

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 Starnes, Esq., (Manager Ontario Bank).
Henry Chapman, Esq., (mer.) R. S. Tylee, 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.

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

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, instead of being bound to an indiscriminating and unvarying tariff.

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, 221 and 223 St. Paul street, Montreal.
Agencies in all the principal towns in Canada.

(BRITISH.)

WESTERN INSURANCE COMPANY—Limited.

Capital, £1,000,000 Sterling.

THIS COMPANY has a *permanent* license to do business in Canada, and insures all kinds of property against loss or damage by Fire, on the most favorable terms.

Strictly non-tariff at home and abroad, it affords Insurers all the advantages of the lowest rates.

Losses paid in Canada without reference to England.
In Life Assurance this Company offers every facility.

Lower Canada Branch:

26½ St. François Xavier street, Montreal,

H. DUNCAN & CO., Managers.

WM. H. HINGSTON, Esq., F.R.C.S., Eng.,

Medical Referee.

THE SYSTEM AND REGULATIONS OF THE LIFE ASSOCIATION OF SCOTLAND, (FOR LIFE ASSURANCE AND ANNUITIES),

have been so framed as to secure to its Policy-holders the *utmost value for their payments*, and include provisions in their favor on the following important points:—

SMALL OUTLAY by the Policy-holder.

NON-LIABILITY TO FORFEITURE.

FREEDOM from any **EXTRA CHARGES** for Occupation or Place of Residence.

LIBERAL RETURN FOR SURRENDER of Policy.
EXEMPTION from the **RISKS** of PARTNERSHIP.

IMMEDIATE ENTRANTS on the Profit Scheme will secure **ONE ENTIRE YEAR'S BONUS** over Later Entrants.

P. WARDLAW, Secretary.

MONTREAL, PLACE D'ARMES, January, 1865.

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 15 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 15 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, corner St. Paul and St. Nicholas streets.

THE TRADE REVIEW.

MONTREAL, FRIDAY, APRIL 21, 1865.

THE SAD EVENT.

ASSASSINATION OF PRESIDENT LINCOLN.

THE sudden and most melancholy death of President Lincoln has called forth from all classes of our community a universal sentiment of regret and sorrow. The honest simplicity with which he developed a remarkable degree of ability as a statesman, amid the most fearful trial through which his country could have passed, had won for him the respect of his enemies and the love of his friends. The success which has attended his efforts to quell the rebellion, his steady adherence to the principles of freedom and justice, and above all, his recently expressed disposition of leniency and friendliness toward the South, caused almost all men to place their trust in him as the most competent to restore peace and prosperity to a disorganized continent. His death at this particular juncture has been therefore most severely felt; and removed as our community is from immediate connection with the nation, hardly a man amongst us but feels that a loss very personal to himself has been sustained. In the United States the feeling of sorrow is most intense, finding expression in every manner, publicly and privately. It is safe to say that, as since the days of Washington no American statesman ever stood higher in the estimation of his countryman than Abraham Lincoln, never since the death of that great man, has there been a deeper feeling of sorrow, more universally expressed or more keenly felt, than has swept over the United States during the past week.

Fortunately for all mankind, and particularly for us, the strength of the governmental system of the United States has been established under most trying circumstances, largely, no doubt, owing to the honesty and firmness of Mr. Lincoln and his advisers. The sad event of the week might otherwise have been followed by consequences the most serious. As it is, the machinery of Government goes on as usual; and though to our mind the case is a most trying one to Republican institutions, the good sense of the American people, and the love of order everywhere prevalent, indicates that the period of trial will be passed with good results only. The speedy return of peace may be somewhat delayed, but the victory of Federal arms at all points, and the surrender of the most vital portions of the Southern armies, are the certain signs of an early solution of the great struggle through which our neighbours have been passing. We may well look forward with interest, and with some anxiety, as to how American statesmen will meet the great task involved in the return of the South

MORLAND, WATSON & CO.,**HARDWARE MERCHANTS, Importers**

of all descriptions of

HEAVY AND SHELF HARDWARE.

Manufacturers of
SAWS

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

Mocock's celebrated

AXES, EDGE TOOLS, &c.

IRON:

Bar, Hoop and Sheet, Cut Scrap Nails.

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

Warehouse and Offices, and Office of the Montreal Saw Works, 221 & 223 St. Paul street, Montreal.

Manufactories on Lachine Canal.

to the Union. The principles of reconstruction, the complete abolition of slavery, the question of white and black labour, the employment and provision for the slaves, the cultivation of the South, the national financial arrangements, foreign relations, and the disbandment or employment of their vast army, are all subjects of most absorbing importance. The saving, as by a miracle, of the life of Mr. Seward, begets the hope that the policy which has hitherto been adopted by Mr. Lincoln will be followed out, and that wise, liberal measures, will show that the Northern people can be great and magnanimous in peace as they have been great and victorious in war.

In the death of Mr. Lincoln it is believed Canada has lost a good friend. His moderation and strong common sense showed him the folly and hopelessness of a struggle with Great Britain, and his well known pacific tendencies were always a strong guarantee that a foreign war would be avoided as long as he could prevent it. Let us hope and pray that his wisdom in this particular may be imitated by his successor.

The sympathy and unfeigned sorrow that has been shown in Canada for the United States in this sad calamity cannot fail to have a good effect upon the feeling existing between the two countries. There is no real cause for estrangement between neighbours united by so many bonds, with interests so identical; and standing by the grave of a common friend, let us hope our American cousins will bury all recollection of wrongs more fancied than real.

BANK RETURNS.

THE Bank of Montreal and the Ontario Bank have filed their monthly statements for March with the Auditor General. They compare as follows with the return for the previous month:

	Discounts.	Specie.	Circula.	Deposits.
Bank of Montreal.				
Feb. 1865.	\$10,840,576	\$1,659,359	\$2,501,393	\$8,922,684
March 1865.	11,583,330	1,985,459	2,371,249	9,335,180
Ontario Bank.				
Feb. 1865.	\$3,457,929	\$404,628	\$829,161	\$1,751,738
March 1865.	3,814,932	514,074	745,726	1,798,617

These two statements, very probably indicating the policy of the rest of the Banks, exhibit very satisfactory results for the month. A judicious increase in discounts was to be expected when engagements were large, and not much money afloat with which to meet them. It shows a disposition and ability on the part of the Banks to help the community through a difficult season. This has occurred too in the face of a decline in the circulation, and a most satisfactory necessary increase in the specie line. The deposits show a considerable increase, which is gratifying after all the rumours that were current as to the withdrawal of Southern gold. In the event of peace, the prospect of which seems so near, it is unreasonable to suppose that the foreign deposits now in our Banks can long remain,—a contingency for which there is no doubt preparation being made.