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THE TRADE REVIEW.

VOL. I.

MONTREAL, FRIDAY, NOVEMBER 17, 1865.

No. 44.

ANGUS & LOGAN,
PAPER MANUFACTURERS AND
WHOLESALE STATIONERS, 354 St. Paul st.
1-ly

H. W. IRELAND,
NAIL AND METAL BROKER,
Agent for Cut-Nail and Spike Manufacturers.
1-ly 236 St. Paul st., Montreal.

MUNDELOH & STEENCKEN,
IMPORTERS OF STAPLE AND
FANCY DRY GOODS, 236 St. Paul st., corner
of Custom House square, Montreal. 1-ly

EDWARD MAITLAND, TYLER & CO.,
WHOLESALE WINE, GENERAL
and COMMISSION MERCHANTS,
3-ly 10 Hospital st.

M. LAING,
PRODUCE AND COMMISSION
MERCHANT, 97 Commissioners st., Montreal.
Hams, Bacon, Lard, Tallow, Butter, Flour, &c. 3-ly

JOHN RHYNAS,
COMMISSION AND SHIPPING
MERCHANT, Montreal.—Cash advances made
on Consignments to myself, or to friends in England.
1-ly

JOHN DOUGALL & CO.,
COMMISSION MERCHANTS, for
the Purchase and Sale of Produce, principally
Flour, Butter, Ashes and Pork.

JOHN DOUGALL & CO.,
Leather Commission Merchants.

FOR SALE,—
Herrings, Cod Oil, Soda Ash, Potash Kettles,
&c. 1-ly JOHN DOUGALL & CO.

JAMES DOUGLAS & CO.,
DEALERS IN TEAS AND TOBAC-
COS; attend to sales of Butter, &c., &c.
1-ly 236 St. Paul st., Montreal.

WALTER MARRIAGE,
WHOLESALE AGENT, AND IM-
PORTER OF ENGLISH GROCERIES,
1-ly 22 Lemoine st., Montreal.

B HUTCHINS,
COMMISSION MERCHANT,
AND
IMPORTER OF GENERAL GROCERIES,
5-ly 88 McGill street, MONTREAL.

THOMPSON, MURRAY & CO.,
COMMISSION AND GENERAL MER-
CHANTS, St. Sacrament st., Montreal. 1-ly

GREENE & SONS,
HAT AND FUR MANUFACTURERS
AND IMPORTERS. [See next Page.] 1-ly

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

GEO. WAIT,
PRODUCE AND COMMISSION
MERCHANT, Montreal.
1-ly 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.,
1-ly 274 St. Paul st., Montreal.

THOMAS HOBSON & CO.,
PRODUCE AND COMMISSION
MERCHANTS, Commissioners street, Montreal.
Consignments of Flour, Pork, Butter, Lard, Tallow,
Ashes, and all Descriptions of Produce, promptly
realized. 5-ly

BROWN & CHILDS,
MANUFACTURERS OF BOOTS,
SHOES, AND LEATHER, Montreal.
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 end-
ing with the finished boot and shoe. By this arrange-
ment 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 sec-
tions of the Province, however remote; every induce-
ment allowable in commerce will be granted to this
end. 1-ly

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

Olive Oil, in qr. casks, Coal Oil, Cedar Creek,
Hemlock Sole Leather, Spanish Sole Leather,
Waxed Upper, Waxed Calf,
Pebbled Calf, Prime Mess Beef in tierces,
Prime, Prime Mess and Mess Pork,
Butter in tinnets and kegs,
Upper Canada Leaf Tobacco,
Flour, Superfine, } of well known brands.
Flour, Extra, }
Flour, Superior Extra. }

THOMAS W. RAPHAEL,
15 St. Nicholas Street.
1-ly Agent for Hamilton Powder Company.

LINTON & COOPER,
MANUFACTURERS AND WHOLE-
SALE DEALERS IN BOOTS AND SHOES,
306, 308 & 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 Stog or Hungarian Boot.
Men's, Boys', Youths', Ladies', Misses' and Children's
wear, in over 200 different patterns. Special notice is
requested to the fact that all our goods are hand-made,
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
manufacture neater and more substantial Boots and
Shoes, at no greater cost than if made by machinery;
and are prepared to offer the choicest goods at the
very lowest possible figures.
Orders personally or by Post, will have our immedi-
ate and most careful attention. 1-ly

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 several Invoices fresh Teas just received
per Steamers, consisting of:
Imperial Gunpowder. Japan, Colored
Old Hyson. and Uncolored.
Young Hyson. Oologs.
Hyson Twankay. Souchong.
Twankay.
Also several Invoices FRESH TEAS, just received
per Steamer via Portland, together with a full assort-
ment of other STAPLE and GENERAL GROCERIES.
Also 200 hds. Choice Porto Rico Sugar; and
250 hds. } Prime Retailing Molasses.
50 tierces }
10th August, 1865. 1-ly

A KIN & KIRKPATRICK,
GENERAL COMMISSION MERCHANTS, do
an exclusively Commission business, and possess the
amplest experience and facilities for its efficient man-
agement. Consignments of GRAIN, FLOUR, ASHES,
PORK, BUTTER, and general produce, receive per-
sonal attention. Sales effected, and returns made with
the utmost promptitude. Liberal advances made on
goods for sale in this market, or shipment to Britain.
Charges the lowest adopted by the responsible houses
of the trade.
1-ly Corner William and Grey Nun streets.

DAVID ROBERTSON,
IMPORTER TEAS, TOBACCO, AND
General GROCERIES, 24 St. Peter st., Montreal.
1-ly

REUTER, LIONAIS & CO.,
IMPORTERS OF WINES
AND SPIRITS, 11 and 13 Hospital st., Montreal.
1-ly

ROBERT MITCHELL,
COMMISSION MERCHANT AND
BROKER, 24 St. Sacrament st., Montreal.
Drafts authorised and advances made on shipments
of Flour, Grain, Pork, Butter, and General Produce,
to my address here.
Advances made on shipments to Europe.
The sale and purchase of Stocks and Exchange will
receive prompt attention. 1-ly

GREENE & SONS
INVITE the attention of close buyers to
their Fall Stock of Furs, Hats, &c. [See next P.]
1-ly

J. A. & H. MATHEWSON,
IMPORTERS AND WHOLESALE
GROCERS. A complete and extensive assort-
ment of General Groceries. Special attention to TEAS.
1-ly

HALL, KAY & CO.
HAVE FOR SALE—
A large and well assorted Stock of CHARCOAL,
COKE and TERNE TIN PLATES.

—ALSO—
CANADA PLATES, various brands.
YOUNG'S BUILDINGS,
McGill Street,
Montreal.
1-ly

GREENE & SONS,
HATS, FURS, BUCK MITTS, &c.
See next Page. 1-ly

W. D. MILLER & CO.,
MANUFACTURERS AND IMPOR-
TERS of Boots and Shoes,
1-ly Corner of McGill and Lemoine sts., Montreal.

A. RAMSAY & SON,
IMPORTERS OF WINDOW GLASS,
OILS, PAINTS, &c., 21, 23, & 25 Recollet st., Montreal.
1-ly

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.
1-ly No. 66 McGill st., Montreal.

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

I. L. BANGS & CO.,
(Successors to T. L. Steele & Co.)
MANUFACTURERS OF FELT,
COMPOSITION, AND GRAVEL ROOFING,
ENGLISH FELT ROOFING, &c.,
Keep constantly on hand FELT COMPOSITION, &c.
Parties building, in any part of Canada, can be sup-
plied with the requisite materials; also, a Competent
Workman to apply the same.
Office, No. 5 Place d'Armes Hill, opposite City Bank,
MONTREAL. 1-ly

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 Pipes, Fire Bricks all shapes, Roman and
other Cements, Caithness Paving-Stones, Hearths,
Burr Blocks for Millstones, Boiling Cloths, Terra
Cotta Vases, Fountains, Chimney-Tops, &c., &c.
1-ly Queen st. Montreal

FROTHINGHAM & WORKMAN
IRON, STEEL, AND HARDWARE
 MERCHANTS, ST. PAUL STREET.
 Opposite the Custom House Sq.

10-ly Montreal.

BRITISH COLONIAL STEAMSHIP CO. (Limited.)

Tons Register.	Commander.
OTTAWA.....1821	F. ANCKER.
ST. LAWRENCE.....1338	J. JAMES
THAMES.....1376	J. PINKERTON

THE above first-class powerful Screw Steamships are intended to be dispatched from London for Quebec and Montreal as follows:—

THAMES.....	Wednesday	6th Sept.
OTTAWA.....	Wednesday	27th Sept.
ST. LAWRENCE.....	Wednesday	18th October

And from Quebec for London:

OTTAWA.....	Tuesday	12th Sept
ST. LAWRENCE.....	Wednesday	20th Sept
THAMES.....	Wednesday	4th October
OTTAWA.....	Wednesday	1st Nov.
ST. LAWRENCE.....	Wednesday	16th Nov.

Cabin passage from London to Quebec..	418 18s	Stg
Steerage	6	6c.
Cabin passage from Quebec to London..		\$60
Steerage		\$25

Return Tickets issued at reduced rates
 Special arrangements made with families.

Apply in London to TEMPERLEYS, CARTER & DARRE, 3 White Lion Court, Cornhill; in Montreal to GILLESPIE, MOFFATT & Co.; in Quebec to JAMES GILLESPIE.

Quebec, July 27, 1865.

CRATHERN & CAVERHILL,
IMPORTERS OF HARDWARE,
 IRON, STEEL, TIN PLATES, &c., WINDOW GLASS, PAINTS & OILS, 197 St. Paul st., Montreal.
 Agents, Victoria Rope Walk, Vieille Montagne Zinc Company.
 2-ly

A. A. BARBER & CO.,
WHOLESALE IMPORTERS OF
HARDWARE.

4-ly Nos. 23 and 25 St. Sacrament st.

EVANS & EVANS,
WHOLESALE HARDWARE
MERCHANTS, MONTREAL.

AGENTS FOR
HARE'S CELEBRATED PAINTS AND COLORS.

AGENTS FOR
CURTISS & HARVEY'S POWDER.
 7-ly 263 St. Paul street, Montreal.

CHOICE PORTO RICO, BARBADOS, AND
CUBA SUGARS.

THE Subscribers are now landing, and have in Store.

- 280 hhds } Choice Muscovado SUGAR.
- 112 brls. }
- 200 puns " Cienfuegos SYRUP.
- 20 " Cuba Rum, strong, proof, and fine flavour.
- 15 hhds United Vineyard Proprietors' Brandy, pale and dark.
- Bags Pimento, Jamaica Lime Juice, &c., &c.

MITCHELL, KINNEAR & CO.,
 No. 5 St. Helen street.
 28th July, 1865. 1-ly

JEFFERY BROTHERS & CO
GENERAL AND COMMISSION
MERCHANTS, 41 St. Sacrament st, Montreal
 2-ly

BACON, CLARKE & CO.,
IMPORTERS OF WINES, SPIRITS
 CIGARS, &c.,
 St. Peter street, opposite St. Sacrament street.
 6-ly MONTREAL

KERSHAW & EDWARDS,



ESTABLISHED YEAR 1838.

IMPROVED FIRE PROOF SAFE.

The favor these Safes have won by their many and severe trials during the last quarter of a century, from the fact that not one has ever failed in preserving its contents, thoroughly establishes their reliability; and with recent improvements made during the past two years, we offer them as the most perfect Fire Proof security extant, and free from dampness.

Our Burglar Proof Specie Boxes made of combined iron and steel in a manner peculiarly our own, the steel so highly tempered and placed as to be beyond the reach of, and defy the tools of the most ingenious burglars, and when placed inside of one of our Fire Proofs produce a most perfect Fire and Burglar Proof security. Merchants having large amounts of silver on hand should not be without one.

We also manufacture Patent Combination Bank Locks, and the most modern Bank and other securities.

Lists of sizes and prices mailed on application.
KERSHAW & EDWARDS,
 1-ly 82, 84 & 86, St. Francois Xavier street, Montreal.

FURS, HATS, BUCK MITTS, &c

GREENE & SONS

INVITE inspection to their FALL STOCK of

LADIES' FURS, MEN'S WOOL HATS,
 MEN'S FURS, BOYS' FANCY HATS,
 BUFFALO ROBES, WHITNEY CAPS,
 BUCK MITTS, &c. SILK HATS,

FURS, SKINS, &c.

HAT and CAP TRIMMINGS, &c.

The attention of the Trade is directed to our Stock this Fall, which is very complete, embracing all the

NEW AND LEADING STYLES,

among which will be found a large variety of Mens' and Boys' STEEL BRIM RESORTIE HATS, which are becoming very fashionable. Samples sent by Express to parties not visiting the city.

Orders promptly executed.

1-ly **GREENE & SONS,** Montreal.

DAVID E. MACLEAN & CO.,

PRODUCE, 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.
DAVID E. MACLEAN. BENJ. HAGAMAN.

1-ly **THOS. C. CHISHOLM.**

WEST BROTHERS,

TOBACCOS. — PLUG, VARIOUS
BRANDS, CUT SMOKING, FINE CUT
CHEWING.

CIGARS.—HAYANA,
 GERMAN,
 DOMESTIC.

1-ly **WEST & BROTHERS,** Montreal.

MORRISON & SAMPSON,

BARRISTERS, ATTORNEYS,
CONVEYANCERS,
SOLICITORS IN CHANCERY & BANKRUPTCY,
 Offices corner Church and Colborne streets,
TORONTO.

Collections made at all points in Canada West.
ANDREW MORRISON. D. A. SAMPSON.
 1-ly

CHARLES G. DAGG,

IMPORTER AND WHOLESALE

DEALER in British and Canadian Stationery Goods, Writing Papers, Wrapping Papers, Envelopes, Steel Pens, Inks, Pocket Books, Twines, &c.; also, Account Book Manufacturer, Publisher of the National Series of School Books, Canadian and Progressive School Copy Books, Bookbinder, &c. MANUFACTURED FOR, AND NOW IN STOCK, several hundred reams each, of Manilla, Brown, Tea, and Coffee Papers, all sizes. Several tons Straw Wrapping Papers, all sizes. The above goods will be sold at very low prices, and a liberal discount will be allowed to CASH BUYERS.

37 St. Francois Xavier street, Montreal.
 Montreal, Feb. 27th, 1865. 7-ly

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 GOODES, Chains, Anvils, Vices, &c. An extensive assortment of most saleable CUTLERY, SHILL GOODES 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,
 1-ly Yard entrance St. Francois Xavier street

F. SHAW & BROS.,

TANNERS AND LEATHER MER-

CHANTS.—Our Leather is tanned at the well-known Roxton Falls Tanneries, under our own superintendence, 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. 4-ly

HUA & RICHARDSON,

LEATHER IMPORTERS AND

COMMISSION MERCHANTS, have always in Stock an excellent assortment of FRENCH CALFS, KIDS and PATENTS, &c. Also a large supply of L. Richardson & Sons' Spanish Solo 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.
 1-ly

LEEMING & BUCHANAN,

PRODUCE AND 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. Andre's
 Buildings, St. Peter street, Montreal.

Constantly on hand, a large Stock of TEA, COFFEES, SUGARS, MOLASSES, SYRUPS, TOBACCOS, DRIED FRUITS, &c., &c., &c.

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

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

Agents for COOTE'S celebrated GROUND ROSE SALT, for Dairy and Table use.

1-ly

MESSRS. BAUKHAGE, BEAK & CO.

WHOLESALE IMPORTERS OF

DRY AND FANCY GOODS, have the pleasure of announcing to their Customers in the trade, that they have removed to 481 St. Paul street, a new spacious building, opposite Messrs Andrew Robertson & Co., and Thos. May. They beg to draw the attention of Buyers to their well assorted and selected Spring Stock

KERR & FINDLAY,

WHOLESALE CONFECTIONERS

Manufacturers of Gum Drops, Chocolate, and other Cream Drops, &c., &c.
 2-ly 516 St. Paul st., Montreal

CONVERSE, COLSON & LAMB,
COMMISSION MERCHANTS,
 TEA DEALERS AND IMPORTERS
 OF
GENERAL GROCERIES, LIQUORS, CIGARS, &c.
 Corner of Hospital and St. John Streets, Montreal.
 Offer for sale a large assortment of FRESH TEAS, now arriving from England, per Steamers via Portland; comprising, Hysons, Young Hysons, Imperials, gunpowders, Colored and Uncolored Japans, Congos, Souchongs, and Scented Teas; and their usual variety of Coffees, Tobaccos, Wines, Brandy, Cigars, &c. 1-ly

ESTABLISHED 1842.
STEAM MADE CONFECTIONERY.
 GLIM DROPS and JUJUBE PASTIE.
 PAN GOODS, and CANDIES of all kinds.
 LOZENGES of every description.
 FRENCH CREAM BON-BONS and CHOCOLATE CREAM DROPS.
 Manufactured and sold at his New Block, erected on the Old Stand, 243 (New No. 891) Notre Dame Street.
CHARLES ALEXANDER,
 Wholesale and Retail Confectioner.
 15-ly

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

SMITH & McCULLOCH,
MANUFACTURERS' AGENTS AND GENERAL MERCHANTS,
 Importers to order of China, Glass, and Earthenware; Japanned and Tinware; Hardware and Electro-Plate; Plumbers', Photographists', and Chemists' Ware; Iron Stable Furniture; Eucastic Flooring Tiles, &c., &c.
 We are now receiving our Spring consignments of China Tea and Breakfast Sets; White Granite and Printed Dinner and Toilet Ware; Tumblers, Wines, Lamp Chimneys, etc., which we offer for Sale to the Trade in original packages.
 Office, Sample Rooms, and Warehouse:
 14-ly - 18 and 20 HOSPITAL STREET, MONTREAL.

JUST LANDED,
 EX "HIBERNIAN,"
FIFTY BALES COTTON YARN.
 This Yarn is made from American Cotton, and is superior in quality to any Yarn in the market. Numbers and Weight guaranteed.
ALEX. WALKER,
 4-ly Montreal.

JAMES LOCKHART,
COMMISSION MERCHANT AND MANUFACTURERS' AGENT, No. 3 St. Sacramento street, Montreal.

ROBERT SIMMS & CO.,
GENERAL AND COMMISSION MERCHANTS, 3 Gillespie Buildings, Common street. 8-ly

F. H. SIMMS,
MONTREAL IRON WORKS,
MANUFACTURES to Order, and has in Stock, Carriage Bolts of all sizes, Nuts and Bolts of every description, Rivets, Lifting Jacks, Hatchet Braces, Copying Presses, &c., &c. 8-ly

W. F. LEWIS & CO.,
WINE AND SPIRIT MERCHANTS,
 St. Peter st., Montreal. 2-ly

CANADA LIFE ASSURANCE COMPANY. Established 1847. Head Office, Hamilton, C. W. Capital, \$1,000,000. Sums Assured over \$1,000,000. Annual Income, over \$160,000. Assets, over \$200,000.
 Manager: **A. G. RAMSAY.** General Agent: **T. W. MEDLEY.**

LIBERAL CONDITIONS AND PRIVILEGES. Perfect Security, and Rates Lower than those offered by English or Foreign Companies.
POLICIES CAN BE EFFECTED WITHOUT TROUBLE OR DELAY.
H. ABBOTT, Agent,
 8-ly 23 Great St. James street, Montreal.

FALL TRADE, 1865.
OUR STOCK will be COMPLETE IN EVERY DEPARTMENT BY THE TWENTY-FIRST OF AUGUST.
THOMSON, CLAXTON & CO.
 6-ly

GEORGE OFFORD & CO.,
 Contractors for Convict Labor at the Provincial Penitentiary.

MANUFACTURERS AND WHOLESALE DEALERS in every description of BOOTS and SHOES, made almost exclusively by hand. All orders will receive prompt attention.
 5-ly Offices and Warehouse—Kingston, C. W.

LIDLAW, MIDDLETON & CO.,
 Commission Merchants and Shipping Agents, Montreal. 21-ly

ROBERTSON & BEATIE,
IMPORTERS, WHOLESALE GROCERS, and General Commission Merchants, corner McGill and Collego streets, Montreal. 8-ly

ROBERT CROOKS & CO.,
COMMISSION MERCHANTS,
 LIVERPOOL, ENGLAND.
 Execute Canadian Orders on the best terms, giving special attention to the Grocery Department. They make liberal Advances in Produce consigned to them, and give prompt dispatch to the Forwarding and Insurance of Goods. 10-ly

DUNDAS.
OSLER & BEGUE,
BARRISTERS AND ATTORNEYS AT LAW,
 Solicitors in Chancery, Notaries and Conveyancers,
 DUNDAS, C. W.
 OFFICE:—Moore's Buildings, Main Street.
 B. B. OSLER, LL.B. T. H. A. BEGUE, LL.B.
 19-ly

LINSEED OIL CAKE FOR STOCK FEEDING.
LYMANS, CLARE & CO.,
 St. Paul Street, Montreal.
LINSEED OIL.
20,000 GALLONS RAW, REFINED, AND DOUBLE BOILED LINSEED OIL.
 For Sale low, for CASH.
LYMANS, CLARE & CO.
PAINTS, PUTTY, AND WINDOW GLASS.
 8-ly **LYMANS, CLARE & CO.**

KINGAN & KINLOCH,
IMPORTERS AND GENERAL WHOLESALE GROCERS, and Commission Merchants, corner St. Sacramento and St. Peter streets, Montreal.
W. M. KINLOCH. **W. B. LINDSAY.**
 8-ly

THOMAS MAY & CO., IMPORTERS of STRAW and FANCY DRY GOODS, 280 St. Paul, and 105 Commissioners street, Montreal. 9-ly

W. GALT HILL & CO.,
GENERAL MERCHANTS,
 AND
COMMISSION AGENTS,
 509, St. Paul street,
 MONTREAL.
 31-ly

PENITENTIARY BOOTS AND SHOES.
THE Subscriber, having been appointed Agent in Montreal for the Sale of these Goods, is now prepared to take orders, which will be filled carefully, and with despatch.
A. MOK COCHRANE,
 434 to 495 St. Paul Street.
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HENRY J. GEAR,
COMMISSION MERCHANT,
 Importer and Dealer in Teas, General Groceries Havana and German Cigars. Agent for Dunville's Belfast Old Irish Whiskey, 38 St. Peter st., Montreal.
 4-ly

A. ROBERTSON & CO.
ARE receiving, ex "Hibernian," (now in Port,) and following Steamers—
 2000 pieces Grey Cottons
 600 do White do
 2000 do Prints
 —ALSO—
 A large assortment of Dress Goods, Cobourgs, Belt, Trimming and Oriental Ribbons, Shepherd Wool Shawls, Cotton Ticks, Striped Shirtings, Denims, Hollands, Canada Baggings, 8-4 Cotton Sheetings, &c., which they offer for Sale at a low advance.
 478 St. Paul Street.
 Montreal, 25th October, 1865.

FOLINGSBY & WILLIAMSON,
PRODUCE, COMMISSION MERCHANTS, and SHIPPERS, Nos. 17, 19, and 23 William street, Montreal. Advances made on Consignments of Produce or General Merchandise for sale in this market, or for shipment. Personal attention given to the sale or purchase of same. 15-

DAVID MORRICE,
PRODUCE & GENERAL COMMISSION MERCHANT,
 Shipping and Forwarding Agent, &c.,
 52 St. PETER STREET, MONTREAL.

REFERENCES:
 ANON CAMERON, Esq., Pres. Toronto Bank.
 E. H. RUTHERFORD, Esq., Vice-Pres. Upper Canada Bank.
 Messrs. JOSEPH MACKAY, Bros., Montreal.
 Messrs. WM. STEPHEN & Co., Montreal.
 Hon. Wm. McMASTER, Toronto.
 Messrs. BRYCE, McMURCH & Co., Toronto.
 " Wm. Ross & Co., "
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Consignments solicited. Returns made on day of sale.
 Consignees may draw against property at two-thirds Montreal market price at time, which will be accepted only when accompanied by bills lading, railroad, or other receipts.
 Cash advances made on Warehouse receipts of Flour, Grain, Pork, Ashes, and general Produce.
 July 21, 1861.

FOULDS & HODGSON,
IMPORTERS OF
 Grey Cottons, Laces, Spools,
 White Shirtings, Blouses, Pins,
 Regattas, Handkerchiefs, Needles,
 Prints, Fancy Dresses, Tapes,
 Bed Ticks, Umbrellas, Buttons,
 Denims, Parasols, Combs,
 Silesias, Shawls, Brushes,
 Cobourgs, Hoop Skirts, Hair Oils,
 Orleans, Table Oil Cloths, Colog es,
 No de Laines, Yarns, Soap,
 White Muslins, Battings, Stationery,
 Jeans, Silks, Brooches,
 Moleskins, Velvets, Spectacles,
 Flannels, Linen Threads, Dolls,
 Blankets, Playing Cards, Mirrors,
 Cloths, Jewellery, Razors,
 Tweeds, Tea Trays, Pocket Knives,
 Vestings, Snuff Boxes, Table Knives,
 Hosiery, Pipes, Chaplets,
 Gloves, Toys, Crosses,
 Braces, Bag Purses, Marbles,
 Ribbons, Pencils, Slates.
 And a large variety of other Fancy and Staple Goods.
WHOLESALE
 Perhaps the largest assortment of Goods suitable for a General Country Store of any house in the Province.
 363 and 370 St. Paul Street, Montreal. 15-ly

W. & F. P. CURRIE & CO.,
IMPORTERS of PIG and BAR IRON,
 Paints, Putty, &c., Iron Tubes for Gas, Water or Steam, Lap-Welded Boiler Tubes, Drain Pipes, Vent Linings, Chimney Tops, Roman Cement, Water Lime, Fire Bricks, Fire Clay, &c., &c.
 Young's Buildings, McGill & Grey Nun sts., Montreal.
 1st November, 1865. 12-ly

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 requisite information as to the mode of effecting Assurance may be obtained on application to the Resident Agent, at his office, 34 1/2 Little St. James street, Montreal.
 Medical Referee—JOHN REDDY, M.D.
 1-ly **ANDREW FRANCIS, Secretary.**

LIFE AND GUARANTEE ASSURANCE.**THE EUROPEAN ASSURANCE SOCIETY,**

Empowered, by Special Acts of British and Canadian Parliaments.

HEAD OFFICE IN CANADA—MONTREAL.

In addition to Life Assurance, this Society issues Bonds of Security for persons holding GOVERNMENT, or other situations of trust.

LIFE DEPARTMENT.—Persons for whom this Society is Surety, can Assure their lives at considerably reduced rates.Life Policy-holders in this Society can avail themselves of the Society's Suretyship, to a proportionate amount at any time, *free of expense.*

All Premiums received in Canada, invested in the Province.

1-ly EDWARD RAWLINGS, Secretary.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

Chief Offices.—Liverpool, London, Montreal.

CANADA BOARD OF DIRECTORS.

T. B. Anderson, Esq., chairman, (Pres. B. of Montreal) Alex. Simpson, Esq., Dep. chairman, (ch. Ontario Bk) Henry Starnes, Esq., (Manager Ontario Bank) Henry Chapman, Esq., (mer.) R. S. 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; Undivided Profit \$1,050,000; Total Funds in hand \$15,250,000.

Revenue of the Comp'y.—Fire Premiums \$2,900,000; Life Premiums \$1,050,000; Interest on Investments \$800,000; Total Income, 1868, \$4,750,000.

All kinds of Fire and Life Insurance business transacted on reasonable terms.

Head office, Canada Branch, Company's buildings, PLACE D'ARMES, MONTREAL.

1-ly G. F. C. SMITH, Res. Secretary.

READY-MADE CLOTHING.**RINGLAND, EWART & CO.,**
IMPORTERS OF

DRY GOODS, &c.,

Are giving special attention to the READY-MADE CLOTHING; and our Fall Goods, for style, quality and finish, will be second to none in the Province.

Our Travellers will call on buyers in every section of Upper and Lower Canada; and we advise those wanting goods got up with taste, and suitable for a Canadian climate, not to purchase before examining our samples.

GENTS' HABERDASHERY.—This department will comprise the latest novelties.**HOSIERY AND GLOVES.**—A full stock of plain and fancy.

LEICESTER KNITTED GOODS, in great variety.

422 ST. PAUL STREET,

1-ly MONTREAL.

THE COMMERCIAL UNION ASSURANCE COMPANY,

Chief Office, 19 Cornhill, London, England.

Capital, \$12,500,000. Invested, over \$2,000,000

FIRE DEPARTMENT.—The distinguishing feature of this Company is the introduction of an equitable adjustment of charges, proportionate to each risk incurred.**LIFE DEPARTMENT.**—For the pre-eminent advantages offered by this Company, see Prospectus and Circular—80 per cent. of profits divided among participating Policy Holders.—Economy of management guaranteed by a clause in the Deed of Association.**MORLAND, WATSON & CO.,**

General Agents for Canada.

FRED. COLE, Secretary.

Office, 385 and 387 St. Paul street, Montreal.

Surveyor—H. MUNRO, Montreal.

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

6-ly

THE COLONIAL LIFE ASSURANCE COMPANY.

CAPITAL—ONE MILLION POUNDS, STERLING.

Head Offices—Edinburgh and Montreal.

Manager for Canada, W. M. Ramsay.

Inspector of Agencies, R. Bull.

Income of Company, £144,824 stg.
Accumulated Fund, 555,758 "

Unconditional policies granted. Claims settled without delay and liberally.

No expenses connected with obtaining policies. Profits divided every five years. As an example of the additions to policies by profits—A policy taken out in 1847 for £1,000 is now increased to £1,310.

Agencies in every Town in Canada.

W. M. RAMSAY,

Manager for Canada.

10-ly Montreal, 19 Great St. James street.

THE HOME AND COLONIAL ASSURANCE COMPANY, Limited.

Chief Office, 69 Cornhill, London, England.

Authorized Capital, \$10,000,000. Issued \$5,000,000. All kinds of Fire and Life Insurance business transacted on reasonable terms.

Losses promptly and liberally adjusted without reference to England. General Agents for Canada,

MESSRS. TAYLOR BROTHERS.

All Premiums received in Canada, invested in the Province.

HEAD OFFICE—CANADA BRANCH,

Nos. 13 and 15 Merchants' Exchange, Montreal.

TAYLOR BROTHERS,

Brokers for Sale and Purchase of Stocks, Securities and Real Estate.

Brokers and Commission Merchants for purchase and sale of Produce.

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

Nos. 13 and 15 Merchants' Exchange, Montreal.

10-ly

WILLIAM NIVIN & CO.,**COMMISSION MERCHANTS AND**

SHIPPING AGENTS, purchase and sell all descriptions of Produce on Commission, and likewise advance on consignments of same made to their friends in London, Liverpool, and Glasgow.

Also are prepared to import on Commission and on favorable terms, all description of Groceries, Drugs, Oils and Paints, having first class connections in Great Britain for the execution of such orders.

Montreal, St. Sacrament and St. Nicholas streets.

1-ly

THE TRADE REVIEW.

MONTREAL, FRIDAY, NOVEMBER 17, 1865.

NEW MARKETS.

As we intimated last week, our Government have decided to enquire into the practicability of discovering new markets for Canadian products. A Commission has been named for the purpose of proceeding to the West Indies, Brazil, and even Mexico. The Commission is to be composed of Hon. W. McDougall, Prov. Secretary; Hon. Thos. Ryan, M.L.C., and J. W. Duncombe Esq., for many years Collector of Customs. The selection is, in our opinion, an eminently fit one, and we believe their investigations will be attended with the best results. The peculiar circumstances under which the United States are now laboring, materially affect their foreign trade with those countries, and Canada will never have a better opportunity than now, for fully testing the practicability of closer trade relations with the outer world. The Commission are we believe to sail for England at once, and will be accredited by the Home Government.

FREE TRADE—OUR POLICY.

It should never for an instant be forgotten by any who study the fiscal arrangements of this Province, that the policy of the country is a Free Trade policy, and not a Protective one. Our tariff on manufactured articles has indeed increased, step by step, for several years, under several successive Ministers of Finance; but the necessity for Protection has never been made the plea for any such increase. Mr. Cayley, Mr. Galt, Mr. Howland—all our chief financiers—have concurred in stating that the necessity for raising revenue enough to pay our way, was the sole cause which called for each successive advance in the rates of duty. If home manufactures were thus to some extent protected, it was an incidental advantage to the manufacturers, not altogether to be regretted; but although these gentlemen had a certain number of advocates in Parliament, there never was more than a small minority bold enough to say that Protective duties ought to be imposed for protection's sake. Mr. Galt has himself made several attempts to reduce the tariff on important articles of import. In the memorable budget of 1861 he proposed to lower the duties on cottons and some kinds of hardware to 15 per cent. In planning the scheme of Confederation, it is well understood that he agreed with the Finance Ministers of the Lower Provinces in favouring a reduction of at least a quarter on our 20 per cent. Mr. Brown is even more notoriously a Free

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

Importers of all descriptions of

HEAVY AND SHELF HARDWARE.

IRON,

STEEL,

PIG IRON,

PAINTS,

OILS,

GLASS,

CORDAGE,

RUBBER and LEATHER BELTING, &c., &c.

Manufacturers of

SAWS:

Circular, Gang, Crosscut, Webs, &c.

Mocock's celebrated

AXES, EDGE TOOLS, &c.

MONTREAL REFINED IRON:

Bars and Sheets, Cut Scrap Nails.

Pressed, Clinch and Finishing, Iron and Zinc Shoe Bills, Brads, &c.

Agents for Sharpe & Davy's English Gunpowder.

Agents for Commercial Union Assurance Company, Fire and Life, of London, England.

Agents for National Provincial Marine Assurance Company of London, England.

Warehouse and Offices, 385 & 387 St. Paul street,

1-ly 1-ly Manufactories on Lachine Canal.
Montreal.

Trader, so that the leaders of all parties are ready to favour any movement having a Free Trade bearing.

The present is perhaps a fitting time for our merchants and forwarders to consider the question more fully, and urge it upon the notice of the Legislature. For the chief argument of even the Incidental Protectionists is quite taken from them. "Canada," they used to say, "cannot establish manufactures, except under a 'Protective tariff, because it is liable to be made the 'sacrifice market of the United States, whose manufactures will sell here at a price even below cost, so as to check the growth of competing establishments 'on this side of the border.' It is needless to show in detail how the United States' internal revenue duties, pressing in each step of every manufacture, render it quite impracticable for their manufacturers to make a sacrifice market of Canada now.

Nor do we believe that our manufacturers would now object to a revision of our tariff with a view to the reduction of duties. They feel that they would not be injured by this course, because the margin between the cost of manufacturing in the States and Canada is now a sufficient protection for such manufactures as our resources will fairly allow us to establish; while the cost of freight, insurance, commission, loss of interest, &c., on English goods—which varies from 30 to 100 per cent.—is a sufficient protection against the cheap labour of Europe.

The blessings of greater freedom of trade would at once be felt by all classes of our people. Reduce the cost of their clothing and of their supplies of tropical food, and you will at once reduce the cost of producing every article of growth or manufacture. The farmer would have more profit from his wheat (and surely, if Reciprocity is to be done away with, the farmer has a claim to the most favourable consideration). The labourer and the artisan would be able to work for less, and yet save more out of their wages. The manufacturer would manufacture cheaper, and consequently sell more. The lumberman up the rivers would get his rafts to tide-water at less expense. The importer would bring in more goods from foreign parts; the forwarder be busier in carrying; the merchants in all sections more active in selling them. Great as has been the trade with the United States of late, it would be largely increased; and we doubt if, under judicious reduction of duties, even the revenue would suffer. Experience has shewn in England that the increased consumption which follows reduced prices in many cases quite makes up for the reduced rates of duty; and the same ought to be the case here. But were it not so, and were we to impose direct taxes on our people, we should find this a cheaper way of collecting revenue—a safer one for our financiers to calculate upon—a better one with which to visit the European money market—and the one which, of all others, would make our people vigilant over the proceedings of their statesmen.

THE LESSON TO BE LEARNT.

THE bad times from which we emerged during the present year, illustrated a condition of trade, which was not at all a satisfactory one. Large liabilities, miserable assets, poor estates, and a low grade of mercantile morality, were everywhere apparent. The losses by bad debts were more than sufficient to swallow up the profits of more than one previously successful season, and a degree of general uncertainty was felt which could only be accounted for by the fact that something was radically wrong in the mode of conducting business. Happily we have passed through that period without any very generally disastrous results, though the individual cases of embarrassment and loss were of frequent occurrence. The teachings of that dreary time should not be lost sight of, and in the present prosperous condition of trade they should be frequently borne in mind. These sad results were not the product of bad crops only. They followed from a departure from the correct principles in the previous history of the trade; a departure that was hardly noticed at the time, and perhaps never would have been, but that a season of trial ensued, which tested very severely the general condition of our internal commerce. It is in seasons such as the present, when industry and commerce are, comparatively, in a normal condition, that the foundations of a successful business career can best be laid. The lessons of the past will not have been in vain, if our merchants so shape their course, that in time to come they can more safely ride, and avoid the dangers and disaster which are certain to follow from a defective system of transacting business.

Unquestionably one of the greatest difficulties which the merchants of this country have experienced during the past few years, has been the exceedingly un-realizable shape of their assets. It was an exception to find a trader whose affairs were in anything like a tidy condition. The rule found to be almost universal was that capital was sunk, or in such a shape as to be utterly unable to perform its ordinary functions. Real Estate absorbed a great bulk of the means of merchants. Doubtless many possessed excellent premises, some good farms; others village lots; many had mills, and nearly all had their money invested in such a shape as to be quite useless when most required. This was, of course, the result of the inflation in 1856 and 1857. It could hardly fail to be otherwise than that the majority of the traders of the country should find themselves in this position after such a universal mania for land speculation. The purchase of such property absorbed so much of their means as largely to augment their difficulties and confine their operations. It was a flagrant departure from the legitimate business of a mercantile man to speculate in real estate. All experience proves the impossibility of carrying on successfully two, or three different descriptions of business. A trader with small means can hardly expect to be a successful merchant, and a successful real estate operator at the same time. The means required for the one could not be spared from the other, and if real estate absorbed the capital, the legitimate business would materially suffer. This was the first and most important departure from correct business principles. The withdrawal of capital from the ordinary channels of trade was decidedly wrong, but the error was aggravated tenfold when this capital was invested in so cumbersome and unproductive an investment as real property.

But even this violation of the most simple principles of commercial ethics might have been rendered comparatively harmless if the merchants had not fallen into another grievous error, that of abuse of the credit system. Many, not content with locking up their capital in almost a hopeless shape, scattered abroad in indefinite credits the means of other people. Not a few merchants, deeming themselves well off because they possessed property, bought goods to large amounts, sold them out to farmers on time, and were of course unable to meet their payments as they matured. Could it be otherwise? If it was a general rule to have capital locked up in real estate, the rule was equally general to do business on credit. The attempt to do both was fatal in its consequences. Even if a man had a small surplus capital, a large credit business would soon absorb it, and nothing but the most extraordinary luck would enable him to survive anything like a critical season. It was in the nature of things that if he could neither sell his property, nor collect his debts, it was utterly impossible for him to pay, and hence, when both conditions co-existed, nothing but embarrassment could follow. We hardly know

which was the worst in its result, a large credit business, or a great lock-up in real estate. Either system of itself would severely tax the capital of the country. Both together brought us almost to the verge of a general collapse.

Another serious evil was found in the great number of parties engaged in trade. In Western Canada particularly, from one end of the province to the other, there could not be found a town or village in which the number of stores were not twice too many. The trade of the cereal years of 1864-5 could have been far better done if one half only of those engaged in it were doing business. Better profits would have been realized, and in many cases large losses avoided. The keenest competition, the closest cutting prices, and the most extraordinary attempt, to force sales, will long be remembered as the characteristics of that remarkably depressed period. Honest men, who considered it a sin and a shame to sell their goods at less than cost, found a difficulty in getting a living and paying expenses; while those who were less honest, and whose consciences were more elastic and pliable, knew that they themselves had nothing to lose, even if their creditors had. We know that the wholesale merchants were largely if not altogether to blame, for unwise and injudicious credits, in almost all localities. Excessive importations, large stocks, and the fear of declining prices, led many to grant credits to parties utterly unworthy, and who, lacking as they did character and capital, would not hesitate to sacrifice the property thus received, to the great detriment of their more honest neighbors. It is an old proverb that, "competition is the life of trade." It may be so, but in Canada it has been almost its death.

We have here therefore three flagrant departures from the legitimate and proper system of trading. There certainly were other causes, which may hereafter be commented on, but nothing was more apparent than that the sinking of capital in real estate, added to an unwise extension of credits, and an injudicious expansion of trade, were the leading elements which constituted the depression of last year.

Now that it is all happily past, and the country is once more restored to its originally healthy condition, these errors should be carefully corrected, and such precautionary measures adopted as will avoid all similar dangers in future. It is now within the power of every merchant and trader so to regulate his affairs that for all time hereafter he can be in an easy and comfortable position. Real estate has at last begun to experience an appreciative value, and a very large amount of money is now in the country seeking investment. It is not improbable that some of it may find its way to the purchase of property, and traders who have pieces of land which they can do just as well without should make a strong effort to get rid of them. It would be unwise to wait for high prices. They may never come, and if anything like a reasonable figure can be had, he is a wise man who closes the bargain. We see nothing to prevent a great many merchants from disposing of, at a fair price, a large bulk of their real estate, and if they will place the money so obtained into their business, they will find it far more profitably employed than when locked up in property.

There never was in Canada a better opportunity for an entire revolution in the system of granting indiscriminate and dubious credits, than there is at the present time. Consumers have now become rich, by the produce of a bountiful harvest. If credit is at all necessary—and we suppose people will continue to think so—quarterly payments and even monthly ones may now be insisted upon. They will certainly serve their own interests best, and those of the trade generally, by bringing their business to a basis as close as possible to cash. It is utterly impossible for a man to feel perfectly at ease, while his entire worth is scattered in small trifling sums all over the country, and very often in uncertain hands.

It is not desirable either that any further expansion of trade will result from the present prosperous condition of business. Wholesale merchants have already suffered sufficiently from over-trading. The policy pursued this year of moderate importations has been found most productive of good results. The uncertainty which is felt with regard to markets for our products in the future, and the present high prices of every description of goods, will tend to lessen importations for the coming spring. It is therefore unlikely that any increase will be made to the number of traders. This certainly is an improvement on previous years, and the country may well be congratulated upon the prospect.

TAXATION OF TOWNS AND VILLAGES.

WHEN the young clerk, or merchant at length, feels himself sufficiently experienced and sufficiently well off, both in ready means and credit, to commence business for himself, there are various considerations which should guide him in the choice of a locality to open his store. He should select a prospering place, so that he may grow with it—not a decaying town or village, which will soon dampen his energies. He should consequently study the elements which make up the prosperity of towns, such as their situation on rivers or railways, or on leading roads—the nature of the country they can supply with merchandize, whether fertile or the reverse, increasing in population and wealth, or stationary in these respects. And, although this is not so vital a consideration as the other, he should also observe what is the taxation of the place he is inclined to choose, whether heavy or light, whether increasing or diminishing year by year, and whether incurred for purposes of which the place is really reaping the benefit. We propose to exhibit here the taxation of the various cities, towns and villages of Upper Canada—in Lower Canada the taxation is nowhere heavy enough to give much cause for consideration, except in the cities, and for these, owing to the different methods of assessing trades, it is not easy to make a comparative statement.

The Auditor's blue book, from which we extract our data, makes a distinction between the taxations for municipal and for educational purposes, and properly, since of the expenditure for schools each taxpayer may be supposed to reap the benefit. In this particular, moreover, one can hardly make a correct comparison between small and large places, since where the schools are numerous, their education necessarily costs less per head. By way of illustration we see that in Hamilton and Toronto the school tax for 1864 was one and one and three-quarters cents on the dollar respectively—in Ottawa, Kingston and London, it was two, two and a half, and three—thus averaging about two cents in the cities—while in Cobourg it was three and a quarter, Port Hope three, Peterboro' two and a half, St. Thomas three, St. Mary's six—averaging in these separated towns three and a half cents; while in the towns not separated from the counties the average was six cents, and in the villages six and a half cents in the dollar.

The following then, are the rates of taxation levied last year for municipal purposes only, in the various cities, towns and villages, which we classify in several categories:—

TAXATION 20 CENTS IN THE DOLLAR, AND UPWARDS.	
Hamilton.....	21 cts.
Toronto.....	20 1/2 " "
Cobourg.....	21 1/2 " "
Dundas.....	27 " "
Paris.....	21 1/2 " "
Stratford.....	25 " "
St. Simcoo.....	20 cts.
St. Catharines.....	21 1/2 " "
Caledonia.....	21 " "
Kincardine.....	22 1/2 " "
Richmond.....	20 " "
Trenton.....	25 " "

TAXATION BETWEEN 15 AND 20 CENTS IN THE DOL.	
Kingston.....	17 1/2 cts.
London.....	17 " "
Ottawa.....	19 1/2-12 " "
St. Thomas.....	16 1/2 " "
Amherstburg.....	15 1/2 " "
Dublin.....	15 " "
Galt.....	17 " "
Lindsay.....	16 1/2 cts.
Owen Sound.....	19 1/2 " "
Perth.....	15 " "
Windsor.....	17 " "
Lanark.....	17 " "
Stirling.....	16 " "

TAXATION BETWEEN 10 AND 15 CENTS IN THE DOL.	
Peterborough.....	11 1/2 cts.
Port Hope.....	12 " "
St. Mary's.....	11 " "
Barrie.....	11 " "
Belleville.....	10 " "
Bowmanville.....	14 1/2-10 " "
Brockville.....	12 " "
Chatham.....	14 " "
Guelph.....	12 1/2 " "
Milton.....	11 1/2 " "
Prescott.....	11 " "
Sarnia.....	12 " "
Woodstock.....	12 " "
Ashburnham.....	12 " "
Brampton.....	11 cts.
Clinton.....	12 1/2 " "
Dunville.....	11 " "
Hespeler.....	11 " "
Ingersoll.....	10 " "
Kemptville.....	12 1/2 " "
Mitchell.....	10 " "
Morrisburg.....	11 " "
Merrickville.....	13 " "
Newbury.....	5 " "
Newcastle.....	9 " "
Newmarket.....	5 " "
Oshawa.....	9 " "
Portsmouth.....	5 " "
Renfrew.....	9 1/2 " "
Streetsville.....	5 " "
Vienna.....	8 " "

TAXATION BETWEEN 5 AND 10 CENTS IN THE DOL.	
Brantford.....	6 1/2 cts.
Clifton.....	7 " "
Collingwood.....	5 1/2 " "
Niagara.....	9 " "
Oakville.....	7 " "
Pictou.....	8 1/2 " "
Sandwich.....	5 " "
Wiltby.....	7 " "
Aurora.....	5 " "
Bradford.....	6 1/2 " "
Brighton.....	6 " "
Cayuga.....	6 1/2 " "
Chippewa.....	7 " "
Colborne.....	7 " "
Elora.....	8 1/2 " "
Fergus.....	5 cts.
Hawkesbury.....	5 " "
Holland Landing.....	5 " "
Iroquois.....	9 1/2 " "
Merrickville.....	6 1/2 " "
Napanee.....	9 1/2 " "
Newbury.....	5 " "
Newcastle.....	9 " "
Newmarket.....	5 " "
Oshawa.....	9 " "
Portsmouth.....	5 " "
Renfrew.....	9 1/2 " "
Streetsville.....	5 " "
Vienna.....	8 " "

TAXATION BELOW 5 CENTS IN THE DOL.	
Goderich.....	2 1/2 cts.
Amrrior.....	0 1/2 " "
Bath.....	4 " "
Embro.....	2 " "
Fort Erie.....	2 " "
Gananoque.....	4 1/2 " "
New Hamburg.....	4 1/2 " "
Orangeville.....	4 cts.
Port Dalhousie.....	3 " "
Smith's Falls.....	3 " "
Southampton.....	2 " "
Waterloo.....	4 " "
Wellington.....	1 1/2 " "
Yorkville.....	4 1/2 " "

ABUNDANCE OF MONEY.

THE abundant harvest, and the prosperous trade we have lately enjoyed, are making money, as we observed last week, very plentiful. Loan companies are having their mortgages paid off by scores, and private capitalists find it difficult to reinvest the money now finding its way to their coffers. The deposits of the banks are increasing, while the demand for discount is quiet, and everything points to a similar state of things which now and then exists in England, when the bank rate of discount is two or three per cent.

We have heard it asked, what is to be done with the accumulation of capital now taking place? And, for the purpose of quieting the apprehensions of those who imagine that money will soon go a begging for customers, we have to submit a few considerations on the subject.

Every one that knows Canada is aware that the country is only partly cleared from the forest, and that the cleared portions are still susceptible of very great improvement. The roughness of the country strikes the attention of every one fresh from Europe. There are still some millions of acres wholly or partially covered with stumps, and many more that are wholly un-drained. The culture that has been bestowed in whole districts is of the poorest description. Houses, outbuildings and fences are in a majority of instances far below the level required for the comfort of the occupant and the proper care of his cattle.

These are undeniable facts, in stating which we do not depreciate either the vast progress that the country has made, or the fine style of improvement and cultivation visible in certain sections of it. Those who have seen a backwoods district just emerging from its condition of forest and swamp, roadless, fenceless, and houseless, into a region of clearings and cultivation, can appreciate the enormous amount of work that has been done to make Canada the country it is.

But the progress we have already made should not only be a matter of congratulation, but an encouragement and stimulus to further improvement. Nothing can be more fatal than a complacent and self-satisfied way of looking at our condition, and, as it is with individuals in higher matters, the habit of measuring ourselves by ourselves, and comparing ourselves with ourselves, is apt to become a dangerous obstacle to progress. The right way, undoubtedly, is to measure ourselves with countries whose agriculture has attained something like perfection, and when we do this, we must see that there are very few farms in the country which do not require much more money and labour bestowed on them before they can bear the comparison.

There are few farms in the country on which five dollars an acre could not be profitably spent if we mean in such a way as to yield a handsome return of increased crops. But there are vastly more on which ten dollars an acre might be laid out with the same result, and perhaps a larger number still on which fifteen, twenty, and even thirty, would be required in order to develop the resources of the land to the utmost.

The number of acres of land under cultivation in Canada, Upper and Lower included, is about fifteen millions. This quantity embraces the lands cleared from the forest in every stage of cultivation.

It would certainly not be too much to say that on an average ten dollars an acre might be spent on these lands, with a certainty of a profitable return. Suppose we divide them as follows:—

4,000,000 of acres require	£20,00
5,000,000 " " "	£10,00
4,000,000 " " "	£ 5,00
2,000,000 " " "	£ 2,00

This would prove a higher average than ten dollars, but we prefer rather to understate than the contrary.

Now ten dollars an acre on fifteen millions of acres amounts to one hundred and fifty millions of dollars, and what we have to say is this, that this vast sum of money, being more than five times the whole bank capital of Canada, might be spent with profit on the land alone, and must be spent before our agriculture yields the returns we may ultimately expect from it.

To any one that doubts this, we must ask him to remember the very long average production of our staple crops per acre, and what the effect would be of increasing that average to the level of the highly cultivated lands of Europe.

The extraction of stumps alone would add at least five hundred thousand acres to our available land, while it would considerably diminish the expense of cultivating the fields which are now occupied and disfigured by them. The matter of draining must

receive more and more attention, when the land has been thoroughly cleaned, and the extensive adoption of a proper system would ensure far greater regularity of crops, and considerably increase their aggregate value.

There can be no doubt that the value of the products of our cultivated lands, including cereal crops, animals, and wool, hides, &c., might be increased in value from twelve to fifteen millions of dollars; or about a dollar per acre for the ten dollars expended.

The average of Canada as compared with that of Britain is about as 2 to 3:—The effect of raising our average, therefore, to the level of Britain, would be to increase the productiveness of the country by one half. If it is considered impossible to raise the average of Canada to the level of Europe, we will say that the increase of productiveness may be put at one third.

Now according to the census returns of 1861, the wheat crop of Upper Canada alone amounted to 26,000,000 bushels, and the crops of other grain to 38,000,000. The increase, then, would be 8,000,000 bushels of wheat, and 12,000,000 bushels of other grain, which at an average value of 40 cents for wheat and 60 cents for other grain, would give a value of \$12,000,000 for Upper Canada alone.

These calculations are of course only an approximation to the exact truth, but they give an idea of the immense increase of our annual production and wealth, which would follow the raising of the average. At any rate, we are confident that our productions might be increased to the extent of fifteen millions annually, by a judicious outlay of money on the land.

This would be ten per cent. on the whole outlay, and none can deny that such a return would be eminently satisfactory.

But what is the obstacle that prevents money being spent on the land in large amounts, or that entails such sore discouragements on those who have had the enterprise to spend it heretofore? It is nothing but the high rate of mortgage interest, which has ranged, as all our readers know, from ten to twelve per cent. for some years back. Now these are rates at which a farmer cannot afford to borrow, for the returns from his land amount on an average to less. But let him be able to borrow at five or six per cent, and he can do so with a certainty of making a very good profit. The land owners of England have long been able to borrow money on mortgage at four per cent, and it is very largely to this fact that the extraordinary improvements of English agriculture during the last century are due. Scores of millions of pounds sterling have been spent in draining alone, and vast tracts of land that had lain unproductive for ages, are now yielding splendid crops. If our farmers could borrow at a similar rate, what an immense development the agriculture of this part of the province might receive, and what an enormous increase of productiveness might fairly be counted on, to the great enrichment of every class and interest in it? The West would be benefitted even more extensively. That development which is now going slowly on, contending against the heavy drawbacks caused by the high rate at which alone money can be borrowed, might proceed with vastly accelerated rapidity, so that in five years the country might reach as advanced a position as it will under present circumstances in twenty.

It is therefore with peculiar pleasure that we have noticed the abundance which has resulted from the late bountiful harvest, and we discern, in the accounts which have reached us of the accumulations of money in the hands of capitalists, and of the immense reduction of indebtedness by farmers, the bright promise of a better state of things than has prevailed for some time back.

Already, we believe, money has been offered on mortgage at seven per cent. without a bid being made, and the next step will be a reduction to six. At this rate it would pay a farmer to borrow, provided the money were spent in increasing the productive power of his land. As to spending borrowed money on a fine house or other follies, we trust the bitter experience of past years will have proved a sufficient deterrent.

We confidently expect that considerable sums will be spent on the land during the next few years. Farmers who have got clear of debt, and have money offered them at five or six per cent., would act wisely to take it and put it into the ground. They can make money by it, and repay the advance in a reasonable time. A little judicious outlay will yield sometimes a very large return, and at any rate they may reckon on such a return as will amply repay them for the investment.

COMMERCIAL LAW.

UPPER CANADA.

MANY legal questions of the highest practical importance are continually coming up in the experience of business men, and unless a law suit arises about the dispute, the points remain unsettled and doubtful, as far at least as is known to those concerned. The opinion of a lawyer may in some cases be obtained, but is not likely to be communicated in any way to the public, and the result is, that although the question may have been answered fifty times before, the great majority of merchants are in ignorance of their solution. The following may be given as examples:—A wholesale merchant supplies a retailer with \$1000 worth of goods, and gives him four months' credit. The wholesale man shortly afterwards draws upon his customer for \$300 by a bill falling due before the expiration of the four months, for which credit had been given. The bill was accepted, but not paid at maturity by the retailer, and through some mistake notice to the drawer was not given by the holder. Can the holder still sue the drawer upon the bill although he has given him no notice of dishonour?

In this case the drawer is liable, and is not released by want of notice. In all ordinary cases notice is absolutely necessary, but in this instance may be dispensed with, because the wholesale man had no right to draw the bill, and could not expect it to be paid. The reason why the law in general requires the holder to give prompt notice of non-payment by the acceptor of a bill, or maker of a note, is to give the drawer of the bill, or the endorser of the note, an opportunity to have immediate recourse against the parties who are liable to him on the bill or note. In the above case, as the acceptor was not indebted to the drawer at the time the bill fell due, the latter had no recourse against the former, and did not require notice, as he all along from the time he drew the bill must have had notice, and known that he would have to pay it. If the bill in this case had been endorsed by any one, he would be discharged, unless notified. The endorser of a bill is in all cases entitled to notice; and it is decidedly unsafe to omit notification to a drawer.

It has indeed been held that the known bankruptcy or insolvency of the acceptor of a bill or maker of a note, however notorious, will not excuse the neglect to make due presentment, or to give due notice of dishonour.

A bill was made payable one month after date, and was dated on the 31st of January, 1865, another bill was drawn on the 29th December, 1864, at two months' and a third on the 25th of November, 1861, payable three months after date. The question is, on what day or days will these different bills be due? February in 1865 has only twenty-eight days, and it is clear enough that the three months' bill, dated on 25th November would become due three days (of grace) after the 25th February. It may not seem so clear, but it is equally true, that all the three bills mature upon the same day. When one month is longer than the succeeding one, it is said to be a rule not to go, in the computation, into a third month.

Although a bill or note payable to bearer or endorsed in blank, which amounts to the same thing, be lost by the holder of it, before the loss, may recover on it from the parties liable, upon giving indemnity. When a defendant wrongfully obtains possession of a bill or note and withholds it, he may be sued upon proof of its nature and contents.

A good Mode.

Hon. George Brown has gone to New Brunswick: it is said to secure united action, for the purpose of obtaining a repeal of the Reciprocity Treaty. We are glad to see a move in this direction. A representative is needed at Washington, and we know of no one so well qualified for the commission as Mr Brown himself. He is thoroughly posted on the question and his strong advocacy of Northern views throughout the war, would make him a very popular representative at Great Washington. We hope he may be induced to undertake the commission.

Stock Market.

A fair amount of business has been done this week at a slight decline on last week's prices. The sales made at the closing of the transfer books of the following Banks for the payment of the semi-annual dividend of 4 per cent for 1st prox., were, for Bank of Montreal at 115½; Ontario, 104, City, 102, and Jacques Cartier 108. Sales of Richelieu Navigation Company at 145. No transactions in bonds or debentures. The \$500,000 issued of Montreal and Harbour debentures payable 1½ years at 7 per cent interest, was taken at par.

WEALTH FOR NOTHING.

IN this age of progress, when the people of Canada seem ready to avail themselves of all the great natural advantages with which Providence has blessed our country, there is one great source of wealth which remains almost untouched—which can be had for the taking—we refer to the rich veins of Copper and Iron which are to be found on Lake Superior's rugged but beautiful shores. Our people are not without energy and enterprise. We have as good farmers as can be found on this continent; our mercantile men push business energetically, and thousands are spiritedly engaged in digging down into the bowels of mother earth for that unsavoury but precious liquid at whose flow fortunes follow. And yet in this same Canada—on the shores of one of our noble lakes—nature has lavished stores of precious minerals, which, comparatively speaking, are passed by as if unworthy of notice! We know that immense wealth is there, but no corresponding energy is shown to develop it.

Any person who has visited the American and Canadian sides of the Superior mining region must have been struck with the different views which met his eye. To Canadians the contrast is by no means flattering. On the American shore there is much bustle and activity. Many large and influential Companies are engaged in developing the vast mineral riches of the region, realizing fortunes for their shareholders, building up villages, and enriching their country. This is a pleasant scene to look upon. But on the Canadian side nearly all seems silent and neglected. The bears and wolves are yet the principal occupiers of the country! This is not a pleasant scene to look upon—particularly when we remember that the Canadian side is quite equal to the American in the extent and richness of its minerals. In fact, the writer has it from a young Canadian engaged in conducting an American mine, that the prospects on the Canadian shore are the best of the two, for successful mining, and that rich harvests are in store for all companies which enter upon the business in a proper manner. He described the appearances as indicating greater quantities of Copper and Iron than he ever saw before, and wound up somewhat in the following language: "We, Canadians, ought to be ashamed of ourselves! with such wealth waiting to be developed, it is disgraceful that it is so much neglected!"

We do not wish to underrate any efforts which have been made to develop our Canadian mines. But we unhesitatingly say, that they have not received that attention which their importance merits. On the shores of Lake Superior, there is a wide field for Canadian capital and labour, and it is not creditable to our energy and enterprise that the wealth of that region has remained so long undeveloped. We do not wish to detract from the importance of Oil digging, or from the praiseworthy efforts being made in connection therewith; but we have no hesitation in saying that our mines of Copper and Iron offer a field for investment not inferior to our Oil-bearing districts.

We trust our capitalists, many of whom have their means invested in loan and such like companies, will give our Lake Superior minerals more attention, and that the day may not be far distant when we need not be ashamed of the contrast between the American and Canadian shores of that fine inland sea.

Sterling Exchange.

At the date of our last issue Sterling Exchange was sold at 109½, which may be quoted as having been the ruling cash rate for Bank Exchange during the week just closed, although some amounts have been sold at even a shade below this. For to-day's mail, it is probable that 109½ will be asked by the Banks. Exchange in New York during the same period has fluctuated considerably. On last Friday it was bought at 108½. In the early part of this week it was a shade lower than that, while yesterday's quotations indicated an advance, and it may now be quoted firm at 109 per cent.

Bankers in New York.

We direct the attention of our readers to the card of Messrs. Hoyt, Anthony, Douglass & Co., Bankers New York. This firm is one of the highest respectability—Mr. Hoyt, we believe, being Vice President of the Gold Exchange. They have abundant capital, and are thoroughly posted and reliable. Canadians doing business in New York will have special attention to their wants. Mr. R. D. Douglass, one of the firm, is well and most favorably known to many in Canada, having completed his education here, and taken honors at the Toronto University.

THE DRY GOODS TRADE.

James Ballila & Co.
Baughage, Bank & Co.
Wm. Benjamin & Co.
James P. Clark.
John Dougall & Co.
Foulds & Hodgson.
Ollivier, White & Co.
Lewis, Kay & Co.
Joseph May.
Thomas May & Co.
McIntyre, Denoon & Co.
J. Meyer & Co.
Mundrich & Steencken.
Oudry & Co.
Ringland, Ewart & Co.
A. Robertson & Co.
Sirling, McCall & Co.
William Stephen & Co.
Thomson, Claxton & Co.
Alexander Walker.
George Winks & Co.

WE have had another excellent week in this department of business. It is surprising that the activity should continue so late in the season, and after so fine a purchase of all descriptions of goods. A great many first class buyers have been in the market, and the orders by mail continue very satisfactory. During the week stocks have been improved by liberal arrivals by the *Belgian* and *Thames*. Stocks are, a rule, well assorted, and no difficulty whatever is experienced in filling orders. From England advices indicate a considerable fall in raw cotton. The decline is said to be fully equal to two pence a pound. The cause may be said to be, large stocks in the hands of manufacturers, the gradually increasing accumulation of goods, and, above all, to a strong decline in the demand from the United States. As yet the prices of cotton goods in England do not show any reduction in value, but the market for many grades is hardly as stiff as reported by previous steamers.

COTTONS—Notwithstanding considerable additions to the stock of gray cottons, the activity of the week has exhausted stocks to a pretty low ebb again, and the quantity of greys now in the market is not more than sufficient for the ordinary demand. It is very improbable that a decline can take place to any extent for some time on this class of goods. Stocks are becoming higher as the season of navigation draws to a close.

PRINTS—Are in good stock, with a somewhat lessened demand. The consumption has run into goods of a heavier class.

DRESS GOODS—Winsseys have been heavily run upon during the autumn, and are still in active request. Stocks are moderate, but well assorted. Bradford's stuff goods, such as Cobourgs, &c., are very firm in England. Advices of considerable advance were received by the *Persia*. The stock here is only moderate, with a generally active enquiry.

WOOLLENS—In excellent demand; prices are very firm, while the stocks are only moderate. Blankets are moving off very freely at full rates, prices being about the same as this time last year.

In other articles of the trade there is no change to note.

THE LEATHER TRADE.

Brown & Childs,
Dougall J & Co.
Hua & Richardson,
Symour, M H.
Shaw F. S Brod.

THERE is no change to notice of any particular importance this week. The business has been pretty good, although the limited stocks are exercising considerable influence on the prices. Anything in the possession of holders can be disposed of without any trouble, at their own prices, as the amount of stock arriving is altogether insufficient for the necessities of the trade.

SPANISH SOLE—Somewhat increased stock coming in, sales, however, have been of a moderate character. There is, therefore, a slight accumulation in the market, but, so far, has not had the effect of influencing prices much.

SLAUGHTER SOLE—The stock is quite limited, and the receipts light. Market is therefore firm.

ROUGH—Is still very scarce.

WAXED UPPER—The demand has somewhat increased for this article. The stock is now very low, and receipts continue light. Holders anticipate a further advance, and are not anxious to sell too quickly.

SPLITS—There is a pretty good demand for light, but the market is yet very bare.

HARNESS—Heavy weights in good demand.

ENAMELLED AND PATENT—A demand for heavy has lately sprung up. The market is steady.

BUFF—Receipts are still light, and not sufficient for the demand.

PEBBLED—Market firm, with an upward tendency. Little stock coming forward.

HIDES—The only change of any importance to notice this week is that some very large sales of city slaughter have been effected for Quebec.

THE GROCERY TRADE.

James Austin & Co.
J. Buchanan & Co.
Bacon, Clarke & Co.
W. Chapman & Co.
Converse, Colton & Lamb.
Jas. Douglas & Co.
Forester, Molt & Co.
Fitzpatrick & Moore.
Gillespie, Moffatt & Co.
H. Hutchins.
Leary, Brothers & Co.
Kings & Klueck.
Law, Young & Co.
Leeming & Buchanan.
E. Mathland, Tyloo & Co.
J. A. & H. Mathewson.
I. J. Gear.
Mitchell, Kinnear & Co.
William Niven & Co.
Reuter, Linnell & Co.
Huntmer, Gunn & Co.
Robertson & Beattie.
David Robertson.
Haviland Routh & Co.
Sheelar, Jack & Co.
Jos. Tiffin & Sons.
David Torrance & Co.
Thompson, Murray & Co.
Alex. Unghart & Co.
Winn & Holland.

DURING the past week this business has been very weak, owing particularly to the large trade sales of the previous two weeks, which has been more than sufficient to supply the demand from the country. Very few buyers have been in town this week, and the orders received from the country are insignificant. In fact it may be said that this has been the duller week of the season. It is a lull in the trade almost unexampled this year. Payments, however, continue very good, and remittances from the country are highly satisfactory, both in number and amount.

Stocks of all grades of goods are well assorted, although not large in extent. The *Belgian*, *Thames* and *St. Lawrence* have brought large quantities of Groceries for this market. Advices from New York indicate great dullness in the market, and the demand on American account in this market during the week has been almost nil. The present should not, however, be taken as an indication that the trade of the season is over, and must merely be regarded as the result of the excessive activity of the previous few weeks.

SUGARS—The market is very firm, but to effect sales slight concessions might be made. No change to note in quotations.

TEAS—In fair stock, and exceedingly well assorted. *Japans* range from 55c. to 75c.

FRUIT—Is in increasing demand, and stocks are becoming very light. *Layers* continue to advance, and are now quoted at \$2.75 to \$3 per box.

Other articles are without activity, and without change.

THE HARDWARE TRADE.

Barber, A. A., & Co.
Henry Macpherson & Co.
Brush, George.
Buchanan, J., & Co.
Crathern & Garvhill.
Crawford, W. & F. P., & Co.
Elliott & Co.
Evans, J. H.
Evans & Evans.
Frazier & Co.
Foster, F. H.
Forbes A. H.
Frothingham & Workman.
Gilbert, E. E.
Hall, Joseph N.
Hall, Kay & Co.
Inland, W. H.
Kearney & Edwards.
Law, Young & Co.
McDougall, John.
Morland, Watson & Co.
Mullholland & Baker.
Stirling, F. H.
Winn & Holland.

THERE is not so much activity in the market this week as has lately prevailed; yet the business done has been pretty fair, and the stocks have been very considerably reduced. During the week several large orders have been received from Western Canada. This is all the more gratifying when we consider that the present fine weather has given an excellent opportunity to shippers, and the goods for shipment which had accumulated in the different warehouses and depots have now been cleared off to a very large extent. There will not, therefore, be any difficulty experienced by Montreal merchants in filling orders received, in reasonable time, before the close of navigation.

BAR IRON—Is in very active demand, from different quarters, and the stocks now in market are scarcely sufficient to supply all the orders that are coming in. Prices remain same as given last week.

PIG IRON—In consequence of the high freights which have lately come into operation, the demand for pig iron has almost entirely ceased. The stock is now exceedingly light, the orders from the Western States having taken away the greater part of it.

SHEET IRON—A very active demand at present exists. All Nos. suitable for machinery for the oil regions have been cleared out of the market, and no stock whatever remains on hand.

HOOP AND BAND IRON—There is a pretty fair demand at our quotations. The stocks are very light—arrivals lately having been very limited.

CUT NAILS—Prices unchanged. There is some little difficulty at present in filling orders, in consequence of the mills being partially stopped for want of water.

BOILER PLATES—There is quite an active demand for the thinner Nos. suitable for engines for the oil works.

TIN PLATES—Are very low in stock. Several very large sales have been made during the week, which has pretty well cleared out a previously extensive stock. Prices are firm at our quotations.

Change of Destination.

The amount and destination of Treasure shipped from San Francisco for the first three quarters of the past four years, are as follows:—

Table with columns for years (1865, 1864, 1863, 1862) and destinations (England, New York, China, Panama, Miscellaneous).

Total. \$32,218,994 \$43,772,558 \$33,689,062 29,639,817
The tide of Treasure in 1863 seemed to set largely in favour of England; and again in 1864 this was still more manifest. But during the past year the current has turned, and now the shipments to New York preponderate, owing to the suppression of the rebellion, and the capture of the privateers.

APPLICATIONS FOR DISCHARGE.

Table with columns: NAME, RESIDENCE, WHERE TO BE HELD, DATE.

RECEIPTS OF PRODUCE.

VIA GRAND TRUNK RAILWAY AND CANAL.

Table with columns: Commodity, For the week ending, From the 1st January, To corresponding period.

STOCK MARKET.

Table with columns: Closing prices, Last Week's Prices, Corresponding week, 1864.

PRICES OF GRAIN.

Table with columns: Commodity, Average Prices on Friday, Saturday, Monday, Tuesday, Wednesday, Thursday, Friday, Highest prices for week, Average for week, Corresponding week 1864.

IMPORTS FROM 1st JANUARY.

PORT OF MONTREAL.

We present herewith a table showing the imports at Montreal of the leading items in trade, from last January to 11th November of present year, as compared with the same period last year:—

Table with columns: Commodity, 1864, 1865, Decrease.

* There is an increase this year in sugar of 157,311 lbs. or 14 per cent more than last year.
* There is also an increase this year in tea, of 36,452 lbs. or nearly 1 1/2 per cent more than last year.
† In coffee an increase can be seen this year, over last, of 4,789 lbs. or nearly 5 1/2 per cent.

WEEKLY PRICES CURRENT.—MONTREAL, NOV. 16, 1865.

Main table of weekly prices current for Montreal, Nov 16, 1865. Columns include Name of Article, Current Rates, Name of Article, Current Rates, Name of Article, Current Rates.

THE PRODUCE MARKET.

FLOUR.—The general features of the market continue without variation; receipts are moderate, and with a recurrence of mild weather promising a longer stage of open navigation, buyers evince less disposition to operate; while, therefore, prices are maintained, no improvement can be noted, notwithstanding the steadily improving British advices. All uneasiness, however, in respect to a decline is for the time removed by the fact of British quotations having now advanced to a point at which shipments can be made with fair prospects of remuneration. American advices in respect to the higher grades being still discouraging, there is little movement to note here, and to effect sales some reduction from rates lately demanded has been made. Single extras to a limited extent have latterly been placed at say \$7.10 to \$7.40, only the better samples finding buyers at outside figures. Suppers still range from \$6.20 to \$6.30, some few of the choicer brands being held for an advance, while exceptional sales of rather inferior are from time to time made at somewhat less. The lower grades continue unchanged, the supply and demand being about equal.

BAG FLOUR.—Receipts from the various sources have considerably exceeded the demand, which has been restricted by the unfavorable condition of the country roads, and to effect sales in quantity on arrival lower prices are accepted; \$3.25 to \$3.30 being rates at which most transactions have taken place; retail parcels from store alone commanding an advance.

WHEAT.—The market continues as at date of our last. Holders, for the most part, demand prices beyond the views of buyers, and little is therefore changing hands. U. C. Spring is nominal at \$1.22½ to \$1.27½, and Western \$1.20 to \$1.27½, covering the various shades of quality.

BARLEY.—Is dull and nominal, there being no transactions of note on the spot.

PEASE.—Though less active, are in fair request at quotations; latest sales have been mostly at 90 to 91 cts. per 60 lbs.

OATS.—The late improvement in New York has stimulated business, and several cargoes and round lots have changed hands mostly at 32 to 33 cts. per 32 lbs., holders being now firm at outside prices for good parcels. There is less enquiry towards the close, the New York market having suffered a slight reaction.

PORK.—Has remained for several weeks past without change of note.

BUTTER.—Receipts continue moderate; but with less firmness in the New York market, especially for ordinary and medium descriptions, our market here is quiet; the smallness of the stocks prevents any decline, and the few sales in quantity that have transpired have been at unchanged rates. Shipments to Britain have almost entirely ceased; the prices there, although firm and advancing, offer no inducement to exporters. The demand in the United States is confined to the choicer qualities, and it seems inevitable, in order to reduce the stock of lower grades, that prices should decline to a point at which shipments can be made. The high prices ranging during the whole season have undoubtedly greatly curtailed the consumption, while, in spite of drought, scarcity of cattle, and other adverse causes operating in Canada, the production must have been stimulated by the handsome profits to be made.

TALLOW and LARD remain unchanged.

ASHES.—The past week has been one of violent fluctuations and considerable excitement in both Pots and Pearls, especially in the former. An active speculative competition to fill discretionary orders by particular steamers caused prices of all descriptions to rise hour by hour, until First Sorts reached the vicinity of \$9, when, on completion of these orders, a strong reaction set in, purchasers withdrawing from the market, and for the last two days refusing to purchase without further orders, and in hopes of again forcing prices down to the point from which they started. In the present state of the market it is impossible to give reliable quotations. It seems, however, most probable that for a time at least we shall have a higher range of prices than were current during the summer, stocks in Britain being small and in few hands, and the quantity in store and the receipts here being within the probable requirements of the trade in the States and Britain during the winter months, when supplies usually fall off materially.

The Spirit Trade.

The following are the Montreal quotations for spirit of Messrs Dow & Co., Gooderham, Worts & Co., and Molson & Co:

High Wines, 20 puncheons & upwards 95c net cash.
 " 5 " 10 20 " 97½ " "
 " under 5 puncheons.... \$1 00 " "

The following are Messrs Gooderham & Worts & Co's Toronto quotations.

Alcohol..... \$1 00 2½ p. c. off for cash.
 50 O. P. Pure Spirits.... 0 95 " "
 Old Rye and Toddy.... 0 60 5 p. c. off for cash.
 32 U. P. Whiskey..... 6 40 " "
 40 U. P. " "..... 0 37 " "

HOYT, ANTHONY, DOUGLASS & CO.,
 BANKERS,
 No. 66 Broadway or 19 New Street,
 NEW YORK.

Solicit accounts from Banks, Bankers, Merchants, and others, throughout the country, and will allow four per cent. interest thereon, subject to withdrawal without notice.

Buy and Sell, for the usual commission, Sterling Exchange, Gold, Stocks, Bonds, Government, State, and all other Securities dealt in at the Boards of Brokers.

THOMAS HOYT, MARK ANTHONY, 14-F
 GEORGE DOUGLASS, ROBERT D. DOUGLASS.

PRESTON, 1st November, 1865
I THE undersigned will pay the highest Cash Price for FLAX and TOW.

42-46 ELLIOTT, HUNT & CO.,
 Preston, G.W.

MONTREAL, 1st November 1865.
I THE undersigned will pay the highest Cash Price for FLAX and TOW.

42-46 W.M. STEPHEN & CO.

"BUFFALO ROBES."
 CIRCULAR.
 HUDSON'S BAY ROBES.

I THE undersigned have received their supply of FRESH SKINS, which they are selling at following prices:—

No. 1 Selected..... \$12.00
 No. 1 Ordinary, our usual assortment..... 10.25
 No. 2 Small Seasonable, and Large Fall..... 8.75
 No. 2 Fall and Summer..... 7.75
 No. 3 Fall and Summer..... 6.00

Orders promptly executed.
 GREENE & SONS,
 Montreal.

JOHN Q. ADAMS. | R. J. KIMBALL. | E. D. MOORE.

ADAMS, KIMBALL & MOORE,
 BANKERS AND BROKERS,
 No. 7 New Street, four doors from Wall Street,
 NEW YORK.

Government Securities, Stocks, Bonds, Gold and Foreign Exchange, bought and Sold on Commission.

Four per cent. Interest allowed on Deposits, subject to Draft.

Collections made on all parts of the United States and Canadas.

REFERENCES.
 American Exchange Bank, New York.
 H. A. Smythe, Pres. Cent. Nat. Bank, New York.
 Duncan Sherman & Co., New York.
 J. D. Sessions, Esq., Binghamton, New York.
 Mechanics Bank, New York.
 G. H. & L. Lullin, Chicago, Ill.
 Allen Copp & Nisbet, St. Louis, Mo.
 C. S. Gzowski & Co., Toronto, C.W.
 Ontario Bank, Toronto, C.W.
 Molsons Bank, Montreal, C.E.
 His Excellency W. A. Buckingham, G. v. Conn.
 43-47

NOTICE.

I THE Subscriber begs leave to intimate that, having been enabled to resume the business of his late firm, he has this day associated with him Mr JOHN COWAN, and Mr WALTER R. WOHMAN, who for many years have been connected with him in its management.

The business will be continued under the same name and style as heretofore.
 HENRY CHAPMAN.
 Montreal, November 1, 1865.

HENRY CHAPMAN & CO.,
 IMPORTERS OF
 GROCERIES, TEAS, WINES, LIQUORS, CIGARS,
 TOBACCOES, &c., &c.

AND
 GENERAL COMMISSION MERCHANTS,
 LLOYD'S AGENTS, &c., &c.
 St. John Street, Montreal.
 November, 1865. 43-44

BAGS.

15,000 HEAVY GRAIN BAGS,
 10,000 FINE FLOUR BAGS.

Samples sent by Express.

A. McK. COCHRANE,
 494 to 498 St. Paul st., Montreal.

J. P. CLARK,
 IMPORTER OF DRY GOODS, Wholesale,
 162 McGill Street, Montreal.

Has this day (20th October, 1865) received the following Goods, purchased immediately before the late advance in the British markets, and which he will sell to the Trade on favourable terms:—

White Cottons,	L. W. Shirts,
Grey Cottons,	L. W. Drawers,
Striped Shirtings,	Lawn Handkerchiefs,
Checked Shirtings,	Laces,
Mitts,	Mitts,
Printed Regattas,	Lined Kid Mitts,
Bed Tick,	Black Glace Silks,
Denims,	Ribbons,
Roll'd Linings,	Belt Ribbons,
Muslins,	Buckles,
Fancy Flannels,	Belts,
Confederate Grey Flannels,	Hair Nets,
Angola Flannels,	Lombard Hair Pins,
Fancy Dress Goods,	Gimp Trimming,
Winceys,	Bugle Trimming,
Alpacas,	Ball Buttons,
Cobourgs,	Hosiery,
Barathens,	Braces,
Italian Cloths,	Lined Kid Gloves.
French Delaines,	41-44

ASPHALTE ROOFING FELT,
 SHIP SHEATHING FELT,

WATER-PROOF INODOROUS FELT,
 HAIR FELT FOR COVERING BOILERS AND STEAM PIPES,

Manufactured by METEAR & Co., Belfast.

I THIS FELT is the Cheapest Roof that can be made, costing one-fourth the price of Slates, and much less than Tin or Sheet Iron, while it makes a most durable light roof, and requires very little support. It is much used as a lining under Slated or Tiled Roofs, zinc or lead Flats, and under floorings, to protect the ceiling beneath from wet or damp, and at the same time deadening sound. It is a valuable lining for Granaries, Warehouses, etc., as rats, mice, insects, or other vermin will not touch it. This Felt suits any climate, as it does not crack from change of temperature, and being non-conducting, resists the heat of the sun and the cold of the frost.

KIRKWOOD, LIVINGSTONE & CO.,
 Agents for Canada.
 33 St. NICHOLAS STREET, }
 Montreal, 14th Sept.

GREY DOMESTICS,
 8 BALES 20, 33 and 36 INCHES; in Bond or Duty paid.
 LEWIS S. BLACK & CO.,
 33 St. Nicholas Street.

2½ PER CENT.

I THE system of charging simply TWO AND A HALF per cent. on the NET cost of all goods held by the subscriber, has been a complete success, and cannot but commend itself to the earnest attention of close buyers and the Trade generally. The undersigned, having had a long and varied experience as an old and practiced buyer in the British and Canadian markets, and the command also of the best cash facilities for purchasing upon close terms, can and does lay down large assortments of Staple Dry Goods, both British and domestic, at prices very much under the rates usually ruling in Toronto; whilst the mode of charging a merely nominal commission of two and a half per cent. upon the net cost price, has, since the time of its adoption, resulted in a large and steady increase of business. Country merchants particularly, and the trade generally, both in town and country, will best consult their own interest by calling and examining the Stock of Staple Dry Goods in the different departments, and the plan upon which the business is conducted, and are respectfully invited to do so.

JAMES A. DOBBIE,
 Dry Goods Jobber,
 39 King Street East,
 Toronto.
 42-43 F.

JOHN McGLASHAN. | J. W. MUSSON. | J. C. GEDDES.

McGLASHAN, MUSSON & GEDDES,
General Commission Merchants,

OFFICE 198 SOUTH WATER STREET, CHICAGO.
REFER TO
Bank of Montreal..... Chicago.
Arnour, Dole & Co., C. B. & Q. Elevator Chicago.
Col. R. B. Mason, Land Dept. Ill. Cen. R.R. Chicago.
Advances made on Consignments.

59-62

ANDREWS, BELL & CO.,

COMMISSION MERCHANTS and SHIPPING and INSURANCE AGENTS, 7 INDIA BUILDINGS, Fenwick Street, Liverpool.
Having large experience in buying for the Canadian market, they invite orders for TEAS and COFFEES, and hope to give satisfaction in the execution of any commands entrusted to them. Produce consigned to their care will receive special attention. Goods expeditiously forwarded on the most favourable terms.

REFERENCES.

- Messrs. Robt. Crooks & Co., Liverpool.
- " Robinson & Fleming, London.
- " Peter Rintoul, Son & Co., Glasgow.
- " Absalom Watkin & Son, Manchester.
- " Rimmer, Gunn & Co., Montreal.

BARBADOS AND CUBA SUGAR.

NOW LANDING, ex WILD HUNTER,
from Barbados—
220 hds Choice Sugar

—TO ARRIVE—

250 hds Bright Grocery, ex "Rover," from Cuba
500 barrels and h-brels No. 1 Fat Split Herrings

—IN STORE—

11 hds Pale and Dark Brandy, United Vineyard Pro-
prietors
Bags Pimento, punchons Limejuice
&c., &c., &c.

MITCHELL, KINNEAR & CO

STEAMER

FOR KINGSTON, TORONTO,
HAMILTON and INTERMEDIATE PORTS.
The Steamer "St. Lawrence" Rea, master, will leave
for the above Ports on Saturday evening, Nov. 18.

17-21 **JAQUES TRACY & CO**

DICKINSON'S

OTTAWA, RIDEAU AND LAKE CHAMPLAIN
FORWARDING LINE.

Stock composed of 11 Steamers and 45 Barges.

THIS old and well-established LINE
is prepared to receive Freight as formerly at
reduced rates.

For LOCAL FREIGHT between MONTREAL,
OTTAWA and RIDEAU CANAL, four First Class
Steamers will afford a daily departure from MON-
TREAL and OTTAWA (Sundays excepted), thus se-
curing greater despatch than formerly; and connect-
ing at Ottawa with the Upper Cabin Passage and
Freight Steamers "City of Ottawa" and "Bytown,"
running between OTTAWA and KINGSTON, affording
four departures per week from each place.

For Transport of Sawed Lumber and other prop-
erty to and from all Ports on Lake Champlain and
to Quebec, an efficient Line of Tug Steamers with
Barges will as formerly be employed.

For particulars, apply to GEO. HEUBACH, Acting
Agent, Montreal; JAS. SWIFT, Agent St. Lawrence
Wharf Kingston; JAMES RATH, Agent, Smith's
Falls; W. D. WADDELL, Agent, St. Peter Street,
Quebec; or to the Proprietor, M. R. DICKINSON,
Canal Basin, Ottawa.

J. T. HOPE & CO.,

AGENTS FOR SHOE AND LINEN
THREADS, GILLING AND WRAPPING
TWINES.

GEORGE EDMONDS & CO, Agents for Needle and
Fish Hook Manufacturers.

W. J. STEWART, Manager
Office, No. 315 St. Paul st.

CHAS. GAREAU,

WHOLESALE CLOTHIER,
62 McGill st., Montreal.

3-ly

McINTYRE, DENOON & CO.,

IMPORTERS OF STAPLE AND
FANCY DRY GOODS.

28-ly

6 LeMoine st., Montreal.

WM. STEPHEN & CO.,

GENERAL DRY GOODS
AND
CANADIAN TWEEDS

5-ly

GILLESPIE, MOFFATT & CO.,

EAST AND WEST INDIA, GENE-
RAL AND COMMISSION MERCHANTS.

Agents for
The Phoenix Fire Insurance Company of London.
The British and Foreign Marine Insurance Company
of Liverpool.
Hunt, Hooper, Teague & Co., Oporto.
Bartoloni Vergara, Port St. Mary's.
Utard, Dupuy & Co., Cognac.

4-ly

FORESTER, MOIR & CO.,

IMPORTERS AND WHOLESALE
DEALERS IN TEAS, TOBACCO, and GENERAL
GROCERIES.

St. Helen and Recollet streets,
MONTREAL.

Sole Agents for the Sale of Messrs. McDonald, Bros.
& Co.'s Manufactures of Tobacco.

5-ly

SIDEY & CRAWFORD
OFFER FOR SALE

D. ANDERSON & SON'S (Belfast) PATENT
ROOFING FELT.

THOMAS BRAMWELL & CO'S (Gatehead-on-Tyne)
VENETIAN RED AND COLOURS.
MUSPRATT'S MANUFACTURES,—CAUSTIC
SODA, SODA ASH, &c.

2-

LEEMING & BUCHANAN,

COMMISSION MERCHANTS,
St. NICHOLAS STREET, MONTREAL.

Special attention given to the sale of Flour, Grain,
Butter, Ashes, Leaf Tobacco, and General Provisions.
For the sale of Flax Seed and Fibre we are prepared
to offer every facility and advantage that American or
British markets afford, having extensive correspon-
dence in each country. Liberal advances made on
every description of produce consigned to our care.

GEORGE DENHOLM,

COMMISSION MERCHANT.

Advances made on all descriptions of Country
Produce. Personal attention given to the sale and
purchase of the same, and of General Merchandise.
Office—No 33 St. Nicholas street, Montreal.

12-ly

4 WINN & HOLLAND,

GENERAL COMMISSION
MERCHANTS.

15-ly 24 RENAUD BUILDINGS, Foundling Street.

F. W. HENSHAW,

GENERAL MERCHANT & DEALER
in POT and PEARLASHES, and other Produce.

No. 10 ST. SACRAMENT STREET,

1-ly (opposite Merchants' Exchange, Montreal.)

J. BAILLE & CO.,

IMPORTERS OF DRY GOODS,
426 and 428 St. Paul street, corner of St. Paul and
St. Francois Xavier streets.

12-ly

JOHN BURELL,

COMMISSION MERCHANT.

Consignments of Flour, Butter, Pork, Grain,
Ashes, &c., &c. will receive personal attention.
Place of Business central, and suitable for the sale
of all descriptions of Produce.

REFERENCES:

- Messrs. Havilland, Routh & Co., Montreal.
- Messrs. Jaques, Tracy & Co., Forwarding, Montreal.
- W. L. Eager, Esq., Beef and Pork Inspector, Montreal.
- J. H. Henderson, Esq., Montreal.
- Jas. Logan, Esq., Montreal.
- Geo. Robinson, Esq., London, C. W.

12-ly

22 and 24 Foundling street, Montreal.

FOR SALE BY THE SUBSCRIBERS,

"Blood's" Seythes, "Moore's" and American
patent, ea German, East and Silver Steel. "Moore's"
do. do. all sizes. "Higgins" do. do. "Foxes" do. do. and
C & S Sicles and Hooks. Hay and Straw Forks,
Smalls, Blakes, Seythe Stones (various kinds), and
Grindstones. Also a large and well-assorted stock of
General Heavy and Shelf Hardware, at very low
prices.

12-ly

BENNY, MACPHERSON & CO.,
No. 452 St. Paul street, Montreal.

Ogilvy & Co.,

IMPORTERS OF STAPLE AND
FANCY DRY GOODS,
291 St. Paul, cor. St. Peter st., Montreal.

2-ly

STIRLING, McCALL & CO.,

IMPORTERS OF
BRITISH AND FOREIGN

DRY GOODS, WHOLESALE,
Corner of St. Paul and St. Sulpice streets,
7-ly MONTREAL.

E. E. GILBERT,

CANADA ENGINE WORKS,

Is prepared to execute orders for
Oil Boring and Pumping MACHINERY
Portable and Stationary ENGINES
BOILER WORK, SMITH WORK, and
Heavy Furnace FORGINGS
Hoisting MACHINES
HYDRAULIC PRESSES, &c.

—ALSO,—

Has on hand, several Second-hand
ENGINES AND BOILERS
Which will be sold low. 23-ly

C O D O I L .

150 BARRELS

PRIME GASPÉ COD OIL,
FOR SALE BY

ALFRED SAVAGE & SON,
June 2. 12 St. John Street.

J. MEYER & CO.,

WHOLESALE IMPORTERS OF

DRY GOODS AND FANCY GOODS,
408 Broadway, 511 St. Paul st.,
New York. Montreal.

Sole Agents for the Genuine Duchesse Gloves.

ROBERT MILLER,

(Late R. & A. Miller,)

PAPER MAKER, WHOLESALE

STATIONER, Bookbinder and Account Book
Manufacturer, Importer of and Dealer in Wall Papers,
Window Shades, School Books, Bibles, Prayer Books,
and Church Services.

Agent for Lowell's Series of School Books.
Printing and Wrapping Papers, of all qualities and
descriptions, constantly on hand, or made to order.
Works—Sherbrooke Paper Mills, Sherbrooke.
Warehouse—60 St. Francois Xavier street, Montreal.

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JOSEPH N. HALL & CO.,
WHOLESALE HARDWARE MERCHANTS,

HAVE

REMOVED TO No. 500 ST. PAUL STREET,
1-ly Corner of St. Peter Street.

THOMAS A. CRANE,

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GENERAL AGENT.

19 St. Sacrament street,
21-ly Montreal.

W. F. FINDLAY,

ACCOUNTANT, OFFICIAL ASSIG-
NEE, INSURANCE & GENERAL AGENT
11 King street, Hamilton, C. W.
Special attention given to INVESTMENTS. 21-ly

S. P. YEOMANS,

SOLICITOR IN CHANCERY AND
BANKRUPTCY, ATTORNEY, NOTARY, CON-
VEYANCER, &c.

Office—over the new Post Office, Goderich, C. W.
Collections promptly made. 21-47

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ESTABLISHED 1834.

WAKEFIELD, COATE & CO., AU-
CTIONEERS and COMMISSION MERCHANTS
WILLIAM WAKEFIELD, King st., Toronto
FREDERICK W. COATE.

THOMAS HANFORD,
AUCTIONEER & COMMISSION MERCHANT
ST. JOHN, N.B. 23-

RIMMER, GUNN & CO.,
OFFER FOR SALE,
 TOBACCOS—500 boxes choice 10's, various brands.
 100 " " 5's, "
 100 " " 3's, "
 TEAS—Young Hysons, Gunpowders, Olongs, Imperials, Congous, Souchongs, and U. C. Japans.
 FRUITS—Sultana, Layer, and M. R. Raisins, boxes, Imbes, and quarters; fine Turkey Figs, 3lb. boxes; French Prunes, in kegs.
 WINES—Lacave's, Lopez', and Y-s-a's Sherries; Lacave's, Olley's, and Osborne's Ports; Perrier's Champagne; Caeret, Hock, Absynthe.
 BRANDY—Martell's, Dulary's, and United Vine Growers' Co.'s, in hhds. and cases;
 together with a variety of GENERAL GROCERIES.
 Montreal, 26th May, 1865. 1-ly

JOHN REDPATH & SON,
SUGAR REFINERS,
 MONTREAL. 7-ly

LEWIS, KAY & CO.,
IMPORTERS OF STAPLE AND FANCY DRY GOODS,
 1-ly Nos. 275 and 277 St. Paul street, Montreal.

GEORGE S. SCOTT,
TEA AND GENERAL BROKER
 AND
COMMISSION MERCHANT,
 Corner Exchange court and Hospital street,
 MONTREAL. 1-ly

Engraving and Lithography in all its Branches.
BURLAND, LAFRICAINE & CO.,
 Successors to GEORGE MATTHEWS,
 ENGRAVERS, LITHOGRAPHERS & PRINTERS,
 60 St. Francois Xavier street, opposite the Post Office, Montreal.
 Corporation, Railway, and other Bonds, Certificates of Stock, Maps, Plans, and Insurance Policies, Bills of Exchange, Cheques, Drafts, Notes, and Circulars, 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, Silver Ware and Jewellery, engraved at moderate rates.
 Note Paper and Envelopes 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, LAFRICAINE & CO.
 Montreal, 1st February, 1865. 1-ly

WM. BENJAMIN & CO.,
WHOLESALE IMPORTERS
 OF DRY GOODS,
 1-ly No. 377 St. Paul street, Montreal.

JAMES AUSTIN & CO.,
WHOLESALE GROCERS AND COMMISSION MERCHANTS.
 Importers of Teas and General Groceries. Advances made on consignments of Produce.
 18 St. Maurice st.,
 Near McGill st., Montreal. 3-ly

W. W. STUART,
COMMISSION MERCHANT
 AND
PRODUCE DEALER,
 For the Purchase and Sale of Flour, Grain, Provisions, and Produce generally.
 Office 16 St. Sacramento street, Montreal. 3-ly

CUVILLIER & CO.,
AUCTIONEERS, BROKERS,
 AND
COMMISSION MERCHANTS.
 Advances made on Consignments.
 Office—No. 13 St. Sacramento street,
 MONTREAL. 5-ly

S. H. & J. MOSS,
 Successors to Moss & Brothers,
WHOLESALE CLOTHIERS AND IMPORTERS OF WOOLENS, beg to intimate to their Customers that they will REMOVE on the 1st MAY to their new and commodious Warehouses, Nos. 5 and 7 **RECOLLET STREET,** Montreal. 10- 1-ly

THOMPSON, MURRAY & CO.,
 42 ST. SACRAMENT STREET, MONTREAL,
 Offers for sale—
 TEAS—Young Hysons, Twankays, Souchong, Congou, Colored and Uncolored Japans.
 WINES—Quarles, Harris & Co.'s Port; "Park's" Madeira, "Paul & Dastis" and Portilla Sherries; Burgundy and others.
 CLARETS—(In wood) "St. Julien" and "Montferriand. (In bottle) "Chateau Bellevue," "St. Julien," "St. Estephe," Medoc, Chateaufort, Grudet, and other brands.
 CHAMPAGNE—"De Venoge & Co.," Her Majesty, Green Seal, Gold Lac, and Carte Blanche. "Jos. Perrier, Fils & Co.," Sillery, and "Ay. Morescaux." "G. H. Mumm & Co." Cabinet, Gold Seal, and Verenay.
 LIQUEURS AND CORDIALS—Marschino, Rum and Swedish Punch, Boonckamp, Raspberry Vinegar, Verbena Cognac, Cherry Cordial, Prepared Cocktail, &c.
 BRANDY—J. Denis, Henry Mounie & Co. (in wood and bottle.)
 GIN—J. T. Beuker's Beaver Brand (in wood and cases.)
JAMAICA RUM.
 OLD TOM—Thin's and Flett's.
 SCOTCH WHISKY—In wood and bottle.
 GUINNESS' EXTRA STOUT—Quarts and pints.
BORDEAUX VINEGAR.
 Davidson's Patent Table Salt; Bi Carb. Soda; Coppers; Brimstone and Flour Sulphur; Blue-Button, Ball; Queen & Thumb's Soap; Steel & Son's Liverpool Crown Brand; Salad Oil; Pickles; Sauces; Blacklead, "Hares" and North Colour Co.; Bath Bricks; Sago; Wine Bottles in crates; Pails, &c., &c.
 Sole Agents for Wolff's Schiedam Schnapps. 1-ly

FERRIER & CO.,
IMPORTERS 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.
 Sample Rooms, Offices, and Warerooms:
 Nos. 24, 26, 28
ST. FRANCOIS XAVIER STREET,
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ALEX. BUNTIN & CO.,
PAPER AND ENVELOPE MANUFACTURERS AND WHOLESALE STATIONERS.
 196 St. Paul and 54 Commissioners streets,
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BUNTIN, BROTHER & CO.,
 3 and 4 Commercial Buildings, Yonge street,
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JAMES BUNTIN & CO.,
 King street, East,
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LOVELL'S SERIES OF SCHOOL BOOKS.
REDUCTION IN PRICE:
 Lovell's General Geography..... 70 cts.
 Easy Lessons in do. 45 "

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A SCHOOL HISTORY OF CANADA
 AND THE OTHER B. N. A. PROVINCES.
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 PRICE 25 CENTS.
 A comprehensive summary of British American History, during the past three hundred years.
 For the Library as well as the School Room.
 For sale by all Booksellers.
JOHN LOVELL,
 Montreal, May 5, 1865. 1-ly
 Publisher.

British American Varnish Works.
R. C. JAMIESON & CO., Manufacturer
 of VARNISHES, Japans, &c., 9 St. John st., Montreal.

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

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.
 Baking Black Japan; Baking Brown Japan (for tinware, &c.); Quick Drying Black Japan (or Brun-Black); Gold Size Japan (Brown Japan or Japan 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.
 Any of the above articles put up in quantities to suit. 1-ly

DAVID TORRANCE & CO.,
EAST AND WEST INDIA MERCHANTS,
 1-ly MONTREAL.

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.
 Penmartin & Co., Xerez.
 Martell & Co., Cognac.
 1-ly Wellingtonstreet, Montreal.

JOHN HENRY EVANS,
IMPORTER OF IRON AND GENERAL HARDWARE,
 No 463 St. Paul Street, corner St. Paul and St. Nicholas Streets, Montreal.

EAGLE FOUNDRY, King and Queen Streets, Montreal, **GEORGE BRUSH,** Proprietor.
 All kinds of Steam Engines, Mining, Pumping, and other Machines. Brass and Iron Castings to order.
 re. 27. 2-27.

I. BUCHANAN & CO.
 MONTREAL.
GENERAL IMPORTERS AND COMMISSION MERCHANTS.

AGENTS FOR THE SALE OF
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 " Blair, Eglinton and Muirkirk, Pig Iron.
 " Wm. & Jno. Graham & Co.'s, Fort Wines.
 " James Hennessy & Co.'s, Brandies.
 " Peter Domecq's "Royal Arms of Spain," and other Sherries.
 " Durand & Co.'s, Masdeu.
 " Florie & Co.'s, Marsala, Madeira.
 " James & Co.'s, Leeds and Paints.

ALSO, CONSIGNEES OF
 Grain, Flour, Ashes, Pork, Butter, Tobacco, and other Western produce.

IN STORE AND TO ARRIVE:
 Direct shipments of Teas, Coffees, Sugars, English and Foreign Groceries, Wines and Liqueurs, Brandies, Paints, Oils, Window-glass, Pig Iron, Bar, Hoop and Band Iron, Tin and Canada Plates, Cut Nails, &c. &c.
 For sale on liberal terms.

I. BUCHANAN & CO.
 PETER BUCHANAN & Co., Glasgow.
 ISAAC BUCHANAN & Co., New York.
 BUCHANAN, HOPE, & Co., Hamilton. 16-ly

DE B. MACDONALD & CO.,
HOOP SKIRT MANUFACTURERS,
 Importers and Manufacturers of Straw Goods Parasols, Ruchies, Flowers, &c.; Felt and Wool Hats Woollen Hoods, Sontags, Nubias, &c.,
 15 St. HELEN STREET, MONTREAL.
 Manufactory for Tempering and Covering Skirt Wires,
 1-ly 26 and 28 NAZARETH STREET.

JOHN W. HOLCOMB,
 B.A., LL.B., OF THE UNIVERSITY OF TORONTO, MEMBER OF THE LAW SOCIETY OF UPPER CANADA,
 OSGOODE HALL,
ATTORNEY AND COUNSELLOR AT LAW,
 No. 65 WALL STREET, NEW YORK.

MR. HOLCOMB will give his attention to professional matters in New York and the adjacent States entrusted to his care by correspondents in the Western States and British American Provinces.

REFERENCES:
 JOHN SCOBLE, Esq., M.P.P., Quebec.
 Messrs W. DARLINGTON & Co., Montreal
 PATRICKSON, HARRISON, & PATRICKSON, Toronto.
 Messrs. LYMAN ELLIOTT & Co., Toronto.
 Messrs. GEORGE MITCHELL & Co., Toronto.
 MILES O'RIELLY, Esq., Q.C., Hamilton. 30-

MARTIN & FERGUSON,
BARRISTERS AND ATTORNEYS
 AT LAW. SOLICITORS IN CHANCERY,
 CONVEYANCERS, NOTARIES PUBLIC, &c
 Office—Corner of King and James streets,
 HAMILTON, C.W.
 N.B.—Collections and Insolvency Matters promptly
 attended to.
 R. MARTIN. J. W. FERGUSON.
 32-ly

P. D. BROWNE,
 Banker and Broker,
 16 GREAT ST. JAMES STREET,
 MONTREAL.

CASH advanced on Warehouse Receipts
 and negotiable paper. Collections made in all
 parts of Canada and the United States.
 Orders received and promptly executed for the
 U. S. 7-30 Loan, and for all other descriptions of
 United States Securities.
 Montreal, September 15, 1865. 23-ly

FRANCIS FRASER,
HARDWARE AND COMMISSION
MERCHANT, Agent for Manufacturers Birming-
 ham and Sheffield Goods of every description, 25 St.
 Sulpice street, Montreal.

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 Band and Hoop Iron, T Hinges, Rivets,
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