

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.

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.) H. S. Tyee, 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; Un-divided 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 \$300,000; 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.

G. F. C. SMITH, Res. Secretary.

RINGLAND, EWART & CO.,

IMPORTERS OF

STAPLE DRY GOODS,

HOSIERY, GLOVES, AND SMALLWARES.

MANUFACTURERS OF

READY-MADE CLOTHING, SHIRTS,

COLLARS, &c

WHOLESALE.

244 ST. PAUL STREET, MONTREAL.

GEO. RINGLAND, JOHN S. SHEARER, JOHN EWART.

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 instead of being bound to an indiscriminating and unvarying tariff

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, 221 and 223 St. Paul street, Montreal. Agencies in all the principal towns in Canada

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. Bull.

Income of Company, £144,824 stg.
Accumulated Fund, 655,753 "

Unconditional policies granted. Claims settled without delay and liberally.

No expenses connected with obtaining policies Profits divided every two 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.

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.

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, MAY 26, 1865.

PRIZE ESSAYS.

THE RECIPROCITY TREATY.

THE Convention of the Boards of Trade from nearly all the cities of the United States and Canada, to be held in Detroit in July next, will afford an excellent opportunity for the dissemination of correct ideas regarding the Reciprocity Treaty. The great importance of the subject to Canada, and the necessity of having the question clearly apprehended by the public mind of the United States, render it essential that this opportunity should be improved. The publishers of THE TRADE REVIEW, desirous of contributing to the general fund of information upon the subject, offer the following prizes for Essays or Articles on the subject thus stated—

RECIPROCITY:

Its Advantages to the United States and Canada

First Prize \$50.00
Second Prize 25.00

The articles should not exceed two pages or six columns of THE TRADE REVIEW, and to be published therein. The publishers undertake to circulate, gratuitously, a large number among the delegates to the Convention, and their constituents. The Essays to be sent in so as to reach the undersigned by Friday, June 23rd

The Judges will be announced next week

W B CORDIER & CO

Montreal, 26th June, 1865.

MERCHANT'S NOTE BOOK.

A NEW company has been established at Small Heath, Birmingham, England, under the style of the "Birmingham Small Arms Co" (limited), the object being the manufacture of small arms for the English and other governments. Mr John Goodham, president of the Birmingham Gun Trade, is at the head of the directorate, and Mr Whitworth, the celebrated gun manufacturer, is also connected with the undertaking. It is thought that the Co-operative Plate Hack Company of Birmingham, a society composed solely of operatives who started on their own account, on a capital of £15, some time ago,—will shortly fall through: the master manufacturers, after having reduced their prices 7½ per cent, are now underselling the co-operatives 2½ per cent, besides giving long terms, while the co-operatives are compelled to sell for cash only. Mr John Stuart Mill, Mr. Ruskin, and other eminent gentlemen, have espoused the cause of the co-operatives, and it is hoped the ruinous competition will soon be brought to a close. The great "Lock out" in the iron trade in the North of England has been brought to an end.—A number of the ironworkers in the neighborhood of Brierly Hill are endeavouring to get up a co-operative society for the manufacture of

MORLAND, WATSON & CO.,

HARDWARE MERCHANTS, Importers

of all descriptions of

HEAVY AND SHELF HARDWARE.

Manufacturers of

SAWS

Circular, Gang, Crosscut, Billet Webs, &c.,

Mocock's celebrated

AXES, EDGE TOOLS, &c.

IRON:

Bar, Hoop and Sheet, Cut Scrap Nails.

Agents for Dunn's Patent Pressed & Clinch Nails, Patent Brads, Iron and Zinc Shoe Bills, Cutlout Nails, Trunk Nails, &c.

Warehouse and Offices, and Office of the Montreal Saw Works, 221 & 223 St. Paul street, Montreal.

Manufactories on Lachine Canal.

iron. Many of the workmen have taken shares, which are put down at £5.—The strike of the puddlers in the pottery district of North Staffordshire still continues. The rate of wages has been increased at several of the iron manufactories.—At the first annual meeting of the Home and Colonial Insurance Company (limited), a dividend at the rate of six per cent, free of income tax, was declared, and £100,430 6s. 1d. carried forward.—The Birmingham Joint Stock Bank has agreed to pay the creditors of Messrs. Atwood, Spooner & Co. 11s. 3d. in the pound, and the assets of that firm have been transferred to the bank.—The nominal capital of Lloyds Banking Company (limited) is to be increased to £2,000,000 sterling.—The banking business of J. H. Moulliet & Sons of Birmingham has been transferred to Lloyds Bank.—Mr. Henry L. Holland has been elected Governor of the Bank of England, and Mr. Thos. U. Hunt, Vice-Governor.—The New Zealand Loan and Mercantile Agency Company has been formed. It is in direct connexion with the Bank of New Zealand, and its object is to introduce more capital into that colony.—The directors of the Credit Foncier and Mobilier in England have declared a dividend at the rate of 40 per cent per annum for the last half year, besides appropriating £2,000,000 to the formation of a reserve fund.—At the thirty-ninth annual meeting of the Scottish Provincial Insurance Company, held at Aberdeen, the usual dividend of 8 per cent was declared, and a large surplus carried to the reserve fund. The number of new policies issued for the year were 930, assuring £461,685. The new annual premiums amounted to £13,955. The annual revenue is now £133,455, and the accumulated funds £488,800.—A new company, under the title of the "Colonial Land and General Credit Company" (limited), has been formed in London, for the purpose of carrying on the business of a land and credit company in the British colonies and adjacent territories.—The duty on tea in England has been reduced from 1s. 6d. to 6d. per lb.—A new book has been issued in London, England, entitled "The Correspondence of King George the Third with Lord North during the American war." It is edited by W B Donne.—A people's edition (price 2s.) of John Stuart Mill's "Considerations on Representative Government" is announced, also, a people's edition, price 1s. 4d., of the same author's treatise "On Liberty."—The quantity of champagne consumed in France during the year ending April 1, 1864, as stated by the Chamber of Commerce of Rheims, appears to have been 2,334,036 bottles, while the total export amounted to more than three times that number, viz: 9,831,168 bottles.—We observe that Messrs. Morgan Brothers, of London, England (represented in Montreal by Mr. J. V. Morgan), are the sole agents for Messrs. Bernard-Roelandt & Co., of Fontaine L. Eveque, Belgium, the patentees of the celebrated wrought iron nails (pointes).—A new loan has been placed upon the market by the American Secretary of the Treasury. It is precisely the same as the 7-30 loan, which is said to have been very successful, except that the government reserve the right of paying the interest in gold at 6 per cent, instead of 7-30 in currency. The loan seems to be generally disapproved of.