

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, 385 and 387 St. Paul street, Montreal.

Surveyor—**H. MUNRO, Montreal.**
Inspector of Agencies—**T. C. LIVINGSTON, P.L.S.**
6-ly

FALL CIRCULAR,

T. JAMES CLAXTON & CO.,

WILL be fully prepared to show their

STOCK COMPLETE BY THE 27TH AUGUST.

CAVERHILL'S BUILDINGS,

1-ly 69 St. Peter St., Montreal.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

Chief 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. Tyler, 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
\$800,000; Total Income, 1863, \$4,750,000.

All kinds of Fire and Life Insurance business trans-
acted 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 TOBACCOS,

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.

1-ly EDWARD RAWLINGS, Secretary.

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, 1868. 1-ly

TO WESTERN SHIPPERS OF PRODUCE TO MONTREAL OR GREAT BRITAIN

MONTREAL, August, 1866.

GENTLEMEN.—The altered state of reciprocal trade with the United States will probably cause you to direct more of your attention than heretofore to this market, as an outlet for your Produce.

Without desiring to intrude upon any established arrangements you may have with correspondents here, yet inasmuch as you may be seeking new correspondents, we beg to bring our name before you, and to express our willingness to undertake the sale of any description of Produce which you may be desirous of sending to this market.

Having been in the business as Brokers and Commission Merchants, since 1846, we can offer every advantage as well as every guarantee which experience gives. References can be furnished if required; and we shall be happy to correspond with parties disposed to favor us with their consignments of Flour, Grain, Ashes, Butter, and articles of Produce, and Provisions generally.

We can offer advantages for the sale of Produce through our friends in Britain.

We are, respectfully yours,

TAYLOR BROS.,

18 St. Sacramento Street.

N. B.—We are also Brokers for Sale and Purchase of Stocks and Securities. T. B.

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. Sacramento and St. Nicholas streets 1-ly

THE TRADE REVIEW.

MONTREAL, FRIDAY, SEPTEMBER 14, 1866.

Banking in New York.

It will be seen by a card in another column that Mr. Charles F. Smithers, so long and favorably known to the business men of the Provinces, has established himself as banker and broker, at 35 Pine street, New York. The responsible and important positions which Mr. Smithers has held in Canada in connection with the leading banks, and the experience that he obtained while Agent for the Bank of Montreal in New York, eminently fit him for a successful career, and without doubt entitle him to the entire confidence of Provincialists having business in that city.—His capacity, experience, and moral worth are acknowledged on all hands, and we are sure that the very fact that he has established himself in New York will considerably increase the already growing business in United States securities, gold, and stocks, which is now being done from Canada and the other Provinces.

FACTS WORTH KNOWING.

[No 1.]

JUST about the close of last session of Parliament some interesting statistics about the Banks, Societies, Charities, &c., of the Province were published. The people ought to be conversant with these statistics, for some of the institutions to which they refer receive considerable sums of Government money for their support, and they are, besides, quite interesting. We propose to dish up a few of these returns for the readers of the Review in two or three short articles, and will endeavour so to spice them as to render them palatable to the taste, and, we trust, not injurious to the digestion.

THE RAILWAYS OF CANADA.

Are thirteen in number, and cost in hard cash the handsome sum of \$121,543,189. A large part of this sum—no doubt the largest part—was British capital. We have certainly bled (at the pocket) pretty freely to make our railway system what it is; but there is one consolation—and it is a complete one,—we have reason to feel proud of our railways, and they are well

MORLAND, WATSON & CO.

IRON MERCHANTS,

IMPORTERS OF ALL DESCRIPTIONS OF

HEAVY AND SHELF HARDWARE,

IRON, Steel, Pig Iron, Boiler Plates, Anvils, Chains, Axes, Powder, Shot, Pumps, Oil Glass, Cordage, Machine Rubber Belting, Oak Tanned Leather Belting, &c., &c.

MANUFACTURERS OF ALL DESCRIPTIONS OF

S A W S,

MOCK'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.

Warehouse and Offices, 385 and 387 St. Paul Street, Montreal.

Montreal, June 1, 1866.

1-ly

KIRKWOOD, LIVINGSTONE & CO.,

PRODUCE, LEATHER AND GENERAL COMMISSION MERCHANTS,

No. 563 St. Paul Street, MONTREAL.

CONSIGNMENTS Carefully realised 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 Merchandize.

worth all that has been paid. The following particulars regarding them are interesting.—

Number of miles of road in 1865.....	2,318
“ of passengers carried “	2,431,265
“ of Tons of Freight “	1,913,953
“ of Persons Employ'd “	9,253
“ of Engines Owned “	428
“ of Cars of all kinds “	6,529
“ of Persons Killed “	62
“ of Persons Injured “	64

CAN CANADIANS KEEP SILLER.

This question must, we think, be answered affirmatively. Besides the fact that our Banks lately contained over \$28,000,000 of deposits, the earnings and savings of our people, the statistics before us show that Savings Banks are making steady progress among us, and that many of the poorer classes have a good deal of wealth laid up for rainy days. There are six of these institutions in existence: Toronto having two, Cobourg one, Montreal one, and Quebec two. Deposits were made last year to the extent of \$3,489,376. There were in all nearly 10,000 depositors, whose respective “piles” range from a few dollars up to thousands; the average amount at the credit of each, was nearly \$220. This must be considered very creditable, and seems to indicate that there is enough of Scotch about our people in the humble walks of life, to prepare for the future. May our Savings Banks increase and flourish!

STATISTICAL HOTCH-POTCH

would not be a bad name for our next paragraph, consisting as it will of a mixture of population, debt, revenue and expenditure. Our population of January, 1866, was 2,984,460, calculating at the average rate of increase. For three years we have added about 100,000 per annum to our numbers. About 600,000 acres of land were sold or given away last year. Our revenue was \$10,470,608, and our expenditure \$11,653,388,—the difference, \$1,182,780, being against us. Our total funded debt was \$60,019,181, after deducting the sinking fund held for its redemption. The following calculations have been carefully made:—

Debt per head of the Population.....	\$20 11
Exports “	\$18 17
Imports “	\$14 53
Expenditure “	\$3 50
Revenue “	\$3 17
Duty “	\$1 55
Population to square mile	96 1

MUTUAL INSURANCE

Seems to be popular throughout Canada, for we find that there are 17 societies for protection against loss.