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# THE TRADE REVIEW.

Vol. II.

MONTREAL, FRIDAY, FEBRUARY 23, 1866.

No. 6.

**ANGUS & LOGAN,**  
PAPER MANUFACTURERS AND  
WHOLESALE STATIONERS, 364 St. Paul st.  
1-ly

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

**MUNDERLOH & 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,  
10 Hospital st.  
3-ly

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

**GEORGE CHILDS & CO.,**  
(IMPORTERS,)  
WHOLESALE GROCERS,  
Nos. 20 & 22 St. François Xavier st.,  
46- MONTREAL.

**DAVIE, CLARKE & CLAYTON,**  
SUCCESSORS TO  
**BACON, CLARKE & CO.,**  
Importers of Wines, Spirits, Cigars, &c.,  
St. Peter Street, opposite St. Sacrament Street,  
6-ly MONTREAL.

**JOHN DOUGALL & CO.,**  
PRODUCE and LEATHER COMMIS-  
SION MERCHANTS, Montreal.

**FOR SALE,**—  
Barrels and Half-Barrels primo split Labrador  
and Canso Herrings, and Cod Oil of superior quality.  
ALSO,  
Preserved Salmon, (Catch 1865,) in tins.  
January 4th, 1866. 1-ly

**A. McK. COCHRANE,**  
COMMISSION MERCHANT & Agent  
for Woollen Manufacturers, 494, 496 and 498 St  
Paul st., corner of St. Peter st., Montreal.

**SAUNDERSON & CO.,**  
TEAS, TOBACCO, LIQUORS, and GENERAL  
Groceries, Wholesale, 23 HOSPITAL STREET,  
50-ly MONTREAL.

**HENBY & SWAIN,**  
TOBACCO, Cigar and Snuff Manufacturers.  
45-2, 19 276 St. Paul st., Montreal.

**W. GALT HILL & CO.,**  
General Merchants and Commission Agents,  
4-ly 509 St. Paul st., Montreal.

**SAUVAGEAU & CO.,**  
PRODUCE BROKERS,  
46-2, 5 No. 21 Sacrament st., Montreal.

**GREENE & SONS,**  
LADIES' STRAW GOODS, MEN &  
L CHILDREN'S do [See next Page.] 1-ly

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

**A. RANSAY & SON,**  
IMPORTERS OF WINDOW GLASS,  
Oils, Putty, &c., 21, 23 & 25 Recollet st., Montreal.  
1-ly

**BAUKHAGE, BEAK & CO.,**  
IMPORTERS OF  
BRITISH, FRENCH AND GERMAN  
DRY GOODS,  
481 Saint Paul Street, Montreal.  
French and German Trimmings.  
STAPLES. Large Assortment in  
Hoylo's Prints, Dress Goods,  
French Silks, Ribbons,  
Kid Gloves, Flowers,  
Halu and Printed Feathers,  
Do Laines, Straw Goods,  
And a complete Assortment of  
FANCY GOODS, &c. &c.  
Our SPRING STOCK will be completed in all  
departments by 15th March.  
French & German Tweeds, and Silk Mixed  
Coatings.  
1-ly

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

**THOMAS W. RAPHAEL,**  
AGENT FOR HAMILTON POWDER COMPANY.  
15 St. NICHOLAS STREET,  
1-ly MONTREAL.

**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 Stoga 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 GROCER-  
IES, 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. Oolongs.  
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 hlds. Choice Porto Rico Sugar; and  
250 hlds. } Prime Retailing Molasses.  
60 tierces }  
1-ly

**AKIN & KIRKPATRICK,**  
A GENERAL COMMISSION MERCHANTS, do  
an exclusively Commission business, and possess the  
amplest experience and facilities for their 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 Nan streets.

**DAVID ROBERTSON,**  
IMPORTER of TEAS, 36 St. Peter  
Street, Montreal. 1-ly

**REUTER, LIONAIS & CO.,**  
WINE MERCHANTS, Importers of  
WINES, SPIRITS, SEGARS, &c., 14 and 16  
Hospital st., Montreal. 1-ly

**BROWN & CHILDS,**  
MANUFACTURERS OF BOOTS, SHOES AND LEATHER.  
Montreal. (Established 20 years.)  
OFFICE & WAREHOUSE—Cor. St. Peter & Lemoine sts.  
MANUFACTORY—Corner Queen and Ottawa sts.  
TANNERY—Corner Bonaventure and Canning sts.  
All departments of the Boot and Shoe business are  
comprised in this establishment, and every satisfaction,  
both in quality and prices, may be relied on. 1-ly

**GREENE & SONS**  
INVITE the attention of close buyers to  
their Fall Stock of Hats, &c. [See next Page.]  
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.,**  
YOUNG'S BUILDINGS, MCGILL STREET,  
Montreal.

**HAVE FOR SALE—**  
Charcoal Tinplates, Ingot Copper,  
Coke Tinplates, Ingot Tin,  
Terne Tinplates, Cake Spelter,  
Galvanized Iron, Sheet Copper and Brass  
Copper, Brass, and Malleable Iron Tubes,  
and every description of Furnishings suitable for Tin-  
smiths, Plumbers, Brassfounders, and Gasfitters.  
1-ly

**GREENE & SONS,**  
HATS, CAPS, STRAW GOODS, &c.  
See next Page. 1-ly

**de B. MACDONALD & CO.,**  
MANUFACTURERS OF CRINO-  
LINE WIRE and HOOP SKIRTS, FELT  
HATS, STRAW GOODS, &c., &c., No 19 St. Helou  
Street, Montreal. 1-ly

**MCMILLAN & CARSON,**  
CLOTHING.  
WHOLESALE.  
148 & 150 MCGILL STREET, Montreal. 5-ly

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

**BOOTS AND SHOES.**  
**JAMES POPHAM & CO.** (late Popham  
& Sinclair), Manufacturers and Wholesale Dealers  
in every description of Boots and Shoes, expressly  
adapted to the wants of the Trade in all the Provinces  
of British North America. Our travellers are now  
out and will wait on buyers with our Spring samples  
of Boots and Shoes, as usual.

Orders received by post or personally, will receive  
our best attention.  
Office Warehouse and Manufactory,  
60-ly No. 491 and 493 St. Paul Street.

**CHOICE LABRADOR HERRINGS**  
IN HALF BARRELS,  
For Sale by  
**SCHNEIDER, BOND & CO.,**  
491 & 493 St. Paul Street.

## SUAGRI SUGAR! SUGAR!

386 hlds } Bright Grocery and Superior Refinery  
282 brls } Sugar,

Received ex "Wild Hunter" and "Jane Bell," from Demerara, and "Express," from Barbadoes.

ALSO, IN STORE,

Brls No. 1 EXTRA FAT SPLIT HERRINGS

Hlds United Vineyard Proprietors' BRANDY,  
PALE and DARK, in Bond

Bags PIMENTO, &c., &c., &c.

For Sale by

MITCHELL, KINNEAR & CO.

Montreal, January 25, 1866.

HENRY J. GEAR,

**COMMISSION MERCHANT,**  
Importer and Dealer in Teas, General Groceries  
Havana and German Cigars. Agent for Dunville's  
Belstaff Old Irish Whiskey, 43 St. Peter st., Montreal.  
4-ly

FROTHINGHAM & WORKMAN,

**IRON, STEEL, AND HARDWARE  
MERCHANTS, ST. PAUL STREET.**

Opposite the Custom House Sq.,

10-ly Montreal.

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

EVANS & EVANS,

**WHOLESALE HARDWARE  
MERCHANTS, MONTREAL.**

AGENTS FOR

HARE'S CELEBRATED PAINTS AND COLORS.  
AGENTS FOR

AGENTS FOR

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

**BRITISH AMERICAN COMMERCIAL COLLEGE.**  
LOCATED IN TORONTO AND HAMILTON,

**DESIGN** to educate young men for busi-  
ness, and prepare them for the duties of Prac-  
tical Accountants.

The Proprietors of this Institution take great pleasure  
in announcing to the young men of Canada, that they  
have opened a Branch of their College in the City of  
Hamilton, C. W., where the same course of Practical  
Instruction which has met with such success in Toron-  
to will be given. This course of instruction combines  
practice with theory, and embraces everything neces-  
sary for the book-keeper and business man. The  
branches taught consist of Book-keeping by Double  
and Single Entry, adapted to all kinds of business,  
such as Mining, Milling, Manufacturing, Wholesale  
and Retail Merchandising, Forwarding and Commis-  
sion, Foreign Exchange, (a set where the books are  
kept partly in sterling money), Railways, Steam-  
boating, Banking, Commercial Law, Commercial  
Arithmetic, Commercial Correspondence, Spelling,  
Telegraphing, and Phonography.

To the young man just setting forth into the busi-  
ness world, a thorough knowledge of these branches is  
a sure means of rapid promotion.

To the man in business, or to the one about com-  
mencing, a knowledge of these branches is indispen-  
sably necessary to a successful business career.

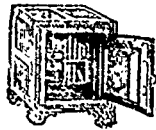
The Actual Business Department is furnished with a  
Bank, conducted on the same principles as our favour-  
ite Banking-houses, where the students make their  
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&c. A Merchant's Emporium or Wholesale Estab-  
lishment, where the first purchases of Mercandise,  
Groceries, &c., are made. This is a representative of  
one of the largest Wholesale Houses in the City of  
Toronto; the books, ten in number, being kept on  
the same principle, and an Exchange Office for the  
buying and selling of a depreciated currency. A  
thorough knowledge of this branch has become abso-  
lutely necessary to almost all classes of business men  
and accountants. This Department is under the charge  
of a Teacher who has had years of experience as a  
Practical Accountant.

Our Board of Examiners is composed of practical  
business men, whose names to a Diploma are sure  
guarantees of efficiency and employment.

Students can enter at any time.  
For Monthly Circular, Specimens of Writing, &c.,  
address (enclosing stamp):

MUSGROVE & WRIGHT,  
At Toronto or Hamilton.

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 rollability,  
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 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 securi-  
ties.

Lists of sizes and prices mailed on application.

KERSHAW & EDWARDS,  
1-ly 82, 84 & 86, St. François Xavier street, Montreal.

**GREENE & SONS.**

HATS, STRAW GOODS, &c.,  
SPRING TRADE, 1866.

**THE SUBSCRIBERS HAVE NOW**  
on hand, and are receiving a complete assort-  
ment of

WOOL HATS, LADIES' STRAW GOODS,  
FUR HATS, MEN'S STRAW HATS,  
CLOTH CAPS, TWEED HATS,  
SILK HATS, BOYS' FANCY HATS.  
HAT & CAP TRIMMINGS, &c.

Special attention of the Trade is directed to our

NEW SPRING STYLES,

embracing Steel Brim Resorte Hats, Cashemeritte  
Hats in Russell, Cunard and Prince of Wales Shapes,  
French Steel Brim Tweed Hats, &c. Samples sent by  
Express.

Orders promptly executed.

1-ly GREENE & SONS,  
Montreal.

JEFFERY BROTHERS & CO.,

**GENERAL MERCHANTS, 44 St.**  
Sacramento st., Montreal. 2-1

A. CHARLEBOIS & CO.,

**IMPORTERS OF HARDWARE, CUT-  
LERY, IRON, STEEL, &c., manufacturers of  
STOVES, CUT NAILS, &c., 433 St. Paul Street,  
Montreal. 47-ly**

WEST BROTHERS,

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

CIGARS.—HAVANA,  
GERMAN,  
DOMESTIC.

1-ly WEST & BROTHERS,  
Montreal.

MULHOLLAND & BAKER,

**IRON, STEEL AND GENERAL HARDWARE  
MERCHANTS,**

419 AND 421 ST PAUL STREET,  
MONTREAL.

YARD ENTRANCE, St. Frs Xavier st. 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. MANUFAC-  
TURED FOR, AND NOW IN STOCK, several hun-  
dred reams each, of Manila, 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:

87 St. François Xavier street, Montreal.

Montreal, Feb. 27th, 1866. 7-ly

J. Y. GILMOUR & CO.,

(Late Gilmour, White & Co.)

IMPORTERS OF

**BRITISH AND FOREIGN DRY GOODS,**

WHOLESALE,

NO. 376 ST. PAUL STREET,

MONTREAL.

52-ly

ANDREW MACFARLANE & CO.,

WHOLESALE DRY GOODS IMPORTERS,

258 & 260 St. Paul and 92 & 93 Commissioners Streets,

MONTREAL.

1-ly

F. SHAW & BROS.,

14, LEMOINE STREET.

**TANNERS AND LEATHER MER-**

**CHANTS.**—Our Leather is tanned at the well-  
known Roxton Falls and other 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 O.  
L. Richardson & Sons' Spanish Sole and Slaughter  
Leather, for which they are agents in Canada.

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

1-ly HUA & RICHARDSON,  
St. Peter st., Montreal.

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 consign-  
ments of either Fibre or Seed. 1-ly

**TEAS, SUGARS, TOBACCOS,**

&c. &c. &c.  
Hyson, Young Hyson,  
Imperial, Gunpowder,  
Japan Young Hyson,  
Uncoloured Japan,  
Twankay, Hyson Skin,  
Souchong and Congou,

TEAS.

—ALSO—

Sugars, Syrups, Tobaccos, and a general assortment  
of Groceries.

For Sale by B. HUTCHINS & CO.

Montreal, 3rd January, 1866. 52-1m

JAMES S. NOAD & CO.,

Commission Merchants and General Agents,

48 St. Peter Street, Montreal. 52-ly

**LIDLAW, MIDDLETON & CO.,**

Commission Merchants and Shipping Agents,  
Montreal. 21-ly

JAMES ROY & CO.,

**IMPORTERS OF DRY GOODS,** in-  
cluding TABLE LINEN, SHEETING, &c., No  
605 St. Paul st., near St. Peter.

B. HUTCHINS & CO.,

**COMMISSION MERCHANTS,** Im-  
porters of TEAS and GENERAL GROCERIES.

No. 188 McGill st., Montreal. 5-ly

SMITH & COCHRANE,

Manufacturers and Wholesale Dealers

IN

**BOOTS AND SHOES,**

Corner St. Peter and St. Sacramento sts.,

47-ly MONTREAL.

KERR & FINDLAY,

**WHOLESALE CONFECTIONERS,**

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

**CONVERSE, COLSON & LAMB,**  
**COMMISSION MERCHANTS,**  
*TEA DEALERS & IMPORTERS OF GENERAL*  
*GROCERIES, LIQUORS, CIGARS, &c.*  
 CORNER OF HOSPITAL AND ST. JOHN STREETS,  
 MONTREAL. 1-ly

**ESTABLISHED 1842.**  
**STEAM MADE CONFECTIONERY.**  
 LUM DROPS and JUJUBE PASTE.  
 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. 391) Notre Dame Street.*  
**CHARLES ALEXANDER,**  
 Wholesale and Retail Confectioner.  
 15-ly

**C O D O I L .**  
 160 BARRELS  
**PRIME GASPÉ COD OIL,**  
 FOR SALE BY  
**ALFRED SAVAGE & SON,**  
 12 St. John Street.  
 June 2.

**J. MEYER & CO.,**  
 WHOLESALE IMPORTERS OF  
**DRY GOODS AND FANCY GOODS.**  
 405 Broadway, 611 St. Paul st.,  
 New York. Montreal.  
 Sole Agents for the Genuine Duchesse Gloves.  
 10-ly.

**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 Lovell'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.

**ALEXANDER WALKER,**  
**IMPORTER OF STAPLE AND**  
**FANCY DRY GOODS.**  
 ST. HELEN STREET,  
 Montreal. 3-ly

**FOLING & WILLIAMSON,**  
**PRODUCE, COMMISSION MER-**  
**CHANTS, and SHIPPERS,** Nos. 17, 19, and 23  
 William street, Montreal. Advances made on Con-  
 signments of Produce or General Merchandise for sale  
 in this market, or for shipment. Personal attention  
 given to the sale or purchase of same. 16-

**HENRY CHAPMAN & CO.,**  
 IMPORTERS OF GROCERIES, TEAS, WINES, LI-  
 QUORS, CIGARS, TOBACCOS, &c., &c.  
 AND  
**GENERAL COMMISSION MERCHANTS,**  
*Sole Agents in Canada for Messrs Pinet, Castillon &*  
*Co.'s Cognac Brandy.*  
**LLOYD'S AGENTS, &c., &c.**  
 St. John Street, Montreal.

**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 care-  
 fully, and with despatch.  
**A. McK. COCHRANE,**  
 494 to 498 St. Paul Street.  
 31-ly

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

**SPRING TRADE, 1866.**  
**OUR STOCK of FANCY and STAPLE**  
**DRY GOODS** for the Spring will be well as-  
 sorted, and being in great part bought before the  
 recent advances, we will be prepared to give our  
 customers every advantage.  
**WILLIAM BENJAMIN & CO.,**  
 1-ly 377 St. Paul Street.

**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  
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 HYDRAULIC PRESSES, &c.  
 —ALSO—  
 Has on hand, several Second-hand  
**ENGINES AND BOILERS**  
 Which will be sold low. 23-1f

**ROBERTSON & BEATTIE,**  
**IMPORTERS, WHOLESALE GRO-**  
**CERS,** and General Commission Merchants, corner  
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**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 on Produce consigned to them,  
 and give prompt dispatch to the Forwarding and  
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**DUNDAS.**  
**OSLER & BEGUE,**  
**BARRISTERS AND ATTORNEYS**  
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*Solicitors in Chancery, Notaries and Conveyancers,*  
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 OFFICE:—Moore's Buildings, Main Street.  
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**THOMAS MAY & CO., IMPORTERS**  
 of STRAW and FANCY DRY GOODS, 280 St.  
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**F. H. SIMMS,**  
**MONTREAL IRON WORKS,**  
**MANUFACTURERS** to Order, and has  
 in Stock, Carriage Bolts of all sizes, Nuts and  
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 Ratchet Braces, Copying Presses, &c., &c. 8-ly

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**W. W. CLARKE & SONS,** Needle and Fish Hook  
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**MANUFACTURERS** of all kinds of  
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**BANKERS AND EXCHANGE BROKERS,**  
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**WOOLLEN MANUFACTURERS,**  
 Auburn Mills, PETERBORO', C. W.,  
*Awarded Prize Medals, Dublin Exhibition, 1865,*  
*also at Montreal.*

**SPECIAL NOTICE.**  
 WE take this medium of informing our customers  
 that we have now received into store, the greater  
 portion of our Importations for the coming season,  
 and will be prepared to show the same by the last  
 week of the present month. These goods having been  
 bought before the last advance, we are enabled to sell  
 them on most favourable terms.  
 MONTREAL, 16th January, 1866.

**DAVID MORRICE & CO.,**  
**PRODUCE & GENERAL COMMIS-**  
**SION MERCHANTS,**  
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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.  
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**FOULDS & HODGSON,**  
 IMPORTERS OF  
 Grey Cottons, Laces, Spools,  
 White Shirtings, Blouses, Ribbons,  
 Regattas, Handkerchiefs, Needles,  
 Prints, Fancy Dresses, Tapes,  
 Bed Ticks, Umbrellas, Buttons,  
 Denims, Parasols, Combs,  
 Silesias, Shawls, Brushes,  
 Coburgs, Hoop Skirts, Hair Oils,  
 Orleans, Table Oil Cloths, Colognes,  
 Y do Laines, Yarns, Soaps,  
 White Muslins, Batings, Stationery,  
 Jeans, Silks, Brooches,  
 Molesters, Velvets, Spectacles,  
 Flannels, Linon Threads, Dolls,  
 Blankets, Playing Cards, Mirrors,  
 Cloths, Jewellery, Razors,  
 Twoeds, 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.  
 368 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 & Groy Nan sts., Montreal.  
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**JOHN BURELL,**  
**COMMISSION MERCHANT,**  
 22 & 24 Foundling Street, Montreal.

Consignments of BUTTER, FLOUR, DRESSED HOGS,  
 POT and PEAS, &c., will receive prompt and  
 personal attention.  
 Place of Business central, and suitable for the sale  
 of all descriptions of Produce.  
 Liberal advances made on Bills of Lading. 15-ly

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.

MORLAND, WATSON & CO., General Agents for Canada, FRED COLE Secretary, Office, 385 and 387 St. Paul street, Montreal.

T. JAMES CLAXTON & CO.,

SUCCESSORS TO

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DRY GOODS, WHOLESALE,

St. Paul Street, Montreal

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 Offices and Warehouse - Kingston, C. W.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

Chief Offices - Liverpool, London, Montreal.

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Capital paid up \$1,950,000; Reserved surplus Fund, \$5,000,000. Life Department Reserve \$7,250,000; Undivided Profit \$1,650,000. Total Funds in hand \$15,250,000.

Revenue of the Comp'y - Fire Premiums - \$2,300,000, Life Premiums \$1,650,000; Interest on Investments \$800,000. Total Income, 1893 \$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.

THE

LIFE ASSOCIATION OF SCOTLAND, (Founded 1835.)

THE SYSTEM AND REGULATIONS of the LIFE ASSOCIATION OF SCOTLAND have been so framed as to secure to its Policy Holders the utmost value for their payments, and include provisions in their favor on the following important points: -

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

On 5th April next,

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

P. WARDLAW, Secretary.

PLACE D'ARMES, MONTREAL.

SINCLAIR, JACK & CO.,

WHOLESALE GROCERS AND COMMISSION MERCHANTS, St. Andrew's Buildings, St. Peter street, Montreal.

Importers of East and West India and Mediterranean Produce.

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

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

The Sale of POT and PEARL ASHES shall have the very best and most prompt attention. Sole Agents for Coore's celebrated GROUND ROCK SALT, for Dairy and Table use.

1-ly

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,

Royal Insurance Buildings, tower entrance, upstairs.

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).

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WILLIAM NIVIN & CO.,

COMMISSION MERCHANTS AND SHIPPING AGENTS, purchase and sell all descriptions of Produce on Commission, and likewise a large number of 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.

THE TRADE REVIEW.

MONTREAL, FRIDAY, FEBRUARY 23, 1866.

VERY FUNNY!

We had a will not be quite right with the Canada and there are some changes in their point of view.

It is really getting to be very laughable to read the allusions of the American journals to this country. The above extract is a fair sample of the whole, although occasionally a fire-eater says they must "annex us," whilst another varies the matter by saying we are dying to join them, but afraid of the British lion! All this is very amusing. The Americans have such exalted ideas of themselves that they cannot understand how it is possible that Canada can long withstand the great Republic's attractions. Consequently no American paper can now even mention the word Canada without adding that "she is gravitating towards the Republic," or "annexation will come in time," or some similar expression. To any person who knows the real state of feeling in this province, these specimens of Yankeeana appear very funny, but as they tickle the national vanity of our Republican cousins, and don't hurt us, they are not worth complaining about. The Americans require very much to study the import of the following words from the Scottish poet: -

"O wad some power the giftie gie us To see ourselves as others see us, 'Twad frae mony a blunder free us, And foolish notion"

THE LATE SNOW STORM.

THE great snow storm of last week - or rather succession of snow storms - has been one of the heaviest for several years. It has extended over a vast section of the upper part of the Continent, and in some localities has drifted to great heights. All the railways in Canada, and throughout the Western States, have been more or less impeded, in some cases the trains being completely snowed up. The Michigan Central, the Detroit and Milwaukee, and the Grand Trunk, have been among the principal sufferers, although the trains on the Great Western, the Michigan Southern, and others further west, have been rendered very irregular. It is gratifying to know that, although trains have run into snow-drifts, and some of them have been thrown off the track, no loss of life in consequence of the storm has been reported. Those who have been travelling have been much delayed and annoyed, and in some instances have suffered a little cold and hunger; but otherwise there has been "no body hurt" The trains are gradually resuming their accustomed regularity.

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

S A W S :

Circular, Gang, Crosscut, Webs, &c.

Mozcock's celebrated

ANES, EDGE TOOLS, &c.

MONTREAL REFINED IRON:

Bars and Sheets, Cut Scrap Nails.

Pressed, Clutch and Finishing, Iron and Zinc Sheet

Bills, Brads, &c.

Agents for Sharpe & Davy's English Gunpowder. Agents for Commercial Union Assurance Company, Fire and Life, of London, England.

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

Warehouse and Offices, 385 & 387 St. Paul street, Manufactories on Lachine Canal.

1-ly

UNITED STATES TARIFF ON CANADIAN PRODUCTS.

WE published last week the United States Tariff on the leading products of British North America, to be levied after the 17th March next. We now submit a complete list of all the articles hitherto free under the Reciprocity Treaty, and the duty which the present United States Tariff will impose after the repeal of the Treaty. It will be useful for reference: -

Table listing various products and their duties under the United States Tariff. Items include Animals (Free), Ashes (15 per cent), Bark (10), Barley (15c per bushel), Beans (1c per lb), Butter (4c per lb), Cheese (4c per lb), Coal (60c per ton), Firewood (20 per cent), Fish (various rates), Flour (20 per cent), Furs (various rates), Grindstones (Free), Gypsum (Free), Hides (10 per cent), Lard (2c per lb), Meats (35 per cent), Oats (10c per bushel), Peas (19), Pelts (10), Pitch (20), Plants (20), Poultry (85), Rags (10), Seeds (1c), Tar (20 per cent), Tobacco (25c per lb), Wheat (20c per bushel).

**DEVELOP MANUFACTURES!**

WE are now as it were passing into a new era of our commercial existence. Our future prospects, and the course we should pursue with regard to the encouragement of our commerce, and the increase, or at least, in the meantime, the maintenance of our present prosperity, becomes a theme which is peculiarly interesting to every Canadian.

Although ours is essentially an agricultural country, still our manufactures, to the development and extension of which we intend to devote some space, hold no mean place. Certainly many branches are on a limited scale, and, with the exception of square timber, lumber and flour, none have aimed to any extent at more than a provincial consumption; but, as an aggregate, they are far advanced for a new country. Ours must now be an aggressive policy, and a more favourable opportunity to develop manufactures could scarcely have fallen to our lot. Within the past four years the American export trade has seriously declined. This is owing to the heavy taxes levied on their productions, rendering them unable successfully to compete with other countries in foreign markets. A large portion of those exports embraced many manufactures, which, from a similarity of position and resources, we, as a country, are able to produce; thus it will be seen that a large trade lost to them is within our grasp. Besides, the termination of the reciprocity treaty will be a signal for our government to impose prohibitory duties on many goods at present extensively imported from the other side, for the encouragement of our own manufacturers. Some manufactures which are, by the foregoing circumstances rendered fields for profitable investment, we will here enumerate, giving statistics and additional reasons to substantiate their practicability.

**TIMBER MANUFACTURED IN WHOLE OR IN PART.**—In this the American export trade was very extensive, and principally to the West Indies and Brazil; it amounted as follows in the year 1857:

	1857	1861
Staves and headings	\$2,065,930	\$1,959,392
Shingles (a large kind)	212,505	108,610
Boards, plank and scantling	4,170,688	2,092,949
Square timber	510,735	97,874

Shows a decrease of one-half.

A large portion of this is, of course, the production of Canada and New Brunswick, shipped via New York. By shipping direct ourselves we would save freight, commission and other charges, which would yield a very considerable profit. The duty which will shortly be imposed will, of itself, induce direct shipment from here. Our shipments of timber and manufactures of wood to Great Britain, for the twelve months ending 30th June, 1855, amounted to \$3,973,334. While Norway, our competitor in the same market, exported thither in 1854, timber, &c., to the value of \$5,839,005. That country also exports a like amount to Holland, and to France about a sixth less—to neither of those do we export any; this is because we are unable to compete, except under differential duties. If we make a good display of our native woods at the approaching French Exposition, it will go a long way towards obviating this difficulty.

**WOODEN WARE.**—This comprises principally patent pails, tubs, measures, and includes an endless variety of minor articles. The exports of this from the United States, previous to the war, were quite large, amounting in each year from 1857 to 1861 inclusive, to \$3,158,124; \$2,231,678; \$2,839,361; \$2,703,096; \$2,334,079; and this, too, under the disadvantage of a scarcity of timber, of which we have an unlimited supply. Eight or nine years ago pails, tubs, &c., of pine, and made by machinery, were unknown in Great Britain; but since their introduction by Americans they are extensively used, with an increasing demand. The British import duty on this class is merely nominal, being but one shilling per ton, with a clause admitting them free, if made of certain kinds of wood. France levies an *ad valorem* duty of ten per cent. The price of pails may seem too low to allow their being profitably made; but we must consider that the process of manufacture is very rapid, and the cost of material, in a pine country, per dozen pails, is insignificant—nine men, with attendant boys for removing the work, will, with Whitney's improved machinery, turn out one thousand pails per day.

**FURNITURE.**—The manufacture of furniture, with a view to exportation, has been advocated many times in the Canadian press. Messrs. Jacques and Hay, of Toronto, have shipped to England, to a limited extent, and it is their intention to attempt it this year on a more extensive scale. The Ottawa Cabinet Factory,

a large establishment, has passed into the hands of English capitalists, under the Joint Stock Co.'s Incorporation Act, under the style of Edward Meal & Co., limited, they have commenced to manufacture extensively, solely for the English market. This establishment shipped, last summer, a lot of furniture, valued at \$2000, to Australia via Liverpool. To manage this branch successfully, the furniture must all be made and shipped in what is familiarly known in the States as the "knock down style," that is, in pieces. This is done to economize room,—for instance, by this plan, one hundred and ten common Windsor chairs occupy but forty cubic feet, the amount allowed to the ton by forwarders. The cost of freight to Liverpool, inclusive of duty (very small) and primage, will be ten cents per chair. Taking our present scales of prices as a guide, and allowing for exchange, they could be profitably delivered at Liverpool at 2s. 1d. sterling each. Now the commonest kind of English made chair (unpainted) retails for 4s. 6d. sterling. But we need not confine ourselves to this market,—there are those of other countries, only adapt the style of furniture to that used where it is our intention to ship. American exports of this class of goods amounted, in 1857, to nearly one million dollars.

**FLAX.**—The climate of Canada is so peculiarly adapted for the growth of flax, that this fact, and the rise in the price of cotton, induced the government to recommend its cultivation. A quantity of seed is being imported for distribution in the spring; but unless some thorough understanding is arrived at between farmers and capitalists, some time will elapse before the manufacture of linen will rise to any importance. Indecision on the part of the capitalist arises from the fact that, unlike cotton and wool, which only require to be freed from their impurities previous to being spun, flax requires to have its filaments separated from each other by long and careful treatment which necessitates the use of various machines known as hackling or scutching machinery—were all the machinery adapted for cotton, the place might be transformed into a cotton mill should the farmers refuse to grow flax. To obviate this, mutual engagements must be entered into. This is certain that the price of cotton will never fall to what it was before the rebellion, and some time will even elapse before it comes to a normal figure. The unsettled state of the South, the change in its cultivation, taxes, &c., preclude this. On this account the exports of linen from Great Britain rose from \$19,261,905 in 1851, to \$32,649,850 in 1853. Our imports in 1855, amounted to \$624,429. There is no reason why we should go abroad to purchase this; we could at least make the coarser qualities such as baggings, towellings, sheeting, &c. A new article, called linoleum, has recently been produced from flax. This, it is said, will supersede india rubber; and should its manufacture be commenced, it will be an additional inducement for the cultivation of flax.

**CHEESE.**—We cannot say that we could advocate a more profitable investment, for the small capitalist, than the erection of a cheese factory. In 1854 we imported, principally from the States, 3,076,706 lbs., valued at \$321,837; in 1855, 2,680,950 lbs., at \$318,591, which shows the rise in price; since we paid, in 1855, the same amount that we did in 1854 for 500,000 lbs. more. Our export of the same, in 1855, was \$76,321. We subjoin some very valuable statistics of factories in the State of New York, which will be of service to intending manufacturers. The values are in American currency. In 1855 there were, in the State of New York, 425 cheese factories, the aggregate summary of which is as follows:—

Cost of buildings and apparatus	\$862,831
Male persons employed	705
Female persons employed	781
No. of cows used (average)	128,526
Pounds of milk used	307,677,242
Pounds of cheese made	32,668,014

The reports of 133 factories, for 1854, present the following aggregates:—

Cost of buildings and apparatus	\$378,187
Male persons employed	253
Female persons employed	362
No. of cows used	67,034
Pounds of milk used	187,882,338
Pounds of cheese made	18,942,435
Pounds of milk to a cow	2,802
Pounds of cheese to a cow	288
Value of cheese at 20 cts. per lb.	\$3,789,637
Average value of cheese to a cow	\$56 75
Average quantity of salt used to 100 lbs. of cheese	3 lbs.

At the close of the treaty a duty will be levied on this article which will make it doubly profitable.

**ICE.**—Although the cutting of ice can scarcely be called a manufacture, still the profits arising from it

are so large, the capital required so small, the management simple, and the consumption steady that we cannot resist advocating its export from Canada. The season has not yet advanced too far to house a large quantity for shipment. The present ice trade in the United States is very extensive. The originator of the trade, Mr. Tudor, of Boston, had, in 1835, extended his operations to the West Indies, South America, New Orleans, and India. The ice shipped from Boston (the only point of export) amounted, in 1847, to 74,478, and in 1855, to 123,025 tons. The ice trade would be a gain to the country, as the ice itself, the labour expended on it, the materials for its preservation, and its transportation would be worthless without the trade. The sawdust used for packing it, which would otherwise be thrown away, is worth, in Boston, \$3 per cord.

**BUTTER.**—It may be curious, but it is nevertheless a fact, that South America annually imports from Great Britain a large amount of butter. Brazil alone imported it, in 1851, to the value of \$608,705; and in 1852, \$608,521. This is a trade we might have just as well as not—our exports to Great Britain amounting to \$900,000 annually. Besides, by inspecting the New York trade returns, we find the export of butter from there, in 1851, was 23,169,391 lbs.; in 1852, 30,603,325; but in 1853, when prices of everything rose, it diminished to 14,174,861 lbs. From where is the balance exported now? Here is a field for enterprise, combine the butter and ice trade together.

**THE DUNDAS COTTON FACTORY.**

EVERY one is aware of the great importance to Canada of its manufactures of textile fabrics, and it is of much interest to watch their growth. We find in the Hamilton *Spectator* an account of the above establishment, the largest cotton factory in the Province. From very small beginnings, it has grown in eight years to a capacity to give employment to from one hundred and fifty to two hundred persons, and to be able to turn out 12,000 lbs of yarn, and from 15,000 to 20,000 yards of cloth. The very best and newest English machinery is employed in the carding and spinning departments, while the looms are made in Dundas, under contract, for the energetic proprietor, Mr. Wright, and under his personal supervision. In this factory are carried on simultaneously, all the processes by which the raw cotton is changed into yarn and cloth, ready for the market.

There is first a large room where the cotton obtained principally from Memphis and St. Louis is received and unpacked. Next is the scutching room, containing three scutching machines; after passing through which the cotton is passed into the carding rooms, of which there are two, with ten carding machines, one drawing machine, two shibbers and five rovers in each room. Thence it is passed into another room, where there are twelve spinning frames, by which the cotton is wound on bobbins ready to be woven. In another room there are three large self-acting spinning mules, where the cotton is spun and wound on to caps. From here it is removed to another room, where it is prepared for the looms, and in which are one warping frame and two winding frames, so delicately constructed that the breaking of a single thread stops the machines: also doubling frames, where the cotton yarn is prepared for mixed goods; and eight machines where the cotton yarn is wound on frames and tied into bundles. Then comes the weaving room, where there are seventy looms now at work, which number is shortly to be increased to one hundred and ten. The cotton fabric from here is taken to the packing room, where there is an ingeniously constructed folder, which not only folds it, but indicates the number of yards in each piece. It is then pressed, when it is ready for market. In this room, also, the cotton yarn is put into bundles and packed, passed to a lower room where it is weighed and checked, and then sent to the merchant.

The machinery of the establishment is driven by steam engines, of which there are two, one a high pressure and the other a condenser, in which the steam is exhausted, saving a large percentage in fuel, and giving eighty horse power. Everything about the premises is kept scrupulously clean. They are lit by gas, manufactured on the premises from pot coal, which gives a much more brilliant light than coal gas, at a great reduction in cost.

—The ships supposed to have been lost on the British coast during the recent gales number between 300 and 400. A letter from Torbay states that thirty-one fine vessels and eleven fishing sloops, were dashed to pieces on the shore, and it is feared that 150 men perished.



## FETTERS WHICH SHOULD BE BROKEN.

THE Usury Laws have engaged much of the attention of the Legislature of Canada of late years, but without effecting much in the way of results. Indeed, the "collective wisdom" of Canada has appeared to greater disadvantage on this question than almost any other. Nearly every Session witnesses the introduction of a shoal of Usury Bills. In many cases, the propositions contained in these measures, and invariably the discussions upon them, show great ignorance of the principles of monetary science, and manifest a narrowness of view worthy only of past ages.

We dare say that those who so persistently endeavour to fix the rate of interest at 6 or 7 per cent. are quite candid and disinterested. But it is very evident that their views are quite behind the spirit of the age. Such opinions do not prevail in Great Britain, in the United States, or in France; they have been set aside as unreasonable—and in addition, it is quite impracticable to carry them out. It is time that those of our Legislators who cling to such antiquated views should learn that money, like any other article, is a marketable commodity, that its price rises and falls according to the usual law of supply and demand, and that you might as well prescribe that wheat should always be \$1 per bushel, as to enact that a man should loan his capital at any certain rate of interest.

The time has arrived when the Parliament of Canada should take some decided action on this important question. At the present moment, money is free, except as regards one very important class of our institutions, private individuals, building societies, and other bodies, are at liberty to loan their capital at whatever its market value for the time being may be. The general effect of this policy has been, we believe, to lower the rate of interest below what it used to be when it was illegal to charge above a certain rate. There may be some exceptions, and we have heard complaints of one society in Upper Canada which has charged rates very injurious to the borrower—being extremely and unfairly high. But the general effect, we repeat, has been to make money cheaper and more easily procured.

The only institutions excepted from "free trade" in money, are those most directly concerned—the Banking-houses of the country. Whilst others are allowed to take whatever interest the borrower may agree to pay, they are prevented by law from charging more than 7 per cent. The effect of this state of matters undoubtedly is, to prevent that steady increase of our Banking capital, which is necessary for the ever-increasing requirements of trade. For many men of wealth will not invest their surplus means in institutions which can only legally exact 7 per cent. interest, when they can personally loan it out on undoubted security at 8, 9, and even 10 per cent.

In Great Britain the case is different. The Banks are allowed, when necessity requires it, to raise their rates; and it not infrequently happens, that the Bank of England enhances its rate to 9 and 10 per cent. We never go very far astray in following in the wake of Imperial legislation, and might act well to do so in this case. But if our Legislature will not go so far as to place the Banks in the same position as private companies, they should at least give them power to make a moderate increase on 7 per cent.

The necessity of such legislation has been well illustrated by several suits in our higher Courts, which have taken place during the year just closed. It is well known that although the Banks can only legally charge 7 per cent. for discounts, they generally manage by making the discounted Bill payable at another agency of their institution, and charging a certain commission for the draft, which has to be sent to meet it when due, to net about 1 per cent. more. In two or three cases of this kind, which occurred during 1865, the borrower turned round and repudiated the whole debt on the plea of usury. Two of these cases occurred between Sheriff Reynolds and the Bank of Montreal, at Whitty. In one case, the Jury, under the influence of a strong charge from the presiding Judge, found a verdict for the Bank, but in the other, the Jury found for the Defendant. Another case was tried before Mr Justice HAGARTY, at Toronto—the defendant being one Walter Scott, of Peterborough, who refused to pay a note of \$8,000 because it was made payable at a house when drawn at Peterborough—the plea being that of usury, as in the Reynolds' case. In this suit the Jury failed to agree, so that the question is left in as great a state of uncertainty and doubt as it is possible to conceive of.

This state of matters demands a remedy. In justice to such valuable and necessary institutions as our Banks, it can no longer be allowed to continue. It is to be hoped, therefore, that at the approaching Session of the Legislature, our Government will be prepared to rectify such an anomalous state of things.

We are not incensed to the fact that the business of a country suffers from fluctuations in the Bank rate of interest. This point is beginning to attract much attention in England, where the rapid changes made by the Bank of England are injuriously affecting trade. But there is no sense in our blindly clinging to the other extreme. Rather ought we to pursue a policy which would attract capital to our Bank, not one which tends to drive it into other and less useful channels.

One of the main wants of Canada at the present time, the writer believes to be, an increase of its circulating medium. We have not a circulation commensurate with our wealth and our annually increasing commerce; and to continue a system which repels capital from our principal monetary institutions is therefore doubly indiscreet under existing circumstances.

As regards the efforts annually made in Parliament to place the same fetters on the public that rest upon the Banks, it is to be hoped that they will no longer be tolerated. These efforts have already been a scandal to Parliament. They annually exhibit to the world that many of our public men hold opinions favouring strongly of the middle ages, and bring suspicion upon our character for intelligence. Our Legislature should go forward—not backward—upon the Usury question; and every person who has given even a moderate study to the principles of monetary science, knows in what direction that will lead.

## WHICH SHALL PREVAIL?

MR JOHN BRIGHT recently said in England, that he believed the next great question which would excite the Politics of the great Republic, would be its Commercial policy. Signs are not wanting all through the Union to give force and point to this remark. In the Eastern or New England States, we find the Manufacturers clamouring for Protection more loudly than ever, whilst at the West, the farming community are beginning to see their own interests, and are demanding that Free Trade principles shall prevail. Whilst the writer holds that it is quite proper for a nation to encourage its Manufacturing interests—in fact, that it is its interest and duty to do so, still nothing could be more absurd, than the extreme to which protectionist tariffs are carried in the United States. Not a few Manufacturing Companies in Massachusetts have lately divided profits as high as thirty, forty, and even fifty per cent, and yet they are begging at the door of Congress for further protection! The great mass of the people have, in some cases, to pay prices for articles, which, without the insane scale of duties enacted, could be obtained for one-half their present price. The heavy taxation caused by the war has, no doubt, done much to oppress the agricultural classes in the States, but their position would be very much improved, were it not that all kinds of manufactures are costing two and three prices. This state of things is causing its natural fruit, and hence we find "Free Trade" leagues rapidly springing into existence in various quarters.

There is no section of the American People who feel the present state of things more than the Western farmers. Their position is becoming intolerable. We often hear comparisons made between the position of the Canadian agriculturist, and those who, in current phraseology, settle on the fertile, rolling prairies. The position of the latter is painted in the brightest colours—the former in the darkest hues. But the farmers of the Western States tell a different story. They have recently held many meetings, and at nearly all of these, the great difficulties which surround them have been loudly declaimed against. Their soil is rich, and they generally raise good crops, particularly of corn, but what price can they obtain for it? often not more than 10c or 15c per bushel! The means of transportation by rail and water are inadequate to carry the crop to market quick enough, and consequently three-fourths of their crop has to be paid away to get the other fourth carried to market! At the present time, not a few of them are using corn for fuel, as it is cheaper than cordwood, which is very scarce. In addition to this, the greatly augmented cost of all manufactured goods, caused by their absurd commercial policy, presses sorely upon the farmer, whose

position is very disheartening. At a recent farmer's meeting held in Illinois, a Mr. HORACE STARKER spoke as follows:—

"We must do something or go under. I believe we have the power to rectify these abuses. I believe that farmers the coming season should cultivate but one-half their usual area. Instead of paying \$20 for help, let the farmers do what they can individually, with such assistance as their family affords, and they will be better off than to make all their lands pay tribute to hirelings. It is asked, can the labourer afford to work for \$13? We have nothing to do with this. Is it in our means to pay more? Labouring men's wages keep up the exorbitant prices in clothing and manufactured goods. Manufacturers regulate their tariffs by it. Let us stop shipping our products, if the shorliff pounces on a neighbour farmer, let us combine to relieve him. The greatest blessing this North-west ever reaped was from the great frost of 1864—half a crop is better than a whole one. Let men stand around the corners; let them stick it out; this obstinacy will bring down the prices and freights."

Such statements as these evidence a very bad state of matters. The late rebellion is, no doubt, the main cause of the farmer's troubles; but these are greatly aggravated by the enormous profits which Congress enables Eastern manufacturers to grind out of the masses of the people, and the want of sufficient means of communication for sending their produce to the seaboard. Under these circumstances, one would naturally suppose that the Government would seek to afford them all the relief in its power. But instead of this being the case, it is greatly to be feared that Congress is as madly protectionist as ever, and that the cry of the manufacturers for "more protection" may be granted, and legislation adopted to enable them to scrow still higher profits out of the unfortunate public. And as to means of transportation, we find the Government abolishing the Reciprocity Treaty by which our St. Lawrence and other canals may be closed against the Western farmer. This would set him entirely at the mercy of the Buffalo monopolists, and leave him no chance but the " Erie ditch " by which to forward his produce. The Canadian farmer has a colder climate and harder work than those of the Western States, but in all other respects his position is preferable.

The Tariff question must soon become an important one in American politics. So soon as the South is restored, we may expect it to range itself with the West on this question. Their interests demand a different policy from the Eastern States, and the battle between them will soon wax warm. We think the result can hardly be doubted. When the public mind is closely directed to their commercial policy it would be singular, indeed, if the friends of prohibitory tariffs and the enemies of reciprocity treaties always carry the day. It may be that the Government will continue to foster home industry, and it may be their interest to do so moderately. But it will be a happy day for the masses of the Republic when the extreme protective tariffs and illiberal systems at present in vogue gives place to a commercial policy more in harmony with the enlightened spirit of the age.

## Farming in Canada.

The "Genesee Farmer" gives to the agriculturists of the Upper Province credit for superiority over the wheat growers of the Genesee Valley. It says:—

You may think it strange, but I question if the best farmers in America are not to be found in Upper Canada. They beat us in raising wheat; their barley is certainly superior to ours in quality, and I think the same is true of oats. In the cultivation of root crops we are nowhere. Don't get angry. We beat them in raising corn, and in all crops which partake rather of a commercial than a strictly agricultural character. We are willing to raise small crops if we can get large profits, while a Canadian farmer, partaking largely of the Scotch and English conservative character, continues on in the even tenor of his way. He is not so constantly looking for some easier method of earning a living. He is a farmer, and his father was a farmer before him, and he intends to live and die a farmer. If the midge destroys his wheat, he does not, as we did in this section, propose to turn the whole country into one grand pear and apple orchard. He looks out for some variety that will ripen sufficiently early to escape the ravages of the insect.

The entries of wheat at the Provincial Show are three times more numerous than at our own State Fair, even when held in the centre of the wheat-growing districts, and the number of people who crowd around the samples shows the interest which is felt in the matter. The Dicht wheat attracted at once the notice of Canadian farmers, and one of their agricultural societies sent a delegation to Indiana to inquire into its merits. They were so well pleased with it that they purchased 500 bushels for seed. Such enterprise is commendable. No wonder they beat us at raising wheat.

We hope our farmers will continue to deserve such commendation, coming as it does from at least an impartial, if not an unfriendly source.

THE DRY GOODS TRADE.

Baillie, James, & Co.  
Baukhage, Beck & Co.  
Benjamin, Wm., & Co.  
Clay, James S.  
Claxton, T. James, & Co.  
Douglass, John, & Co.  
Fonds & Hodgson.  
Gilmore, J. Y., & Co.  
Greenfields, S., Son & Co.  
Hirston, James, & Co.  
Lewis, Kay & Co.  
Macfarlane, Andrew, & Co.  
Maz Joseph.

May, Thomas, & Co.  
Molayre, Denoon & Co.  
Meyer, J., & Co.  
Munderloh & Steencken.  
Ogilby & Co.  
Ringland, Ewart & Co.  
Robertson, A., & Co.  
Roy, Jas., & Co.  
Stephen, William, & Co.  
Stirling, McCall & Co.  
Walker, Alexander.  
Winks, George, & Co.

**S**ALES since our last continue reluctant, although more goods have been ordered than during the previous week. The improvement in the trade will doubtless be gradual until our Western buyers make their appearance in this market, which doubtless will be, by the early buyers, not later than the 20th March. The large quantity of goods arriving by each steamship are being rapidly opened. When the goods just arrived at Portland by the *Belgian* and *Norwegian* from Liverpool, together with the supplies being brought from London and Glasgow by one or two other Steamships now overdue, come into this market, and get opened out, from what we have thus far learned, the Western merchants will undoubtedly find, not only the largest stock, but also the most varied assortment, and undoubtedly more than usual attraction in novelties in all fancy goods. In our next we shall endeavour to give our readers a good general idea of the various classes of goods received and opened to that time.

THE LEATHER TRADE.

Brown & Childs.  
Douglass, J., & Co.  
Hua & Richardson.

Seymour, C. H.  
Seymour, M. H.  
Shaw F. & Bro.

**T**HE business of the week just closed has presented nothing of a novel character. No transactions of any moment have taken place. Arrivals of stock continue very light, and the demand continues unimportant.

**SPANISH SOLE**—Unchanged. The transactions of the past few weeks have not been as large or as remunerative as was anticipated. There is however no large amount of stock in the market at present, and our quotations remain unchanged.

**SLAUGHTER SOLE**—Becoming scarce; and the prospects for an early supply are not attractive.

**ROUGH**—No change. Nothing doing in the way of receipts.

**HARNESS**—The demand is not so active as it has been. Real choice stock would bring our highest quotations, but they could not be realized for any other.

**WAXED UPPER**—Stock in market moderate, and the demand confined entirely to small lots for present necessities.

**GRAINED UPPER**—No demand.

**HUFFED AND PEBBLED**—Little doing.

**PATENT AND ENAMELLED**—In bare stock. Prices firm.

**CALF SKINS**—Market but poorly supplied.

**SLITS**—In moderate supply only, and sellers may be said to have the advantages of the market.

**SHEEP SKINS**—*Russets* becoming scarce, and demand improving. *Coloured Linings* in moderate stock.

Lumber and Reciprocity.

**G**reat fears since the rescinding of the Treaty by the United States have been felt and expressed that the lumber interests of Canada would suffer severely by this action of our protectionist neighbours. That those fears have been to a great extent groundless and the danger exaggerated, is proven by the fact that contracts for heavy supplies of lumber are now being made by American buyers for delivery after the 17th March, at prices fully equal to those of last year; and for immediate delivery an advance of \$1.50 per M is being paid. An additional proof is that lumber in Albany, the great lumber market of the United States, has advanced \$4 per M since it became evident that negotiations for a new Reciprocity Treaty were a failure. This fact is, it is a law—the apparent exceptions to which only prove the rule—that the consumer, not the producer, has to pay the duty; and though the United States obtains an increase of revenue, it is by its own citizens and not by Canadians that this revenue is paid. We are very glad to be able to record these facts concerning lumber, in order to show to those timorous ones who prophesied ruin to Canada, as a consequence of the abrogation of the Reciprocity Treaty, how little we are really dependent on its continuance and how remarkably well we can do without it.

THE HARDWARE TRADE.

Brush, George.  
Buchanan, I., & Co.  
Charlebois, & Co.  
Crathern & Coverhill  
Currie, W. & F. P., & Co.  
Evans, J. H.  
Evans & Evans.  
Fraser, E.  
Frothingham & Workman  
Gilbert, E. E.

Hall, Kay & Co.  
Holland, W. H.  
Kerhavy & Edwards.  
Law, Young & Co.  
Morland, Watson & Co.  
Stuholland, & Baker.  
Robertson, Jas.  
Round, John & Sons  
Simms, F. H.  
Winn & Holland.

**T**HERE has been a fair business effected during the past week, and with light stocks held here, a good demand, and an upward tendency in England, prices obtained have been satisfactory; and most kinds of iron are held firm at our quotations, which vary but little from those of last week.

**BLACK TIN**—A very light stock here. And though according to latest advices, there has been a reduction of £7 stg per ton in England, owing to the small supply, no corresponding decline has taken place here.

**COPPER**—None in market, and quotations nominal.

**CUT NAILS**—A very limited supply in market, and held very firm, but with no change in prices. Manufacturers have now orders for all they can make for more than six months to come.

**HORSE NAILS**—There are no 8's in the market, and other sizes are getting very scarce, of the best known brands.

**PIG IRON**—Quotations entirely nominal, there being no stock in the market.

**BAR IRON**—Is in good demand, with considerable sale, at a trifling advance on previous figures.

**BOILER PLATES**—Stocks are very light. Holders are firm at an advance of 50c over last quotations.

**IRON WIRE**—All sizes are very scarce, but with no change in prices to note.

**LEAD**—Very little doing, and quotations nominal.

**POWDER**—Market well supplied and demand light. Lowest quotations would be accepted for large amounts.

**TIN PLATES**—Very scarce, with a fair demand for this season of the year. Prices are steady at quotations. English manufacturers unable to receive any more orders at present.

THE GROCERY TRADE.

Buchanan, I. & Co.  
Chapman H., & Co.  
Childs, George, & Co.  
Converse, Colon & Lamb.  
Davis, Clark, & Clayton.  
Fitzpatrick & Moor.  
Fouquier, Jules.  
Gear, H. J.  
Gillespie, Moffatt & Co.  
Hutchins B., & Co.  
Jeffery, Brothers & Co.  
Klingan & Kinloch.  
Law, Young & Co.  
Leeming & Buchanan.  
Maitland, E., Trice & Co.  
Mathewson, J. A. & H.

Mitchell, Kinneir & Co.  
Nevin, William & Co.  
Noad, James S., & Co.  
Reuter, Monias & Co.  
Ritimer, Gunn & Co.  
Robertson & Beattie.  
Robertson, David.  
South, Hayland & Co.  
Saunders & Co.  
Schneider, Bond & Co.  
Sindclair, Jack & Co.  
Tiffin, Joe., & Son.  
Thompson, Murray & Co.  
Torrance, David, & Co.  
Urquhart, Alex., & Co.  
Winn & Holland.

Withers, Joy & Co.

**B**USINESS is unusually quiet, even for this season of the year, and transactions are of limited extent, no Western buyers having as yet made their appearance. In Teas, we hear of rather more doing in Coloured and Uncoloured Japans, with a fair demand, but without any change in quotations. Finer qualities are held at high rates, with very light sales. The latest shipping reports from China tell of no vessels loading there for Canada account. A Shanghai circular of Dec 8th, states that in Black Teas transactions have been limited by short supplies. Green Teas had been largely dealt in at advanced prices, and the market was swept of desirable chops. Sugars are less active, except for bright, for which there is some enquiry; without any change in prices. No large sales to report. Advices from Havana represent Muscovados dull and transactions small, prices there are too high to admit of shipments to this market with any prospect of profit to the importer. In Tobaccos, we have to report a considerable amount of business done during the week, and stocks are now light, and prices much firmer.

The following is a summary of the tea trade of the United Kingdom for 1865, and is of general interest.—

—The total quantity of tea on which duty was paid in the United Kingdom in 1865 was 97,865,000 lbs., against 83,391,1000 lbs in 1864, 85,123,180 lbs in 1863, and 78,768,004 lbs. in 1862, thus showing an increase of 9,000,000 lbs. as regards 1864, and 19,000,000 lbs. in reference to 1862. In London alone duty was paid in 1865 on no less than 60,351,000 lbs., showing an increase since 1862 of 12,600,000 lbs. for this port alone. Liverpool appears to be stationary, as the amount for 1865 was 4,773,000 lbs., and for 1864 4,761,445 lbs. Glasgow shows an increase; so do also Dublin and Belfast.

Reciprocity Coming to a Close.

The following is a circular issued to the different station-masters on the Grand Trunk Railway by the manager of the freight department:—

GRAND TRUNK RAILWAY OF CANADA.

In view of the abrogation of the Reciprocity Treaty on the 17th of March, it has been decided to give preference to the shipment of all freight for the United States.

You will, therefore, for the present, discontinue loading freight for Montreal, and give the preference to any freight that you may have for Portland, Boston, or other American points,

Yours truly,  
P. S. STEVENSON.

This is indicative of a very praiseworthy consideration on the part of the G. T. R. Company of the interests of the province, and we hope the facilities thus offered for the transportation of grain and other produce, while they can be entered duty free at the U. S. ports of entry, will be made use of to the utmost.

Railway Decision.

A case involving the right of a passenger to stop over at an intermediate station, when travelling on a through ticket, which, by the terms printed thereon, called for a continuous journey, has 'ust been decided at Detroit. Suit was brought by John Brooks, of Brantford, against the G. T. Railway for having been forcibly put off the cars at Ridgway station, on the Detroit section of that road. The plaintiff had purchased, on the 23th June, a through ticket from Buffalo to Detroit, had gone to Brantford, and resuming his journey to Detroit on the 23rd August following, had been put off at Ridgway. The court charged the jury that, by the terms of the contract, as evidenced by the ticket, the plaintiff was entitled to be carried from Buffalo to Detroit in one continuous journey; that by stopping over at an intermediate point he forfeited his right under the contract; and that his right under the contract was not to be carried by instalments, as might suit his convenience, but that when he once entered upon his journey he must continue till he reached the place of destination. A verdict was accordingly entered for the defendants.

MONEY MARKET.

**STERLING EXCHANGE**—Banker's endorsed bills to-day have been sold to a limited extent at 108½ to 108½; the counter rate for cash is 100. First class private bills have been placed at 108 to 108½. Paper of an inferior grade has brought from 107½ to 108. In New York, best sixty day bills are quoted at 108½ to 108½ for gold. Yesterday being a holiday in the United States—Washington's birthday—no business was done.

**GOLD**—Latest quotation 137½ to 137½. Not much doing.

**SILVER**—Is in large supply. Buyers at 4½c to 4½c and sellers at 3½c, 4 per cent discount.

Confederation.

We find the following significant paragraph in the Queen's speech in regard to this important question:—"I watch with interest (says her Majesty) the proceedings which are still in progress in British North America, with a view to a closer union among the Provinces, and I continue to attach great importance to that object."

—Statement of the Revenue and Expenditure of the Province of Canada for the month ended 31st January, 1866.

REVENUE	£	\$
Customs	277,943	80
Excise	164,063	51
Bill Stamp Duty	8,461	16
Post Office	61,817	63
Crown Lands Dept.	180,393	78
Miscellaneous	171,585	37
<b>Total</b>	<b>864,284</b>	<b>67</b>

EXPENDITURE

\$746,872 78

**NEW RAILWAY**—On the 10th instant, a meeting of influential citizens was held at Knowlton, to take into consideration the project of constructing a new line of railway from West Farnham, passing by Dunham, Swetsburg, Knowlton and Potton, to Newport, State of Vermont, at the head of Lake Memphragnog. Capitalists and enterprising men of the counties of Brome and Missisquoi have unanimously pronounced in favour of the project. It is thought that if the two counties can raise the sum of \$200,000, the Passumpsic River Company will take the matter in hand and furnish the balance necessary to complete the new line. A committee was appointed to confer with those who control the Boston railways, before commencing the work.



MEETINGS OF CREDITORS TO COME. FOR THE APPOINTMENT OF ASSIGNES UNDER THE INSOLVENCY ACT OF 1864.

Table with columns: NAME AND RESIDENCE, TO BE HELD AT OFFICE OF, DATE. Lists various insolvent cases and their assigned offices.

ASSIGNEES APPOINTED.

Table with columns: NAME OF INSOLVENT, RESIDENCE, NAME OF ASSIGNEE. Lists insolvent names and their assigned agents.

WRITS OF ATTACHMENT ISSUED.

Table with columns: DEFENDANT'S NAME AND RESIDENCE, PLAINTIFF'S NAME, DATE. Lists legal proceedings.

APPLICATIONS FOR DISCHARGE.

Table with columns: NAME, RESIDENCE, WHERE TO BE HELD, DATE. Lists applications for discharge from insolvency.

STOCK MARKET.

Table showing stock market data with columns: Bank of Montreal, Bank of Toronto, etc., and their closing and last week's prices.

IMPORTS.

The following is a table of the imports at Montreal for the week ending 21st February, 1866, with the figures for corresponding period of last year.

Table with columns: ARTICLES, 1865, 1866, Increase 1866, Decrease 1866. Lists various import goods and their values.

WEEKLY PRICES CURRENT.—MONTREAL, FEB. 22, 1866.

Large table with columns: NAME OF ARTICLE, CURRENT RATES, NAME OF ARTICLE, CURRENT RATES, NAME OF ARTICLE, CURRENT RATES. Lists a wide variety of goods and their current market prices.

**MONTREAL PRODUCE MARKET.**

Akin & Kirkpatrick.  
Cameron & How.  
Carron, James.  
Denholm, George.  
Dunlop, John, & Co.  
Egan, & Williamson.  
H. W. D. & Co.  
Hobson, Thomas, & Co.  
Kilwood, Livingston & Co.

Laklow, Middleton & Co.  
Lalng, M.  
Leeming & Buchanan.  
Morris, D. & Co.  
Nixon, Wm., & Co.  
Raphael, Thomas W.  
Smyth, & Co.  
Stewart, W. W.

THE week's receipts have been on a limited scale, and promise to be further curtailed by the recent decision of the Grand Trunk Company to direct their entire energies to the conveyance of freight to the States during the remaining brief period of reciprocity. Little movement can be noted in any department, there being an entire absence of speculation, and the local wants continuing as hitherto unprecedentedly small. The rumour current some days ago, of renewed negotiations for a continuance of the Treaty seems to have had little foundation, as nothing has since transpired to indicate that any steps are being taken in that direction, and its close being now looked on as an accomplished fact, the issue is accepted with comparative indifference.

**FLOUR.**—The supplies and demand have both been limited, but being nearly balanced, prices have not been affected by the reported decline in Britain. The higher grades are in very small compass, and for local use bring full rates, mostly, however, in broken parcels. Supers of the various descriptions have been in full supply, and prices obtained have been rather irregular, occasional sales of strictly good being reported between \$5 60 and \$5 00, while for such, current rates have been \$5 65 to \$5 75 ordinary, samples and brands from Western Wheat have ranged from \$6 40 to \$5 60 according to quality location, etc. No. 2 and the lower grades, though sparingly offered, are not much inquired for, though in improving request towards the close.

**BU FLOUR.**—Owing to low water in the canal, the local mills are comparatively idle, and a more active competition for the supplies by rail has been experienced, full rates being latterly made for the more desirable samples. We note an increased disposition at the close to lay in stock, in anticipation of diminished receipts for a time; and with little surplus of suitable flour in market, any serious falling off in arrivals would probably improve prices, temporarily at least. In view of the virtually prohibitory duty to be laid on flour by the U. S. Government, millers will do well for the future to regulate themselves mainly by the British advices, as in the event of supplies being in excess of Canadian wants, prices must, in the general, decline to an export level. Indeed, had the Reciprocity been continued indefinitely, there is no reasonable ground for presuming that the exceptional demand and high prices of the past season would be repeated as following on a season of such remunerative sales for all farm produce: it is more than probable that the utmost resources of the country will be developed, and so far from a deficiency, it may be fairly assumed that a considerable surplus of most products will exist in the States, to be regulated by the same causes affecting Canadian produce.

**WHEAT.**—Arrivals are still confined to occasional fair loads direct to millers, and few sales on the spot can therefore be quoted.

**OATMEAL.**—Though in small supply, is slow of sale, at quotations.

**OATS.**—Some transactions at the various points of supply have taken place, at current rates, but there is little offered on the spot.

**BARLEY.**—Quotations are nominal, no transactions of importance transpiring.

**PORK.**—Continues without change; a forced sale of mess, Montreal inspection, was reported in the vicinity of \$22, but for the most part, holders are content to wait until spring demand comes on. Primo, and Primo less are scarce, and unless unexpected supplies come forward, seem likely to command relatively high prices at the opening of navigation.

**DRESSED HOGS.**—Both demand and supply are moderate, the bulk of the offerings at the various points in Upper Canada being taken at near Montreal rates for the United States markets. The receipts are likely to be very light here for the remainder of the season, and prices will probably remain about as at present.

**BUTTER.**—The bulk of what is now coming forward is of very ordinary quality, and such as in times of abundance will scarcely command attention at any price. The stock being, however, fortunately small, has prevented any decline here. The demand is mostly of a retail character for city and local consump-

tion, dealers making their selections of the best to be got, and merely taking what they require for their immediate wants.

**LAND** is drooping in price, 11 to 12 cts. being the rates offered. British advices are, however, favourable, and report a considerable rise.

**TALLOW** is quiet, and but little sought after. **SEEDS.**—Clover Seed is beginning to be enquired for at about 10 cents per lb. In Timothy Seed the transactions are hardly yet of sufficient magnitude to settle prices. About \$2 50 per 45 lbs. may be regarded as the current rate.

**ASHES.**—The advices from Britain are of dull and drooping markets for Potash, prices having run down some ten shillings sterling in a month. The market is unsettled here. Buyers for the States taking up the small daily offerings of Inferiors at from \$5 90 to \$6. Firsts are very dull at 10 to 15 cts. below those figures. It is not unlikely stocks will be reduced materially by the middle of next month, and that we may have once more steady and active markets, absorbing as usual the daily receipts. Pearls are all in the hands of one holder for the States, and all that arrives is taken at quotations.

**RECEIPTS OF PRODUCE.**  
VIA GRAND TRUNK RAILWAY AND CANAL.

	For the week ending Wednesday, Feb. 21, 1866.	From the 1st January to Feb. 21, 1866.	To corresponding period 1865.
Wheat, bushels	2,900	51,525	29,915
Flour, barrels	3,580	36,372	37,484
Oats, bushels	520	1,220	462
Peas, " "	10,000	27,500	70
Barley, " "	870	6,470	6,107
Rye, " "	1,250	4,020	224
Oat and Corn Meal, bbls	50	720	127
Ashe, barrels	575	2,452	2,223
Butter, boxes	242	4,623	4,784
Cheese, boxes	11	44	33
Pork, barrels	26	2,551	260
Lard, " "	8	670	254
Tallow, " "	4	318	65
Whiskey & H. Wines, } do do do do }	176	1,750	858

**PRICES OF GRAIN.**

	Average Prices on							
	Friday Feb. 16.	Saturday 17.	Monday 19.	Tuesday 20.	Wed. 21.	Thursday 22.	High price of the week.	Average for week.
Flour, Superior Extra	4.25	4.25	4.25	4.25	4.25	4.30	4.23	4.00
Extra	7.25	7.25	7.25	7.25	7.25	7.25	7.25	4.71
Fine	3.45	3.45	3.45	3.45	3.45	3.45	3.45	4.49
Sup. No. 2	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.00
Fine	4.35	4.35	4.35	4.35	4.35	4.35	4.35	3.75
Bag Flour, 112 lbs.	3.05	3.05	3.05	3.05	3.05	3.15	3.05	2.41
Oatmeal, 50 lbs.	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.23
Wheat, U. C. Spring	1.18	1.18	1.18	1.18	1.18	1.20	1.18	1.18
Peas, per 66 lbs.	0.71	0.71	0.71	0.71	0.71	0.72	0.71	0.71
Barley, per 50 lbs.	0.63	0.63	0.63	0.63	0.63	0.67	0.63	0.63
" per 32 lbs.	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33

—Mr. Trenholm, Secretary of the "Confederate States" Treasury, testifies that, just before the evacuation of Richmond, the total amount of specie in the possession of the rebel government was between \$300,000 and \$400,000, part of which was distributed among the soldiers of Johnston's army, and part among the military escort of Jeff. Davis.

—The Red River Nor' Wester says:—"The late falling of the snow had a bad effect upon the usually brisk fur trade of the early winter. Hunters were unable to set their traps, and the minks and martens were having a good time of it. Up to this time owing to the comparative failure of the fall hunt, there have been few robes in the market, and in fact, on the whole the catch of all kinds of fur except robes is less than that of last year."

—On the 1st inst., an important alteration in the mode of rating the postage on letters passing between Canada and Great Britain took effect:—Letters weighing 1/4 an ounce and not over 1 oz, two rates; 1 oz and not over 1 1/2 oz, three rates; 1 1/2 oz and not over 2 oz, four rates; 2 oz, and not over 2 1/2 oz, five rates; and so on, progressing by the half ounce, instead of the ounce as heretofore. The registration fee on such letters is reduced from 12 cents to 8 cents.

**ALFRED SAVAGE & SON,**

OIL MERCHANTS,

MONTREAL.

**JAMES ROBERTSON,**

123, 125, 130 and 132, Queen Street, Montreal,

METAL MERCHANT,

Manufacturer of Lead-pipe, Shot, Paints, and Putty.

**JOHN B. GOODE,**

WHOLESALE IMPORTER OF

Small Wares, Cutlery, Fancy Goods, &c.,

No. 57, St. Sulpice Street, Montreal.

**DISSOLUTION OF PARTNERSHIP.**

**THE CO-PARTNERSHIP** existing between ERASTUS WIMAN and W. B. CORDIER, under style of W. B. CORDIER & CO., was dissolved by mutual consent, on the 18th day of October, 1866.

**WHITBY COMMERCIAL AGENCY.**

THE undersigned offers his services as a General Agent for collecting debts in Upper Canada, valuing and selling Real Estate and Investing Capital in mortgages on good farm securities, &c., &c.

JAMES HOLDEN,

Official Assignee,  
County of Ontario.

Whitby, 10th February, 1866.

**REFERENCES—BY PERMISSION.**

Hon. Jno. Simpson, Presdt. Ontario Bank, Bowmanville.  
A. M. Smith, Esq., M.P.P., President Royal Canadian Bank, Toronto.

Messrs. Wm. Darling & Co., Montreal.  
S. H. Cochrane, Esq., County Attorney, Whitby.  
James Austin, Esq., Toronto.

Messrs. Moffatt, Murray & Co., Merchants, Toronto.  
Chas. Robertson, Esq., Sec. Board of Trade, Toronto.  
Messrs. Wm. Barber & Bros., Streetsville. 6-7\*

**JOHN BOUND & SON,**

TUDOR WORKS, SHEPPARD,  
CANADIAN BRANCH,

Lemoin Street, Montreal.

**MANUFACTURERS OF ELECTRO-PLATED AND NICKEL SILVER GOODS,** Importers of HEAVY and SHELF Hardware.

Agents for Wm. Jessop & Sons, Sheffield, Spring and Cast Steel; Harrison, Brother & Howson, Sheffield, Cutlery to Her Majesty; Ebbinghaus & Sons, Prussia, Brass Cornices. 6-18

**PROPERTY FOR SALE**

**IN THE MOST CENTRAL BUSINESS**

part of the Town of Windsor, C. W. The undersigned, retiring from business, offers for SALE his STORES on SANDWICH STREET, with the DOCK and WAREHOUSE in the rear. For particulars apply on the premises, or by mail to

JACOB BROWN.

**H. B. MOREHOUSE,**

FORMERLY OF LONDON, C.W.,

**COMMISSION AGENT,**

AND

PRODUCE BROKER,

OFFICE—No. 13 Central Wharf, adjoining Board of Trade Rooms,

Buffalo, N. Y.

**GRAIN AND PRODUCE OF ALL**

kinds received on commission. Orders for the sale or purchase of Produce promptly attended to, and immediate returns made.

Canadian orders respectfully solicited.

**REFERENCES:**

HON. JOHN CARLING, LONDON, C.W.

CHARLES HUNT, Esq., " "

E. ADAMS, Esq., " "

FRED. ROWLAND, Esq., " "

Buffalo, February 10th, 1866.

5-7

**GEO. ROBERTSON & SON,**

IMPORTERS AND WHOLESALE GROCERS,  
Kingston, C.W.,

**OFFER FOR SALE** several Invoices of

FRESH TEAS and FRUITS, ex Steamships

Peruvian, Moroccan, Belgian, and Nova Scotia, via

Portland, consisting of—

Young Hyson,  
Old Hyson,  
Hison Twankay,  
Twankay,  
Gunpowder,  
Imperial,  
Uncoloured Japan,  
Congo,  
Souchong,  
Valencia Raisins,  
Prunes,  
Figs.

Together with a full assortment of General Groceries.

3-7

**NOTICE OF CO-PARTNERSHIP.**

**MESSRS. EDWARD LUSHER** and M. R. D. MACPHERSON have this day been admitted as Partners in my business, which will be continued in the same premises, under the firm of B. HUTCHINS & CO.

B. HUTCHINS.

Montreal, 1st January, 1866. 62-1m

**DISSOLUTION OF PARTNERSHIP.**

THE Partnership heretofore existing in this city, under the name and firm of THOMSON, CLAXTON & CO., has this day expired by limitation of time.

All Debts due to or by the late firm will be settled by

T. JAMES CLAXTON & CO.

Montreal, 30th December, 1865.

**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 CROCKRIES,  
 and hope to give satisfaction in the execution of any  
 commands entrusted to them. Produce consigned to  
 their care will receive special attention. Goods expedi-  
 tionally 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.

**JAMES DOUGLAS & CO.,**  
**DEALERS IN TEAS AND TOBAC-**  
**COS;** attend to sales of Butter, &c., &c.  
 1-ly 296 St. Paul st., Montreal.

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

**ROBERT MITCHELL,**  
**COMMISSION MERCHANT AND**  
**BROKER,** 21 St. Sacramento 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

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

**CHAS. GAREAU,**  
**WHOLESALE CLOTHIER,**  
 3-ly 62 McGill st., Montreal.

**McINTYRE, DENOON & CO.,**  
**IMPORTERS OF STAPLE AND**  
**FANCY DRY GOODS.**  
 28-ly 6 Lemoine st., Montreal.

**THE MONTREAL HOOP SKIRT**  
**FACTORY,** 11 Recollet Street, Montreal. G. A.  
 CAMERON, Manager, is prepared to execute orders  
 promptly  
 1-26 McIntyre, Denoon & Co.

**RINGLAND, EWART & CO.,**  
**MANUFACTURERS**  
 OF  
**READY MADE CLOTHING**  
 AND  
**IMPORTERS OF**  
**DRY GOODS,**  
 422 ST. PAUL STREET, MONTREAL.  
 1-ly

**GEORGE GILLESPIE & CO.,**  
*Commission Merchants and Shipping Agents,*  
 4 Victoria Buildings, West Regent Street,  
 GLASGOW, SCOTLAND.

**EXECUTE ORDERS FOR EVERY**  
 description of goods exported to the Colony on  
 the best terms of ready cash purchase. They are also  
 prepared to make liberal advances on Canadian pro-  
 duce consigned to them for sale, through their friends  
 and correspondents Messrs. Gillespie, Moffatt & Co.,  
 of Montreal.  
 The shipment and insurance of goods has long had  
 their best attention 43-ly

**S. GREENSHIELDS, SON & CO.,**  
**DRY GOODS, WHOLESALE.**  
 CIVILLIER'S BUILDINGS, ST. SACRAMENT ST.  
 Montreal. 50-ly

**WITHERS, JOY & CO.**  
**WHOLESALE GROCERS, WINE, SPIRIT, and**  
**General Merchants.**  
 50-ly 24 AND 26 ST. JOHN STREET.

**WM. STEPHEN & CO.,**  
**GENERAL DRY GOODS**  
 AND  
 5-ly CANADIAN TWEEDS

**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, Roope, Teague & Co., Oporto.  
 Bartolemi Vergara, Port St. Mary's.  
 Otard, Dupuy & Co., Cognac. 4-ly

**SIDNEY & CRAWFORD**  
 OFFER FOR SALE  
 D. ANDERSON & SON'S (Belfast) PATENT  
 ROOFING FELT.

**THOMAS BRAMWELL & CO.'S** (Gatchhead-on-Tyne  
**VENETIAN RED AND COLOURS,**  
**MUSICAL MANUFACTURES,—CAUSTIC**  
**SODA, SOAP, ASH, &c.**  
**ITALIAN MARBLE IN SLABS.** 2-

## FOR SALE.

**G. H. MUMM & CO.**—Champagne—Gold Seal—Chari-  
 pagne des Souverains—Dry Verzené—Ne plus ultra  
 Cabinet.

**GEO. SAYER & CO.—COGNAC—1844, 1847, 1849,**  
**1851, 1854, 1856, 1858, 1860, 1862, 1864, in Cases, Hogs-**  
**heads, Or. Casks and Octaves.**  
**CHS. CORAN & CO.—Cognac in cases.**  
**H. MORE—Champagne—Red Seal, Green Seal, and**  
**White Seal.**

Jules Fournier,  
 Sole Agent for Canada, and Importer of General  
 Groceries, 420, St. Paul Street.

**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

**WINN & HOLLAND,**  
**GENERAL COMMISSION**  
**MERCHANTS.**  
 15-ly 34 RENAUD BUILDINGS, Foundling Street.

**J. BAILLIE & CO.,**  
**IMPORTERS OF DRY GOODS,**  
 426 and 428 St. Paul street, corner of St. Paul and  
 St. Francois Xavier streets. 12-ly

**LAW, YOUNG & CO.,**  
**IMPORTERS OF TEAS, WINES,**  
**BRANDIES, FIG IRON, &c., &c.**  
 Sole Agents for:  
 Messrs. Chas. Tennant & Co., St. Rollox, Glasgow.  
 G. G. Sandeman, Son & Co., London.  
 Sandeman & Co., Oporto.  
 Fearn & Co., Nerez.  
 Martell & Co., Cognac.  
 1-ly Wellington street, Montreal.

**KIRKWOOD, LIVINGSTONE & CO.,**  
*Commission Merchants,*  
 MONTREAL.

**CONSIGNMENTS** of Flour, Grain,  
 Ashes, Pork, Butter, Leather and General Pro-  
 duce receive personal attention. Sales effected to best  
 advantage, and returns made with the utmost prompti-  
 tude

**ON HAND, and for Sale—**  
 FLOUR, all grades, comprising very choice and  
 favourite Brands.  
 RYE FLOUR, fresh ground, in lots to suit purchasers.  
 CORNMEAL, do. do. do. do. do.  
 BUCKWHEAT FLOUR, fresh ground, do. do.  
 OATMEAL, Butter, Dressed Hogs, &c., on hand and  
 daily arriving  
 WHITE BEANS, Bran, Shorts, Fine Feed, &c.  
 Second hand Grain Bags.  
 Waxed Upper, Pebbled Grain, Splits, Waxed Calf-  
 skins, Rough Leather, Harness Leather, Spanish and  
 Slaughter sole Leather, and other descriptions.  
 Asphalt Roofing and Ship Sheathing Felt, Water-  
 proof Inodoriferous Felt, Hair Felt for covering Boilers  
 and Steam Pipes, manufactured by McFearn & Co.,  
 Belfast.

"Tapper's," "Warner's" and "Morowood's"  
 brands Galvanized Sheet Iron, Window Glass, Brass,  
 Annealed and Bright Iron Wire, Tinned Iron,  
 Horse Nails, Plug Basins, Cesspools, Water Meters,  
 Putty, and other articles, being balance of Stock of  
 Messrs. William Brown & Co.

**KIRKWOOD, LIVINGSTONE & CO.,**  
 33 St. Nicholas Street.

**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.

**DISSOLUTION OF CO-PARTNERSHIP.**  
**THE** business heretofore carried on by  
 the undersigned, under the name and firm of  
 G. AULT, BROS. & CO. has been dissolved by mutual  
 consent.  
 A. F. GAULT  
 R. L. GAULT.

**WITH** reference to the above, the busi-  
 ness will be continued by the undersigned, under  
 the same name and in the same premises.  
 A. F. GAULT.  
 SAMUEL FINLEY.  
 Montreal, 1st January, 1866. 51

**R. S. HOWELL,**  
*Forwarder, General Commission Merchant, and*  
*Shipping Agent,*  
 WALTON STREET, PORT HOPE, C.W. 3-4

**LIFE AND GUARANTEE ASSURANCE.**  
**THE EUROPEAN**  
**ASSURANCE SOCIETY.**  
 Empowered by British and Canadian Parliaments.  
 SUBSCRIBED CAPITAL—£750,000 Stg.  
 ANNUAL INCOME OVER—£300,000 Sterling.  
 HEAD OFFICE IN CANADA—MONTREAL.  
 EDWARD RAWLINGS,  
 Secretary.

**MORRISON & SAMPSON,**  
**BARRISTERS, ATTORNEYS,**  
**CONVEYANCERS,**  
**SOLICITORS IN CHANCERY & BANKRUPTCY,**  
 Offices corner Church and Colborne streets,  
 TORONTO.  
 Collections made at all points in Canada West.  
 ANGUS MORRISON. D. A. SAMPSON.  
 1-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.

**TORONTO AUCTION MART,**  
 ESTABLISHED 1834.  
**WAKEFIELD, COATE & CO., AUC-**  
**TIONEERS AND COMMISSION MERCHANTS,**  
 WILLIAM WAKEFIELD, King st., Toronto.  
 FREDERICK W. COATE.

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

**THE COLLEGIATE INSTITUTE,**  
 LONDON, C. W.,  
 Incorporated 1845.

**THE EASTER TERM** of the above  
 School will commence on the 20th of January,  
 1866. Application for the admission of pupils and for  
 further particulars to be made to the Rev. the Head  
 Master, to the Venerable Archdeacon Helmuth, or to  
 Major Evans, Secretary and Treasurer, London, C. W.  
 London, Dec. 25, 1865. 60-22.

**THOMPSON, MURRAY & CO.,**  
 GENERAL COMMISSION MERCHANTS AND IMPORTERS,  
 42 St. Sacramento Street, Montreal,  
 Sole Agents in Canada for  
 J. Denis, Henry Mounlo and Co., Brandies, Wolfe's  
 Schledam Schnapps.  
 1-ly

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

**LEWIS, KAY & CO.,**  
 IMPORTERS OF STAPLE AND  
 FANCY DRY GOODS,  
 1-ly Nos. 276 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

**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.  
 -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.  
 5-ly

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

**NOTICE.**  
 THE Co-partnership heretofore existing  
 between the undersigned as "MATHEWSON &  
 Co." was dissolved by limitation on the 30th November  
 last.  
 All outstanding affairs of the late firm will be settled  
 by Messrs. SMYTH & EDMINSON, who succeed to the  
 business  
 (Signed) HUGH MATHEWSON, Jun.,  
 By his Attorney, HUGH MATHEWSON.  
 WM. SMYTH, Jun.  
 Montreal, December 1st, 1865. 46-2,7

**NOTICE.**  
 THE undersigned have this day entered  
 into Co-partnership, and will continue the Boot  
 and Shoe Business heretofore carried on by Messrs.  
 Mathewson & Co., under the style and firm of  
 SMYTH & EDMINSON.  
 (Signed,) WM. SMYTH, Jun.,  
 H. EDMINSON.  
 Montreal, December 1st, 1865. 46-2,7

**NOTICE.**  
 MONTREAL, 1st January, 1866.  
 THE business heretofore carried on by  
 GILMOUR, WHITE & CO., and, since the death  
 of Mr. White, by Gilmour, White & Co., in liquida-  
 tion, will be continued in the same premises,  
 375 St. PAUL STREET,

by J. Y. GILMOUR, the surviving partner, his brother,  
 ALEXANDER A. GILMOUR, whom he has admitted as  
 partner.  
 The style of the firm will in futuro be  
 J. Y. GILMOUR & CO.  
 61-52 F

**ALEXANDER URQUHART & CO.,**  
**GENERAL COMMISSION MERCHANTS,**  
 St. Peter Street, Montreal,  
 IMPORTERS OF  
 Teas, Wines, Liquors, Groceries, Drysalteries  
 and Mediterranean Produce.  
 SOLE AGENTS IN CANADA FOR  
 S. Berger & Co.'s Starch.  
 Cross & Blackwell's Pickles, Sauces, &c.  
 C. Cooney & Co.'s Button and Bull Blue.  
 62-ly Blood, Wolff & Co.'s Porter and Ale.

**BROWN'S BANKING HOUSE,**  
 (Walter R. Brown.)  
 69 KING STREET EAST, TORONTO,

**TRANSACTS A GENERAL BANK-**  
 ing business, buys and sells New York and Ster-  
 ling Exchange, greenbacks and uncurrent funds;  
 Receives current accounts, allowing interest on daily  
 balances, negotiates commercial paper, and issues  
 sight drafts on London, New York, Buffalo, and  
 Detroit.

**REFERENCES AND CORRESPONDENTS;**  
 City Bank Montreal, Montreal; City Bank Montreal,  
 Toronto, Hon. Wm. McMaster, M.L.C.; John Mac-  
 donald, M.P.P.; Dun, Wiman & Co., Mercantile  
 Agency; W. C. Chewett, M.D.; all of Toronto; Natl.  
 Park Bank, Natl. Bank of the Republic, Howes &  
 Macy, Caldwell Ashworth, Bankers, and R. G. Dun  
 & Co., all of New York; American National Bank,  
 Detroit; Craig, McMaster, & Wright, Chicago;  
 Bosanquet, Franks & Co., Bankers, London, and to  
 his solicitors, Patton, Osler & Moss, Toronto.  
 Toronto, Dec. 8. 48-52.

**TRADE PERIODICALS,**  
 Published at Monument Yard, London, C.E.

The "GROCER" (Weekly). Subscription—20s. per  
 year; post free if paid in advance. The Grocer is  
 published every Saturday morning, and extensively  
 circulated amongst Grocers, Oil and Colourmen, Provi-  
 sion Merchants, Drysalteries, General Dealers, Manu-  
 facturers, and General Merchants throughout the  
 world. It contains the most reliable Price Current  
 published, a LIST OF PRICES and on every article in  
 the Trade, Foreign and Home Correspondence, Latest  
 Market Reports, Fairs, Markets, &c. &c. In the  
 Advertisement pages may be seen the Price List of  
 many of the principal Wholesale Houses and Manu-  
 facturers, and in fact a fund of most important in-  
 formation is supplied which is not to be obtained from  
 any other source, thus from week to week the Trades-  
 man is kept posted up in all matters relating to his  
 business.

The "OIL TRADE REVIEW" (Monthly). Gratis  
 to Subscribers to the Grocer. Subscription—5s. per  
 year in advance. The Oil Trade Review is wholly  
 devoted to the interests of the Trade which it repre-  
 sents. It contains Editorial Articles on the Prospects  
 and Progress of the Trade, Letters from Reporters at  
 the Canadian and Pennsylvania Oil Springs, New  
 York, Montreal, Philadelphia, Havre, Hamburg, Liver-  
 pool, Bristol, Hull, &c.; Articles describing the various  
 modes of Manufacturing and Refining; the current  
 Trade News, Prices Current, Patents, Correspond-  
 ence, &c.

The "WINE TRADE REVIEW" (Monthly). Sub-  
 scription—10s. per year in advance. The Wine Trade  
 Review, as its title implies, is the special organ of the  
 Wine Trade, and the recognized authority upon all  
 matters relating to its interests. It is edited by a gen-  
 tleman thoroughly acquainted with this branch of  
 commerce, who is assisted by an able staff of contribu-  
 tors. The success which has attended the publication  
 of Trade Journals, proves that the utility of class  
 literature is properly appreciated. The advantage to  
 the Man of Business of being able to obtain all the  
 information he requires from one Journal is too evi-  
 dent to need argument.

The "BREWERS' JOURNAL" (Monthly). Gratis  
 to Subscribers of the Wine Trade Review. Subscrip-  
 tion—10s. per year.

The Advertisement Agent to the above named Pe-  
 riodicals will wait upon Advertisers by appointment  
 REMITTANCES to be addressed to WM. REED.

Books for Review, General Business Letters. Orders  
 for Advertisements, &c., to HENRY S. SIMPSON,  
 Publisher.

Subscriptions and Advertisements received by Mr.  
 J. V. MORGAN, 23 Hospital street, MONTREAL.

**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 Resi-  
 dent Agent, at his office, 34 1/2 Little St. James street,  
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