

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. Lyce, Esq., (mer.)

E. H. King, Esq., (General manager Bk of Montreal)

Capital paid up \$1,350,000. Reserved surplus Fund, \$5,000,000; Life Department Reserve £7250,000. 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 transacted 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, \$12,500,000. 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, 355 and 357 St. Paul street, Montreal.

Surro or—H. MUNRO, Montreal.

Inspector of Agencies—F. C. LIVINGSTON, P.L.S.

5-ly

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, - - - - - £144,524 5/6
Accumulated Fund, - - - - - 555,763 "

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 Canada,
Montreal, 19 Great St. James street.

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, St. Sacrament and St. Nicholas streets.

1-ly

THE TRADE REVIEW.

MONTREAL, FRIDAY, OCTOBER 18, 1865.

THE LAKE CHAMPLAIN CANAL.

MR. Dewitt Bloodgood, of New York, has done a good service in bringing before the public anew the proposition to cut a ship canal from the St. Lawrence, near Montreal, to Lake Champlain; and thence to enlarge the route leading to New York. This project is no new one, as our readers are aware, its chief promoter, the Hon. John Young, has often enough been laughed at for his Caughnawaga canal ideas, but it is something new to have the enterprise brought so prominently as it now is before the people of New York State, not only in Mr. Bloodgood's pamphlet but also in the Governor's message, and in the leading New York daily newspapers.

The chief opposition to the construction of this canal has hitherto been based on the supposition that it would be antagonistic to the interests of Montreal as a shipping port to Europe, and therefore prejudicial to the interests of the Lower St. Lawrence. Such a view can however hardly prevail now that the true causes of the immense and annually increasing movement of breadstuffs from the West to the East begin to be better understood. It has usually been assumed that the Western States are the granary of Europe; that European demand was that which it was their chief destiny to supply. It has now become evident that this European demand is secondary, and that the wants of the Eastern States are the primary springs of the great current of the Grain Trade across the continent. This is why our grain flows outwards over the border, from Suspension Bridge, Toronto, and elsewhere. Any canal or railroad, then, to command a share of this commerce must be somewhere in the line not only from the Western States, but towards the Eastern. The Grand Trunk Railway would be of comparatively little use if it were not for the Montreal and Champlain, and the St. Lawrence and Atlantic roads. These are the lines along which its vast traffic finds its outlet. And so with the St. Lawrence canals; they will not fulfil their true uses thoroughly until this Lake Champlain canal is built, and dug as wide and deep as they should and will be made. The millions of the New England States raise but little wheat and corn. Even New York does not grow enough to feed its people. The demand along the Atlantic shore is therefore constant, and if the Lake Champlain canal were cut, we should see a constant stream of lake vessels or of barges passing by our doors with grain to supply it. "By our doors" we hear objectors exclaim. "Then you concede our point." By no means. These vessels and barges never even approach us now. The vessels stop at Buffalo, the barges go up and down the Erie ditch. Every mile the stream of trade approaches us is of advantage to us; we can hardly be

MORLAND, WATSON & CO.,
WHOLESALE HARDWARE MERCHANTS,

Importers of all descriptions of

HEAVY AND SHELF HARDWARE.
IRON, STEEL, PIG IRON, PAINTS, OILS, GLASS, 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, Cliché 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.

1-ly Montreal.

worse off than now, when it just comes in sight of our shores at Sarnia, and all but a dribble is lost even to our view at Amherstburg. But Montreal now possesses capital and energy enough to tap the stream, should it ever come so near as Caughnawaga. It is absurd to suppose that, with grain so near our water-power as that, it would not in great part stop with us until we had ground it into flour; and still more so to imagine that as much of it as might from year to year be wanted for Europe or the Lower Provinces, would not be transhipped into sea-going vessels here. So let us complete the St. Lawrence canals, say we, by cutting through a few miles further into Lake Champlain. There is yet another light in which to look at this projected work, viz., as a part of the Ottawa canal which will some day be constructed. It is, indeed, simply the continuation of that water line. The Georgian Bay end would be of small avail without the Lake Champlain section. Nor are we ever likely to enlist the sympathies or the subscriptions of Western men in favour of the Ottawa canal, unless we can give them in addition to a Canadian route at least an American terminus.

The Georgian Bay Canal.

The Georgian Bay Canal project seems to be looking up. Arrangements have been made at Toronto to test the composition of the ridge through which the deep cut requires to be dug. A steam engine is about to be dispatched to the scene of operations. The Hon. John A. Macdonald has just given its Ottawa rival a push forward. At the luncheon given to him there the other day, he said that: "Just as surely as Ottawa becomes the capital of British America, just as surely as the Legislature is settled here and they see this portion of the country, just so surely will be carried out that great scheme of connecting Lake Huron with the Ottawa." That the rapidly increasing trade of the "Great West" will soon require the opening up of one of these channels to the Ocean, admits of no doubt.

Revolution in Tanning.

We notice that a Mr. Henry Liberman, of Paducah, Kentucky, has invented a new method of tanning leather, which promises to be of immense advantage to those in that line. By his method the hides are stretched on a particular kind of frame-work adopted for the purpose. The frame-work is then lowered into a large and deep vat, and is so arranged that it revolves at the rate of 300 revolutions per hour. Every tanner knows that the oftener the hides are handled, the quicker the tanning is accomplished. By Mr. Liberman's mode, the hides keep constantly moving, and the liquor circulates freely, and thus the tanning is soon accomplished. Impartial Judges assert that by this new invention Harness and Sole Leather can be tanned in six or eight weeks, calf skins in six to eight days, and kip skins; upper and bridle Leather, in from ten to twelve days.