

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 prominent 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, 556 and 557 St. Paul street, Montreal.
 Surveyor—**H. MUNRO,** Montreal
 Inspector of Agencies—**F. C. LIVINGSTON, P.L.S.**
 6-ly

DRY GOODS CIRCULAR.

Spring 1866.

OUR STOCK WILL BE COMPLETE IN EVERY DEPARTMENT

BY THE
 20TH OF MARCH

T. JAMES CLAXTON & CO.,
 CATERHILL'S BUILDINGS,

59 St. Peter St.,
 Montreal

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 \$1,950,000; 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 Comp'y.—Fire Premiums \$2,900,000; Life Premiums \$1,050,000; Interest on Investments \$800,000. Total Income, 1865, \$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.

THE LIFE ASSOCIATION OF SCOTLAND,
 (Founded 1835.)

THE SYSTEM and REGULATIONS of the LIFE ASSOCIATION OF SCOTLAND have been so framed as to secure to its Policy Holders the utmost value for their payments, and include provisions in their favor on the following important points:—

- SMALL OUTLAY for Life Assurance.
- NON-LIABILITY to FORFEITURE of Policy.
- LIBERAL RETURN for SURRENDER of Policy.
- FREEDOM FROM THE RISKS of PARTNERSHIP.

On 5th April next,

The Books will be closed for the 25th Annual Balance. Entrants on or before that date will secure ONE YEAR'S earlier participation in Profits.

P. WARDLAW, Secretary.

PLACE D'ARMES, MONTREAL. 1-3m

SINCLAIR, JACK & CO.,
WHOLESALE GROCERS AND

COMMISSION MERCHANTS, St. Andrew's Buildings, St. Peter street, Montreal.
 Importers of East and West India and Mediterranean Produce.

Constantly on hand, a large Stock of **TEAS, COFFEES, SUGARS, MOLASSES, SYRUPS, TOBACCO, DRIED FRUITS, &c., &c., &c.**

Consignments of **BUTTER, PORK, FLOUR, WHEAT,** and other products solicited.

The Sale of **POT and PEARL ASHES** shall have the very best and most prompt attention.

Sole Agents for Cooze's celebrated **GROUND ROCK SALT,** for Dairy and Table use.

1-ly

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,
 Royal Insurance Buildings, tower entrance, up stairs.

TAYLOR BROTHERS,
 Brokers for Sale and Purchase of Stocks, Securities and Real Estate.
 Brokers and Commission Merchants for purchase and sale of Produce
 Special Correspondents for the Merchant Banking Company of London (Limited).
 Royal Insurance Buildings, tower entrance, up stairs.
 10-ly

LIFE AND GUARANTEE ASSURANCE.

THE EUROPEAN ASSURANCE SOCIETY.

Imp. voted by British and Canadian Parliaments.

SUBSCRIBED CAPITAL—£750,000 Stg.
 ANNUAL INCOME OVER—£300,000 Sterling

HEAD OFFICE IN CANADA—MONTREAL.

EDWARD RAWLINGS,
 Secretary.

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.

THE TRADE REVIEW.

MONTREAL, FRIDAY, APRIL 6, 1866.

DEVELOPMENT OF OUR RAILWAY SYSTEM.

At the present moment, when the people of Canada are thrown more upon their own resources than they have been for ten years past, it is a matter of the utmost consequence to us to see that the facilities for the transport of goods are greatly increased. From year to year, a large amount of freight traffic which might have gone to swell the profits of our provincial roads, has been absolutely forced into other channels, and our neighbours across the line have, confessedly, done a much larger business in this respect than they could possibly do were our railway transport on a par with the demands of the commercial community. Nor is it the people of Canada who have solely suffered in this way. The citizens of the States, both East and West, have sought freight accommodation, over and over again, on the Grand Trunk and other lines; but such has been the vast accumulations of goods at the several stations along our great leading arteries of thoroughfare, that there was no such thing as using them to advantage, and so they had to be reluctantly abandoned. On the Great Western road this has been less the case than on the Grand Trunk. The manager of the former road, we know, spoke on a recent public occasion of the additional efforts which were being made by the directors to increase the carrying capacity along the line. It is well that it should be so, and we are confident that if such extra accommodation is provided their business would be extended in a ratio which would fully compensate for a large outlay in this respect. So far as the Grand Trunk is concerned, there is no question but the carrying capacity of the road might be vastly increased. This is a fact of which directors and shareholders seem fully aware, and is a regular stated grievance at the Company's periodical meetings in England. The road itself is also much in need of repair; and we are told that the manager, Mr. Bridges, is doing his utmost to apply the necessary remedy. It would be extremely gratifying to learn that the road was in thorough good order, and that its rolling stock was at all equal to the demands on it, and we sincerely hope a great effort will be made to

RIFLES AND REVOLVERS!

The undersigned offer for Sale in quantities, at manufacturers' prices, the following kinds of **REVOLVERS**—

- SMITH & WESSON S** . . . all sizes.
- COLLINS** . . . do.
- WHITNEY'S** . . . do.
- POND'S** . . . do.
- REMINGTON'S** . . . do.

Also the following **RIFLES**—

- SPENCER.**
- BALLARD**
- F. WESSON.**
- BALL'S.**
- PALMER'S.**
- HENRY**

MORLAND, WATSON & CO.

March 28.

SPENCER REPEATING RIFLE COMPANY.

The undersigned, having been appointed **CANADIAN AGENTS**

FOR THE SALE OF THE **SPENCER REPEATING RIFLE,** are prepared TO SUPPLY THEM IN QUANTITIES FROM STOCK,

AT MANUFACTURERS' PRICES.
MORLAND, WATSON & CO.

March 28.

1-ly

secure such a desirable result. With the abrogation of the Reciprocity Treaty, our own lines may be expected to be more generally and solely used as mediums of transport. Up to this time, American routes were used far oftener than they are likely to be in the absence of a Reciprocity Treaty.

Canadian products will henceforth seek markets in the Lower Provinces, the West India Islands, England, France, and elsewhere; and there is little doubt that once that direct trade is opened it will swell in volume yearly, and tax to the very utmost the capacity of every available means of transport we are likely to possess for some time to come. The system of sending our goods to a people who are in very many cases mere agents for the disposal of such goods as we sell them, and who therefore allow us far less than we could get at headquarters, will, we may rest assured, be shaken off once and for ever, so that even with a return of something like the old plan of reciprocal trade with the States—under the most favourable auspices for the re-opening of such a traffic, it will not again attain its former dimensions. Our exporters having forced their way to more profitable markets, are not likely, in the majority of cases, to return to the agency system. They will argue, and justly, that they might as well have all the profit on their commodities as a mere fraction. And so, as we have said, Othello's occupation is in great measure gone for ever: those who have hitherto acted for us pretty much as commission merchants, would not even under a return of old fair dealing, receive, perhaps, more than a tithe of the business again. The realization of this fair prospect will in no small degree depend on the efficiency of our means of transport by land and water; and it is to be hoped that in this emergency our carriers will not fail us, but that our railway system will be properly developed, and that the owners of our freight boats will see to it that they provide ample facilities to meet the wants of the commercial community. We have heard of one instance lately in which there has been a shipment from England of two lots of freight of several hundred tons each, one of which is to be transported across the continent by U. S. lines of railroad, the other by the Grand Trunk; and the object of forwarding them in this way is specially, to test which of the several routes is the best and most expeditious. Some years ago similar experiments were, we know, tried, and resulted in the unfortunate discovery that the capacity of the Canadian line was not equal to the business imposed on it. Let us hope there will soon be an end to this, and that before long there will be no such drawbacks to the trade of the Province.

Cattle Plague in England.

The last government returns shows a large falling off in the numbers of beasts attacked—viz., from 10,167 cases in the week ending February 24th, to 7,310 cases in the week ending March 3rd.