by insuring his own life, when the Society will again step forward and say, "This youth's father has his life insured with us, we will be responsible for the honesty of his son;" or a bondsman who has made himself and his estate responsible for the honesty of a friend, need only come to the Society and make a provision for his own family by insuring his life, when the Society will assume his responsibility in the matter of security.

Most of the Banks and Railway Companies in Canada have recognised the utility of this mode of Assurance, and have accepted the European Society's bonds in lieu of private securities. The Provincial Parliament also have passed an Act authorizing the various public departments to accept these bonds. The Society has a capital of £300,000, an annual revenue of £160,000, and its accumulated assets exceed £500,000. The Head Office in Canada is at 69 Great St. James Street, Montreal.