

**LIFE AND GUARANTEE ASSURANCE.**

**THE EUROPEAN ASSURANCE SOCIETY,**  
Empowered, by Special Acts of British and Canadian Parliaments.

HEAD OFFICE IN CANADA—MONTREAL.

In addition to Life Assurance, this Society issues Bonds of Security for persons holding GOVERNMENT, or other situations of trust.

**LIFE DEPARTMENT.**—Persons for whom this Society is Surety, can Assure their lives at considerably reduced rates.

Life Policy-holders in this Society can avail themselves of the Society's Suretyship, to a proportionate amount at any time, *free of expense.*

All Premiums received in Canada, invested in the Province.  
1-ly **EDWARD RAWLINGS, Secretary.**

**THE LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.**

Chief Offices.—Liverpool, London, Montreal.

CANADA BOARD OF DIRECTORS.

T. B. Anderson, Esq., chairman, (Pres. B. of Montreal)  
Alex. Simpson, Esq., Dep. chairman, (ch. Ontario Bk.)  
Henry Starnes, Esq., (Manager Ontario Bank).  
Henry Chapman, Esq., (mer) R S Tylee, Esq. (mer)  
E. H. King, Esq., (General manager Bk of Montreal)  
Capital paid up \$1,550,000, Reserved surplus Fund, \$5,000,000; Life Department Reserve \$7,200,000, Undivided Profit \$1,000,000; Total Funds in hand \$16,250,000.

Revenue of the Comp'y.—Fire Premiums \$2,900,000; Life Premiums \$1,050,000; Interest on Investments \$800,000; Total Income, 1863, \$4,750,000.

All kinds of Fire and Life Insurance business transacted on reasonable terms.

Head office, Canada Branch, Company's buildings, PLACE D'ARMES, MONTREAL.

1-ly **G. F. C. SMITH, Res. Secretary.**

**READY-MADE CLOTHING.**

**RINGLAND, EWART & CO.,**  
IMPORTERS OF

DRY GOODS, &c.

Are giving special attention to the **READY-MADE CLOTHING**; and our Fall Goods, for style, quality and finish, will be second to none in the Province.

Our Travellers will call on buyers in every section of Upper and Lower Canada; and we advise those wanting goods got up with taste, and suitable for a Canadian climate, not to purchase before examining our samples.

**GENTS' HABERDASHERY.**—This department will comprise the latest novelties.

**HOSIERY AND GLOVES.**—A full stock of plain and fancy.

LEICESTER KNITTED GOODS, in great variety.

422 ST PAUL STREET,

1-ly MONTREAL.

**THE COMMERCIAL UNION ASSURANCE COMPANY,**

Chief Office, 19 Cornhill, London, England.

Capital, \$12,500,000. Invested, over \$2,000,000.

**FIRE DEPARTMENT.**—The distinguishing feature of this Company is the introduction of an equitable adjustment of charges, proportionate to each risk incurred.

**LIFE DEPARTMENT.**—For the pre-eminent advantages offered by this Company, see Prospectus and Circular—80 per cent. of profits divided among participating Policy Holders.—Economy of management guaranteed by a clause in the Deed of Association.

MORLAND, WATSON & CO.  
General Agents for Canada.

FRED. COLE, Secretary.

Office, 335 and 337 St. Paul street, Montreal.

Surveyor—H. MUNRO, Montreal

Inspector of Agencies—T. C. LIVINGSTON, P.L.S.

6-ly

**THE COLONIAL LIFE ASSURANCE COMPANY**

CAPITAL—ONE MILLION POUNDS, STERLING

Head Offices—Edinburgh and Montreal.

Manager for Canada, W. M. RAMSAY

Inspector of Agencies, K. BULL.

Income of Company, - - - - £144,824 5/8  
Accumulated Fund, - - - - 655,703 ..

Unconditional policies granted. Claims settled without 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 £1,000.

Agencies in every town in Canada.

W. M. RAMSAY,  
Manager for Canada.

10-ly Montreal, 19 Great St. James street.

**THE HOME AND COLONIAL ASSURANCE COMPANY, Limited.**

Chief Office, 69 Cornhill, London, England.

Authorized Capital, \$10,000,000. Issued \$5,000,000. All kinds of Fire and Life Insurance business transacted on reasonable terms.

Losses promptly and liberally adjusted without reference to England. General Agents for Canada,

MESSRS. TAYLOR BROTHERS.

All Premiums received in Canada, invested in the Province.

HEAD OFFICE—CANADA BRANCH,

Nos. 13 and 15 Merchants' Exchange, Montreal.

**TAYLOR BROTHERS,**  
Brokers for Sale and Purchase of Stocks, Securities and Real Estate.

Brokers and Commission Merchants for purchase and sale of Produce.

Agents for the Merchant Banking Company of London (Limited).

Nos. 13 and 15 Merchants' Exchange, Montreal.  
10-ly

**WILLIAM NIVIN & CO.,**

**COMMISSION MERCHANTS AND SHIPPING AGENTS,** purchase and sell all descriptions of Produce on Commission, and likewise advance on consignments of same made to their friends in London, Liverpool, and Glasgow.

Also are prepared to import on Commission and on favorable terms, all description of Groceries, Drugs, Oils and Paints, having first class connections in Great Britain for the execution of such orders.

Montreal, St. Sacrament and St. Nicholas streets.

1-ly

**THE TRADE REVIEW.**

MONTREAL, FRIDAY, OCTOBER 27, 1865.

**Petroleum.**

This article has experienced a considerable advance during the last week. Reports from the West indicate great scarcity of crude, with no stocks in the hands of refiners. During a recent extended visit to the oil regions of Western Canada, we made numerous enquiries for those two-hundred-barrel wells of which we had heard so much in these parts, but were sorry to find that they existed only on paper. We found quite a large number of wells, which were not being worked, and it was stated to us very freely by those interested in oil lands, that the intention was to endeavour to get the price of crude up to \$5 per barrel, with a view to aiding them in operating. While in London we found that an offer had been made of twenty thousand barrels crude (Bothwell) at \$6, which was refused. Refined can only be had as produced by the manufacturer. With the exception of a few hundred barrels at one point in the West, there is none now held. We are informed by one of the largest dealers here, who has just returned from the West, that, with the exception above stated, he did not know where to lay his hand on a car load of refined oil. So great is the demand for local consumption that three-fourths of the oil received during the last week was eagerly bought up. At present prices vary from 45c. to 60c., according to quality, with an upward tendency. A telegram from Toronto states nothing can be had there under 50c.

**Buying Everywhere.**

A gentleman recently from England reports the greatest activity in the grocery markets of the United Kingdom arising out of the extraordinary demand from the United States. The Americans appear to be buying up everything they can lay their hands on, and giving such prices as render it impossible for the legitimate trader to compete with them. A letter from New Brunswick advises us that the whole Province has been secured by American dealers, and that the stocks of all classes of imported goods have been exhausted. We notice also a great diminution in the exports from New York and all other points in the United States, and everything points to a large balance of trade against them, the effect of which must ultimately be a high rate of exchange, and consequently an advance in gold. This can only be avoided by large sales of American bonds in Europe, which can hardly be possible, so long as the interest rate in England keeps up to seven per cent. It is only when interest is low at home that European capital seeks investment abroad. We should not be surprised to see American bonds, which were purchased when gold was 140, come out again for sale, should it reach 180.

**MORLAND, WATSON & CO.,**  
**WHOLESALE HARDWARE MERCHANTS,**

Importers of all descriptions of

IRON, HEAVY AND SHELF HARDWARE.

STEEL, PIG IRON, PAINTS, OILS, GLASS, CORDAGE, RUBBER and LEATHER BELTING, &c. &c.

Manufacturers of SAWS:

Circular, Gang, Crosscut, Webs, &c. Moccock's celebrated

AXES, EDGE TOOLS, &c.

MONTREAL REFINED IRON:

Bars and Sheets, Cut Scrap Nails.

Pressed, Clinch and Finishing, Iron and Zinc Shove Bills, Brads, &c

Agents for Sharpe & Davy's English Gunpowder.

Agents for Commercial Union Assurance Company, Fire and Life, of London, England.

Agents for National Provincial Marine Assurance Company of London, England.

Warehouse and Offices, 335 & 337 St Paul street.

Manufactories on Lachine Canal.  
1-ly Montreal.

**Timber Trade.**

The trade continues in a very depressed state. Although the stocks in Quebec are very much less than they were a year ago, it is said there is quite sufficient there for three or four years demand. Red pine is quite unsaleable at paying prices, and in spars the trade is completely overdone. Prices are said to be 100 per cent. less than they were a year ago. White pine is somewhat improved, but it is hardly yet remunerative. In the Liverpool market oak and elm are pretty low. Were it not for the fact that freights this year are 50 per cent. less than last, there would be little or no shipment. Vessels are loading at 20s. per cubic foot, instead of the ordinary rate of 30. The Liverpool market is said to be glutted, and there is little or no increase in general in the trade. The present and past year have been most unsatisfactory for timber merchants; and limited as the operations were in all timber sections last winter, they promise to be more so this winter. The great mistake appears to have been getting out too much, and overstocking the market.

**Profitable Banking.**

We observe that the Royal Bank of Ireland, at its annual meeting of 27th September, showed a net profit for the half year of £56,000 on a capital of £300,000. The first half year they paid a dividend of 8 per cent., and the second of 10 per cent., making a total dividend of 18 per cent. This must certainly be very gratifying to the shareholders.

**Comparative Prices of Cotton.**

The following figures show the price of American cotton in London at the present time, and the comparative figures for each of the three past years.—

October, 1865. ....	24c. to 24½c.
" 1864. ....	27c. to 27½c.
" 1863. ....	26½c. to 27c.
" 1862. ....	27½c. to 27½c.

**The Spirit Trade.**

We give the quotations of the leading distillers—

W. Dow & Co., Montreal—	Per gallon.
Highwines, 50 O P . . . . .	\$ 6 1/2
Whiskey Old Rye . . . . .	0 23 1/2 net

**GOODERHAM & WORTS, Toronto—**

Alcohol	\$1 00	L p. c. off for cash.
50 O P Pure Spirits	0 85	" "
Old Rye and Toddy	0 60	" "
32 L. P. Whiskey	0 40	" "
40 L P.	0 37	" "

**Bank Statements.**

It appears we were mistaken in stating last week that the Montreal and Ontario Banks were the only ones whose statements were published. We had completed their statements, but were in another part of the Gazette.