

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 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—F. C. LIVINGSTON, P.L.S.
5-ly

DEY GOODS CIRCULAR.

Spring 1866.

OUR STOCK WILL BE COMPLETE IN EVERY DEPARTMENT

BY THE
20TH OF MARCH.

T. JAMES CLAXTON & CO.,

CAVERHILL'S BUILDINGS,

59 St. Peter St.,

Montreal

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 \$1,950,000; 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, 1865, \$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.

THE

LIFE ASSOCIATION OF SCOTLAND,
(Founded 1835)

THE SYSTEM and REGULATIONS of the
LIFE ASSOCIATION OF SCOTLAND have been so
framed as to secure to its Policy Holders the *most*
rapid *and* *secure* payments, and include provisions in
their favor on the following important points—

SMALL OUTLAY for Life Assurance
NON LIABILITY to FORFEITURE of Policy
LIBERAL RETURN for SURRENDER of Policy
FREEDOM FROM THE RISKS of PARTNERSHIP

On 5th April next,

The Books will be closed for the 27th Annual Balance.
Entrants on or before that date will secure ONE
YEAR'S earlier participation in Profits.

P. WARDLAW, Secretary.

PLACE D'ARMES, MONTREAL.

1-3m

SINCLAIR, JACK & CO.,

WHOLESALE GROCERS AND
COMMISSION MERCHANTS, St. Andrew's

Buildings, St. Peter street, Montreal
Importers of East and West India and Mediterranean
Produce.

Constantly on hand, a large Stock of TEAS,
COFFEES, SUGARS, MOLASSES, SYRUPS, TO-
BACCOS, DRIED FRUITS, &c., &c., &c.

Consignments of BUTTER, PORK, FLOUR,
WHEAT, and other products solicited.

The Sale of POT and PEARL ASHES shall have
the very best and most prompt attention.

Sole Agents for COOTE'S celebrated GROUND
ROCK SALT, for Dairy and Table use

1-ly

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,
Royal Insurance Buildings, tower entrance, up stairs.

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).

Royal Insurance Buildings, tower entrance, up
stairs.
10-ly

LIFE AND GUARANTEE ASSURANCE.

THE EUROPEAN
ASSURANCE SOCIETY.

Empowered by British and Canadian Parliaments.

SUBSCRIBED CAPITAL—£750,000 Stg.
ANNUAL INCOME OVER—£300,000 Sterling

HEAD OFFICE IN CANADA—MONTREAL.

EDWARD RAWLINGS,
Secretary.

WILLIAM NIVIN & CO.,

COMMISSION MERCHANTS AND
SHIPPING AGENTS, purchase and sell all de-
scriptions of Produce on Commission, and also give
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 descriptions 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, APRIL 13, 1866.

NOVA SCOTIA TARIFF.

THE tariff of Nova Scotia has been altered so that
the following articles, hitherto free under the
Reciprocity Treaty from the United States, now pay
duty. Bacon, per 100 lbs., \$2; Beef, per brl., \$1.
Bread, navy or pilot, per 100 lbs., 2c; Butter per 100
lbs., \$1.75; Cheese per 100 lbs., \$1; Flour (wheat) per
brl., 25c; Hams per 100 lbs., \$2; Lard per 100 lbs.,
\$1.75; Onions, per 100 lbs., 60c; Pork, per brl., \$1.

The tariff in the following articles has been changed,
and now stands in the form subjoined.

Geneva and Whisky. The duty is increased from 70 to
90 cents per gallon.

Rum. Is increased from 40 to 75 cents per gallon.

Brandy. Is increased from 50 cents to \$1.20 per gallon.

Spirits or strong waters, not otherwise enumerated,
are increased from 50 to 80 cents.

Tobacco: Manufactured is increased from 5 to 10 cents
per lb.

Tobacco, Unmanufactured is taxed 5 cents per lb.

Wines: Hock, Constantia, Moselle, Champagne, &c.,
are increased from \$2.50 to \$3.00 per dozen, of five
bottles to the gallon. All other wines in bottle
are increased from \$2.50 to \$3.00 per dozen, of five bottles
to the gallon.

Port Sherry, Madeira, and all other Wines, except
French Wines, when imported direct in wood, 75
cents per gallon.

Wines: The growth and production of France when
imported direct 40 cents per gallon.

Broom corn, cotton wool, unmanufactured skins, furs,
pelts or tails undressed, wool unmanufactured, are
all added to the list of exemptions.

The following is a list of—
Exemptions from Canada, New Brunswick, Prince

Edward Island and Newfoundland, by Proclamation
under section 8:

Animals, Ashes, Bark, Butter, Cheese, Chocolate,
and other preparations of Cocoa, Coal (Copper), Earth,
Flour (wheat); Fish, Firewood, Fish Oil, viz: train
oil, spermaceti oil, head matter and blubber, tins and
skins, the produce of fish and creatures living in the
sea.

Fruits: Furs of all kinds, undressed; Grains,
Breadstuffs of all kinds, Hay and straw, Hides, Hops,
Horns, Horn in pigs and blooms, Lard, Lead in pigs,
Lime, Lumber of all kinds, Ocheres, Ores of all kinds,
Rock Salt, Salted and fresh Meats, Seeds, Skins un-
dressed, Stones of all kinds, Tallow, Timber of all
kinds, Vegetable, Wood, Wool.

RIFLES AND REVOLVERS!

The undersigned offer for Sale in quantities, at ma-
nufacturers' prices, the following kinds of REVOL-
VERS:

SMITH & WESSON S.....all sizes.
COLLS.....do.
WHITNAY'S.....do.
FORD'S.....do.
REMINGTON S.....do.

Also the following RIFLES:
SPENCER.

BALLARD

F. WESSON.

BALL'S.

PALMER'S.

HENRY

MORLAND, WATSON & CO.

March 28.

SPENCER REPEATING RIFLE COMPANY.

The undersigned, having been appointed

CANADIAN AGENTS

FOR THE SALE OF THE

SPENCER REPEATING RIFLE,

are prepared

TO SUPPLY THEM IN QUANTITIES

FROM STOCK,

AT MANUFACTURERS' PRICES.

MORLAND, WATSON & CO.

March 28.

1-ly

PROTECTION FOR OIL.

THE demand from oil refiners for crude petroleum

last year, in Canada, was so great as to cause an
advance in its price of nearly two hundred per cent.

From various causes, this demand has fallen off
temporarily to almost nothing, and there being no

demand from abroad at this season of the year, crude
oil has come down with more rapidity than it went

up, and has touched a point lower than that from
which it started. Under these circumstances, a Lon-

don, C.W., newspaper calls aloud on the Govern-
ment for protection against the American article, and

the imposition of prohibitive duties, both on crude and
refined oil, in order to keep the price of Canadian up

to a point at which wells can be profitably worked.
Our western contemporary writes in a very lugubrious

style indeed, and says that without protection, and the
adoption of a system of government inspection for

refined oil, petroleum will, by July or August, have
fallen to \$2 a barrel—a price at which it will not pay

either to work or drill wells. Now, we are unable to
see what good results can possibly accrue to this

country at large from granting to oil men a bonus on
their productions, to be paid by consumers generally.

Either the production of petroleum is a profitable
business, or it is not. If the former, there can be no

need of fostering it, by legislative interference with the
natural laws of demand and supply. If the latter,

those employed in it had better leave it and make use
of their time and money in what will be profitable.

In either case, protection will be of no avail, as the price
of oil in Canada must be regulated by its value in

foreign markets—where the surplus, above what is
required for home consumption, is to be sold, either

in the crude state, or—making allowance for the cost
of manufacturing—in a refined form. We have faith

in oil, and look upon it as a great source of future
wealth; but we think that private enterprise, un-

assisted by any aid from government, will be found
hereafter, as it has been in the past, quite sufficient to

secure its production. We find by referring to a New
York price current that crude oil is quoted at 26c. per

gallon. We do not see reason to fear much competi-
tion from the United States while their market is so

much higher than ours. We look for a considerable
advance here before long, and for these reasons. The

low price of the raw material will have the effect not
only of stimulating consumption but of increasing the

reliability demand, as soon as open navigation will
admit of profitable shipment to England; and we may

expect, even with greatly increased production, to see
petroleum selling not much below its average for last

year.

In the matter of government inspection of refined
oils, we quite agree with our contemporary. The

foreign market for Canadian oil has been greatly
injured by the inferiority of much that has been sent

abroad, and if the manufacturer who makes a good
article were protected by a government guarantee in

the shape of a brand on his barrels, he would no longer
suffer from competition with inferior stuff which

would also be branded according to its merits.