

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.

1-ly 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.) R. S. Tyce, 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; Un-
divided Profit \$1,050,000; Total Funds in hand
\$16,250,000.

Revenue of the Comp'y.—Fire Premiums \$2,900,000;
Life Premiums \$1,050,000; Interest on Investments
\$800,000, Total Income, 1893, \$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.

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

Our Travellers will call on buyers 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' HABERDASHERY.—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,

1-ly MONTREAL.

THE COMMERCIAL UNION ASSURANCE COMPANY.

Chief Office, 19 Cornhill, London, England.

Capital, \$12,000,000. Invested, over \$2,000,000

FIRE DEPARTMENT.—The distinguishing feature of
this Company is the introduction of an equitable ad-
justment of charges, proportionate to each risk in-
curred.

LIFE DEPARTMENT.—For the pre-eminent advan-
tages offered by this Company, see Prospectus and
Circular—80 per cent of profits divided among par-
ticipating 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

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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 stig

Accumulated Fund, - - - - - 555,763 "

Unconditional policies granted Claims settled with-
out 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 Canada.

10-1y Montreal, 19 Great St. James street.

THE HOME AND COLONIAL AS-
SURANCE 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 trans-
acted on reasonable terms.

Losses promptly and liberally adjusted without re-
ference 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, Securi-
ties and Real Estate.

Brokers and Commission Merchants for purchase
and sale of Produce.

Special Correspondents for the Merchant Banking
Company of London (Limited).

Nos. 13 and 15 Merchants' Exchange, Montreal.
10-1y

WILLIAM NIVIN & CO.,

COMMISSION MERCHANTS AND

SHIPPING AGENTS, purchase and sell all de-
scriptions of Produce on Commission, and likewise
advances 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.

1-ly

THE TRADE REVIEW.

MONTREAL, FRIDAY, DECEMBER 1, 1893.

RAILWAY TRAFFIC RETURNS.

LAST week's *Canada Gazette* publishes the Railway
Traffic Returns for September and October, com-
piled in the office of the Provincial Auditor; and they
enable us, better than any other statistics we have, to
see how great has been the increased activity of trade
movements in every part of the country. By a reference
to the *Gazette*, which contains the returns for August,
we get materials for the following table of a quarter's
railway business in 1894 and 1893:—

	1893.	1894.
August—4 weeks.....	\$814,716	\$689,233
September—5 weeks..	1,271,122	1,026,366
October—4 weeks.....	1,064,324	894,330
The quarter ..	\$3,150,162	\$2,619,929
Increase.....	\$530,233, or 25 per cent.	

This should be a gauge of the general prosperity of
the country, and we suppose we shall be correct in
deducing that, on the average, every man's business
has been 25 per cent. more this quarter than in the
corresponding period of last year, his income 25 per
cent. larger, his means for doing good, for enjoying
life, for educating his children, &c., &c., just so much
more.

We proceed to compile another table, shewing the
business of each line for the three months. It is as
follows:—

	1893.	1894.
Great Western Railway	\$1,019,448	\$780,235
Grand Trunk Railway	1,831,101	1,631,855
London & Port Stanley Ry.*	3,111	3,324
Welland Railway	42,507	36,016
Northern Railway	129,005	100,169
Port Hope, Lindsay & B. Ry.	34,433	29,577
Port Hope & Peterboro' Ry.*	24,404
Cobourg & Peterboro' Ry.*	3,445
Brockville & Ottawa Ry.*	23,602	20,003
Prescott & Ottawa Ry.*	23,577	19,958
Carleton & Grenville Ry.*	3,343	2,694
St. Law. & Industry Ry.*	1,766	2,099
	\$3,150,162	\$2,619,929

The returns for the four lines marked with an
asterisk are slightly incomplete—it would seem from
their omitting to forward their statements with regu-
larity. All the great railways show complete statistics,
why should not the smaller ones be equally particular?
We remark that one—the Stanstead, Shefford and

MORLAND, WATSON & CO.,

WHOLESALE HARDWARE MER-
CHANTS,

Importers of all descriptions of

HEAVY AND SHELF HARDWARE

IRON,

STEEL,

PIG IRON,

PAINTS,

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, Clinch 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, 335 & 337 St. Paul street.

Manufactories on Lachine Canal.

1-ly Montreal.

Chamby line—has made no return at all. The Pres-
ident should see to this.

The above traffic for 1893 is thus made up:—

Passengers	\$1,366,298
Mails and sundries.....	94,693
Freight.....	1,689,171
	\$3,150,162

We have no returns for 1894 which show the corre-
sponding details, Mr Galt and Mr Langton only
having recently commenced to give the public these
valuable tables; but we have little doubt the increase
is about equally divided among the three heads of
traffic. It is clear, however, even from what we see,
that our lines are freight lines in their distinctive
characteristics—not passenger lines. The Great West-
ern and the Prescott and Ottawa are the only import-
ant ones in which the passenger traffic equals the
freight in its money value.

Three millions of dollars in a quarter! This equals
the revenue of the Province! The railway interest
has indeed become a strong one in Canada. And this
revenue, large though it be, is likely still further to
increase. May it do so rapidly is our earnest hope,
for, with railways prosperous, the country is pros-
perous, and unless railways pay dividends, it is hard to
get capitalists to embark in other enterprises calcu-
lated to develop the resources of the country.

What about Christmas Dinner?

During this year the Americans have been customers
for almost everything our Canadian farmers could
raise. Besides their usual purchases of grain, horses,
cattle, pigs, butter and eggs have been "gobbled up"
voraciously. We now learn that Americans are at
present making a *raid* on Canadian poultry. Large
quantities of dressed turkeys, geese and chickens are
being packed in barrels and shipped to Eastern cities
from many points on the different railway lines. At
Prescott, lately, it is said that two flocks of turkeys of
nearly 1000 each were driven to the ferry preparatory
to crossing over to Uncle Sam's dominions. If the
Americans continue "to forage" in Canada on such
an extensive scale, what shall we do for our Christmas
dinners?

Personal.

The name of "Beattie & Brother," of London
C W., appeared in our issue of 10th November on the
list of "Meetings of Editors." This is not the firm
of "Jno. Beattie & Co., of same place, which, we
are glad to say, is in its usual good condition. The
one alluded to is an old firm, which has been some
time out of business, and the affairs of which are now
being wound up.