

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

NOVEMBER 16, 1866.

NEW GOODS.**T. JAMES CLAXTON & CO.,****HAVE** just received 84 packages by the "Nova Scotia," now in port, being purchases from our Mr. Lonsdale, contents of which are in part as follows:—Cottons of all kinds, among them low priced Greys and Prints; Dress Goods and plain Winceys; Balmoral Skirts and Skirting; Ribbons; Velvets; New Belts and Buckles. Also, New Fancy Goods of various descriptions.All orders will have careful and prompt attention.
1-ly 69 St. Peter Street, MONTREAL.**THE LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.**

1 Offices.—Liverpool, London, Montreal.

CANADA BOARD OF DIRECTORS.**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. Tyco, Esq., (mer.)
E. H. King, Esq., (General manager Bk of Montreal.)
Capital paid up \$1,500,000; 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.****WEST BROTHERS,****TEAS AND TOBACCOES,**Wholesale,
9 St. John Street,
Montreal.

14-ly

LIFE AND GUARANTEE ASSURANCE.**THE EUROPEAN ASSURANCE SOCIETY.**

Empowered by British and Canadian Parliaments.

SUBSCRIBED CAPITAL—£750,000 Stg.

ANNUAL INCOME OVER—£300,000 Sterling.

HEAD OFFICE IN CANADA—MONTREAL.

EDWARD RAWLINGS,
Manager for Canada.

1-ly

SINCLAIR, JACK & CO.,**WHOLESALE GROCERS AND COMMISSION MERCHANTS,**

Importers of East and West India and Mediterranean Produce,

Have removed from St. Andrew's Buildings, St. Peter Street, to 413 St. Paul Street, opposite the Custom House, premises so long occupied by William Darling & Co.

Montreal, 30th April, 1866.

1-ly

KIRKWOOD, LIVINGSTONE & CO.,
PRODUCE, LEATHER AND GENERAL COM-MISSION MERCHANTS.

No. 563 St. Paul Street, MONTREAL.

CONSIGNMENTS Carefully realized and returns promptly made.

ADVANCES—Cash advances made, and Drafts authorized on all descriptions of Produce consigned for Sale in this or British Markets.**ORDERS**—Personal and careful attention given to the execution of orders for Flour, Grain, Leather, Provisions, Oil, and General Merchandise.**FRED ROWLAND,**
GRAIN AND COMMISSION MERCHANT.

Flour, Oatmeal, Cornmeal Split Peas, Pot Barley, Barrel Pork, Sugar-cured Ham, Bacon, Lard, Cheese, Butter.

LONDON, CANADA WEST.

HUNTER, DUFFY & JOHNSON,

WHOLESALE MANUFACTURERS OF

BOOTS AND SHOES,

29 St. Helen Street,

MONTREAL.

49-ly

THE TRADE REVIEW

AND

Intercolonial Journal of Commerce.

MONTREAL, FRIDAY, DECEMBER 23, 1866.

BANK RETURNS.**THE** bank returns for November appear in the last number of the *Canada Gazette*, and compare as follows with the previous month:—

	November.	October.
Capital	\$36,466,666	\$36,466,666
Paid up	28,373,033	28,223,633
Notes in Circulation	10,851,103	10,64,837
Balances due to other Banks	1,153,660	947,664
Deposits not bearing interest	12,633,264	12,866,489
Deposits bearing interest	12,016,961	11,473,964

TOTAL LIABILITIES \$37,654,980 **\$36,241,956**Coin, Bullion and Provincial Notes \$ 8,005,105 **\$ 5,938,201**Landed or other property of Bank 1,496,306 **1,603,022**Government Securities 6,264,231 **6,373,341**Notes or Bills of other Banks 1,909,010 **1,701,605**Balances due from other Banks 6,697,497 **6,839,822**Notes and Bills discounted 43,699,673 **44,418,333**Other debts 2,418,958 **2,485,023****TOTAL ASSETS** \$68,471,753 **\$66,849,666****Customs Revenue.**

The revenue collected at the port of Montreal during the week ending on the 27th Dec, for the three past years compares as follows: 1864, \$11,717; 1865, \$58,376; 1866, \$4,345. The Customs revenue for this year will show an increase over the receipts for last year of at least a million and a quarter.

New Railway Connections.

The newly chartered Coos Railroad Company contemplates the immediate construction of a line from Littleton via Lancaster to the Grand Trunk at Northumberland, in the State of Maine. The European and Northern American Railway has been put under contract from Bangor to Winn, in the same State, and the work of construction will commence immediately.

Failure in the British Oil Trade.

The suspension is announced of Messrs. George Shand & Co., of Stirling, Scotland, in the petroleum trade, with liabilities estimated at about £100,000. The assets are stated to amount to £150,000.

Branch Railway to Stratford.

A number of delegates were recently directed by the Stratford Board of Trade to visit the different townships in the county, with the view of bringing before the notice of the rate-payers the subject of the proposed branch of the Great Western to that town.

MORLAND, WATSON & CO.,
IRON MERCHANTS,

IMPORTERS OF ALL DESCRIPTIONS OF

HEAVY AND SHELF HARDWARE,

A LARGE ASSORTMENT OF

RIFLES, REVOLVERS, AND CARTRIDGES,

At under cost, to close consignments.

MANUFACTURERS OF ALL DESCRIPTIONS OF

S A W S ,MOCKE'S CELEBRATED AXES, EDGE TOOLS, &c.
MANUFACTURERS OF**BAR AND SHEET IRON,****CUT SCRAP NAILS.**

Pressed, Clinch, and Finishing Nails, &c.

General Agents in Canada for the Commercial Union Assurance Company of London, England.

Agents for the National Provincial Marine Insurance Company of London, England.

Warehouses and Offices, 335 and 337 St. Paul Street, Montreal.

Montreal, June 1, 1866.

1-ly

Decimal Weights and Measures.

We are glad to see that "the cental" system of weight and measures is gradually meeting with the approval of nearly all the Boards of Trade on the continent. The period is therefore rapidly approaching when a majority of the Boards represented at the Detroit convention will have concurred in the new system, and transactions and quotations for all kinds of grain and seed will then be in centals instead of bushels. All merchants and traders will hail the change with pleasure, but unless it is made the subject of a legislative enactment, there is reason to believe that it will not work so well and agreeably as it otherwise would.

Bank of British North America.

The half yearly meeting of the proprietors of the Bank of British North America was held in London on Tuesday, the 4th instant; the directors declared the usual half-yearly dividend of 3ss. per share, being at the rate of 6 per cent per annum.

Trust and Loan Company of Upper Canada.

At a recent meeting of the Trust and Loan Company of Upper Canada in London, it was announced that the available balance amounted to 12,224l. out of which the directors proposed to declare a dividend of 7 per cent.

Carrying Gold "On a Margin."

An important law case has lately been in progress in Baltimore, involving in its decision the custom and usages of brokers, relative to buying and carrying gold on a margin for their customers. The defendant, a broker named Carson, was instructed and agreed to purchase \$10,000 in American gold coin, and agreed to carry the same on a margin, which was from time to time demanded, until the failure to put up additional margin, when the gold was sold at a loss of over \$9,000 to the plaintiff. The suit was brought to secure this amount.

The Court ruled the law to be that the gold when purchased, must be taken into possession, unless otherwise agreed and understood; that the gold, when bought, was the property of the customer and not of the broker, and that his obligation was to keep on hand the identical gold, or its equivalent, free from his other gold contracts, but that "usage" might be permitted to qualify these obligations, if it were uniform and well established, and that if the jury found the usage, it would be a good defence for Mr. Carson. The jury found a verdict for \$9,433 10 for plaintiff.

Reciprocity with the Sandwich Islands.

Gen. McCook of the Federal army is taking the preliminary steps for the negotiation of a Reciprocity Treaty between the United States and the Sandwich Islands, and has the cordial support of the merchants of San Francisco and Honolulu. For some time past the American people have been remarkably civil to the people of the Islands, and evidently believe that their territory would make a very good station for the development of the China and Eastern trade which is about to spring up as soon as the Pacific Railway is completed.