

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 Searles, Esq., (Manager Ontario Bank) Henry Chapman, Esq., (Mer.) R. S. Lytce, Esq., (Mer.) E. H. King, Esq., (General manager Bk of Montreal) Capital paid up \$1,930,000; 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 \$1,034,000; Interest on Investments \$800,000; Total Income, 1863, \$4,760,000.

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.

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, beauty and finish, will be second to none in the Province.

Our Travellers will call on us 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.

GENTS' HATTERIES.—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,
 MONTREAL.

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.

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 5/8
 Accumulated Fund, 655,753

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 £1,810.

Agencies in every Town in Canada.

W. M. RAMSAY, Mgr.

Montreal, 19 Great St. J.

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 16 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 16 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, SEPTEMBER 29, 1865.

A LIBERAL ARRANGEMENT.

MR Brydges has made a most liberal arrangement with reference to the removal of the Government servants from Quebec to Ottawa. The terms offered are for a car load of furniture \$45, for the civil servants and their families half fare, viz. \$3.30 from Quebec to Ottawa for each adult, half price for children between 4 and 12 years old

The consequence of this policy will be highly satisfactory not only to the Government officials but to the Grand Trunk Railway also, for it will secure almost the whole business, which will amount to about the following sums:—

| | |
|----------------------------|----------|
| For the furniture..... | \$12,000 |
| For passenger tickets..... | 5,000 |
| | \$17,000 |

From this will have to be deducted whatever the Grand Trunk has to pay over to the Prescott and Ottawa line, but if the traffic from this source should be \$10,000 only, it will be a very nice little sum to add to the month's receipts. Besides this, it is very probable that the Grand Trunk may have to do some, if not almost the whole, of the transport of the furniture of the departments and of the Legislative chambers.

THE POINT LEVI COAL.

A FRIEND in Quebec writes us as follows:—
 "I have examined the Point Levi coal mine, so called, and have to state in reference thereto—

"That the vein is only about eight inches wide, in its best part;

"That as the strata are almost vertical where it occurs, it would cost far more to excavate it than the value of the mineral would justify;

"That the substance, though black and almost indistinguishable to the eye from Newcastle coal, is not coal at all, for this reason among others that it does not leave any ash or cinders, but a kind of clinker. The total quantity taken out has been about three tons, which is being used by the Messrs Worthington in their blacksmith's shop for sharpening pickaxes. No more can be obtained until the foundations of the new fort, under which it is found, are dug out deeper. Perhaps three or four tons more can be obtained in excavating there to the required depth; afterwards it would cost more to get at the stuff than twice its value in the market. A similar kind of bituminous shale has been previously discovered on the Isle of Orleans, in the valley of North St Charles, under Mountain Hill itself. But it is never seen in sufficient quantity to become valuable as fuel, though, if it were to be, it would be most useful, for it burns as well as any coal ever imported."

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.

Mocock's celebrated

AXES, EDGE TOOLS, &c.

MONTREAL REFINED IRON:

Bars and Sheets, Cut Scrap Nails.

Pressed, Clutch 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.

Montreal.

RAILWAY TRAFFIC RETURNS FOR AUGUST.

THE Railway Traffic returns for August bear testimony to the reviving trade of the country and the influence of a fruitful harvest. The total traffic for August, 1865, was \$814,716, as against \$689,233 in the corresponding month of 1864—an increase of nearly 20 per cent. The details are as follows:

| | August 1865. | August 1864. | Miles |
|------------------------------------|--------------|--------------|-------|
| Great Western..... | \$247,488 | \$203,256 | 315 |
| Grand Trunk..... | 482,641 | 418,231 | 1377 |
| London & Port Stanley..... | 11,255 | 12,835 | 25 |
| Welland..... | 31,465 | 31,741 | 94 |
| Northern..... | 11,248 | 9,476 | 43 |
| P. Hope, Lindsay & Beaverton..... | 7,976 | | 31 |
| Port Hope & Peterboro..... | 4,973 | | 16 |
| Cobourg & Peterboro..... | 10,617 | 5,206 | 81 |
| Brockville & Ottawa..... | 6,031 | 7,472 | 64 |
| Prescott and Ottawa..... | 793 | 1,017 | 12 |
| Stanstead, Shefford & Chambly..... | 424 | | 12 |
| St. Lawrence and Industry..... | | | |
| Carleton & Grenville..... | | | |
| | \$814,716 | \$689,233 | 2089 |

The traffic in July, 1865, was but \$753,899, or, excluding the London and Port Stanley railway, whose return does not appear in August, only \$750,889, so that the August traffic was nearly 10 per cent. more than the July business. The returns for September will, we are sure, show a still further increase, and be still more gratifying to the share and bondholders of the various roads. Already we find the Grand Trunk railway receipts running up to over \$150,000 per week, so that the total for the month for this one road alone will be about \$600,000. The receipts of the whole Province average only about \$1,000,000 per month, and by a comparison of these figures, we now estimate the importance of the Grand Trunk system.

Flax in Ireland.

The Registrar-General of Agriculture for Ireland gives the following figures as to the total extent of flax grown in that country during the last fifteen years. It will be seen that there is a material falling off in the past year which is somewhat unaccountable, in view of the scarcity and high price of cotton:

| Year | acres | Year | acres |
|------|---------|------|---------|
| 1851 | 140,536 | 1859 | 136,282 |
| 1852 | 147,008 | 1860 | 128,585 |
| 1853 | 174,579 | 1861 | 147,957 |
| 1854 | 151,403 | 1862 | 150,070 |
| 1855 | 97,075 | 1863 | 214,069 |
| 1856 | 106,311 | 1864 | 301,026 |
| 1857 | 97,721 | 1865 | 251,562 |
| 1858 | 91,646 | | |

The Stock Market is heavy this week, and our quotations show a slight reduction. A large amount of Bank of Montreal has been placed at 112½ to 112. La Banque du Peuple has been sold at 101½, Ontario Bank at 101. City Bank is firm at 98½, and Merchants Bank is enquired for at 104. Sterling Exchange firm at 100½ to 110 for Bank Bills.