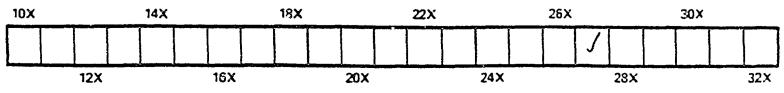
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# E 'L'RADE KEVIEW

VOL. I.

MONTREAL, FRIDAY, FEBRUARY 10, 1865.

No. 4.

ANGUS & LOGAN, PAPER MANUFACTURERS AND WHOLESALE STATIONERS, 206 St. Paul st.

H. W. IRELAND, NAIL AIL AND METAL BROKER, Agent for Cut-Nail and Spike Manufacturers. 235 St. Paul st., Montreal.

MUNDERLOH & STEENCKEN, IMPORTERS OF STAPLE AND FANCY DRY GOODS, 236 St. Paul st., corner of Custom House square, Montreal.

JOHN B. GOODE, WHOLESALE IMPORTER OF SMALL WARES, FANCY GOODS, CUT-LERY, BUTTONS, &c., St. Sulpice st., Montreal.

M. LAING,

PRODUCE AND COMMISSION MERCHANT, 97 Commissioners st., Montreal. Hams, Bacon, Lard, Tallow, Butter, Flour, &c.

### JOHN RHYNAS,

C OMMISSION AND SHIPPING MERCHANT, Montreal.-Cash advances made on Consignments to myself, or to friends in England.

#### JOHN DOUGALL & CO.,

[ESTABLISHED 1826.] JOHN REDPATH DOUGALL. JAMES D. DOUGALL. C. R. BLACK.

COMMISSION MERCHANTS for the U purchase and sale of Produce, Grain, Butter, Ashes, Pork, Lard, Tallow, &c.

COMMISSION MERCHANTS for the U purchase and sale of Leather, Cod Oil, Hides, Moccasins, &c.

MOUCASILIS, &C. COMMISSION MERCHANTS AND MANUFACTURERS' AGENTS for the sale of Domestic Manufactures. Large consignments of Eng-lish Woollen and Cotton Goods at present on haud; also, Wadding Warps, Bagging, Canada Tweeds, Etoffes, Satinets. Consignments of the above articles are respectfully solicited.

JAMES DOUGLAS & CO.,

DEALERS IN TEAS AND TOBAC-COS; attend to sales of Butter, &c., &c. 296 St. Faul st., Montreal.

WALTER MARRIAGE,

WHOLESALE AGENT, AND IM-PORTER of ENGLISH GROCERIES. 22 Lemoine st., Montroal.

THOMAS W. RAPHAEL, COMMISSION MERCHANT, Montreal. U Consignments of Flour, Grain, Leather, Ashes, Butter, &c., receive personal attention.

THOMPSON, MURRAY & CO., OMMISSION AND GENERAL MER-C CHANTS, St. Helen st., Montreal. [See p. 13.]

GREENE & SONS, HAT AND FUR MANUFACTURERS AND IMPORTERS. [See next Page.]

CAMERON & ROSS, COMMISSION MERCHANTS for the U sale and purchase of Grain, Flour, Pork, Butter Ashes, Wool, Flax, and General Merchandise, Montreal

GEO. WAIT, AND COMMISSION **DRODUCE** MERCHANT, Montreal. Young's Buildings, No. 2 McGill st.

S. H. MAY & CO., IMPORTERS OF STAR & DIAMOND STAR WINDOW GLASS, Paints, Oil, Varnish, Brushes, Spirits Turpentine, Benzole, Gold Leaf, &c., 274 St. Paul st., Montreal.

THOMAS HOBSON & CO., PRODUCE & COMMISSION MER-CHANTS. 118 Commissioners of 1 CHANTS, 118 Commissioners st. [See Page 50.]

#### BROWN & CHILDS.

MANUFACTURERS OF BO SHOES, AND LEATHER, Montreal. BOOTS.

OFFICE AND WAREHOUSE-Corner St. Peter and Lemoine sts.

MANUFACTORY-Corner Queen and Ottawa sts. TANNERY-Corner Bonaventure and Canning sts.

THE articles manufactured by us are under one general superintendence during the whole process of manufacture, beginning with the raw hide, and ending with the finished boot and shoe. By this arrangement we secure uniform quality throughout.

Orders received by post promptly executed: and should the goods sent not be approved of, they may be returned at our expense.

To occupy the extensive facilities which we have at our command for the manufacture of Boots and Shoes, it is necessary that we should send goods to all sections of the Province, however remote; every inducement allowable in commerce will be granted to this end.

#### ELLIOTT & CO.,

WHOLESALE HARDWARE MER-CHANTS, 16 Lemoine st., Montreal.

#### ELLIOTT & CO.,

AGENTS FOR

LA VIEILLE MONTAGNE ZINC COMPANY, of Liege, Belgium, 16 Lemoine st., Montreal.

#### LINTON & COOPER,

LINTON & COOPER, MANUFACTURERS AND WHOLE-SALE DEALERS IN BOOTS AND SHOES, 306, & 310 St. Paul st., Montreal. We invite the attention of Merchants, East and West, to our large and varied stock of Boots and Shoes now on hand, and in process of manufacture for the Spring trade. Goods in every conceivable style will be found in our establishment, from the finest Kid or Satin Gaiter, to the strongest Stoga or Hungarian Boot. Men's, Boys', Youths', Ladies', Misses' and Children's wear, in over 200 different patterns. Special notice is and of the very best material. The introduction of Pegging Machines having thrown a large number of workmen out of employment, and consequently re-duced the cost of labor, we are thereby enabled to Shoes, at no greater cost than if made by machinery; and are prepared to offer the choicest goods at the Shoes, at no greater cost than if made by machinery; and are prepared to offer the choicest goods at the Shoes, at no greater cost than if made by machinery; and are prepared to offer the choicest goods at the Shoes, at no greater cost than if made by machinery; and are prepared to offer the choicest goods at the Shoes, at no greater cost than if made by machinery; and are prepared to offer the choicest goods at the story lowest possible figures. Menter and most careful attention.

#### J. TIFFIN & SONS,

GENERAL MERCHANTS, IMPORT-ERS of TEAS, SUGARS, and GENERAL GRO-CERIES, WINES, BRANDY, &c., Nos. 184 and 186 St. Paul st., and 49 and 50 Commissioners st.

Offer for sale the balance of TEAS, ex "Lettice Catherine," from Shanghae, consisting of:

Imperial Gunpowder. Japan, Colored Old Hyson. Young Hyso and Uncolored,

roung myson.	Colongs.			
Hyson Twankay.	Souchong.			
Twankay.				
las envoral Invoices	UDESH TEAS inst y			

Also several Invoice st received per Steamer via Portland, together with a full assortment of other STAPLE and GENERAL GROCERIES.

Montreal, January, 1865.

AKIN & KIRKPATRICK, COMMISSION MERCHANTS, Corner Commissioner and Port ats Montered U Corner Commissioner and Port sts., Montreal. Special attention given to consignments of Grain, Flour, Butter, Pork, Ashes, and General Produce.

COMMISSION MERCHANT' AND BROKER, 24 St. Sacrament st., Montreal. Drafts authorised and advances made on shipments of Flour, Grain, Pork, Butter, and General Froduce, to my address here. Advances made on shipments to Europe. The sale and purchase of Stocks and Exchange will receive prompt attention. GREENE & SONS INVITE the attention of close buyers to their Stock of Spring Goods. [See next Page.]

DAVID ROBERTSON.

IMPORTER TEAS, TOBACCO, AND

REUTER, LIONAIS & CO., MPORTERS OF WINES AND SPIR-

ROBERT MITCHELL.

ITS, 11 and 13 Hospital st., Montreal.

General GROCERIES, 24 St. Peter st., Montreal.

J. A. & H. MATHEWSON MPORTERS AND WHOLESALE GROCERS. A complete and extensive assortment of General Groceries. Special attention to TEAS.

HALL, KAY & CO., IMPORTERS AND WHOLESALE DEALERS in Charcoal and Coke Tin Plates; Canada Plates; Black, Tinned, and Galvanized Sheet Iron; Sheet Copper and Brass; Ingot Copper and Tin; Composition Block Tin, Copper, Brass, and Malleable Iron Gas Tubes; and every description of furnishings suitable for Tinsmiths, Plumbers, Brassfounders and Gasfitters.

HALL, KAY & CO., McGill st., Montreal.

GREENE & SONS, HATS, CAPS, STRAW GOODS, &c.

See next Page. W. D. MILLER & CO., MANUFACTURERS AND IMPOR-

TERS of Boots and Shoes, Corner of McGill and Lemoine sts., Montreal.

A. RAMSAY & SON, MPORTERS OF WINDOW GLASS, IMPORTERS OF WINDOW GLILLO, OILS, PAINTS,&c.,21,23,&25 Recollet st., Montreal,

#### MCMILLAN & CARSON,

IMPORTERS AND MANUFACTU-RERS OF CLOTHING, Wholesale, have con-stantly on hand a very carefully manufactured Stock of Ready-made Clothing, suitable for the country trade.

Merchants are respectfully requested to call and examine

## No. 66 McGill st., Montreal.

BOND & CRELLIN, COMMISSION MERCHANTS for the U purchase of Groceries and sale of Produce, Young's Buildings, Montreal.

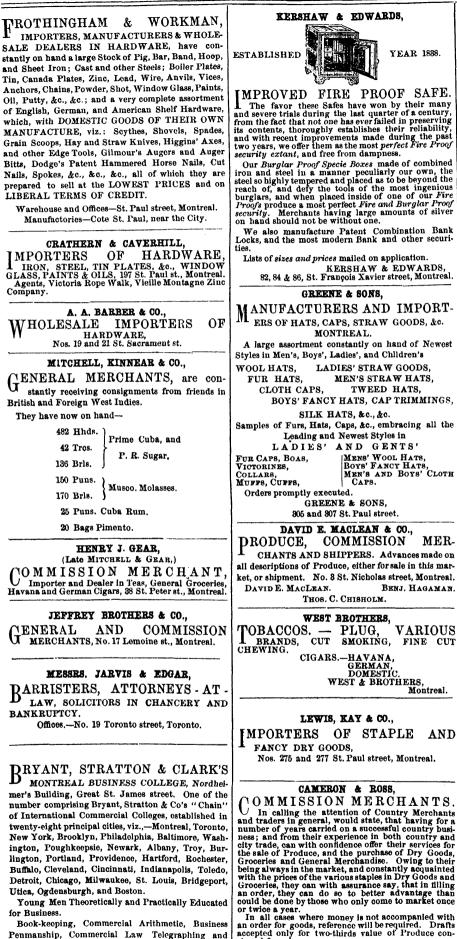
JOHN MCARTHUR & SON, OIL, LEAD & COLOR MERCHANTS, Importers of Window Glass, &c., 118, 120 and 122 McGill st., Montreal.

GREENE & SONS.

HATS, &C. New style for 1865. See next Page See next Page.

T. L. STEELE & CO., MANUFACTURERS OF WARREN'S FELT AND GRAVEL ROOFING, English Feit Roofing, &c. Office, 5 Place D'Armes' Hill, (opposite City Bank,) Montreal.

City Bank,) Montreat. A. H. FORBES, IMPORTER OF IRON, ALL KINDS of HEAVY HARDWARE, &c. Has always in stock Iron Tubes for Gas, Boiler Tubes, Horse Nails, Sofa Springs, &c. Drain tipes, Fire Bricks all shapes, Roman and other Cements, Caithness Paving-Stones, Hearths, Burr Blocks for Millstones, Bolting Cloths, Terra Cotta Vases, Fountains, Chimney-Tops, &c., &c. Queen st. Montreal.



MULHOLLAND & BAKER, IRON AND HARDWARE MERCHANTS, offer for sale PIG IRON, Scotch (chiefly Govan), Best Refined English, Swedes and Three Rivers IRON; Hoops, Bands, and Sheets of all sizes; BOILER PLATES, of best brands and sizes; Firths & Sons' Cast STEEL, Spring, Sleigh-shoe, and other steel; Cut, Pressed, and Wrought NAILS, and the celebrated F HORSE NAILS. AXES of their own and other approved brands. A complete assortment of HEAVY GOODS, Chains, Anvils, Vices, &c. An extensive assortment of most saleable CUTLERY; SHELF GOODS in great variety, of English, French, German, and American make. GLASS, PUTTY, OILS, &c., CORDAGE; LEATHER, and RUBBER BELTING.

Also, a first class SHAPING MACHINE made by Smith, Beacock & Tannet, of Leeds, England, will plane or shape a flat surface 48 x 12 inches, will plane circular work to 30 in. dia. by 12 inches broad; will plane any angle or curve, cost £90 sterling in Leeds, and has been only a short time in use.

243 St. Paul street.

Yard entrance St. François Xavier street.

#### F. SHAW & BROS.

TANNERS AND LEATHER MER-CHANTS.—Our Leather is tanned at the well-known Roxton Falls Tanneries, under our own super-intendence, thereby enabling us to produce an article of superior quality at the least possible cost, which we are prepared to offer to the trade at lowest market prices. All orders promptly attended to.

#### HUA & RICHARDSON.

EATHER IMPORTERS AND COMMISSION MERCHANTS, have always in Stock an excellent assortment of FRENCH CALFS. KIDS and PATENTS, &c. Also a large supply of O. L. Richardson & Sons' Spanish Sole and Slaughter Leather, for which they are agents in Canada.

Consignments of leather respectfully solicited. Sole Agents for Alexander's Kid Gloves.

HUA & RICHARDSON,

St. Peter st., Montreal.

#### LEEMING & BUCHANAN, AND

DRODUCE COMMISSION

MERCHANTS,

St. Nicholas street, Montreal. Special attention devoted to the Sale and Shipment of FLAX, and liberal Advances made on consignments of either Fibre or Seed.

## SINCLAIR, JACK & CO.,

WHOLESALE GROCERS AND COMMISSION MERCHANTS, St. Andrew's

Buildings, St. Peter street, Montreal.

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. Agents for COOTE's celebrated GROUND ROCK SALT, for Dairy and Table use.

#### KERR & FINDLAY,

WHOLESALE CONFECTIONERS, Manufacturers of Gum Drops, Chocolate, and other Cream Drops, &c., &c. 300 St. Paul st., Montreal.

42

Phonography.

The "COLLEGE MONTHLY," containing full in-

IMPORTERS OF STAPLE AND Nos. 275 and 277 St. Paul street, Montreal. OMMISSION MERCHANTS.

Montreal.

or twice a year. In all cases where money is not accompanied with an order for goods, reference will be required. Drafts accepted only for two-thirds value of Produce consigned for sale. 122 Commissioners street, Montreal. *Poteronce*:

Wm. Stephen & Co., Crathern & Caverhill, Jas. Torrance & Co., Montreal; John McDonald & Co., Toronto: John Birreil & Co., J. & O. McLary & Co., London; Colin Munro Sheriff of St. Thomas.

DAVID E. MACLEAN & CO., DRODUCE, COMMISSION MER-CHANTS AND SHIPPERS. Advances made on all descriptions of Produce, either for sale in this market, or shipment. No. 3 St. Nicholas street, Montreal. BENJ. HAGAMAN. VARIOUS FINE CUT

BARRISTERS, ATTORNEYS - AT LAW, SOLICITORS IN CHANCERY AND BANKRUPTCY.

BRYANT, STRATTON & CLARK'S MONTREAL BUSINESS COLLEGE, Nordheimer's Building, Great St. James street. One of the number comprising Bryant, Stratton & Co's "Chain" of International Commercial Colleges, established in twenty-eight principal cities, viz.,-Montreal, Toronto. New York, Brooklyn, Philadelphia, Baltimore, Washington, Poughkeepsie, Newark, Albany, Troy, Bur-

Young Men Theoretically and Practically Educated

lington, Portland, Providence, Hartford, Rochester, Buffalo, Cleveland, Cincinnati, Indianapolis, Toledo, Detroit, Chicago, Milwaukee, St. Louis, Bridgeport, Utica, Ogdensburgh, and Boston.

for Business.

Book-keeping, Commercial Arithmetic, Business Penmanship, Commercial Law Telegraphing and

Scholarships issued at one point are good for unlimited period in all the Colleges.

formation, mailed free to all sending their address.

#### CONVERSE, COLSON & LAMB,

TEA DEALERS AND COMMISSION MERCHANTS; and Importers of General Groceries, Wines, Liquors, Cigars, &c., &c., Offer for sale a well-assorted stock of-

Hysons, Young Hyson, Colored and Uncolored Japans, Imperials, Gunpowders, Congous, Souchongs and Scented Teas; Java, Rio, Bahia, and Laguayra Coffee, Martell's, Hennessey's, and Otard's Brandies, Pemartin's Sherries, Sandeman's Ports, Burgundy, Madeira, and Common Sherry Wines; Havana, Domestic, and German Cigars, Crosso and Blackwell's and Worcester Pickles and Sauces, Currants, Raisins, Valentias, Layers, and M. R. in boxes and half-boxes.

23 St. Peter street, Montreal.

## FITZPATRICK & MOORE, IMPORTERS AND WHOLESALE DEALERS in Groceries, Teas, Sugars, Wines, Liquors, Tobaccos, Cigars, Fish, Oils, &c., &c. No. 4 Lemoine st.

SMITH & MCCULLOCH, MANUFACTURERS' AGENTS AND GENE-RAL MERCHANTS, Importers to order of all kinds of China, Glass and Earthenware, Papier Maché, Hardware and Electro-plate, Cork-screws and Steel Toys, Chemists' and Photographists' Ware, Mosaic, Encaus tic and Tesselated Flooring Tiles, White glazed Bath Tiles, Plumbers' and Sanitary Ware, Door Furniture, Iron Stable and Harness Fittings, &c., &c.,

Have now on hand consignments of Stone China Dinner and Toilet Sets, French China Vases, Fonts, &c., Lamp Chimneys, &c., which we offer for Sale by the Package.

We have also a large assortment of China, Glass and Parian Vases and Ornaments opened out.

Chemists', Photographists' and Plumbers' Ware always on hand.

10 St. Nicholas street, Montreal.

ALEXANDER WALKER, IMPORTER of

STAPLE AND FANCY DRY GOODS, Corner of

ST. HELEN AND RECOLLET STS..

MONTREAL. For sale, 100 bales Cotton Yarn, Dundas Manufacture.

ALEXANDER WALKER,

#### Montreal.

#### A CARD.

WE beg to draw the attention of the trade to our present well assorted stock of Staple Groceries, Wines, Spirits, Tobaccos, Cigars, &c., &c. These will be replenished by further large importations throughout the Winter and Spring.

Being sole agents in Canada for many favorite brands of goods, and our purchases having been selected and made under every practicable advantage in their respective places of production, we feel warranted in believing that they cannot fail to give unqualified satisfaction.

Our supplies of Teas will continue to be large and well assorted, many of them having been specially imported by us from China and Japan direct. To this branch of our business we devote particular attention. We solicit a continuance of the liberal patronage of

the trade. HENRY CHAPMAN & CO.

Jan. 20, 1865.

W. F. LEWIS & CO., WINE AND SPIRIT MERCHANTS, St. Peter st., Montreal.

THE INFORMATION	LONDON			
THE LIVERPOOL AND				
<b>1</b> AND GLOBE INSURANCE				
Chief Offices :- Liverpool, London, a				
CANADA BOARD OF DIRECTO	RS:			
T. B. Anderson, Esq., Chairman (Pr	resident Bank			
of Montreal);				
Alex. Simpson, Esq., Deputy Chairm	an (Chairman			
Ontario Bank);				
Henry Starnes, Esq. (Manager Ontario I	Bank);			
Henry Chapman, Esq. (Merchant);				
E. H. King, Esq. (General Manager Bank	s of Montreal);			
R. S. Tylee, Esq. (Merchant.)				
RESOURCES:				
Capital paid up	\$1,950,000			
Reserved Surplus Fund	5,000,000			
Life Department Reserve	7,250,000			
Undivided Profit	1,050,000			
Total Funds in hand \$15,250,000				
REVENUE OF THE COMPANY	r:			
Fire Premiums	\$2,900,000			
Life Premiums	1,050,000			
Interest on Investments	800,000			
Total income (1863)	\$4,750,000			

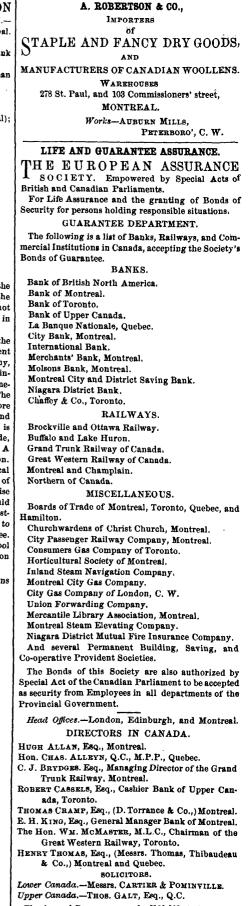
BUSINESS.

FIRE INSURANCE.-The Premiums received by the Liverpool and London and Globe Company in the year 1868, amounted to \$2,900,000, and exceeded by not less than \$1,000,000, those of any other Fire Office in England.

LIFE INSURANCE.-The enormous resources of the Liverpool and London and Globe Company present an amount of security to Insurers such as few, if any, offices can give. The very large funds actually invested, and the unlimited responsibility of the numerous and wealthy Proprietary are not surpassed. The various scales of Premiums will be found not more than commensurate to the advantages afforded; and the Bonuses being guaranteed when the policy is issued, and not being contingent on the profits made, entail not the remotest liability of partnership. A contract of Life Insurance should not be a speculation. Its fulfilment should not depend on problematical success. A leading object aimed at in the practice of insurance is to render that certain which otherwise would be doubtful only; and that Company would seem to fulfil most entirely this purpose of its existence, which places all the inducements it holds out to the world, on the clear basis of distinct guarantee. This certainly is the characteristic of the Liverpool and London and Globe Company. The premiums on Life Insurance received in 1863 were \$1,050,000. NOTES established in all cities and princi-

AGENCIES established in all cities and principal town		
and villages throughout Canada:		
BarrieJoseph Rogers.		
BellevilleEdmund Chandler.		
BrantfordJames Wilkes.		
Bowmanville		
BrockvilleJ. D. Buell.		
Chatham, C.WC. R. Atkinson.		
Collingwood		
CornwallJohn Bergin.		
Dundas		
GaltWm. Cooke.		
Goderich		
GuelphR. Greet.		
HamiltonF. A. Ball (Inspector).		
Kingston Thomas Briggs, jun.		
LindsayJames Heap.		
LondonA. G. Smyth.		
Mitchell		
Oshawa Francis Keller.		
OttawaGeo. Heubach.		
Owen SoundJohn Creasor, jun.		
PeterboroWilliam Cluxton.		
Port HopeJohn Smart.		
PrescottM. Dowsley.		
QuebecDaniel McGie.		
SimcoeJohn Curtis.		
SouthamptonAlex. Sproat.		
StratfordW. H. Mitchell.		
St. CatherinesT. L. Helliwell.		
St. HyacintheA. C. Papineau.		
St. JohnsCharles Lindsay.		
St. MarysE. Long.		
Three Rivers John MacDougall.		
TorontoJames Fraser.		
WindsorF. J. Dougall.		
WoodstockJohn Beard.		
G. F. C. SMITH,		
Res. Secretary, Canada Branch.		

s. Secretary, Ci la Branch.



The Annual Revenue exceeds £160,000 sterling.

All premiums received in Canada are invested in Provincial securities.

Applications for Agencies are invited from persons of influence, in places where the Society is not yet represented.

EDWARD RAWLINGS, Secretary.

LIFE AND GUARANTEE ASSURANCE. EAN ASSURANCE SOCIETY, EUROPEAN THE

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. Bonds

LIFE DEFARTMENT.—Persons for whom this Society is Surety, can Assure their lives at considerably reduced

is Surety, can assure the society can avail them-rates. Life Policy-holders in this Society can avail them-selves 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. See page 31.)

THE LANCASHIRE FIRE & LIFE INSURANCE COMPANY. Capital, Two Millions sterling.

FIRE DEPARTMENT.—One hundred thousand dollars have been invested by this Company in Government and other Canada securities.

fire T

and other Canada securities. Insurances are granted against loss or damage by fire at moderate rates of premium. Losses settled with promptitude and liberality, without reference to England. FARMING INSURANCES granted at the usual rates. LOSSES BY LIGHTNING to farm stock are paid.

LIFE DEPARTMENT.

MODERATE PREMIUMS.-The rates are below the average of other responsible offices, especially in the Bonus department.

WM. HOBBS, Agent, St. John street, Montreal.

Тне UNION COMMERCIAL ASSURANCE COMPANY,

Chief Office, 19 Cornhill, London, England. Invested, over \$2,000,000. Capital, \$12,500,000.

Capital, \$12,500,000. Invested, over \$2,000,000. FIRE DEFARTMENT.—The distinguishing feature of this Company is the introduction of an equitable ad-justment of charges, proportionate to each risk in-curred, instead of being bound to an indiscriminating and unvarying tariff. LIFE DEFARTMENT.—For the pre-eminent advan-tages offered by this Company, see Prospectus and Circular=80 per cent. of proits divided among parti-pating Policy Holders.—Economy of management guaranteed by a clause in the Deed of Association. MORLAND. WATSON & CO

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.

#### (RRITISH.)

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:

261 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 LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

 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-ditided Profit \$1,050,000; Total Funds in hand \$15,250,000. \$15.250.000.

\$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, 1863, \$4,750,000.
All kinds of Fire and Life Insurance business transacted on reasonable torms.
Head office, Canada Branch, Company's buildings,
PLACE D'ARMES, MONTREAL.
G. F. C. SMITH, Res. Secretary.

WILLIAM NIVIN & CO.,

# COMMISSION MERCHANTS AND U SHIPPING AGENTS, purchase and sell all de-scriptions 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, Olls 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, FEBRUARY 10, 1865.

#### FROM UPPER CANADA.

THE universal plaint is "Hard Times." In all classes, among all grades-the merchant with his promise to pay, and the laborer with his battle for bread-the burden of the conversation is the difficulties of the present, and the poor promise for the future. In the cities of Ottawa, Kingston, Toronto, and Hamilton, retail trade seems to have dwindled down to a point beyond all possibility of profit. Large stocks of dry goods, imported in the autumn by retailers, have had to be sold at whatever cost, to meet the obligations thus incurred. This, with the fear of a declining market, and a desire to take advantage of the season usually selected by the farmer for delivery of grain, has induced an amount of effort to effect sales that has been positively painful, if not disgraceful. In Toronto, for instance, there has been an immense display of drapery, flags, of Golden Lions and brazen monkeys; and the papers contain tremendous advertisements replete with large letters and senseless trash. The legitimate, respectable trader, who scorns to thus make a fool of himself, has had no chance in competing for a trade ordinarily limited, but this year unusually so. The consequence is great difficulty in meeting engagements. In the country towns the same condition of things is apparent, only less in degree.

The low price of produce prevents much movement of grain, and farmers who can afford it,-and many who can't,-are speculating by holding their wheat over for better rates. Another very serious difficulty is found in the total inability of the Grand Trunk Railway to supply cars for even the limited amount offering. The markets in various localities are depressed, if not destroyed, by the impossibility of sending accumulations forward. Whether this is the result, as in former years, of an employment of all the rolling stock in the movement of Western States produce at losing rates, or whether it is to be attributed to the severity of the winter disabling so many locomotives, or whether deficient management is to be blamed for it, does not appear. It is probable that it is chargeable to all three in some measure. The result, however, is the same; and very serious complications among produce men must follow upon their disappointment to get their purchases forward. The banks are too cautious this year to permit large amounts being held by the weak class of people remaining to buy grain; and the consequence will be, that notwithstanding low prices, dull markets, and short crops, a new difficulty is thus presenting itself in the movement of the crop.

It is believed that almost every retailer in the country is making strenuous efforts to reduce his obligations. Many who have a considerable amount out, are suing almost indiscriminately; others are proceeding with more moderation, but with the same firmness; some have ceased to sell except for cash, insisting all the while upon the payment of accounts due. There ap-

#### MORLAND, WATSON & CO.,

HARDWARE MERCHANTS, Impor-

ters 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 & 228 St. Paul street, Montreal.

Manufactories on Lachine Canal.

pears to be a deep sense of the necessity for some radical change in the construction of the retail business of the country. Ordinarily prosperous years, or even one or two with even poor debt-paying power, have been got over by the country trader, especially with stocks constantly increasing in value. But to be followed by a poor year for farmers, with very low prices for produce, a dreadfully dull autumn, and a declining market for goods, is an accumulation of illluck hardly to be got over without a good deal of difficulty. The consequence will be, that bills receivable will require quite as much, if not more than usual attention of importers and wholesale dealers. In other words, remittances can hardly be expected to bear any improved proportion to the increased amount under discount, necessitated by the heavy importations.

From the orders already received, and the information which can hardly be doubted, it is probable one section of the Province will require very nearly, if not quite, all the surplus grain of the other section. The north-western and western counties of Canada West. with barely an average crop of wheat, will not much more than supply the necessities of all the country east of Port Hope and Peterboro', up the Ottawa, and still further east, to the Townships. The result will be, unquestionably, a very limited exportation of produce in the Spring and Summer, and a consequent high rate for exchange. This may, in some measure, be obviated by the early shipment of the immense stocks of timber and lumber carried over the winter; but, unless the English demand revives very early, so as to absorb the heavy stocks already at home, the market will not afford much attraction to shippers. The amount of money going into circulation in timber sections is less than for several years past, the disposition being to have present stocks realized upon, before risking much more upon an already overburdened market. The hopelessness of peace destroys the prospect of any material reduction in the rate of gold in New York; and, without any improvement in the market, the large interests involved in the manufacture of sawed lumber are depressed.

Most fortunately for the country, the good sleighing has contributed largely to even a partial movement of the crop, which had been deferred by the wet weather of the autumn. A good price for an unexpectedly large yield of Pork has aided in getting thus far over the winter, and making remittances better than was anticipated. The pork crop is said to be pretty well exhausted, and, for the future, dependence must be placed on the delivery of grain, which, so far, seems to come forward with more than the usual reluctance.

We are conscious that this is a gloomy view of affairs, present and prospective, in the West. Our excuse, if one is needed, is found in the prevalence of depression and gloom which is there everywhere apparent, and its influence on a mind anxious to daguerreotype the existing condition of matters. Enough is apparent to render an expanded trade unwise, if not unsafe. A gradual contraction in amounts already out, and a conservative policy during the Spring, will greatly help us through the Summer into another cereal year, when it is hoped a good harvest will, financially, set us more firmly on our feet.

#### BUSINESS MORALITY.

greatly to be feared that the trying time 14 through which the mercantile community is pasing is developing a very low grade of morality, if not of downright ra-cality. The numerous and disastrous fires that have taken place, involving heavy losses by the Insurance companies, is, to say the least, suspicious. It may be that a concidence of a most extraordinary character accounts for the frequency and destructiveness of these conflagrations. It is just possible, to a very considerable ( stent, that accident and not design is the cause But when it is remetabered that the fires, though unu-nally numerous, have been largely confined to parties in trade, and in no small degree to individuals to whom such an event would be a stroke of luck, reducing in an hour liabihto swhich it would be impossible otherwise readily to liquidate; the interence, if not the conviction, is provoked, that the origin of the calamities is more to be attributed to design than to accident. The suspicious circumstances which have surrounded not a few of the fires is unfortunately confirmatory of the impression "Fashiouable Crime" is a subject that has occurred the attention of the public before now. The recent publication in a leading English periodical shews conclusively by statistics that at certain dates "poison." ing," "garotting," "forging," embezding," "body snatching," and a variety of other horrid phases of man's depravity, have been in such vogue as to clearly 1 establish a distinctive period for each. A successful swindler is sure to have many imitators. It may be deemed uncharitable to presume that "incendiarism" is the crime at present tashionable in Canada, but recent events point to it as one of the most likely to be classed in that category - We fear we but too faithfully express a sentiment very universal among moreantile men, in thus remarking upon a very painful subject. Doubth-synumbers of fires have occurred, respecting which there has not been a shadow of suspicion, and there have been some the circumstances of which call for the sympathy and indulgence of creditors - But the fact that the Insurance companies have been losing at the rate of \$100 per day for the past month, and under circumstances such as we have a bove attempted to describe, has attracted more than the usual attention to the subject. It has not lessened the suspicion or pathated the guilt of such occurrences, that the money thus got from the Insurance Companies has ; gone to liquidate debts "Robbing Peter to pay Paul" is as much to be condemned as if the latter balf of the saying were omitted - Aside from any other con-ideration, it is placing our whole-ale increhants in rather an unenviable position to be compelled to receive money in the realization of which there is any suspicion We are per-unded that though wholesale dealers have been largely benefitted by these fires, in getting the amount of their outstandings reduced, that no class more thoroughly deplotes the laxity of moral hot esty which such events imply.

Another painful indication of mercantile demoraliration, is the number of ugly failures that have occurred during the present season. Making the Bankrupt Law the "m-trument of torture," not a few traders have taken advantage of its initiatory provisions to force a compromise of their indebtedness from reluctant creditors. With statements made in apparent good faith in the early, and even the latter part of last year, showing a surplus, goods were got by traders, who now exhibit a deficiency greater than their surplus, without an attempt to explain or justify the difference. Are examples necessary? The whole-ale trade, we fear, have enough of them But what do our country friends think of the following, in Quebec?-A merchant highly esteemed for his respectability and truth, was somewhat pressed in March last; but, by the prompt liquidation of some claims, he got over the difficulty by exhibiting a statement, showing a surplus of \$13,000 In January of this year, he finds it imposwhile to go on, and meets his creditors; and an investigation of his estate results in showing liabilities 5 4,000, assets \$10,000, deficiency \$28,000 According to his own statement, here is a loss of \$1,000 per month, or £10,009 in as many months. Take a case recently in Toronto, where a long estabhshed merchant, who had en slow for a year or two, but who had made statement after statement to his most confidential friends of a large surplus, at any rate, abundant solvency, and sets down his stock at about \$24,000. He gets cornered at last, takesstock, and behold, it is less that \$12,000. Creditors refuse to believe it, and the stock is taken under new supervision, when it is cut down to \$10,000. Whether this man is a

fool or a knave, it is hard for creditors to decide. The public, however, will hardly hesitate about deciding such a point. Need we further illustrate by a case in Port Hope, where a trader fails, and is discovered to owe one house \$23,000,-an amount more than all his estate will yield. Some twenty-dvo other creditors, amounts from \$59 to \$1,599, all of whom will get but a very small dividend. These cases are cited because there is not a very grave suspicion among creditors of design to defraud or cheat. They are illustrative of almost a lower grade of morality. The downright open swindler can hardly be dignified with the term of a "moral man." It is these sleepy incapables, these highly respectable and honest regues that play the mi-chief with the merchant's profits. They go on from year to year, deluding themselves and all around them with the belief in their tolvency, while they are as rotten as the "righteous rags of the Pharlsee " It is this kind of immorality that is more to be feared than the open attempts at swindling. It is in-idious; it is delusive, it is disastrous. We speak thus strongly, because recent events show that it is necessary some expression of public opinion should be brought to bear upon what people of tender mouths are pleased to call

"misfortune," or "a combination of unfavorable circumstances," or "bad times," or any other plausible excuse for what is a growing evil in the trade of the country-that of decent men, with an obscure moral vision, mearring liabilities which they ought to know their inability to pay. There are other places of the present period which call for plain talk, but their conideration must be deferred.

A strong and united condemnation of many thingindicating a looseness of morals in commercial matters, by the wholesale morehants in each city, would go far to correct its frequent development. The area of a creditors' meeting is too limited for the proper ventilation of some errors in the commercial ethics of the country. A judicious example made of a few cases would have a very desirable effect; a lessent disposition to accede to every proposition of compromise, and a determination to theoroughly unvestigate the history of every failure, would largely contribute to a more healthy tone of Mercantile Morality.

GATE OF THE WEST. A SUGGESTION.

A SUGGESTION. SUGGESTION. SURCE the Congress at Washington has resolved upon cancelling one of the most important and profitable treaties that could develop the interests of two independent nations, it is right in due time to consider our altered circumstances, that by this hasty act of our neighbors, we need not be taken by surprise, nor feel altogether shoved off the chess-board of commerce; but with a true and native spirit of industry and enterprise, let us carefully calculate our future moves.

If the Federal Government deprive their citizens of our fishery and timber supplies, and their inland mercantile navy of the privil, ges that ours enjoys, it is their own choice, and we haven otherats of retaliation to vent against a course they have a perfect right to pursue.

It is not by risking her fortunes upon the battle-field in an unequal combat with neighboring powers, that Canada can by any means hope to lay the foundation of an enduring national existence; and threats can give us no concern, since there is no danger these days of a big nation swallowing a little one with impunity. Our sure policy is never to quarrel unless we may justly expect to be backed up by the confideracy of nations. "Three is he armed who hath his quarrel just." War is a game at which two or more may play, but one or more must inevitably lose. It is different with trade and commerce; there may be many competitors in the same field, and all may win. Industry and commerce afford a destiny in every way equal to our ambition as a Colony or Nation, if we accept it.

The advantages of our position are manife t. Situated at the head of the ocean navigation, Montreal seems to be the natural gate of commerce to the interior Western World. The outlet of the great Father of Waters, for a distance of seten hundred miles, lies within British territory. The inland seas from whence it issues stretch westward, from the Gulf of St. Lawrence, two thousand miles; covering an area of not less than one hundred and fifty thousand square miles, and affording a coast line of double that of the Western Atlautic, every ink of the chain of this navigable highway being under the control of Canada.

Measure one mile castward from the Victoria Bridge, on the north bank of the St. Lawrence, and you have the threshold over which may yet pass the supplier and products of many millions of people. It is true that dense forests till fringe the lakes and rivers in the West; but European emigration may are long change the aspect.

The American trade on these lakes is, even now, immense. There was experted from Lake Michigan in 1855, seven million bushels wheat; and in 1854, not less than twenty-eight million bushels of surplus wheat, and twelve million bushels corn were exported. The aggregate traffic and tonnage have doubled during the last four years, and if it is now out of all proportion to the means of speedy transportation, what will it be ten years hence?

The Federal facilities for the movement of this immense increase of productions, by the Eric Canal, or Railways, are quite inadequate, and another thing, they cannot easily be made equal to the task.

The trade must follow the natural course of the waters which issue from the West. In vain will any artificial efforts divert from its natural course that vast and expanding traffic; as well attempt to turn the St. Lawrence into a new channel.

Western cities are awake to the necessity of increased facilities of transportation to the seaboard. As it is, grain shipped at Chicago has every chance of being warehoused in Liverpool by this route, sooner than it may reach New York by the Dewitt Clinton Eric Ditch; and the co-t is proportionately reduced. There can bo no question of the ultimate course of this trade; but we want it to-morrow. Let Montreal do what she can to secure it at once. The greater the facilities of transportation, the more is the shipper benefitted, and every cent of reduction made in freight, adds to the profits of the producer.

Read the following, from a special report of the Detroit Board of Trade :-

"The only real ground of complaint your committee can make clear is, that the Grand Trunk Railway(one of the rival lines) has not increased its rolling stock to a point where it could carry off on an average at least 1000 barrels of flour per day from Detroit, instead of the pre-ent small and in-ignificant amount it can transport. If it could do this, it would add five cents per bushel to the value of all the wheat grown in Michigan, for the reason that its increased facilities would reduce the cost of conveying a barrel of flour from this point to the scaboard at least 25 cents per barrel. In other words, the sating, yearly, for all time to come, would be almost equal to the original cost of the land on which the wheat was produced,"

But another suggestion we venture to make. If we are bound to do all the export trade of the West, why not also furnish its supplies? If Montreal is made the great *entrepit* of foreign commerce, where the products of the East and West Indies, and the manufactures of Europo may find an extensive market, doubtless it would rival New York.

The present cost of transporting 10 barrels flour, or a ton of goods from Chicago to Liverpool, by Erie Canal and New York, is as follows:

Chicago to Now York		Cost \$3 64
New York to Liverpool	. 3160	" 5 00
	4765	\$13 64
By Welland Canal and St	Lawrence :	
Chicago to Quebee	1657 miles.	Cost 84 77
Quebec to Liverpool		" 7 63

.2010 " " 7 60 4567 \$12.27

Showing a difference in favor of the St. Lawrence route of \$1 37, which would be increased three-fold if vessels had good paying outward freights.

A writer in Hunt's magazine, ten years ago, admits as follows:--"A time may arrive when a direct trade "will spring up between Chicago and Liverpool, or "Londoa; and Quebee, by receiving a steady supply "of inward freight, may be able to export quite as "cheaply as New York." In that event, the St. Lawrence is decidedly the cheap.stroute.

There is only one reason why every city on the shores of the Western waters should not be supplied by our merchants—our high custom tariff—and we say, if nothing else will accomplish this grand achievement, let this be made a free port of entry!

The expenses of the government, amounting to twelve and a half million dollars, distributed over a population of two and a half millions, is only about five dollars a head. Would not the hardships—if any—consequent upon direct taxation to this extent, be far more than balanced by the benetits which the Province would derive from the enormous impetus which would be given to commerce by such a step?

#### ASHES INSPECTION.

THE PROPOSED NEW LAW. The rest of this bill which it is intended to be a first of this bill which it is intended to lay before the Legislature during the present Session, but we understand that the object is to compel a more faithful inspection of Ashes than is alleged to have been the practice heretofore. If such is the intent of the bill, and if it is framed so that it is likely to produce this result without becoming irksome to either the manufacturer or buyer, we hope it will become law. Judging, however, from what we have heard of it, we very much fear that the conditions which it seeks to impose with regard to inspection, are of such a nature that it will be very difficult to have them faithfully observed. It is certainly the interest of both the manufacturer and the consumer that Ashes shipped from this market should be faithfully inspected and correctly branded. No matter what we may mark on a barrel of ashes, the consumer will only pay what it is really worth; the brand is merely intended to indicate the opinion of a competent judge with regard to the quality of the article which the barrel contains. In transacting business with a foreign country, a trustworthy mark of this kind has been found of great advantage, especially to the seller. Looking at the matter from this point of view, it will appear of very little consequence whether the standard of inspection is "too high" or "too low;" the great object is to have the standard agreed upon-whatever it may be - faithfully observed. This must be obvious to every one who will give the matter a moment's consideration. The brand is a declaration of the quality; and if the article turns out inferior to what the brand represents, it is a breach of faith with the buyer. The great object, therefore, is to have the inspection and branding faithfully made by competent persons; and judging by the high character which the Montreal brand maintains in foreign markets, we cannot but think that this object has been already attained; for we cannot agree with Mr. Henshaw\* when he says, that the high standard insisted upon "first built up, and has since, for fifty years, maintained the character of our brand." No set of rules or laws, however good, can effect anything unless they are put in practice. It is only the faithful observance of such rules that will accomplish the desired object; hence the ordering of a particular mark to be placed upon a particular barrel of ashes to designate their superior or inferior quality, could never accomplish anything. It was a more or less faithful observance of the rules laid down for marking that gained for the Montreal brand the high repute which it enjoys. If the proposed law is calculated to raise this reputation, it should and will be hailed with satisfaction by all interested in the ashes trade; but, as we before observed, if its provisions are of such a nature as will render it irksome in the practical working, it is far more likely to defeat the end which it has in view than to accomplish any good. We believe that these remarks will recommend themselves with peculiar force to many of our readers. Who has ever made a rule for the management of his business or domestic affairs, but found that if too stringent, its very stringency-wherein its virtue might be supposed to consist-entirely neutralised its effect by rendering its working impracticable.

Now Mr. Henshaw, in referring to a particular clause of the proposed bill, says: "This clause requires the inspector, before pronouncing on the quality of a barrel of ashes, to make a thorough examination of its contents, and no longer to guess at the quality by the appearance of that portion which first meets his eye on opening the head of the barrel." This is all very well; it is only justice to the manufacturer as well as the consumer that the person appointed to "sit in judgment" on the ashes should make a thorough inspection before affixing the brand. If an Act of Parliament is required to accomplish this object. the sooner we have it the better; but we must confess our inability to reconcile the " careless " mode of inspection which the necessity for such a law would imply. with the assertion made by Mr. Henshaw further on in his letter, that "Canada Ash deservedly stands " high in the markets of Britain and the United States, ".... and this pre-eminence is due to the mainten-"ance of a standard found to be quite attainable;" and nothing "could be more disastrous in its effects than , altering in any degree (for better, or worse, we sup-"pose) the standard which in the first place built up, " and has since, for fifty years, maintained the charac-" ter of our brand."

\* One of the Committee appointed by the Board of Trade to prepare the bill.

If the character of the Montreal brand has been so well maintained, and is so much appreciated in the British and United States markets, why the necessity of making a law which may, as we have said, by the very stringency of its enactments defeat the object in view? We are the more disposed to accept this view of the case by reading Mr. Henshaw's letter; for in referring to the same clause of the bill from which we have quoted, he says, " This clause also provides that when a barrel is found to contain, say three-fourths or upwards of first quality, and a small piece of inferior sort has been put in to fill up the barrel, the whole shall not be condemned, but the small inferior piece shall be removed and put into a barrel of the same quality." Is the Committee who prepared this bill seriously of opinion that this clause, if it becomes law, will ever be carried out? and if so, do they believe that it is at all likely to improve the quality of Canadian Ash, and so facilitate the trade, which we presume to be the primary object in view,--will the knowledge that, however many sorts is put in the barrel "to fill up," it will be fixed all right when branding, be likely to lead the manufacturer to observe that carefulness in packing which is absolutely essential.

If the object of the promoters of this bill is honestly what they profess,-and judging by the high character of the gentleman who have it hands, we cannot entertain a doubt on that point,-we sincerely hope they may succeed; but the matter is of such grave importance to a very large class that we think it advisable -in opposition to Mr. Henshaw's letter--to place the other side of the question before our readers.

The manufacture of Ashes is one of the great sources from which the Province has for a long time, and is still maintaining herself; and it would be most unwise to rashly interfere with the system of inspection and branding of so important a product, which has worked well for fifty years.

#### COMMERCIAL LAW.

MANY of our readers will remember the case of Morris Lumley, once an extensive merchant in Toronto, who swindled his English and Canadian creditors to a very large amount, it is believed to the extent of \$200,000. It will be remembered that he was capiased in Lower Canada and brought to Montreal. The judge before whom he was brought made the very unexpected decision that as the debt on which he was arrested was an English claim, it should be considered a foreign debt, and ou this ground Lumley was discharged. Every one unacquainted with the technicalities of law was surprised that any English obligation could be called foreign; but so it was, and not a few of our friends in Montreal and Toronto lost a pretty penny by the decision, for Lumley got out of the Province with his ill-gotten gain, and the creditors have never received a cent. It seems that the lawyers in charge of the case, however, were unwilling to accept this decision; and though no practical advantage to the creditors would result, it was determined to test the validity of the decision for future guidance, and the case was accordingly carried to the Court of Appeals. As will be seen by the following, obligingly furnished by a legal friend, the judge's decision is sustained :-

"It has been recently decided in the Court of Appeals at Montreal, that a British creditor has no right to arrest his debtor resident in Lower Canada, even on cause shewn by the usual affidavit, that the debtor was immediately about to abscond from the Province of Canada, with an intent to defraud his creditors, and that he was about to secrete his property with a like intent. The ground on which this judgment was based, was, that inasmuch as it is laid down by the statute, whenever it is proved that the cause of action arose in a foreign country, any party arrested shall be discharged from custody; and as in this case it had been proved that the debt had been contracted in England, which, in the opinion of the majority of the Court, within the meaning of the statute, was a foreign country, that therefore the arrest was illegal, and that the debtor must be discharged from custody.

"It would be well for British merchants to bear in mind that, as regards Lower Canada, they have no remedy by arrest against their debtors, even when a gross case of fraud is shown."

We presume that the matter comes within the jurisdiction of the Provincial Legislature, and if there is any disposition to protect the interests of British merchants who are selling goods, and supplying on credit two-thirds of our entire imports, some provision should be made in parliament to that end.

It had been previously held that Barbadoes was a foreign country within the meaning of the statute; and 1 no doubt the same view would be taken with regard. to the other British colonies.

#### ABOUT GLASS.

THE total value of the glass and glassware imported. 1 into the Province, amounted in 1862 to \$365,886; and for the first half of 1864, to \$166,889. These figures are sufficient to show that glass is not the least important item of our imports, and seeing that the balance against the country for last year is so. very large, it will not be surprising if we occasionally ask the attention of our readers to the home manufacture of an article which draws annually out of the Province so considerable a sum of money-nearly half a million of dollars.

Last spring a Canadian company was organized for the manufacture of glass and glassware. This company acquired a tract of land on the Ottawa, near Point. Cavignol, and having erected furnaces, storehouses, workmen's cottages, &c., commenced in October, with a staff of about a hundred hands, to blow glass. The material for making glass, which abounds on the Company's land, was found to be of a very superior quality, and the bottles, &c., which have already been produced at these works, have been pronounced by the trade to be fully equal to those imported. We understand that over \$5000 worth of glass is turned out monthly, and doubtless this will be largely increased, for in order to meet the constantly increasing demand for the articles manufactured by the Company, it has been found necessary to increase the capital to \$40,000 on which it is said a dividend of 10 to 15 per cent. will be paid out of the earnings of the first year.

This shows what ordinary enterprise can accomplish. If this company has been successful, why should not other companies and private individuals be equally successful in other parts of the Province?

It would be well if a large number of persons at present engaged in the fruitless task of forcing trade where it is already overdone, would employ their capital and capabilities in the manufacture of the various other articles for which, like glass, the country affords great facilities. By judicious co-operation, the manufacture of such articles might be carried on to an indefinite extent, and the large protection duty of 20 per cent., besides freight, insurance, &c., in favor of such manufactures, would undoubtedly secure a very handsome return on the capital employed; while the whole country would be largely and permanently benefitted by such operations.

If the whole of the glass and glassware consumed in-Canada during the last ten years had been manufactured at home, the liabilities of the Province would have been less to-day by three or four millions of dollars, and this large sum would have materially and directly benefitted the artizan, who would have received a large portion of it in the shape of wages, the trader who would have received it in exchange for his wares, the farmer to whom it would have been paid for wheat, oats, potatoes, &c., and the manufacturers who would have earned the profit; in fact, the whole Province would have derived benefit from the circulation. of so considerable a sum of money.

We sincerely hope that the manufacture of glass may steadily increase. Such enterprises deserve encouragement from all. for all are benefitted by them; consumers of glassware should give a decided preference to home manufacture; they will be studying their own interest and also the interest of the Province in doing so. Every imported bottle we purchase is a positive loss to the country, while every bottle of Canadian manufacture which we break is a sure and certain gain. The former increases our liabilities, the latter encourages our manufactures; and to these we must be largely indebted for our future prosperity.

We hope the Canada Glass Company will send to. the Dublin Exhibition a specimen of the silicious rock from which the glass is made, as well as samples of their manufacture.

#### Trade Sales.

THE Trade sales by Auction, made by Messrs. John Leeming & Co. will always be found at the head of the FIRST COLUMN on the LAST PAGE; and as "The Trade Review" reaches all Messrs. Leeming & Co's. customers, they will discontinue their usual Trade Circular.

#### THE MONEY MARKET

**NEW** element of uneasiness in the Money Market is arising from the threatened withdrawal by the resident Southerners of the gold at their credit on deposit by the Canadian Banks. It is said that this threat is prompted by retaliation for the recent enactment of the Alien Bill: and. as is alleged by the Confederates, the action of the Canadian Government and Courts being dictated by the Washington Cabinet, they have no guarantee but that on a demand from Washington, their gold in Canadian Banks might be "deported" and confiscated at any moment. It is not necessary to point out the utter absurdity of such a fear.

All sorts of improbable and exaggerated stories are in circulation. Yesterday it was current that one Bank alone had received notice that Three millions of dollars, said to be held by it, would be required at once. The improbability of this story may be seen when it is understood that no one Bank holds Three millions of dollars in specie. Another rumor afloat was that every dollar held by our largest banking institution was Southern gold, and that in fear of an immediate withdrawal discounts had entirely ceased. The story is not only untrue, but is dictated by a vicious and devilish spirit, which should be promptly condemned and punished. Unquestionably the motive is to influence popular opinion and the judges in relation to the trial of Bennett H. Young and his fellow raiders to-day. A rumor of the kind however cannot be without its effect, and we look forward to an exceedingly cautious policy on the part of the Banks for the next few months. Bank stocks have already been some-what affected. We trust the good sense of the people will at once express itself strongly in condemning such stories, and wait patiently for something more definite than rumor.

A reference to the extended Bank Statement which we published two weeks ago, doubtless shows a very considerable increase in the deposit column since the breaking out of the war. Thus in April, 1861, the month after Mr. Lincoln was installed, they increased one million of dollars, and in May, still another million; in two months increasing from \$16,700,000 to \$18,900,000. This increase has been gradual up to July of 1864, when the deposits reached \$25,124,000. Since then they have declined, and at last statements were \$24,000,000. It is impossible to say how much of this increase of seven and three-quarter millions of dollars, in the four years, is attributable to Southern contributions; but, as in the previous year -1860-the deposits had increased in even a greater ratio .- viz: from \$12,000,000 to \$16,000,000-it is fair to presume that without Southern gold at all, the deposits would now foot up to very nearly their present amount. This, with other information, leads to the conviction that the amount at the credit of the Confederates is much less than is generally supposed. As to its withdrawal, we question whether the parties who own it will be able to find a safer or more profitable place of deposit, and we think no great injury is to be apprehended on account of this threat.

No doubt our banks are prepared for this emergency. It may necessitate the using of their English credits to a greater extent; and thus tend to cheapen the rate of sterling exchange.

### THE DRY GOODS TRADE.

Among the leading Wholesale Houses in this line are the following:

Wm. Benjamin & Co.	
John Dougall & Co.	
Gilmour, White & Co.	
Lewis, Kay & Co.	
Joseph May.	
Munderloh & Steencken,	

Ogilvy & Co. Ringland, Ewart & Co. A. Robertson & Co. Thomson, Claxton & Co. Alexander Walker.

T is astonishing with what persistent regularity our business periods come round. It seems but as yesterday that we had closed the toils of a hard season, and were rejoicing over the cessation of late hours and its accompanying fatigue. As it is, we find ourselves close on the heels of another,-may it be a prosperous one.

Since our last, nothing of moment has transpired; the market remains quiet. Up to the present there have been no large arrivals of British goods, and in Canadian there has been only a few, not large, transactions. The latter promises activity. Large lots of fall goods could be placed under contract for summer delivery, did the price of wool allow the manufacturer to act with safety. The late advance of Wool and uncertainties as to future prices prevent action.

From latest reports of English markets we gather that stocks are not large. Prices are fluctuating, and

buyers are holding on to their orders as long as possible, and venture only on partial execution of them. In the Liverpool Cotton market the sales of Cotton for the week ending 21st January, was 18,710 bales. The summary for the year is:

- 70 "Cotton at sea for the kingdom,....261,000 "

In reply to an article written with a view to influence the downward tendency of prices, the "Manchester Guardian" of 21st ult. remarks: "In our opinion nobody is justified in publishing such a statement. To do so in the present state of the question of supply has the appearance of an attempt to influence prices by a misuse of figures, and for a selfish purpose." These remarks coming from such a source do not promise any sudden decline in the Cotton market. One thing is certain, the market has quite recovered the momentary panic caused by a prospect of peace in the United States-a peace which now looks as far distant as ever.

Reports from Canada West are not very promising. The condition of the roads during winter has been unusually steady, and the sleighing in some sections continuous since the first fall of snow. Usually a good winter's sleighing has been a sort of guarantee for a good trade. This season, however, the rule has not held good. This is established by reports from commercial men, a number of whom are now on the road. They all find business exceedingly dull, retailers shewing no disposition to sort up, excepting in the smallest particulars.

Another evidence of the same is the fact that, during the past week, a portion of the Western trade has drawn pretty heavily on the leniency of our merchants, and there is a marked tone of anxiety afloat in consequence.

The stocks generally in the hands of retailers are understood not to be large; and there is an evident disposition on their part to increase as much as possible their cash sales, and diminish their credits. This is a step in the right direction, and will result in good to all concerned.

On the whole it is to be hoped that the spring trade will be a fair one. This market will not be heavily stocked, and the consequence will be that there will be little of the indiscriminate pushing of former seasons. Appearances indicate that first class retail buyers will act with great caution, and will be in no humor to risk an over purchase.

In some of the larger towns there is room for a large curtailment of the trade. In many of the larger stores the stocks are absurdly disproportionate to amount of trade done. One cannot but admire the enterprise which prompts business men to keep pace with the times; but keeping pace with the times in some cases means going beyond the capacity of making a business pay,-showy and commodious premises invariably entailing larger expenses, and requiring an additional amount of stock. The mania to hold large stocks is very prevalent. There are few retailers who do not make this mistake; the shrewdest of them at times fall into the error. Too much attention cannot be paid to this matter; the over purchase of one season has produced a crisis in many a man's business, and he who would be attentive in the matter of his profits, should be specially careful in the way he makes his purchases.

We think a great injury is often done to the honest and industrious trader by men, profligate of profits, who manage periodically to compromise with their creditors. This class display quite a tact in compromising their debts; and if they are good at nothing else, succeed admirably in the failing dodge. We know a number of such who, through a temporising and suicidal policy, are kept in business-men who were never fitted for any thing but to waste other people's money and destroy their neighbor's profits-who never had money of their own to lose, and never will have. Four failures in twelve years is not a bad test of a man's capacity; and yet we can point to an instance, the fourth failure occurring recently, in which a party has arranged his affairs nicely; and, returning to his business, is prepared for fresh raids on his neighbor's profits, and another compromise in due course of Why are not such men kept out of business? time. Experience teaches but one lesson, and that is-all temporising with such accounts is but to make bad | Dry Red

worse. Nor is this the worst view of the case. Under such circumstances, what protection or encouragement remains for the honest trader? to him is offered a premium on dishonesty-reckless trading means that. There are mitigating circumstances, to be sure, and there are exceptions to all rules. Some men, in spite of every precaution, every effort, cannot succeed, and the more deserving are soon lost sight of. It is only the man with plenty of brass in his composition who can continue, again and again, to injure the trading community; who, unable of himself, through incompetency, to make profits, deliberately sets himself to work to destroy his neighbor's,-a result disastrous to the community at large. The sooner this class of traders is out of the market the better.

#### THE HARDWARE TRADE.

A. A. Barber & Co. Crathern & Caverhill. Elliott & Co. Ferrier & Co. A. H. Forbes.

Frothingham & Workmaa. Hall, Kay & Co. Jos. N. Hall. & Co. Morland, Watson & Co. Mulholland & Baker.

SINCE our issue of 27th ult., we have but few altera-tions to notice, and in many articles there has been but little change; prices still favor the buyer. The principal reason for continued dulness is no doubt the limited Western demand, and also the necessity of confining operations to those parties whose credit is undoubted. Another main reason for the dulness which exists is the action of the Grand Trnnk Railway this winter. Their Tariff for heavy hardware is so high that it almost prohibits the sending of all heavy goods to the West. In former seasons, the principal houses could arrange to send heavy goods by the car load to any of the Western stations at rates but a triffe over Summer Tariff; whereas this season, they will not make any concessions, but charge full rates even for large lots, which rates are considerably over those of former seasons. This being the case, many heavy goods, which are usually scarce at this season, appear to be plentiful; but as Spring trade opens there will be no overstock here, as the demand will then be larger than usual.

The holders of heavy goods in Toronto and Hamilton are fast getting rid of their stocks. For the reason before stated, customers are finding it cheaper to buy in those markets than to come to Montreal. This will operate to make stocks short in the West, and consequently the demand will be good in spring, and tend to make prices firmer as the season advances. We hear, as yet, but of few orders going forward for spring importations, either for Heavy or Shelf goods, and the uncertainty about rates for outward freights will make our Importers very careful in ordering. As there will be but little Grain or Flour to ship from this port early in the season, it is likely that shipowners will look for high outward rates, and this again will tend to main. tain quotations of Iron and Heavy goods, although prices have slightly given way in England.

Our Cut Nail quotations are not repeated as they are not altered. Nor is there any chance of their being so, for at least some months. The stock here is gradually decreasing, the mills are all closed just now, and will not re-open till middle of March-by that time the stock (which is now much smaller than it was at this time last year) will be much reduced, and it is not likely that there will be any overstock. In this article we find that our quotations are at present above those of Toronto and Hamilton, as some parties in those cities appear anxious to get rid of their stocks. This will be taken advantage of by buyers meanwhile.

PRICES CURRENT OF HARDWARE. IRON.

IRON.		
Pig-Gartsherrie No. 1	824.00 to :	824.50
Other Brands	28.00 to	28.50
Bar-Scotch, per 112 lbs	2.80 to	8.00
Staffordshire Refined, per 112 lbs	8.20 to	8.50
Hoops, Cooper's do.	8.50 to	8.60
Barrel do	8.20 to	3.50
Boiler Plate do	8.70 to	4.00
Tin-Charcoal 1 C per box	8.75 to	9.25
1X "	10.75 to	11.25
Canada Plates, Glamorgan	4.20 to	4.50
Pontypool	4.40 to	4.50
		2.00
CASTINGS, per 100 lbs.		
Potash Kettles	2.25 to	8.00
Sugar_ do.	8.00 to	8.50
Belly Pots	8.50 to	4.00
Rope.		
Manilla, per lb	0.11# to	0.12
Tarred Russia	0.10 to	0.12
OILS.	0.90 to	0.05
Boiled Linseed		0.95
Raw do	0.85 to	0.90
PAINTS.		
Dry White Lead, per lb	0.071 to	081
Dry White Lead, per lb Dry Red do.	0.07 to	0.08

#### THE GROCERY TRADE.

The following are amongst the Wholesale Houses in this line in

Montreal:	
James Austin & Co. I. Buchanan, Harris & Co.	J. A. & H. Mathewson. H. J. Gear.
H. Chapman & Co.	Mitchell, Kinnear & Co.
Converse, Colson & Lamb.	William Nivin & Co.
Jas, Douglas & Co.	Rimmer, Gunn & Co.
Fitzpatrick & Moore.	David Robertson.
Gillespie, Moffatt & Co.	Havilland Routh & Co.
Jeffrey, Brothers & Co.	Sinclair, Jack & Co.
B. Hutchins.	Joe. Tiffin & Sons.
Law, Young & Co.	David Torrance & Co.
E. Maitland Tylee & Co.	Thompson, Murray & Co.

UR Market has experienced a week of much quiet-ness, and we have ness, and we have no new feature to report; there has been little or no activity in any of the staples of the Trade. This torpid feeling, however, is not unusual at this season, and usually precedes our large Trade Tea Sales. We are in hopes in our next issue to be enabled to chronicle a reaction, and a movement of large parcels of goods westward, with considerable lots taken for local consumption. The Tea Sale of Messrs. Gillespie, Moffatt & Co.'s cargo, advertised for next week, at present occupies the attention of the Trade. Our latest advices from England report no change of any importance in any of the leading staples, excepting sugar, which shews a decline of 1s, to 1s 6d. per cwt., the result of excessive stocks held in the various English Markets. The supply of this commodity held here is becoming very low, and bright and desirable grades are exceedingly limited. In Teas there is no fluctuation in our last week's quotations. Tobaccos are the only article which have shown any activity. We hear of several large lots having changed hands, and the market still continues speculative; our last quotations may be repeated. Coffees are very dull. Rice, no demand (we observe an advance in England in this article of 3d to 5d per cwt., with much firmness). All other Groceries are unchanged, and we curtail our report this week in view of the absence of any interesting variation in this market since our last issue.

#### TOBACCO TRADE.

HOLDERS are very firm, and prices are fully main-tained-the stock of untaxed Tobacco is now much reduced-the speculative feeling prevalent last week still exists, and the likelihood is that the concourse of buyers from the West attending the Tea sale next week, will clear this market of a very large quantity of the stock of old Tobaccos. Two grades are still much enquired for, but as stated in our last, the market is quite bare of such kinds.

We have our quotations the same as last week.

5's and	1 10's	good 25 t	o 27	cts.
.14	41	fair 23 t	o 25	"
~1	"	out of condition 20 t	o 23	"
Quart	er pot	1nds 26 t	o 32	"
LEAF TOBACCO.				

No great change to note in this market. Holders are still firm, and advices from the Western States indicate great firmness on the part of holders; planters are holding their crops at extremely high prices. Washington advices gave the assurance that no taxes upon exports will be entertained. Canada leaf rules the same as before, but concessions have to be made from our last week's quotations to produce a sale of any quantity. We qnote it at 4 to 5c. per lb.

The following short sketch of the fluctuations in the Tobacco Trade and summary of prices since the war. may not be deemed uninteresting, and may at the same time be somewhat instructive to dealers. At the outbreak of the war, and before the Southern country was entirely closed by the blockade, the bulk of the large stock both of leaf and plug Tobacco was moved North, and during the summer and fall of 1861, was gradually absorbed by speculators at low prices, viz.: 10 to 15c. for 10's. In the New York market prices were advanced very rapidly, and the spring of '62 found quotations as high as 30 to 35c. (gold). But our own market did not partake of the speculative feeling which was experienced in New York, and in consequence during the winter '61 and '62, prices ruled much higher in New York than here. American Tobaccos were therefore excluded from our market; and dealers having no confidence in domestic manufactured goods, this branch of trade being only in its infancy, purchased them only with reluctance and with extreme caution, the prices ruling Jan., Feb., and March, '62, being 20 to 25c. The following summary gives the average prices of 10's during each month, with an approximation to the value of the leaf used by manufacturers at the same periods. The cost of manufacturing Tobacco being

#### the same when leaf is very high as when very low, viz: 7 to 8c. per lb. 1862. Plug. Leaf. January ..... February..... March ..... April..... 23 to 26 May..... 25 to 28 June..... 30 to 32 July..... 30 to 32 August ...... 31 to 33 September..... 35 to 40 14 to 16 October..... 44 to 47 18 to 20 18 to 22 November..... 45 to 47 December..... 40 to 42 14 to 19 1863. January..... 83 to 37 13 to 16 February..... 30 to 35 15 to 17 March..... 29 to 32 15 to 17 April ...... 25 to 27 15 to 17 May..... 22 to 26 10 to 13 June..... 20 to 22 10 to 13 July..... 17 to 20 8 to 13 August. ..... 17 to 19 8 to 12 September..... 18 to 22 8 to 12 October..... 18 to 20 8 to 12 November..... 18 to 20 7 to 12 December..... 18 to 22 9 to 14 1864. January..... 20 to 23 10 to 15 February..... 20 to 23 10 to 14 March..... 19 to 22 10 to 14 April..... 17 to 19 8 to 12 May..... 18 to 20 8 to 12 10c. Excise imposed June ..... 22 to 25 7 to 11 July..... 22 to 26 8 to 12 August..... 22 to 26 7 to 13 September..... 22 to 26 8 to 18 October..... 22 to 26 8 to 13 November ..... 22 to 26 7 to 14 7 to 15

The largest Tobacco contract ever made was in Dec., '62, viz.: 5,000 Boxes, at a price far below the open market. It will be seen from the above that the highest point touched was in November, 1862, when the price of plug was 45 to 47 cts. The lowest point touched was in December of 1864, viz.: 22 to 26 cts., including 10c. excise duty, say 12c. to 14c. per lb. We know of at least one lot of Tobacco that was sold by a leading house here at 47c. without duty in Nov. of 1862, which was bought back again in Dec. of 1863, at 22c., which, as a duty of 10c. had to be paid, was worth really only 12c .- only about one-fourth the original figure.

#### THE WINE AND SPIRIT TRADE.

Amongst the Wholesale Houses in this line are the following. In future we shall only insert in this position those who advertis with us.

Bacon, Clarke & Co.     L       Chapman, Henry & Co.     L       Fitzpatrick & Moore.     M       Farrel William.     R       Fournier, J. & Co.     H       Feidtmann & Co.     T       Gillenpie. Moffatt & Co.     T	Lingston, Frederick. .aw, Young & Co. .awis, W. F. & Co. Initiand, Tylee & Co. Internet, Loonais & Co. Linnuer, Alfred. Chompson, Murray & Co. Chompson, P. M. Ciffin, Joseph & Sons.
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THIS branch of trade, during the past year, has been very limited. The consurration very limited. The consumption of finer grades seems to have materially decreased. Imports were largely in excess of consumption, and consequently the trade has a more than usual quantity in store. No doubt our merchants will so regulate their Spring importations as to rectify this surplus.

BRANDY .- The stock in first hands is large, and perhaps in excess of requirements. But as prices for old vintages are firm in Cognac, our quotations are hardly likely to be lower before the Spring. The consumption of Cognac Brandies has of late years been very limited, their place apparently being supplied by Canada Whiskeys and Beer, which, being considerably cheaper, and seeming to suit the tastes of the people as well, are now much used, to the exclusion, in many localities, of more expensive stimulants.

The vintage in France of 1863 was very fine; that of last year was very prolific. But in view of the stocks now held here we do not expect to see heavy Spring imports.

The stock in bond on 1st January was 66,319 gals. Imports in 1864, 123,720 gals., against 67,642 gals. in 1863.

GIN-Stock ample for all requirements, with moderate demand. Prices easy, in view of probable cost of the Spring importations. Holders are willing to concede somewhat from the figures which were realized in the early part of the season.

Stock in bond 1st January, 83,969 gals. Imports in 1864, 182,852 gals., against 120,459 gals. in 1863.

RUM.-Quiet, with limited demand. Stock in bond 1st January, 21,936 gals. Imports in 1864, 38,035 gals., against 21,152 gals. in 1863.

SCOTCH AND IRISH WHISKEYS .- In fair demand and moderate enquiry, for this spirits which enters considerably into the winter's consumption.

Stock in bond 1st January, 14,350 gals. Imports in 1864, 25,603 gals., against 24,263 gals, in 1863,

WINES.-The demand for choice and extra Wines for the past year has been very small, but medium and low grades have been in fair request. Stocks are generally well assorted, and in full supply for all enquiries. Sherries enter much more into consumption than formerly, and as a rule find more favor than Ports, an idea gaining ground that they are generally to be met with in more purity than the latter.

Stock in bond 1st January, 197,749 gals. in wood. Imports in 1864, 406,612 gals., against 236,323 gals. in wood for 1863.

ALE AND PORTER.-The consumption of imported Malt Liquor has most materially fallen off; so much so as hardly to make it worth the attention of importers. The Canadian article having so greatly improved within the last few years, the importer finds it difficult to realize the extra expense which freight, insurance, and other charges involve. Still, for the small quantity which is imported, there is always a brisk demand.

We append quotations of imported Wines, &c., and well known brands of Brandy, &c.

••
BRANDY- Per Gallon.
Hennessy(accord. to vintage) \$2 25 to \$8 00
Martell's 2 25 to 8 00
Robin & Co 2 25 to 3 00
Otard, Dupuy 2 20 to 2 75
J. Denis H. Mouny 2 15 to 2 30
Other brands 2 00 to 2 50
Ditto in casesper case 8 50 to 10 00
GIN-
Hollandsper gal. \$0 874 to \$0 954
" in green cases, per case 2 80 to 2 90
" " red " 4 90 to 5 20
RUM-
Jamaica, 16 O. P. (old Lon. Dck)\$1 60 to \$1 75
Demerara " 1 30 to 1 50
Cuba "
WHISKEY-
Scotch 1 40 to 1 50
Irish 1 45 to 1 60
WINE-
Burgundy Port 0 80 to 1 25
Port Wine 1 00 to 5 00
Sherry
PORTER- Per Doz. Qrts.
Dublin
London
ALE-
English
Montreal 1 20 to 1 80
We append the permet of the direct important

We append the names of the direct importors of Wines, &c.

Law, Young & Co.; I. Buchanan, Harris & Co.; Henry Chapman & Co ; Gillespie, Moffatt & Co.; Maitland, Tylee & Co.; Victor Hudon; Alex. Urguhart & Co.; Converse, Coulson & Lamb; Bacon, Clarke & Co.; Frederick Kingston.

#### Pattern Post.

- Among the patterns and samples sent from the country to London by the post in one month of the year 1864-the first complete year of the inland pattern post system-were 136 packages of tea, 178 of sugar, 907 of alpaca and stuffs, 525 of cloth, 320 of silks, 189 of corn, and smaller numbers of samples of buttons, pipeclay, oil-cake, ladies' dresses, hair, drugs, glue, stays, belts, caps, boots and shoes, beans, candles, shawls, flour, china, bricks, slippers, pincers, a crib. bage-board, potatoes, feathers, lozenges, hay, tallow. gasfittings, car-drops, and a host of other curious and useful articles, too many to be told. London, on its part, sent at least as many samples of its wares and merchandise to tempt country folk.

#### THE PRODUCE MARKET.

WE have to note a week of increased dulness in almost avany burnet almost every branch of the Produce Trade. Arrivals generally are small, and the domand very languid.

There is a considerable amount of property lying at the several stations on the lines of Railway awaiting shipment, and more would be sent if despatch could be obtained; but the complaint is general that cars are not to be had for the conveyance of freight to Montreal. Several millers and grain operators are, there fore, obliged to forego transactions, or send westward, whither facilities of transit are said to be afforded by cars returning for the conveyance of through freight from the Western States to Portland. Great difficulty is also experienced in the transmission of property to Boston, New York, and points castward, or even to Britain, owing to professed lack of cars; so that while these markets offer advantageous outlets for certain classes of produce that weigh on the market, the uncertainty attending transit paralyses transactions, and a general stagnation is the result.

FLOUR.-Arrivals are small, and rather within the wants of the trade, and but for the general inaction some advance would have been secured. The sales of Super have ranged from \$4.20 to \$4.30, for ordinary to good, with an occasional slight advance for strictly choice samples. Fancy and Extra continue as last quoted. Lower grades, still in demand at unchanged rates.

Bag Flour .- Has been in short supply, owing to the detention of considerable parcels on the way, and prices have in some instances ranged as high as \$2.40, for strong bright samples; the bulk of the transactions have. however, been in the vicinity of \$2.85.

WHEAT .- We have no new features to note, lack of cars keep back general consignments, and but a few straggling parcels have come direct to millers.

COARSE GRAINS .- Beyond the limited deliveries by farmers we have no transactions to note, and qualities of such are so various that actual quotations are difficult to supply. In the absence of wholesale transaction we quote prices of the several descriptions unchanged.

PORK .- The market remains quiet. The demand for Mess is of the most retail character-prices are, how. ever, firm and unchanged. Prime Mess and Prime are in small supply; holders are asking higher prices than dealers are willing to pay. DRESSED HOGS.—The demand about equals the

supply, both being more limited than heretofore, as the Boston demand has ceased. Prices are firm as last quoted, and all desirable parcels find ready sale on arrival.

The packing season of 1864-'65 has closed. The reports show that 92,409 Cattle were cut in Chicago during the season, against 70,086 the previous season, being an increase of 22,323. The decrease of the number of Hogs packed is almost as marked as the increase in Cattle; the number of Hogs cut during the season amounting to but 750,147, a decrease for last year of 154,512. This decrease is rendered still greater by a decrease of 101 pounds in the average weight of the Hogs packed, making the deficiency in pounds 40,392, 754. The yield of Lard is also 7 lb. less per animal, and 9,880,119 less than the yield of last season.

BUTTER.-Has continued very dull during the whole week-the demand have been the merest retail. Several holders, both here and in Upper Canada, getting tired of waiting for a rise, which has been so long delayed, for the medium qualities, have either forced sales at low prices, or have sent what they had on hand to the different markets in the States. Arrivals have consequently been light, and the stock is somewhat reduced. Every week lessens, however, the chances of a rise; and holders would be willing to sell even at a reduction from the late pretensions.

ASHES .- Pots-The orders on the market, at date of our last, being filled, competition has slackened and prices have slightly declined. We quote \$5.85 to \$5.40 for first sorts, the latter for heavy tares, and inferiors \$5.50 to \$5.55, less the customary deductions. Pearls are in small supply and but little enquired for; we quote \$5.50 as the ruling rate.

The stock in hand Feb 6th was as follows.

The stock in nanu, reb. out, was as	10110.4	881
	Pots.	Pearls.
In store per last statement	2244	1495
Received since	540	53
	2784	1548
Delivered since	. 767	43
	2017	1505
While on the subject of Ashes, we	would	take occa-

sion to correct a mistake into which some manufacurers fall, that of blaming, and at times abusing their agents here, when the quality falls short of their expectations, or weights do not tally with their own, or a barrel is condemned and a new one charged for, &c.: these are matters with which the Inspectors alone have to do, and with which the agent cannot interfere, beyond requiring explanations which, we understand, are at all times frankly given by the Inspectors when required

#### THE LEATHER MARKET.

GENERAL quietude prevails as at the date of last A Report.

Spanish Sole .- The inquiry during the past week has slightly improved; but business is limited to small parcels. Receipts have been larger, and prices unchanged.

Slaughter Sole .- Arrivals are light, and are inadequate to supply the moderate demand which exists. There is no alteration in rates.

Harness Leather has a fair call; but figures are stationary, and stocks limited.

Waxed Upper .-- A good deal of this description in Montreal; but no enquiry.

Waxed Calfskins of the heavier weights and desirable finish are in moderate request; but there is nothing in light skins.

In Fancy Leather there is nothing to report.

PRICES CURRENT.

Hemlock, Buenos	Ayres, So	le No. 1	18	to	19
Do. do.	de.	No. 2	$15\frac{1}{2}$	to	16
Do. Ordinary	Spanish, So	le No. 1	17	to	18
Do. do.	do.	No. 2	15	to	16
Do. Slaughter	do.	No. 1	17	to	19
Do. do.	do.	No. 2	15	to	16
Do. Buffalo So	ole, No. 1		00	to	00
English Oak Bend	s		50	to	60
Do. Satin Cali	f, per doz. X	<b>T</b>	\$	\$25	00
Do. do	do.	<b>XX</b>	\$	\$27	50
Waxed Upper-L	ight		30	to	32
Do. H	eavy and M	edium	26	to	28
Kips-Whole			85	to	45
Do. In Sides			<b>27</b>	to	85
Splits-Large			20	to	30
Do. Small		<b></b>	15	to	18
Waxed Calf-30 t	o 36 lbs. per	doz	55	to	65
Do, 18 t	o 27 do.	• • • • • • • • • •	45	to	55
Do. Fre	nch		90	to	110
Harness			19	to	21
Enamelled Cow, p	er foot	<b></b>	15	to	16
Patent Cow,	do		16	to	17
Buffed Cow,	do		11	to	13
Pebbled Cow,	do		13	to	14
Country Sheep Pe				to :	<b>\$1 2</b> 0
City Butchers' bes				ito (	<b>\$1.5</b> 0
-					

#### KIRKWOOD, LIVINGSTONE & CO.'S PRODUCE AND LEATHER PRICES CURRENT.

No. 23 ST. NICHOLAS STREET, MONTREAL

10th February, 1865. FLOUR.—During the week the market has been generally dull, and sales have been, more or less, of a retail character; but under the influence of limited receipts, it closes with more enquiry. Good strong brands of Superfine command readily our outside quotations. Extra is scarce, and would command full prices for shipment. Lower grades are also scarce, and the few lots offering have been promptly taken by our desire our dealers.

Superior extra	84	80	to	85	00	per brl.	
Extra	4	65	to	4	75	• ••	
Fancy	. 4	40	to	4	50	"	
Superfine No. 1	. 4	25	to	4	82	F "	
Superfine No. 2	. 4	-00	to	4	10	"	•
Fine	. 3	75	to	- 8	85	"	
Middlings	. 8	80	to	8	65	"	
Pollards	. 2	90	to	- 3	10	"	
Bag Flour \$2 871							

WHEAT.—Our remarks of last week apply also to this. Nearly all coming forward goes direct to the millers; and prices remain nominal at 97c. per 60 lbs.

COARSE GRAINS—are without change. A fair busi-ness is being done in the country districts for shipment to the States. We quote: On the Office man Of the

Peas	80	τo	SDC.	per	00	108.	
Barley	65	to	70c.	- 11	50	**	
Oats		to	36c.	"	82	"	
PROVISIONS							

PROVISIONS.— Pork: The market has been less active during the week, but prices remain about the same. Beef: no-thing doing. Hams continue dull, but without chauge in price. Lard is in fair demand, and would bring full prices. Tallow is selling in small parcels at our quotations. Butter: the market still continues dull, there being no enquiry except for Choice Dairy, which is scarce. Dressed Hogs have been less active, and may be quoted a shade lower.

Pork, per Brl. of 200 lbs.	
Mess	9.75
Prime Mess	0
Prime\$14 to \$14.5	Ó
Butter per lb.	
Choice Dairy19c. to 191 cf	8.
Medium do17c. to 18 ct	8.
Store packed	a
BUIE PACKEU	
Lard	. p.lb.
	. p.iv.
Dressed Hogs 7c. to 7 cts	. p.io.
Hams, Plain uncanvassed. 10c. to 11 cts	
Canvassed & Sugar cured, 11c. to 12 cts	. p.lb.
Cheese, good Dairy, 9c to 11 cts	. p.lb.
SHES—A fair business has been done d ek at our quotations:	uring th
· · · · · · · · ·	
Pots, 1st sort,\$5.35 to \$5.40 per 1	00 lbs.
Inferiors	
Pearls\$5.50 to \$5.55 "	**

PETROLEUM .- Withont change. Prices nominal at 27c. to 30c.

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LEATHER.—The market for every description still remains dull, and the few sales that have taken place were at very low prices. We do not give quotations, prices being more or less nominal.

SEEDS.--It is difficult to give quotations, very little having come forward as yet.

Yours, respectfully,

KIRKWOOD, LIVINGSTONE & CO.

#### **AKIN & KIRKPATRICK'S MONTREAL PRICE** CURRENT.

Thursday Even	ing,	Fet	. 9,	1865
FLOUR-Superior Extra	<b>\$</b> 4	75 to	\$5	00
Extra	4			70
Fancy	4	40 to	<b>5</b> 4	50
Superfine	4	20 to	> 4	30
Superfine No. 2	3	95 to		00
Fine	3	60 to	> 8	70
BAG FLOUR-per 112 lbs. Medium		30 ta		35
Choice and Strong		85 ta		40
OATMEAL-per bbl. of 200 lbs	4	75 ta		00
WHEAT-per 60 lbs. U. C. Spring.		95 t		97
U. C. White Winter		00 t		
PEASE-per 60 lbs.		65 t		
BARLEY-per 48 lbs		70 to		75
Одтв—per 32 lbs		00 ta		
Pork-Mess		00 to		
Prime Mess		00 te		
Prime		00 to		
DRESSED HOGS-Per 100 lbs	7			75
LARD		00 to		00
TALLOW-per lb		00 t		
BUTTER-Inferior		15 to		
Medium		16 t		17
Choice		18 to		
CHEESE.—per lb	0 P	08 to		10
ASHES-per 100 lbs. Pots-1st sorts	5			35
		50 t		
Pearls "	Ð	50 t	υυ	00

Tearls "... 5 50 to 0 00 The closing week has been one of increased dulness, arrivals generally have been light, owing mainly to want of cars to convey the property offering; and the same cause operating against exports, there is no speculation in any department—transactions being restricted to the limited local consumption. FLOUR.—Arrivals have been short of the demand, but with previous accumulations there has been no deficiency, and though prices are fully maintained we have no advance to report. We, therefore, repeat our last week's quotations, noting a few exceptional sales of strong Superfine at a shade above outside figures. Bag Flour.—The supply from all sources has been very limited, and considerable below the wants of the trade; and prices beyond the relative value of barrels have in some instances been paid. We quote \$2.35 to \$2.40 for best, and \$2.30 to \$2.35 for ordinary. Large par-cels are known to be on the way, and only kept back for want of cars; dealers, therefore, buy cautiously, looking for a reaction as supples improve. WHEAT.—Only an occasional car of U.C. Spring

WHEAT.—Only an occasional car of U.C. Spring offering; total receipts being very trifling, and still for the most part direct to millers. We repeat quotathe m

Coarse Grains.—Transactions restricted to farmers' deliveries, at very various prices, according to the great diversity of quality as well as modes of measurement,

PORK.—Arrivals are very small, but as the wants of the trade are limited, prices have undergone no change. The few parcels offering are mostly absorbed by the larger dealers, at prices within the range of our quota-tions. General confidence is felt in prices, but present rates are so high that little disposition is shewn to speculate.

speculate: Hogs.—The American demand has entirely ceased, the present stock in Boston and elsewhere being in excess. The arrivals, however, are no more than sufficient for local wants, and prices are well main-tained. We quote \$7 to \$7.25 for average weights, and \$7.25 to \$7.50 for heavy.

and \$7.25 to \$7.50 for heavy. BUTTER.—The continued absence of demand lead-ing to some uneasiness on the part of holders, and many consigners being also most urgent to realize, some forced sales have been made at 166 to 17c. Some parcels have also been sent on to Boston and New York, as despatch could be obtained; and the market is now somewhat relieved, so that though the chances of a foreign demand diminish by lapse of time, it is expected that the city consumption will absorb most of what remains or is likely to arrive.

ASHES. — Pots have slackened in demand, and prices have slightly declined. Pearls are in small supply and but little enquired for, prices are about \$5.50.

## THOMAS HOBSON & CO., GENERAL COMMISSION MERCHANTS, 118 Commissioners street, (opposite St. Ann's Market,)

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MONTREAL. THOMAS HOBSON & CO. desire to thank their numerous friends for the very exten. tive patronage which has been accorded them since they commenced business, and to state that they have secured the commodious premises 118 Commissioners street, immediately opposite St. Ann's Market, where they intend carrying on the Produce business in all its branches.

Every attention will be paid to the interests of Consignors, sales will be made as promptly as the market will allow, and all information will be given to correspondents in reference to the aspects of trade, &c. Consignments will have the personal inspection of a member of the firm, and care will be taken to put the goods in the most saleable condition, and to avoid unnecessary expenses.

Liberal advances will be made upon all descriptions of Produce, and Drafts will be accepted against Bills of Lading to the extent of two-thirds the actual value of consignments; or on the arrival of the goods, they will make cash advances, to (say) three-fourths of their actual value.

Charges .- The rates of Commission will be as low as can be made, consistently with proper security and efficiency, and all other charges will be avoided as far as possible.

Messrs. T. H. & Co. have made special arrangements for transacting a large Butter business; their premises are admirably adapted for this department of the trade; the cellars are cool, airy, and spacious; and everything is arranged, so that there will be the most complete efficiency in this branch of trade. A cooper will be constantly employed on the premises, to open out the lots of butter as they arrive, and after being thoroughly inspected by a member of the firm, measures will be at once taken to put them in the most merchantable condition. Consignments of Flour, Wheat, Ashes, Butter, Provisions and all descriptions of Produce carefully realized. Orders for the purchase of groceries and general merchandise promptly attended to.

PRICE CURRENT.

I MOL OUTHERT.
THURSDAY EVENING, Feb. 9, 1865.
Flour, Superior extra \$4 80 to \$5 00
Extra 4 60 to 4 75
Fancy 440 to 450
Superfine 425 to 430
Do. No. 2 410 to 415
Fine
Bag Flour, per 112 lbs 2 35 to 2 40
Oatmeal, per bbl. of 200 lbs 4 60 to 5 00
Barley, per 50 lbs 0 60 to 0 70
Pork-Mess 1950 to 2000
Thin Mess 17 50 to 18 00
Prime Mess 15 00 to 15 50
Prime 15 00
Butter-Ordinary per lb 015 to 016
Medium 0 164 to 0 18
Dairy
Lard 0 101 to 0 11
Tallow 0 8 to 0 81
Dressed Hogs, per 100 lbs, 7 12; to 7 50
Ashes, Pots, 1sts 5 374 to 5 40
Inferiors
Pearls, 540 to 545
Petroleum, per gallon 0 80 to 0 85
Flour-Market dull Salas have been made during

Flour-Market dull. Sales have been made during the week at \$4.75 for Extra, \$4.45 for Fancy, Supers at from \$4.25 to \$4.80, favorite brands bringing 21 cts. more. There is a good demand for Bag Flour, and as the supply is small prices have advanced, sales have been made at \$2.40 for good samples.

Pork.-Sales of uninspected Western Mess at \$19.50; Inspected Mess at \$19.75; small lots at \$20.

Butter-We have again to note a continued depression in the Butter market; the only kinds which are in demand are the finest qualities, which command outside figures. Medium and inferior cannot be sold to any extent even at our lowest quotations. Small lots for local purposes have been sold at from 151 to 161c.

Lard-In demand at 10; to 11c. for Tierces and Barrels-of Western, 111 to 12c. for kegs; City rendered 10 to 10 c.

Tallow, scarce and enquired for at our quotations. Dressed Hogs .- Arrivals small, no change to report in price; demand good,

Ashes.-Prices are lower; sales to-day of Pots at \$5.35 to \$5.371c. for 1st; \$5.45 to \$5.50 for Inferiors; Pearls \$5.40. THOMAS HOBSON & CO.

#### JOHN DOUGALL & CO.'S PRODUCE CIRCULAR. FOR 1865.

N renewing the tender of our services as Commission Merchants, we invite attention to the following information, derived from the best sources, concerning important branches of business to which we give special attention :

#### BUTTER.

Packing. The keg or tinnet should be made of white ash or suitable wood, thoroughly seasoned, but no elm or sapwood should be employed. The butter should be packed closely, so as to leave no air holes, and the whole in a keg should be alike in color and quality,

The dry weight of the keg or tub should always be scribed upon it by the cooper. Butter should be for-warded to market with as little delay as possible, as it loses weight and deteriorates in quality by keeping.

N.B.-We have very extensive and excellent Cellars for the Butter business.

#### PORK.

The undersigned also give special attention to Pork, whether in the carcass, dry cured, or in barrel.

#### FLOUR, GRAIN AND SEEDS.

Consignments of Flour, Wheat. Peas, Clover Seed, Grass Seed, Flax Seed, and Produce generally, with the exception of Liquors and Tobacco, are carefully attended to, and the best prices realized.

#### ASHES.

ASHES. Barrels must be 20 to 22 inches across the head, and 30 to 32 inches in length of stave. They are to be two-thirds covered with solid round hoops, and should weigh not less than 80 lbs., when well seasoned : otherwise, ashes will probably be counted as wood for the difference. Green wood should never be used either in staves or ends. Whiskey barrels are very destruc-tive to ashes. The exact dry weight should be scribed on barrels by the cooper. They should be packed quite full, well cooperd, and have three shingle nails in each end hoop. They should be distinctly marked with the initials of the marker's or owner's name and place of residence, and running number, and be kept in a dry place till sent off. They should then have the Consignee's initials placed distinctly on them with ink, say, M. Co., and it is of importance to see that all the marks are entered correctly, on the railway all the marks are entered correctly, on the railway receipt, which should be forwarded at once by mail to the consignee, with instructions how to remit the pro-

ceeds.

Pearl Ashes can only be made by parties already well acquainted with the business.

The long standing of our business, and its extensive connections, insure every advantage for the sale of produce; and the partners give personal attention to every branch of the business, whilst the commission and charges are on the lowest scale consistent with efficiency and security.

Unless otherwise directed, we sell as soon after arrival as possible at the highest price of the market, to obtain which no pains are spared, and remit the proceeds by registered letter immediately.

Short drafts against forwarder's receipt for from two-thirds to three-fourths of net value will be accepted; but in order to security, no advances can be made otherwise than against such receipts.

N.B.-We will send special Circulars concerning the manufacture of Ashes and Butter on application.

JOHN DOUGALL & CO.

270 & 272 St. Paul street, Montreal.

#### A CARD.

IN retiring from the Commission Business (which he commenced in 1826), the Subscriber begs leave to thank all who have favored it with their consignments, bespeaking at the same time a continuance of their correspondence with the new firm; and in so doing, it is only fair to say, that the business of John Dougall & Co. has been managed since its commencement-say for three years past-solely by Messrs. C. R. Black and James D. Dougall.

JOHN DOUGALL.

WITH reference to the foregoing, we beg leave to tender our services to our correspondents and the public as Commission Merchants, pledging ourselves to give the most careful personal attention to every branch of the business, and convinced that from our extensive connection and experience, we can give every reasonable satisfaction to consigners. Advances will be made, as usual, by acceptance of drafts against bills of lading.

JOHN DOUGALL & CO.

#### HARDWARE CONSIGNMENTS.

BUTTER Coolers, E. P. Cruet Frames, E. Plate, 3, 4, 5, 6 and 7, Glass. Carriage Axles, assorted.

Carriage and Buggy Springs (Turner & Walker's Steel).

- Chopping Axes, Double and Single Steel (Ottawa). Close-Link Coil Chain, Black, in 200 lb. casks, 1, 5-16, 8-8, 7-16, ½ inch.
- Close-Link Coil Chain, Bright, 100 lb. casks, 3-16, 1. 5-16 inch.
- Cast Steel (Turner & Walker's), Flat, Square, Round, Octagon.

- Draw Knives (Date, Galt). Emery, 04, 1, 14, 53 Corn, in 7 lb, Papers and Casks. Emery Prepared Knife Powdor, in Canisters. Files (Turner & Walker's Cast Steel), Flat, Half Round, Square and Round, &c.
- Gas Burners.

Gas Burners.
Gun Materials.—Coxe's Caps, in 100 boxes; Eley's, in 250 boxes, assorted.
Do. Eley's Wads, 500 bags, Brass-Capped Worms, 1 to 9 Ramrod Tips, 15 to 18.
Do. T. Nipple Wrenches, Wood Handle, 30, 36, do. 6. Screw Drivers, 81.
Do. T. Wrenches, Capped 18, Turns Ebony 42, Red Wood 45.
Do. Nipples 87, Straw Cutters, 39, 40, Wad Punches, Nos. 22, 29, Gauge, 12 to 16
Wiensen, Butts, 200 in packs

- Hinges, Baldwin's Butts, 200 in casks,
  - 6 12 18 24 12, 6 8 doz. 11, 2, 21, 3, 31 4, 41 inch.
- 18 48 24 12 6 Hinges, Baldwin's Butts, 200 in casks, 2½, 3, 3½, 4, 4½, 4 2 doz. 5, 6 inch.
- cwt. 32 37 37 80 Hinges, Hooks and Hinges, 5.0.0 casks, 10, 12, 14, 16. 22 22 pairs. 18, 20 inch.
- cwt. 1 1 2 2 Hinges, Scotch T., Weighty, 7.0.0 casks, 8, 10, 12, 14,
- 1 cwt. 16 inch.
- cwt. 1 1 1 2 Hinges, Scotch T., Light, 6.0.0 casks, 6, 8, 10, 12, 1 cwt. 14 inch.
- 14 incn. 18 18 30 Hinges, Scotch T., Improved Japanned Light, 6, 7, 8, 30 12 12 doz.

9, 10, 12, 14 inch.

- Hinges, American T., Gananoque. Do. American Long Strap Gate Hinges, \$2.50 per cwt.

- Do. American Long Strap Gate Hinges, \$2.50 per cwt.
  Hair Broom Heads, Bass do. Jack Chain, 8, 9, 10, 11, 12.
  Iron Band, 1-8 x 1, 7-8, 1, 14, 14, 14, 2, 24 inch.
  Do. 8-16 x 2, 24, 8, 34, 4 inch.
  Iron Hoop, Coopers', 1, 7-8, 1, 14, 14, 12, 2 inch.
  India Rubber Comba, -Dressing, Fine, Toilet, Children's long, Back and Band, -manufactured by the Scottish Vulcanite Company.
  Knivcs, -Table and Pocket (Newbould Bros.)
  Kettles, -Tinned Iron, straight handle.
  Locks, --Pad, Chest, and Cupboard.
  Liquor Frames, Elector Plate.
  Matches, -Wax Vestas, Fancy Boxes.
  Microscopes and Objects, large variety.
  Mugs, -Plated, Glass Bottoms.
  Nickel Silver Spoons, Forks, &c.
  Nails, -Horse, 8, 9, 10, 11 10, in 112 1b. Kegs.
  Do. Rose, 6, 8, 10, 12, 14 1b., in 112 1b. Kegs.
  Do. Scrap Iron Cut.
  Opera Glasses, great variety.
  Oli Cloth Table Covers, in pieces.
  Pins, -Safety and Scarf.

- On choin Table Covers, in proces. Prins,—Safety and Scarf. Powder Flasks. Polishing Paste (Neadham's). Paper,—Writing, Post, and Note, in Half-Ream boxes, assorted colors. Pistols.
- Rasps,—Horse and Shoe Rasps I Rivets,—Iron and Copper, Boiler -Horse and Shoe Rasps (Turner & Walker).
- Kivets,—iron and copper, Boner. ewt. cwt. Sad Irons, Casks, 5, 6, 7, 8, 9, 10, 10.0.0; 4, 5, 6, 7, 5.0.0;
- cwt. 8. 4. 5. 6. 4.1.0.

Montreal, January, 1865.

10 10 10 6 Shot,-Patent Shot in Casks, assorted, 2. 3, 4, 5, 

Scissors, --per doz. and on Cards. Spoons,--Tinned Iron, Tea and Table, Plated do N. S. do. Spectacles and Eye-Glasses. Skates,--74 to 11, with straps, great variety. Shoe Thread,--No. 8, 2 oz. in 8 lb. Papers. Stove Polish,--British Lustre (Davie's), in 4 lbs. Spirit Flasks,--B. M. and Wicker. Tin Plates, I.C. Charcoal, P.P.C. Boxes, tin-lined. Do. I.C. do. Pontypool, do. Tea Trays, Japanned, in sets assorted. Tea Pots, E. Plate. Vices,--Self-Adjusting Jaw. Waiters, E. P., in sets, &c. Water Jugs, B. M. Covers.

FRANCIS FRASER.

Manufacturers' Agent.

RIMMER, GUNN & CO., MPORTERS, WHOLESALE GRO-CERS and GENERAL COMMISSION MER-CHANTS, Montreal.

## RIMMER, GUNN & CO.,

ADVANCES ON PRODUCE. The Subscribers continue to make advances on produce consigned to their friends in Great Britain, or for sale in Montreal.

#### A. McK. COCHRANE,

A GENT FOR WOOLLEN MANU-FACTURERS, 290 & 292 St. Paul st., Montreal. CANADIAN GOODS of every description, from

some of the best factories in the country. FOREIGN WOOLS, of various kinds, on consignment.

MANUFACTURERS' SUPPLIES-Weavers' Reeds, Shuttles, Pickers, Teazles, Temples, Press Papers, Emery, Hand Cards, Machine Cards, Heddles, Lace Leather, Tenter Hooks, Flat Wire, Comb Plates, Bobbins, Curling Irons, Card Clamps, Belt Hooks, Cloth Tickets, Tape on Spools, Organzine Harness, Frames, Flax Heckles, Lard Oil, Olive Oil, Soda Ash, Sal Soda, Scouring Soap, Copperas, Brimstone, Sumac, Logwood, and almost

Every article wanted in a Woollen Factory.

Engraving and Lithography in all its Branches. BURLAND, LAFRICAIN & CO., SUCCESSORS TO GEORGE MATTHEWS. ENGRAVERS, LITHOGRAPHERS & PRINTERS,

60 St. Francois Xavier street, opposite the Post Office, Montreal. Corporation, Railway, and other Bords, Certificates of Stock, Maps, Plans, and Insurance Policies, Bills of Exchange, Cheques, Drafts, Notes, and Circulars, BILL, NOTE, AND LETTER HEADINGS, in every style

BILL, NOTE, AND LETTER HEADINGS, in every style. Wedding, Visiting, and Business Cards, Coats of Arms, Crests, Monograms and Book Plates, engraved and printed in the newest styles. Seals, Presses, Dies, Door Plates, Silvor Ware : Jewellery, engraved at moderate rates. Note Paper and Envolopes embossed and printed with Crests, Monograms, &c., in every color. Drafts, Cheques, Notes, and Bills of Exchange for general use, kept in Stock, Wholesale and Retail. BURLAND, LAFRICAIN & CO. Montreal, 1st February, 1865.

#### WM. BENJAMIN & CO.,

WHOLESALE IMPORTERS OF DRY GOODS, 2 Recollet street, will RE-MOVE on 1st Feb. to more commodious premises, NO. 215 ST. PAUL STREET,

Next door to J. G. McKenzie & Co., where they will open out their Spring Importations.

#### RINGLAND, EWART & CO.,

MANUFACTURERS OF READY. IL MADE CLOTHING, Importers of Staple Dry Goods, Hosiery, &c.

**READY-MADE** CLOTHING.—This department has had special attention. Our goods are all made in the latest styles, to suit the wants of a first class country trade.

FLANNELS.-In this department we have a large stock of Plain and Fancy Flannels, suitable for town and country.

HOSIERY.--Our assortment will be complete about the lst of March.

GLOVES.-We shall open a choice assortment before the opening of Spring business.

SMALLWARES.—We have always some choice lots in this department. Paper Collars in the latest style always on hand.

244 St. Paul street, Montreal.

#### THOMPSON, MURRAY & CO.,

COMMISSION AND GENERAL MERCHANTS, No. 8 St. Helen street, Montreal. Importers of Teas, Groceries, Wines, Champagnes. Brandy, Gin, Rum, Whiskey, &c., &c.

Jose de Paul's, and Portilas Sherries, Quarles, Harris & Co.'s Port Wine.

G. H. Mumm & Co.'s, and DeVenoge & Co.'s Champagnes.

J. Denis, H. Mounie & Co.'s, and F. Mestreau & Co.'s Brandies.

Wolfe's Schiedam Schnapps.

M. Steele & Sons' Liverpool Soap. £c. Åс. &c.

## FERRIER & CO., MPORTERS AND WHOLESALE DEALERS IN

HEAVY HARDWARE, IRON AND STEEL, Nails, Paints, Oils, Window Glass, Zinc, &c., and Manufacturers of Rope.

SHELF HARDWARE,

English, American, French and German. Complete in all its branches.

Their Stock is large and varied, and they are prepared to execute orders with dispatch, and on best terms.

Sample Rooms, Offices, and Warerooms: Entrance, 15 ST. FRANCOIS XAVIER STREET,

MONTREAL.

ALEXE, BUNTIN & CO., PAPER AND ENVELOPE MANU-FACTURERS and WHOLESALE STATION-ERS.

196 St. Paul and 54 Commissioners streets, MONTREAL.

BUNTIN, BROTHER & CO.,

3 and 4 Commercial Buildings, Yonge street, South of King street,

TORONTO.

JAMES BUNTIN & CO., King street, East, HAMILTON.

#### ESTABLISHED 1837.

BRITANNIA LIFE ASSURANCE COMPANY, 1 Princes street, Bank of England, London. Empowered by Special Act of Parliament, 4 Vic., cap. 9.-NOTICE is hereby given that JOSEPH JONES, Esquire, Coroner, has been appointed Agent to this Company for Montreal. Detailed prospectuses and all requsite information as to the mode of effecting Assurance may be obtained on application to the Resident Agent, at his office, 341 Little St. James street. Montreal.

Medical Referee-JOHN REDDY, M.D. ANDREW FRANCIS, Secretary.

#### British American Varnish Works.

C. JAMIESON & CO., Manufactur-R. U. JAHILLOUI, & CO., -----ers of VARNISHES, Japans, &c., 9 St. John

st., Montreal.

st., Montreal. OUTSIDE VARNISHES. Best Wearing Body Varnish, Fine Body Coach do., No. 1 Carriage do. INSIDE VARNISHES.

INSIDE VARNISHES. Best Flowing Varnish, (Turpentine and Benzine); Best Polishing do., do.; Pianoforte Polishing do., do.; White hard Copal do., do.; No. 1 Furniture do., do.; No. 2 Furniture do., do.; Scraping do., do.; Room Paper do., do.; Damar do., do. JAPANS. Pablice Black Locan. Belging Room Japan (for

Baking Black Japan; Baking Brown Japan (for tinware, &c.); Quick Drying Black Japan (or Bruns. Black); Gold Size Japan (Brown Japan or Japan Drier.)

Drier.) MISCELLANEOUS. Black Walnut Stain; Rosewood Stain; Pure Shellac Varnish; Copal Spirit Varnish; Best Black Leather Varnish; No. 2 Black Leather Varnish; No. 2 do. do., in bottle ; Spirit Knotting ; Spirits of Turpentine ; Refined Benzine. Apy of the above articluse

Any of the above articles put up in quantities to suit.

DAVID TORRANCE & CO.. EAST AND WEST INDIA MERCHANTS, MONTBEAL

#### LAW, YOUNG & CO.,

IMPORTERS OF TEAS, WINES, BRANDIES, PIG IRON, &c., &c. Sole Agents for: Messrs. Chas. Tennant & Co., St. Rollox, Glasgow. G. G. Sandeman, Son & Co., London. Sandeman & Co., Oporto. Pemartin & Co., Xerez. Wellington street, Montreal.

HENRY CHAPMAN & CO.,

13 and 15 St. John st., and 12 and 14 St. Alexis st., Montreal.

#### (Established A.D. 1841.)

COMMISSION & GENERAL MER-CHANTS, importers of Staple Groceries, Teas, Coffees, Sugars, Brandies, Wines, &c., Ales and Porters, Tobaccos and Cigars.

Sole Agents in Canada for

Jules Robin & Co	Cognac-Brandy.
Pinet Castilion & Co	Cognac-Brandy.
Offley Cramp & Co	Oporto-Port Wine.
Cramp, Suter & Co	Cadiz-Sherry Wine.
Jules Mumm & Co	Rheims-Champagne.
J. & G. Cox	Edinbro'-Gelatine.

#### BOOK AND JOB PRINTING AND BLANK ACCOUNT BOOK ESTABLISHMENT.

LEDGERS, CASH BOOKS, JOUR-NALS, DAY BOOKS,

Of the following, and all other sizes, made to order:

Imperial		$\times$ 21 in	nch.	
Super Royal		× 13 i	nch.	
Royal				
Medium				
Demy	· · · · · · · · · 7½ ¯	$\times 14$	inch.	
Foolscap		$\times 12\frac{1}{2}$	inch.	
nd in Calf, (with or				
Deal Duling to				

lum or Basil. Ruling to any pattern required. Books paged by machinery, Country orders for Printing and Blank Books care-fully attended to, and work despatched by the safest and cheapest modes of conveyance.

JOHN LOVELL,

Book and Job Printer, and Blank Book Manufacturer. Montreal, January, 1865.

#### DE B. MACDONALD & CO.,

HOOP SKIRT MANUFACTURERS, Importers and Manufacturers of Straw Goods,

Parasols, Ruches, Flowers, &c.; Felt and Wool Hats; Woollen Hoods, Sontags, Nubias, &c., 15 ST. HELEN STREET, MONTREAL.

Manufactory for Tempering and Covering Skirt Wires, 28 and 28 NAZARETH STREET.

#### ANTHONY MCKEAND,

NOMMISSION MERCHANT AND CONTRIBUTION AGENT, 23 Tower Buildings, Water street, Liverpool.

Liberal advances made on consignments of Produce. Goods for Canada forwarded with dispatch at low rates.

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Montreal, January, 1865.