

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 Office—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. Lyle, Esq., (mer.)
 E. H. King, Esq., (General manager Bk of Montreal)
 Capital paid up \$1,000,000. Reserved surplus Fund \$5,000,000; Life Department Reserve \$7,250,000; Undivided Profit \$1,000,000. Total Funds in hand \$15,250,000.
 Revenue of the Comp'y.—Fire Premiums \$2,000,000. 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.
GEN'S 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, 13 Cornhill, London, England.
 Capital, \$12,500,000. Invested, over \$2,000,000
FIELD 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-eminence advantages offered by this Company, see Prospectus and Circular—50 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.
FRID COLLE, Secretary.
 Office, 385 and 387 St. Paul street, Montreal
 Surveyor—H. MUNRO, Montreal
 Inspector of Agencies—L. C. LIVINGSTON, P.L.S.
 5-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, R. Bui.
 Income of Company, £144,824 stg.
 Accumulated Fund, 500,000
 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 £1,310.
 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.
 Special Correspondents 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, NOVEMBER 24, 1865.

CROP PROSPECTS.

An extended tour through Western Canada enables the writer to report most satisfactorily upon the condition of the growing crop of wheat. Inquiries in various sections of the country result in the conviction that very much more than the usual quantity of winter wheat has been sold. Notwithstanding the fact that very large deliveries of grain have been made throughout the season, farmers have been busily engaged in preparing an unusual quantity of land for the reception of seed, and we believe we are not exaggerating the fact, when we state that the area now under winter wheat is at least one half greater than at this time last year. The weather has been exceedingly favourable, and the plant never looked more promising than at the present moment. The success of the midge-proof wheat last harvest was so completely demonstrated, that seed of this description has been almost universally adopted. This grain is certainly somewhat inferior to the fine white wheat which Canada has hitherto produced, but what is lacking in quality is more than made up by the certainty of a full crop. Besides, as we once before observed, it is not at all improbable that the coarseness of the grain will be improved by the influences of the climate and soil of Canada. It is safe to say that never before, at this season of the year, was there a greater certainty of a good crop of winter wheat than at the present moment, and the country may be congratulated on the prospect. The extreme mildness of the season has enabled farmers to get forward very rapidly their preparation for the spring crops. Very much more than the usual extent of ploughing has been accomplished, and if we should happen to have an early spring, we should not be surprised if spring grains were sown to an extent at least fifty per cent greater than last year. The success of farmers during the year, and the high prices which every product has realized, have not only put them in funds, but has stimulated them to greater exertion, and the result cannot fail to largely increase the productive power of the country.

An Unfortunate Mistake

Last week the printer made us say "Hon George Brown has gone to New Brunswick, it is said, to secure limited action for the purpose of obtaining a repeal of the Reciprocity Treaty." Of course we meant that Mr Brown was concerting measures to secure a *repeal* and not a repeal of the Treaty.

MORLAND, WATSON & CO.,
WHOLESALE HARDWARE MERCHANTS,
 Importers of all descriptions of
HEAVY AND SHELF HARDWARE.
IRON,
STEEL,
PIG IRON,
PAINTS,
OILS,
GLASS,
CORDAGE,
RUBBER and LEATHER BELTING, &c., &c.
 Manufacturers of
S A W S :
 Circular, Gang, Crosscut, Webs, &c.
 Moccok's celebrated
AXES, EDGE TOOLS, &c.
MONTREAL REFINED IRON:
 Bars and Sheets, Cut Scrap Nails.
 Pressed, Clinch and Finishing, Iron and Zinc Shoe 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, 385 & 387 St. Paul street.
 Manufactories on Lachine Canal.
 1-ly **MONTREAL.**

BANK CAPITAL.

The paid up Bank Capital employed in Canada has been rapidly increasing of late. According to the Auditor's statements, it was \$26,325,116 in October 1862; \$26,661,489 in October 1863; \$29,732,252 in 1864, and \$30,647,412 in October 1865.
 We doubt, however, whether this increase has kept pace with the requirements of the Province. Since the introduction of the railway system and the completion of main lines of road leading to the various stations, every part of the country has been brought into business relations with the cities. Branches of the various banks, too, have been established in the country towns, so that the people have become accustomed to deal with them, rather than with the local capitalists, who used to flourish on their neighbours' needs. We therefore hail with pleasure the starting of new monetary institutions. The Merchants' Bank is now fairly established; the Royal Canadian is in successful operation; the stock of the Union Bank has been subscribed with unexampled rapidity, and we hear of a new institution, on a somewhat similar footing to the International, which will no doubt succeed. Banks can realize eight per cent. in Canada without doubt, in some seasons even more. And it seems that plenty of capital can be found here, as well as in England, for investment at that figure.
 In this connection it is somewhat interesting to look at the market value of our Bank stocks. We deduce the following table from our last week's quotations, applied to the paid up stock of the Banks as per the Auditor's October statement.

Banks.	Paid up Capital	Market value per cent.	Market value of the paid up Capital.
Bank of Montreal.	\$6,000,000	116	\$6,960,000
Quebec Bank.....	1,465,440	102	1,394,749
B. of Upper Canada	1,939,287	31	611,790
Commercial Bank	4,000,000	76	3,040,000
City Bank	1,200,000	102	1,224,000
Gore Bank.....	805,960	97	781,781
B. of N. America	4,866,666	95	4,623,333
Banque du Peuple	2,000,000	103	2,060,000
Niagara Dis. Bank.	274,688	80	219,750
Molson's Bank.....	1,000,000	114	1,140,000
Bank of Toronto.	800,000	105	840,000
Ontario Bank	1,803,488	104	1,875,627
Eastern Tps. Bank.	293,912	90	264,520
Banque Nationale.	997,622	107	1,077,466
Banque J. Cartier	817,685	108	873,100
Merchants' Bank	654,129	1004	656,647
International Bank (limited).....	1,989,946	no	quotations.
Royal Canadian.....	140,794	no	quotations.

Thus we see that the majority of the Banks have their shares at a considerable premium—a great encouragement to the projectors of new enterprises of a similar kind.