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.

Lips Department.—Persons for whom this Society is Surety can Assure their lives at considerably reduced

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 LIVERPCOL AND LONDON AND GLOBE INSURANCE CO.

Chief Offices. - Liverpool, London, Montreal. CANADA BOARD OF DIRECTORS.

T. B. Anderson, Eq., chairman, (Pres. B. of Montreal. Alex, Simpson, Eq., Dep. chairman, (ch. Outario Bk. Henry Starnes, Eq., (Manager Ontario Bank)
Henry Chapman, Eq. (mer.) R. S. Tylee, Eq. (mer.)
H. King, Eq., (theneral manager Bk of Montreal Capital paid up \$1,950,000; Reserved surplus Fund, \$6,000,000; Life Department Reserve \$7,250,000. Undivided Profit \$1,050,000; Total Funds in hand \$15,250,000.

\$15.250,000.

Revenue of the Comp'y.—Fire Premiums \$2,900,000;

Life Premiums \$1,000,000: Interest on Investments \$800,000; Total Income, 1853. \$4,750,000.

All kinds of Fire and Life Insurance business transacted on reasonable forms.

Head office, Canada Branch, Company's buildings, PLACE D'ARNES, MONTREAL.

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

RINGLAND, EWART & CO..

IMPORTERS OF

STAPLE GOODS, DRY

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 Corchill, London, England.

Capital, \$12,500,000.

Invested, over \$2,000,000.

Fine DEPARTMENT.—The distinguishing feature of this Company is the autroduction of an equable adjustment of charges, proportionate to each risk is curred instea 1 of being bound to an indiscriminating and arrange to the

curred insteal of being bound to an indiscriminating and unvarying tariff.

Life Department.—For the pre-eminent advantages offered by this Company, see Prospectus and Circular—S0 per cent. of profits divided among partipating Policy Holders.—Economy of management guaranteed by a clauso 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.

H E COLONIA LIFE ASSURANCE COMPANY

CAPITAL-ONE MILLION POUNDS, STERLING.

Head Offices-Edinburgh and Montreal

Manager for Canada, W. M. Ramsay. Inspector of Agencies, R. Buil.

Income of Company, - - - £144.824 sig Accumulated Fund, - - - 555.753

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 £1,310.

Agencies in every Town in Canada.

W M RAMSAY, Manager for Can Montreal, 19 Great St. James street.

THE HOME AND COLONIAL AS-

A SURANCE COMPANY, Limited.
Chief Office, 69 Cornill, London, England.
Authorized Capital, \$10,000,000. Issued \$5,000,000.
All kinds of Fire and Life insurance business transacted on reasonable terms.
Loses promptly and liberally adj. sted without reference to England. General Agents for Causda,
MESSRS. TAYLOR BROTHERS.

All Premiums received in Canada, invested in the

Province.

HEAD OFFICE—CANADA BRANCH.

Nos. 13 and 16 Merchants' Exchange, Montreal.

T A Y L O R B R O T H E R S. 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. 12 and 17 March

Nos. 13 and 15 Merchants' Exchange, Montreal.

WILLIAM NIVIN & CO.

COMMISSION MERCHANTS AND UMM ISSION MERCHANIS 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 Gruceries, Drugs, Ulls and Paints, having thest class connections in Great Britain for the execution of such orders.

Montreal, St. Sacrament and St. Nicholas streets.

THE TRADE REVIEW.

MONTREAL, FRIDAY, JUNE 16, 1865.

PRIZE ESSAYS.

THE RECIPROCITY TREATY.

THE RECIPEROCITY TREATY.

THE Convention of the Boards of Trade from nearly all the cities of the United States and Canada, to be head in Detroit in July next, will afford an excellent opportunity for the discemination 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.

RECIPROCITY

The following gentlemen have kindly consented to

Peter Redpath, Esq., President Board of Trade. Robert Esdatt, Esq., President Corn Exchange issociation. How L. H. Holton, late Finance Minister.

POOR ORES.

Question of very considerable interest to the shareholders in our copper mines, is the expense of extracting, by a cheap process, the small per centage of ore frequently to be met with, even in the most productive mines. Where there is a prependerance of rich ore,-which of itself will yield a profit on the working, even if the poorer parts were allowed to go as dead rock,-the matter is not of so much importance. But where, as is often the case, copper is to be met with generally diffused through the rock, without any large aggregation of ore in any one spot, there must either be some such process as we have referred to employed, or the works abandoned. There are many beds of poor pyritous copper ores in the Eastern Town ships, to which Sir William Logan calls attention in his Geological Report, and which he believes might be turned to good account, were some method employed to have the copper removed in a soluble form. Since then the importance of the question has rather increased than diminished; and we are glad to find that a series of very carefully conducted experiments are likely to result in a process being made use of, which will be both cheap and practicable.

There have been various means employed for extracting ore by humid treatment, some being more and some less successful. One mode, used in the Hungarian and Croatian mines, and in those of the Lower terms as here?

MORLAND, WATSON & CO.,

HARDWARE MERCHANTS, Impor-

ters of all descriptions of

HEAVY AND SHELF HARDWARE

Manufacturers of SAVES

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

Mocock's celebrated AXES, EDGE TOOLS, &c.

IRON.

Bar, Hoop and Sheet, Cut Scrap Nails.

Agents for Donn's Patent Pressed & Clinch Nails. Patent Brads, Iron and Zine Shoe Bills, Cutclout Nails, Trunk Nails, &c.

Warehouse and Offices, and Office of the Montreas Saw Works, 221 & 223 St. I'aul street, Montroal.

Manufactories on Lachine Canal.

Hr tz, is to precipitate the copper by means of metallic iron. A somewhat similar process is still followed in Norway; in Russia other means bave been used, but none has hitherto been altogether successful, as large quantities of copper have been found in the residue after the process has been completed. It is from this starting point, therefore, that Mr. McFarlane of Acton Vale has for some time past been pursuing his re-searches, the results of his labours being lately laid before the Natural History Society of Montreal. Two considerations in any plan for obtaining desirable and paying results are, that few or no extraneous substances should be necessary, and that the acid required to form the soluble salt of copper, should be derived from the elements present in the ore itself.

The first experiments showed very unsatisfactory results. The process employed required very careful superintendence, and was very uncertain, even where there was sulphur present in large quantities, a slight excess of temperature sufficing sometimes to decompose the sulphate of copper, while too low a degree of heat left the copper so contaminated that many of the specimens did not give more than 60 per cent, of the pure metal. The addition of salt, however, to a great extent removed these disadvantages, but its use cannot make up for any deficiency of sulphur in the original ore. with or without the use of east, that ore will be treated with the greatest advantage, which contains the largest proportion of sulphur. It would be out of place in these pages to enter at length into the details of the experiments carried on, more particularly as we un derstand they will be published in full in the Canadian Naturalist, but the conclusion come to we shall briefly

With a proper admixture of the various ores, copper can be obtained with but a very small loss by calcining with twice the weight of impure iron oxide, or perhaps less, with one fourth its weight of salt, at a low temperature, not continued beyond a certain point, the materials being stirred as little as possible. There seems little reason to doubt that the same process would be completely successful on a large scale.

These ores are in great abundance, and would be of the greatest use in smelting the richer and less sulphurous ores, in fact, the latter cannot be smelted without them. Why smelting works are not established here, we are at a loss to understand. The district in which the mines are situated is close to Montreal, can be reached in a very few hours at small expense, is traversed by the Grand Trunk Railway, and a complete check can be exercised over all the operations carried on. It is true that going blindfold into promising schemes, capitalists here have lost money, and have seen the shares for which they have paid large sums, become worthless. But is that a reason why they should for ever refuse to enquire into the nature of investments of a similar kind which, apparently, at least, seem to promise an immense trade to this city, by the demand which, of necessity, would spring up for the articles required for the hands employed, and which could nowhere be obtained on such favourable