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# THE TRADE REVIEW

Vol. I.

MONTREAL, FRIDAY, DECEMBER 29, 1865.

No. 50.

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

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

**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.  
3-ly 10 Hospital st.

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

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

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

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

**JOHN DOUGALL & CO.,**  
Leather Commission Merchants.

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

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

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

**B HUTCHINS,**  
COMMISSION MERCHANT,  
AND  
IMPORTER OF GENERAL GROCERIES,  
55 McGill street, MONTREAL.

**W. GALT HILL & CO.,**  
General Merchants and Commission Agents,  
5-ly 609 St. Paul st., Montreal.

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

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

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

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

**BROWN & CHILDS,**  
MANUFACTURERS OF BOOTS,  
SHOES, AND LEATHER, Montreal.  
OFFICE AND WAREHOUSE—Corner St. Peter and  
Lemoine sts.

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

The articles manufactured by us are under one  
general superintendence during the whole process of  
manufacture, beginning with the raw hide, and end-  
ing with the finished boot and shoe. By this arrange-  
ment we secure uniform quality throughout.

Orders received by post promptly executed: and  
should the goods sent not be approved of, they may  
be returned at our expense.  
To occupy the extensive facilities which we have at  
our command for the manufacture of Boots and Shoes,  
it is necessary that we should send goods to all  
sections of the Province, however remote; every induc-  
ement allowable in commerce will be granted to this  
end. 1-ly

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

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

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

**LINTON & COOPER,**  
MANUFACTURERS AND WHOLE-  
SALE DEALERS IN BOOTS AND SHOES,  
306, 308 & 310 St. Paul st., Montreal.

We invite the attention of Merchants, East and West,  
to our large and varied stock of Boots and Shoes now  
on hand, and in process of manufacture for the Spring  
trade. Goods in every conceivable style will be found  
in our establishment, from the finest Kid or Satin  
Gaiter, to the strongest 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 GRO-  
CERIES, WINES, BRANDY, &c., Nos. 184 and 186 St.  
Paul st., and 49 and 50 Commissioners st.

Offer for sale several Invoices fresh Teas just received  
per Steamers, consisting of.  
Imperial Gunpowder. Japan, Colored  
Old Hyson. and Uncolored.  
Young Hyson. 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 lbs. Cacao Puerto Rico Sugar, and  
250 lbs. Prime R. tailing Molasses.  
60 tierces } 1-ly

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

Corner William and Grey Nun streets.

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

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

**ROBERT MITCHELL,**  
COMMISSION MERCHANT AND  
BROKER, 24 St. Sacrament st., Montreal  
Drafts authorized and advances made on shipments  
of Flour, Grain, Pork, Butter, and General Produce,  
to my address here.

Advances made on shipments to Europe.  
The sale and purchase of Stocks and Exchange will  
receive prompt attention. 1-ly

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

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

**HALL, KAY & CO.,**  
YOUNG'S BUILDINGS, MCGILL STREET,  
Montreal.

**HAVE FOR SALE—**  
Charcoal Timplates, Ingot Copper,  
Coke Timplates, Ingot Tin,  
Terra Timplates, C. ke Spalter,  
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, FURS, BUCK MITTS, &c.  
See next Page. 1-ly

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

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

**MCMILLAN & CARSON,**  
CLOTHING,  
WHOLESALE.  
148 & 150 M. GILL STREET,  
Montreal. 50-1y

**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.

Orders received by post or personally, will receive  
our best attention.  
Office, Warehouse and Manufactory,  
1-ly No. 496 and 41 St. Paul Street.

**SCHNEIDER, BOND & CO.,**  
Importers, Wholesale Grocers and General  
Commission Merchants,  
50-ly 491 & 493 St. PAUL STREET.

**FROTHINGHAM & WORKMAN**  
**IRON, STEEL, AND HARDWARE**  
 MERCHANTS, ST. PAUL STREET.  
 Opposite the Custom House Sq.,  
 10-1y 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. 2-1y

**A. A. BARBER & CO.,**  
**WHOLESALE IMPORTERS OF**  
**HARDWARE,**  
 4-1y Nos. 23 and 25 St. Sacramento st.

**EVANS & EVANS,**  
**WHOLESALE HARDWARE**  
 MERCHANTS, MONTREAL.

AGENTS FOR  
 HARRIS CELEBRATED PAINTS AND COLORS

AGENTS FOR  
**CURTISS & HARVEY'S POWDER.**  
 7-1y 263 St. Paul street, Montreal.

**CHOICE PORTO RICO, BARBADOS, AND**  
**CUBA SUGARS.**

**THE** Subscribers are now landing, and  
 have in Store:

250 hhd's } Choico Muscovado Sugar.  
 112 brls. }  
 200 puns " Cienfuegos SYRUP.  
 20 " Cuba Rum, strong, proof, and fine flavour  
 15 hhd's United Vineyard Proprietors' Brandy,  
 pale and dark.  
 Bags Pimento, Jamaica Lime Juice, &c., &c.

**MITCHELL, KINNEAR & CO.,**  
 No. 5 St. Helen street.  
 25th July, 1865. 1-1y

**HENRY J. GEAR,**  
**COMMISSION MERCHANT,**  
 Importer and Dealer in Teas, General Groceries  
 Havana and German Cigars. Agent for Dunville's  
 Belfast Old Irish Whiskey, 45 St. Peter st., Montreal.  
 4-1y

**JEFFERY BROTHERS & CO**  
**GENERAL AND COMMISSION**  
**MERCHANTS, 44 St. Sacramento st., Montreal.**  
 2-1y

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

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

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

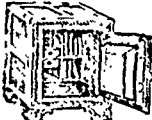
Four per cent. Interest: allowed on Deposits, subject to  
 Draft.

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

REFERENCES.

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

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

**KERSHAW & EDWARDS,**  
 ESTABLISHED  YEAR 1833.

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

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

We also manufacture Patent Combination Bank  
 Locks, and the most modern Bank and other securi-  
 ties.

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

FURS, HATS, BUCK MITTS, &c.

**GREENE & SONS**  
**INVITE inspection to their FALL**  
**STOCK of**  
**LADIES' FURS, MEN'S WOOL HATS,**  
**MEN'S FURS, BOYS' FANCY HATS,**  
**BUFFALO ROBES, WHITNEY CAPS,**  
**BUCK MITTS, &c. SILK HATS,**  
**FURS, SKINS, &c.**

**HAT and CAP TRIMMINGS, &c.**

The attention of the Trade is directed to our Stock  
 this Fall, which is very complete, embracing all the  
**NEW AND LEADING STYLES,**

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

Orders promptly executed.  
**GREENE & SONS,**  
 1-1y Montreal.

**DAVID E. MACLEAN & CO.,**  
**PRODUCE, COMMISSION MER-**  
**CHANTS AND SHIPPERS.** Advances made on  
 all descriptions of Produce, either for sale in this mar-  
 ket, or shipment. No. 3 St. Nicholas street, Montreal.  
**DAVID E. MACLEAN. BENJ. HAGAMAN.**  
 1-1y Thos. C. CHRISTOLM.

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

**CIGARS.—HAVANA,**  
**GERMAN,**  
**DOMESTIC.**  
**WEST & BROTHERS,**  
 1-1y Montreal.

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

**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. MANUFACT-  
 URED FOR, AND NOW IN STOCK, several hun-  
 dreds 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.

37 St. Francois Xavier street, Montreal.  
 Montreal, Feb. 27th, 1866. 7-1y

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

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

243 St. Paul street,  
 1-1y Yard entrance St. Francois Xavier street.

**F. SHAW & BROS.,**  
**TANNERS AND LEATHER MER-**  
**CHANTS.**—Our Leather is tanned at the well-  
 known Roxton Falls Tanneries, under our own super-  
 intendence, thereby enabling us to produce an article  
 of superior quality at the least possible cost, which  
 we are prepared to offer to the trade at lowest market  
 prices. All orders promptly attended to. 4-1y

**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 Solo and Slaughter  
 Leather, for which they are agents in Canada.

Consignments of leather respectfully solicited.  
 Sole Agents for Alexander's Kid Gloves.  
**HUA & RICHARDSON,**  
 St. Peter st., Montreal.

**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 consiga-  
 ments of either Fibre or Seed.

**SINCLAIR, JACK & CO.,**  
**WHOLESALE GROCERS AND**  
**COMMISSION MERCHANTS, St. Andre's**  
**Buildings, St. Peter street, Montreal.**

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

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

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

1-1y  
**MESSRS. BAUHAGE, BEAK & CO.**  
 WHOLESALE IMPORTERS OF

**DRY AND FANCY GOODS,** have the  
 pleasure of announcing to their Customers and  
 the trade, that they have removed to 461 St. Paul  
 street, a new spacious building, opposite Messrs  
 Andrew Robertson & Co., and Thos. May.  
 They beg to draw the attention of Buyers to their  
 well assorted and selected Spring Stock.

**KERR & FINDLAY,**  
**WHOLESALE CONFECTIONERS,**  
 Manufacturers of Gum Drops, Chocolate, and  
 other Cream Drops, &c., &c. 516 St. Paul st., Montreal  
 2-1y

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

**ESTABLISHED 1842.**  
**STEAM MADE CONFECTIONERY.**  
 GUM 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

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

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

**ALEXANDER WALKER,**  
**IMPORTER OF STAPLE AND**  
 FANCY DRY GOODS.  
 St. Helen Street,  
 Montreal. 60-ly

**JAMES LOCKHART,**  
**COMMISSION MERCHANT AND**  
**MANUFACTURERS' AGENT, No. 3 St. Sacra-**  
 ment street, Montreal.

**NOTICE.**  
 THE Subscriber begs leave to intimate  
 that, having been enabled to resume the business  
 of his late firm, he has this day associated with him  
 Mr. JOHN COWAN, and Mr. WALTER R. WOHAM,  
 who for many years have been connected with him in  
 its management.  
 The business will be continued under the same name  
 and style as heretofore.  
**HENRY CHAPMAN.**  
 Montreal, November 1, 1865.

**HENRY CHAPMAN & CO.,**  
 IMPORTERS OF,  
 GROCERIES, TEAS, WINES, LIQUORS, CIGARS,  
 TOBACCOS, &c., &c.  
 AND  
**GENERAL COMMISSION MERCHANTS,**  
 LLOYDS' AGENTS, &c., &c.  
 St. John Street, Montreal.  
 November, 1865. 43-ly

**PENITENTIARY BOOTS AND SHOES.**  
 THE Subscriber, having been appointed  
 Agent in Montreal for the Sale of these Goods, is  
 now prepared to take orders, which will be filled care-  
 fully, and with despatch.  
**A. McK. COCHRANE,**  
 491 to 493 St. Paul Street.  
 31-ly

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

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

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

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

**ROBERTSON & BEATTIE,**  
**IMPORTERS, WHOLESALE GRO-**  
**CEERS, and General Commission Merchants, corner**  
 McGill and Collego streets, Montreal. 8-ly

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

**DUNDAS.**

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

**SUGAR! SUGAR! SUGAR!**

152 hds Primo Cuba, just received, ex "Our Maggie,"  
 from Guantanao  
 68 hds )  
 149 brls } Choice Barbados, ex "Express"  
 18 bags )  
 —ALSO—  
 133 brls Extra No. 1 Fat Split Herrings  
 18 hds United Vineyard Proprietors Brandy, vin-  
 tage 1863 (in bond)  
 29 bags Pimento, &c., &c.  
 For Sale by  
**MITCHELL, KINNEAR & CO.,**  
 No. 7 St. Helen Street.  
 Montreal, 7th December, 1865.

**KINGAN & KINLOCH,**  
**IMPORTERS AND GENERAL**  
**WHOLESALE GROCERS, and Commission Mer-**  
 chants, corner St. Sacrament and St. Peter streets,  
 Montreal.  
**Wm. KINLOCH. W B. LINDBAY.**  
 8-ly

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

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

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

**C. E. SEYMOUR,**  
*Leather and General Commission Merchant,*  
 46- 352 St. Paul Street, Montreal.

**W. J. STEWART,**  
 SOLE AGENT FOR  
**WM. CLARKE & SONS, Needle and Fish Hook Manu-**  
 facturers,  
 Mount Pleasant Mills, Redditch, England.  
 46-2, 19 315 St. Paul Street, Montreal.

**A. ROBERTSON & CO.**  
**ARE** receiving, ex "Hibernian," (now  
 in Port,) and following Steamers—  
 2000 pieces Grey Cottons  
 500 do White do  
 2000 do Prints  
 —ALSO—

A large assortment of Dress Goods, Colours, Belt,  
 Trimming and Oriental Ribbons, Shepherd Wool  
 Shawls, Cotton Ticks, Striped Shirtings, Denims,  
 Hollands, Canada Baggings, 8-4 Cotton Sheetings, &c.,  
 which they offer for Sale at a low advance.  
 478 St. Paul Street.  
 Montreal, 25th October, 1865.

**FOLINGSBY & WILLIAMSON,**  
**PRODUCE, COMMISSION 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-

**DAVID MORRICE & CO.,**  
**PRODUCE & GENERAL COMMIS-**  
**SION MERCHANTS,**  
 Shipping and Forwarding Agents, &c.,  
 52 St. PETER STREET, MONTREAL.

**REFERENCES:**  
 ANGUS CAMERON, Esq., Pres. Toronto Bank.  
 E. H. RUTHERFORD, Esq., Vice-Pres. Upper Canada  
 Bank.  
 Messrs. JOSEPH MACRAE, Bros., Montreal.  
 Messrs. WM. STEPHEN & Co., Montreal.  
 Hon. Wm. McMASTER, Toronto.  
 Messrs. BRYCE, McMURRICH & Co., Toronto.  
 " Wm. Ross & Co., "  
 " GEO. MICHIE & Co., "  
 " D. McINNIS & Co., Hamilton.

Consignments solicited. Returns made on day of  
 sale.  
 Consignees may draw against property at two-thirds  
 Montreal market price at time, which will be accepted  
 only when accompanied by bills lading, railroad, or  
 other receipts.  
 Cash advances made on Warehouse receipts of Flour,  
 Grain, Pork, Ashes, and general Produce.  
 July 21, 1864.

**FOULDS & HODGSON,**

**IMPORTERS OF**  
 Grey Cottons, Laces, Spools,  
 White Shirtings, Blouses, Pins,  
 Regattas, Handkerchiefs, Needles,  
 Prints, Fancy Dresses, Tapes,  
 Bed Ticks, Umbrellas, Buttons,  
 Denims, Parasols, Combs,  
 Silestias, Shawls, Brushes,  
 Colours, Hoop Skirts, Hair Oils,  
 Orleans, Table Oil Cloths, Cologne,  
 M do Laines, Yarns, Brooches,  
 White Muslins, Battings, Stationery,  
 Jeans, Silks, Spectacles,  
 Moleskins, Velvets, Dolls,  
 Flannels, Linen Threads, Mirrors,  
 Blankets, Playing Cards, Razors,  
 Cloths, Jewellery, Pocket Knives,  
 Tweeds, Tea Trays, Table Knives,  
 Vestings, Snuff Boxes, Pipes,  
 Hosiery, Toys, Bag Purses,  
 Gloves, Braces, Pencils, Slates,  
 Ribbons, Peacocks, Marbles,  
 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 & Grey Nun sts., Montreal.  
 1st November, 1865. 12-ly

**ESTABLISHED 1837.**  
**BRITANNIA LIFE ASSURANCE**  
**COMPANY, 1 Princes street, Bank of England**  
 London. Empowered by Special Act of Parliament  
 4 Vic. cap. 9.—NOTICE is hereby given that JOSEPH  
 JONES, Esquire, Coroner, has been appointed Agent  
 to this Company for Montreal. Detailed prospectuses  
 and all requisite information as to the mode of effecting  
 Assurance may be obtained on application to the Resi-  
 dent Agent, at his office, 34 1/2 Little St. James street,  
 Montreal.  
 Medical Referee—JOHN REDDY, M.D.  
 1-ly **ANDREW FRANCIS, Secretary.**

## LIFE AND GUARANTEE ASSURANCE.

THE EUROPEAN ASSURANCE SOCIETY,  
Empowered, by Special Acts of British and Canadian Parliaments.

HEAD OFFICE IN CANADA—MONTREAL.

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

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

Life Policy-holders in this Society can avail themselves of the Society's Suretyship, to a proportionate amount at any time, free of expense.

All Premiums received in Canada, invested in the Province.

1-ly EDWARD RAWLINGS, Secretary.

## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

Chief Offices.—Liverpool, London, Montreal.

CANADA BOARD OF DIRECTORS.

T. B. Anderson, Esq., chairman, (Pres. B. of Montreal)  
Alex. Simpson, Esq., Dep. chairman, (ch. Ontario Bk)  
Henry Starnes, Esq., (Manager Ontario Bank)  
Henry Chapman, Esq., (mer.) R. S. Tylee, Esq., (mer.)  
E. H. King, Esq., (General manager Bk of Montreal.)  
Capital paid up \$1,950,000; Reserved surplus Fund,  
\$5,000,000; Life Department Reserve \$7,250,000; Un-  
divided Profit \$1,050,000; Total Funds in hand  
\$15,250,000.

Revenue of the Comp'y.—Fire Premiums \$2,900,000;  
Life Premiums \$1,050,000; Interest on Investments  
\$800,000; Total Income, 1863, \$4,750,000.

All kinds of Fire and Life Insurance business trans-  
acted on reasonable terms.

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

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

## READY-MADE CLOTHING.

RINGLAND, EWART & CO.,  
IMPORTERS OF

DRY GOODS, &amp;c.,

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

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

GENTS' HABERDASHERY.—This department will comprise the latest novelties.

HOSIERY AND GLOVES.—A full stock of plain and fancy.

LEICESTER KNITTED GOODS, in great variety.

422 ST. PAUL STREET,

1-ly MONTREAL.

## THE COMMERCIAL UNION ASSURANCE COMPANY,

Chief Office, 19 Cornhill, London, England.

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

FIRE DEPARTMENT.—The distinguishing feature of this Company is the introduction of an equitable adjustment of charges, proportionate to each risk incurred.

LIFE DEPARTMENT.—For the pre-eminent advantages offered by this Company, see Prospectus and Circular—80 per cent. of profits divided among participating Policy Holders.—Economy of management guaranteed by a clause in the Deed of Association.

MORLAND, WATSON &amp; CO.,

General Agents for Canada.

FRED. COLE, Secretary.

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

Surveyor—H. MUNRO, Montreal.

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

5-ly

## THE COLONIAL LIFE ASSURANCE COMPANY.

CAPITAL—ONE MILLION POUNDS, STERLING.

Head Offices—Edinburgh and Montreal.

Manager for Canada, W. M. Ramsay.

Inspector of Agencies, R. Bull.

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

Unconditional policies granted. Claims settled without delay and liberally.

No expenses connected with obtaining policies.

Profits divided every five years. As an example of the additions to policies by profits—A policy taken out in 1847 for £1,000 is now increased to £1,310.

Agencies in every Town in Canada.

W. M. RAMSAY,

Manager for Canada.

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

## THE HOME AND COLONIAL ASSURANCE COMPANY, Limited.

Chief Office, 69 Cornhill, London, England.

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

Losses promptly and liberally adjusted without refer-  
ence to England. General Agents for Canada,

MESSRS. TAYLOR BROTHERS.

All Premiums received in Canada, invested in the  
Province.

HEAD OFFICE—CANADA BRANCH,

Nos. 13 and 15 Merchants' Exchange, Montreal.

## TAYLOR BROTHERS,

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

Brokers and Commission Merchants for purchase and sale of Produce.

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

Nos. 13 and 15 Merchants' Exchange, Montreal.

10-ly

## WILLIAM NIVIN &amp; CO.,

## COMMISSION MERCHANTS AND

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

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

Montreal, St. Sacrament and St. Nicholas streets.

1-ly

## THE TRADE REVIEW.

MONTREAL, FRIDAY, DECEMBER 29, 1865.

## THE BOTHWELL OIL WELLS!

ONLY those who have been at Bothwell recently can properly understand the activity in Oil boring in that quarter. The constant stream of speculators, interested shareholders and mere visitors, makes the little village present all the appearances of a fair, every day of the week. Some idea of the number of wells going down may be gathered from the fact that the Great Western Railway has already delivered about 130 steam engines at Bothwell Station! On the Pepper farm alone between forty and fifty wells are in progress. It is calculated that in the Enniskillen & Bothwell regions, from \$2,000,000 to \$2,500,000 have already been spent in lands, labour, machinery, &c. The present produce of all the wells in operation, average about five thousand barrels per month, or sixty thousand per annum. If even twenty-five per cent of the wells now boring prove successful, this quantity must soon be very largely increased. The following are the wells near Bothwell now in operation, and an approximation to the quantity each is yielding daily:

The Lester Well;	one hundred and twenty-five barrels.
" Pepper "	twenty-five "
" Wood "	thirty "
" Goos "	twelve "
" Prince "	twelve "
" Company "	six "
" Reid "	three "
" Maple "	thirty "

The "Lick," the "Victoria," and other good wells are undergoing repairs, therefore their returns are not given above, and it is only proper to add that several of the above wells—from various causes—are not pumping at present to their full capacity. The number of wells which have struck Oil, but are not deep enough yet to secure it in paying quantities, is considerable, and is constantly receiving additions. The Oil men are now agitating for a branch Railway through the Oil region, and it is to be hoped that the directors of the Grand Trunk or Great Western will see their way to carry out so desirable a project.

## Stock Market.

There has been a limited amount of business done this week. The holidays, and destruction of the Merchants Exchange together with the close of the year, have prevented operations. Sales of Ontario Bank are reported at 101. City Bank at 100, and La Banque du Peuple at 103. Bonds and Debentures are quite neglected.

## MORLAND, WATSON &amp; 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, &amp;c., &amp;c.

Manufacturers of

SAWS:

Circular, Gang, Crosscut, Webs, &amp;c.

Mocock's celebrated

AXES, EDGE TOOLS, &amp;c.

MONTREAL REFINED IRON:

Bars and Sheets, Cut Scrap Nails.

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

Agents for Sharpe &amp; 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 &amp; 387 St. Paul street.

Manufactories on Lachine Canal.

1-ly Montreal.

## ILLIBERAL AND UNJUST.

WE have waited to see if the American Government would not set aside the instructions given to the American Consul in this City, by Mr. Carlyle, special Agent of the Treasury department, with regard to the duties to be levied upon goods purchased in Canada and passing across the lines. Up to this time, however, we believe Mr. Carlyle's "order" has not been interfered with. It seems to be quite contrary to the Bonding Act, and the Act of last Session of Congress upon which it is proposed to be based, scarcely affords a pretext for its promulgation. It looks like a premeditated act of hostility to our commercial interests. That our Importers have sold pretty largely to Western merchants seems to have excited the jealousy of the powers that be, and therefore, the expedient is adopted of double invoices, and levying duty upon the duties we impose as well as the cost of the goods laid down in Canada, to kill off the trade, or at least make it much less profitable. This seems the only reasonable explanation of this "order" of the Treasury Department's agent, but we would even yet hope that it will be set aside by the Washington authorities. If no action is taken, we think our Government should remonstrate through SIR FREDERICK BRUCE, Her Majesty's representative at Washington, for we think there can be little doubt that it violates the spirit of the Commercial regulations existing between us. It bears the impress of being so hostile to our Mercantile interests—so illiberal and unjust—that we trust that it may yet appear that Mr. Carlyle has acted without sufficient authority.

## GOOD SENSE FOR ONCE!

THE resignation of the Hon. GEORGE BROWN on the Reciprocity question has excited great surprise throughout the province, and much curiosity has been evinced, and not a little ingenuity displayed in trying to ferret out his exact position and that of his late colleagues. For our own part, we give the Government and Mr. BROWN credit for much good sense in withholding from the public the cause of difference. Explanations would be sure to give rise to discussion, and in the present critical state of the Reciprocity question, this would be highly impolitic. The policy which the Executive Council has adopted regarding Reciprocity is doubtless considered very objectionable by Mr. BROWN, or he would not have resigned: but whatever it may be, it would never do to make the differences public just on the eve of a deputation proceeding to Washington on the question.

—Mr. G. Baptist, of Three-Rivers, has shipped from that port during the past season seventy cargoes sawn lumber, chiefly to the United States; and nine cargoes for England, the whole amounting to 10,848,000 feet, worth at the mills \$124,000.

## THE OLD YEAR AND THE NEW!

WE are once more, in the midst of the festive season, and another link is about to be added to the chain of time. Eighteen hundred and sixty-five draws nigh its close. The political press of the province is beginning to discuss the important events of the year, and upon its commercial features we purpose to add a few remarks. During the year the trade of the world has had its ups and downs. But upon the whole, it has been prosperous. Great Britain may be considered as the world's trade barometer, and her thousands of workshops and millions of skilled labourers have seldom been busier. The United States vastly increased its purchases of British goods during the past season, so that many manufacturers could not supply their orders, and the prices of fabrics rose. But while her great manufacturing interests here prospered, she has suffered from a deficient harvest and from rinderpest, which has destroyed a large number of cattle. Balancing the evil and the good, there is every reason to believe that Great Britain has enjoyed a prosperous year, and judging by the great and increased demand for her manufactures throughout the world, she has not enjoyed prosperity alone.

Upon this continent trade has been brisk during 1865, although we fear that much of the prosperity in the United States has been hollow and deceptive. Looking merely at the surface, merchants, manufacturers, traders, in fact almost all classes—have been making money rapidly. Speculation has been rampant, and in many cases has been crowned with success. Money was never before so abundant. But notwithstanding all this, we fear the American people have not prospered much during the year. The excitement in their trade can be directly traced to the extraordinary inflation of their currency, and however animated a trade may be conducted on a false basis—"measuring values by a false standard"—it cannot be really healthy and prosperous. In Mexico matters have not improved much. The Emperor Maximilian has gained some successes, but so long as war continues, the trade of the Empire must remain in an unsettled state.

Probably no country in the world has received a larger share of the blessings of the closing year than Canada. Its opening months were dark and gloomy. As the summer came on the gloom thickened, until many commercial men became quite despondent. Our splendid harvest in July, coupled with large American purchases of domestic and foreign articles in Montreal and elsewhere—effected a complete revolution! The flow of our crops to market unlocked the capital of our banks, money commenced to circulate freely, and the wheels of commerce moved in harmony. Relying mainly upon Agriculture, our harvests are the principal cause of our prosperity or adversity, and there is little doubt that the crop of 1865 has been larger than any of its predecessors. The expansion of our Bank circulation during the fall months affords a good index to the extent of the season's harvest, and the expansion during August, September, and October this fall, has been unprecedented in our history. Since 1856, the average expansion of our Bank circulation in the months specified, has been \$2,433,353; but this year the official statement published in the *Gazette* shows it to be no less than \$6,110,000! This is a larger expansion than for the two or three previous years added together, and accounts for the happy change that has taken place in our prospects. Besides the farmer, and exporters, millers, produce-dealers, manufacturers, many of our retailers—and in fact the community generally—have made money, and have no reason to complain of the closing year.

But what of the New Year, now on the eve of being born? Will it be one of weal or of woe? So far as our growing crops and the present state of business are concerned, the prospect looks encouraging. But it is no use to conceal the fact that there are two dangers looming up before us, either of which must affect our interests. The first of these is the danger of a great commercial convulsion in the United States, and the second that our produce may be shut out from the American markets except upon payment of high duties. These are at present the only obstructions to our onward progress. If they cannot be prevented, probably confederation may open to us new markets, which may largely compensate for any disadvantages which may be occasioned. But it is no use borrowing trouble from the future—"sufficient into the day is the evil thereof." Rather let us hope that at the close of 1866, we may have as much cause to be thankful as at the present time.

## THE LAWS OF CREDIT AS THEY AFFECT A BANKER.

IT is a banker's business, as everybody knows, to take care of other people's money. But the banker, though it is part of his stock in trade to have a strong room, and double barred iron safes, is not so simple as to keep the whole of his depositor's money there. His customers generally expect interest for what they lodge with him, and in order that he may pay it and make a profit, he must lend a portion of their money. He is subject, however, to be called on to pay a good deal of his depositors' money whenever they want it, and the rest at short notice, hence he cannot "lock up" the funds in permanent investments, such as mortgages, bonds, and such like, but must lend it in such a manner that it will be continually flowing back to him.

It is for this reason that the banker employs the funds at his command in discounting bills, or making loans for commercial purposes, it being of the very essence of such operations, if wisely carried on, to come to a speedy maturity. Since then, the banker, whether the law allows him or not, cannot invest on real security, except in certain cases where advances are made on merchandise, it is essential to the proper conduct of his business that he should have a sound and well balanced judgment as to the personal security offered him in the shape of notes, and bills. Upon the due exercise of this, in fact, his success or failure will rest. A banker never yet failed or became crippled because his expenses were too heavy, or because he could not get enough business, or because he allowed too much interest. To one cause and one cause alone all bank failures and disasters either in this or any other country can be traced,—and that cause is Bad Debts.

The most valuable faculty, therefore, which a banker can possess, is the faculty of judging as to personal credit. To illustrate the way in which a judgment may be formed and put into exercise, we will suppose that a banker, having means at his command, desires to enter on the business of discounting. Customers will not be long in presenting themselves, and he has to make his selection out of the transactions offered him.

To those unacquainted with the business, it is surprising what a variety of considerations immediately present themselves. He first looks at the customer desiring the discount, and asks himself—

Is he an honourable man, whose word can be taken without question?

Has he capital sufficient for the business he is carrying on?

Is he master of the business? Does he understand it in all its phases and modifications? Is he doing well? (an all-important question.) Has he always done well, and succeeded in what he undertook, or is he what is called an *unlucky man*?

Has he ever failed? If so, how was it? why was it? when was it? and what was the result?

On the answers to these questions—and an almost infinite variety of answers may be given—will depend the treatment a customer will receive, whether his paper is rigidly scrutinised or passed without question, whether the banker will insist on having a second name of undoubted strength, or pass it though only of average credit, or will take it, though such second name be only weak.

Customers sometimes wonder at the treatment they receive from a banker, and ascribe it to bad temper, or prejudice, or even to want of funds, when, if they knew the true reason, they would cease to grumble. A banker sometimes knows his customer better than the customer knows himself.

In addition to the above enquiries, a banker will often ask himself, in the case of a loan, whether the borrower wants the money for the purposes of his own business, or to carry on some outside speculation.

He will especially (in this country) satisfy himself that the advance is not wanted for the purpose of buying, or improving, or making a partial payment on Real Estate.

Even if the advance is required for the purpose of erecting buildings in which a branch of manufacture is to be carried on, and there is a prospect of lucrative business from that source—say that it is a woollen factory, a grist and saw mill, or a foundry and machine shop, a banker will be extremely chary of letting his funds go for such a purpose, even though the security be, to all appearance, good. Experience has shown that a large portion of the losses made by

bankers, both here and in Europe, has arisen from loans to parties who required advances for the purpose of erecting buildings or making improvements on property.

The banker's next business is with the other name on the bills of his customers. These are of two kinds. The first are the names of customers to whom goods have been sold, or forwarded on consignment.

In the former case the banker, warned by experience, has to consider whether the bill is *bona fide*, that is, really represents goods sold, delivered, and to be paid for according to contract, or whether it is given by a customer of the house who is under such obligations that he cannot refuse to put his name on such bills as are presented to him, even though they amount to more than his whole debt. There has been, and is now, a mischievous system of business in certain quarters, by which a wholesale house supplies the whole of the goods that a retailer may want; the retailer, in fact, in a large majority of cases, being no more than an agent for pushing off goods. The wholesale merchant, if he wants them, can obtain any amount of bills from such customers, but the banker who understands his business, soon sniffs the air of unsoundness which pervades this class of names, and values them no more than the bills of clerks or shopmen.

If the bills are those of *bona fide* customers, a banker will make the same enquiries about them that he does about the principal. He will also see that he does not get too much for the strength and character of the name. A bill may be perfectly safe for \$500 that would be very doubtful and risky for \$2000. And he will generally look with more favour on an account in which the risk is spread over a large number of names than where the accounts are large and the names are few. The homely proverb about putting too many eggs into one basket applies to banking as well as to many other things, and bankers, as well as Insurance Companies, learn by experience the importance of dividing their risks.

In the case of goods forwarded on consignment, the amounts are often large in proportion to the responsibility of the parties to whom they are sent. A vast deal of our export trade is done through commission houses, whose capital is very limited for the amount and value of the goods they handle. A banker, in the case of drafts on such parties, has several things to consider, for example, whether the draft is against a specific consignment, or is on general account, and, if the last, whether it is certain to be accepted, and if the consignee is good for the amount; whether he can so far rely on his customer who presents it, as to take it without the production of the bill of lading; whether, if the bill of lading is produced, the goods shall be shipped direct to the consignee, or to the order of the bank, and lastly, how much he shall allow to be drawn. Nice questions of credit arise in every transaction of this kind, and the banker has to avoid on the one hand, such a loose and easy mode of managing this department of his business as would expose him to heavy losses, and on the other, such a harsh and exciting style as would drive his customers to other establishments. Nothing but sound judgment and ripe experience can enable him to steer clear of these difficulties.

The second class of bills with which a banker has to deal are those of customers who desire advances for the purpose of purchasing produce, manufacturing timber, and such like, and who offer the names of other parties as security.

A new class of considerations here present themselves, which we will treat of in our next issue. We will notice at the same time, some remarks on the subject made by the judges of the Court of Queen's Bench in Upper Canada in giving judgment on an appeal made by the Bank of Montreal for a new trial in a usury case.

—The ribbon trade at Lyons, France, has received the liveliest impulse from America since the close of the war. Many heavy orders have been lately received. The operatives again have plenty of work, and at better wages than ever before, for the price of ribbons has risen almost one-third.

—A curious and unlooked for development is said to have taken place at Delaware, C. W., while sinking the "Pioneer" oil well, on the property of the Delaware and Ontario Petroleum Company, in that a vein of tin ore has been met with at a depth of 203 feet in the rock. The vein has a thickness of eight inches, but its breadth is, of course, at present unknown.

THE NEW STAMP ACT.

THE new Stamp Act passed during last Session of Parliament will come into force on Monday next, the 1st of January, 1866. It makes provision for compelling Stamps to be affixed on notes under the amount of \$100. The rate is as follows: \$25 and under, 1 ct.; \$50 and under, 2 cts; \$100 and under 8 cts. The carrying out of this Act will be quite troublesome—much more so than the previous one requiring stamps on notes of \$100 and upwards. The Government will, however, be able to raise considerable revenue from this source.

NOTES ON THE TRADE OF CANADA IN 1864-5.

IV. OUR TOTAL EXPORTS.

THE exports of the twelve months ended June 30th, 1865, were:—

Table with 3 columns: To, Value, Per cent of Total Expts. Rows include Great Britain, United States, Br. Colonies, France, Germany, and Other countries.

We showed in Note I. that the proportion of our imports from Great Britain and the States was 46 1/2 and 44 per cent. respectively. There is thus statistical evidence to prove—if such proof were wanting—that we adjust our debts to Britain in great part by transactions with the United States. Their forwarders, their merchants, their monetary institutions, and all the dependants of such, consequently reap the benefit. If the repeal of the Reciprocity Treaty leads, as it must, to a change in the current of trade, it may indeed somewhat inconvenience us; but we shall continue to export, for our debts to Europe must be paid. The greatest direct losers, however, will be on the other side of the American border; for instead of American railways and shipowners, and produce dealers and commission merchants, getting our business, it will be done by Englishmen and Canadians using the St. Lawrence route.

Here let us furnish a table of our export trade to various countries for all the years since 1850:—

Large table showing Exports to Gt. Britain, BRITISH COLONIES, U. States, and Other Countries from 1850 to 1864-5. Includes sub-tables for Inland ports and BRITISH COLONIES.

Thus our Total Export Trade has trebled since 1850. Our exports to the States have quadrupled. These to other countries have, however, expanded most, being now eight times what they were fifteen years ago. Our exports to the British North American Colonies have remained at about the same figure.

V. THE NATURE OF OUR EXPORTS.

The trade tables classify the exports into nine heads. (Of course the "short returns" of exports at

inland ports, for which allowance is made, cannot be thus distributed.)

The figures for 1864-5 are these:—

Table with 2 columns: Class, Value. Rows include Produce of the Mine, Fisheries, Forest, Animals and their products, Agricultural products, Manufactures, Coin and bullion, and Ships.

We give a table similar to that in the last preceding "Note" as to the growth of our exports of each particular class of produce and manufacture:—

Large table showing the growth of exports from 1850 to 1864-5, categorized by Year, Mine, Fisheries, Forest, Animals and their products, Products of Agriculture, Manufactures, Coin and Bullion, Other Articles, Ships, and Short Returns.

We will leave for another "Note" the examination of these figures.

Some indication of the price of land in England is furnished by the prices lately offered and refused for the estates of the late Rector of Terrington, in Yorkshire. Five hundred and sixty-six acres of land were put up to auction, and bought in at the reserved price of £33,000, being more than thirty-seven years' purchase at the present rental.

The purchase would have nominally paid only three per cent. The estates are purely agricultural, and nine miles from Malton; so that the transaction may be taken as a proof of the continued increase in the market value of land, through the competition of capitalists.

WHEN TOO LATE.

MR. GALT has at last woken up to the realization of the fact that to save the Reciprocity Treaty there is necessity for some action on the part of the Canadian Government. Months ago he was told that the greatest ignorance prevailed upon the subject in the United States; that, especially among the politicians, who would have the settlement of the question, there was little else but gross prejudice, and little or no knowledge of the subject. But he was either too high to hear, or too vain to heed what was said to him. Now when Congress has assembled, when the political carnival has set in with all its excitement and flurry, when to get to a dispassionate consideration of a question is impossible, our Finance Minister realizes the fact that something must be done. If the suggestions which our columns for months contained had been heeded, every legislator in the United States would have been now possessed of an impartial knowledge of the fact; public documents could have been made to shed a bright light on the right side of the question, and a very strong influence would have now been setting in in favour of at least an extension of the notice for the abrogation of the Treaty. But not a single thing has been done in its favour. Not a line written, not a pamphlet circulated, and not a single effort made. It is well known that there was a strong disposition evident in the best commercial circles in favour of the Treaty or at least of its extension, yet we took no advantage of this favourable sentiment, but let it waste and drift away, leaving the question to the mercy of the politicians. It is well known that there were a number of merchants in New York prepared to do all they could toward procuring an extension of the Treaty—ready to subscribe money and employ the requisite machinery; but when they saw the supineness and indifference of the Canadian Government in relation to the question, they very naturally regarded the case as hopeless, and have now given up all intention of agitating the matter. It is hard to believe that Mr. Galt is opposed to the Treaty, hard to believe that Eastern influences outweigh the important interests of Western Canada to be sacrificed by its repeal, but it is certain that had he been so opposed to its renewal he could not have acted more efficiently to that end. We will certainly survive the loss of Reciprocity; we may develop new sources and find new markets which may result very advantageously to the country, but there is no event, aside from war, that will affect seriously so many interests and so generally depress the most prosperous parts of the country as the closing of the United States markets by the imposition of high duties on our produce. Its effects cannot fail to be seriously felt in a year at least. Mr. Galt and his compeers, who have failed to make an effort to save the great market on our borders for Canadians, will have a heavy bill to settle with the people whose interests they have either so seriously neglected, or whose wishes they have failed to apprehend.

COMMERCIAL LAW.

LAWS AFFECTING INLAND NAVIGATION.

THE question of the insufficiency of the machinery of the present courts of justice in Upper Canada to deal with the manifold circumstances of the navigation of our inland seas, has lately received some attention. There can be no doubt that there is often a signal failure of justice when nautical cases come up before juries of landmen, who are utterly incapable, from the nature of their daily avocations, of understanding and giving an intelligent verdict upon such subjects. There is no class in the community with so little chance of getting legal redress as the owners of vessels upon the lakes. There is the most urgent necessity of an Admiralty Court in Upper Canada. The matters that would come within the jurisdiction of such a court are various. It would take cognizance of differences and disputes between the citizens of the United States and the Canadian subjects of Her Majesty in regard to matters arising upon our "high seas." The rule of decision in these cases would be the well known principles of admiralty law that are founded upon the customs and practices prevailing among all civilized commercial nations, and all the peculiar customs of traders on the lakes would also be taken into consideration. Besides the disputes between persons of the different nationalities, those between traders of the same country would receive adjudication. On the other side of the lakes they long since saw the advantage of admiralty





MEETINGS OF CREDITORS TO COME.

FOR THE APPOINTMENT OF ASSIGNERS UNDER THE INSOLVENCY ACT OF 1864.

Table with columns: NAME AND RESIDENCE, TO BE HELD AT OFFICE OF, DATE. Lists various creditor meetings.

ASSIGNEES APPOINTED.

Table with columns: NAME OF INSOLVENT, RESIDENCE, NAME OF ASSIGNEE. Lists assignees for various insolvents.

APPLICATIONS FOR DISCHARGE.

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

STOCK MARKET.

Table with columns: Name of bank/institution, Closing price, Last Week's Price, Corresponding week, 1864. Lists stock market data.

IMPORTS FROM 1st JANUARY.

PORT OF MONTREAL.

We present herewith a table showing the imports at Montreal of the leading items in trade, from 1st January to 14th December of present year, as compared with the same period last year—

Table comparing imports in 1864 and 1865 for various goods like Cottons, Woollens, Silks, etc.

\* There is an increase this year in sugar of 236,923 lbs. or 20 per cent more than last year. † There is also an increase this year in tea, of 107,508 lbs. or nearly 05 per cent more than last year. ‡ In coffee an increase can be seen this year, over last, of 7,156 lbs. or nearly 7 1/2 per cent.

WEEKLY PRICES CURRENT.—MONTREAL, DEC. 28, 1865.

Large table with columns: NAME OF ARTICLE, CURRENT RATES. Lists prices for various commodities like Groceries, Wine, Hardware, Soap, etc.



JOHN M'GLASHAN. | J. W. MUSSON. | J. C. GEDDES.

**McGLASHAN, MUSSON & GEDDES,**  
General Commission Merchants,

OFFICE 195 SOUTH WATER STREET, CHICAGO.

REFER TO

Bank of Montreal..... Chicago.  
Armour, Dole & Co., C. R. & Q. Elevator... Chicago.  
Col. R. B. Mason, Land Dept. Ill. Cen. R.R. Chicago.  
Advances made on Consignments.

53-52

**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 GROCERIES,  
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-  
tiously 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.

TO THE HARDWARE TRADE.

A RARE CHANCE.

**FOR SALE**, on reasonable terms, the  
ENTIRE STOCK and GOOD WILL OF BUSI-  
NESS (having at present a large connection of good  
customers) of one of the oldest Hardware Establish-  
ments in Canada West. Stock at present well assorted,  
and valued at or near \$20,000.For further particulars, apply to A. K. BOOMER,  
93 King Street West, Toronto (if by letter, prepaid.)  
December 8, 1865. 47-50**I. L. BANGS & CO.,**

(Successors to T. L. Steele &amp; Co.,)

**MANUFACTURERS OF FELT,**  
COMPOSITION, AND GRAVEL ROOFING,  
ENGLISH FELT ROOFING, &c.,Keep constantly on hand FELT COMPOSITION, &c.  
Parties building, in any part of Canada, can be sup-  
plied with the requisite materials; also, a Competent  
Workman to apply the same.  
Office, No. 5 Place d'Armes Hill, opposite City Bank,  
MONTREAL. 1-1y**A. H. FORBES,****IMPORTER OF IRON, ALL KINDS**  
of HEAVY HARDWARE, &c. Has always in  
stock Iron Tubes for Gas, Boiler Tubes, Horse Nails,  
Sofa Springs, &c.Drain Pipes, Fire Bricks all shapes, Roman and  
other Cements, Caithness Paving-Stones, Hearths,  
Burr Blocks for Millstones, Bolting Cloths, Terra  
Cotta Vases, Fountains, Chimney-Tops, &c., &c.  
1-1y Queen st. Montreal**McINTYRE, DENOON & CO.,****IMPORTERS OF STAPLE AND**  
FANCY DRY GOODS.

25-1y 6 Lemoine st., Montreal.

**CHAS. GAREAU,****WHOLESALE CLOTHIER,**  
62 McGill st., Montreal.

2-1y

**"BUFFALO ROBES."****CIRCULAR.****HUDSON'S BAY ROBES****T**HE undersigned have received their  
supply of FRESH SKINS, which they are selling  
at following prices:—No. 1 Selected..... \$12.00  
No. 1 Ordinary, our usual assortment..... 10.25  
No. 2 Small Seasonable, and Large Fall..... 8 75  
No. 2 Fall and Summer..... 7 75  
No. 3 Fall and Summer..... 5.00

Orders promptly executed.

**GREENE & SONS,**  
Montreal.**SAUNDERSON & CO.,****TEAS, TOBACCOS, LIQUORS, and**  
GENERAL GROCERIES, WHOLESALE,

23 HOSPITAL STREET,

Montreal.

60-1y

**WM. STEPHEN & CO.,****GENERAL DRY GOODS**  
AND

5-1y 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, Teage & Co., Oporto.  
Bartolemi Vergara, Port St. Mary's.  
Otard, Dupuy & Co., Cognac. 4-1y**SIDEY & CRAWFORD**  
OFFER FOR SALE**D. ANDERSON & SON'S (Belfast) PATENT**  
ROOFING FELT.**THOMAS BRAMWELL & CO.'S (Gatehead-on-Tyne)**  
VENETIAN RED AND COLOURS.  
MUSPRATT'S MANUFACTURES,—CAUSTIC  
SODA, SODA ASH, &c. 25-  
ITALIAN MARBLE IN SLABS.**JULES FOURNIER,**

IMPORTER,

420 St. Paul Street, Montreal, C. E.,

SOLE AGENT FOR

**GEO. SAYER & CO.,—COGNAC.**

AND FOR

**HENRI MORE,—Champagne.** 46-**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.  
12-1y**WINN & HOLLAND,****GENERAL COMMISSION**  
MERCHANTS.

15-1y 34 RENAULT 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. 12-1y**JOHN BURELL,****COMMISSION MERCHANT,**

22 &amp; 24 Foundling Street, Montreal.

Consignments of BUTTER, FLOUR, DRESSED HOGS,  
POT and PEARL ASHES, &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. 12-1y

**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.

BUCKWHEAT FLOUR, fresh ground, do. do.

OATMEAL, Butter, Dressed Hogs, &c., on hand and  
daily arriving.

WHITE BEANS, Bran, Shorts, Fino Feed, &amp;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.Asphalte Roofing and Slip Sheathing Felt, Water-  
proof Inodorous Felt, Hair Felt for covering Boilers  
and Steam Pipes, manufactured by McTear & Co.,  
Belfast."Tapper's," "Warner's" and "Morewood's"  
brands Galvanized Sheet Iron, Window Glass, Brass,  
Annealed and Bright Iron Wire, Tinned Iron,  
F 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.

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

2-1y

**STIRLING, McCALL & CO.,**

IMPORTERS OF

**BRITISH AND FOREIGN**  
DRY GOODS, WHOLESALE,  
Corner of St. Paul and St. Sulpice streets,

7-1y

MONTREAL.

**E. E. GILBERT,****CANADA ENGINE WORKS,**  
Is prepared to execute orders forOil Boring and Pumping MACHINERY  
Portable and Stationary ENGINES  
BOILER WORK, SMITH WORK, and  
Heavy Furnace FORGINGS  
Hoisting MACHINES  
HYDRAULIC PRESSES, &c.

—ALSO,—

Has on hand, several Second-hand  
ENGINES AND BOILERS  
Which will be sold low. 23-1y**COD OIL.**

150 BARRELS

**PRIME GASPÉ COD OIL,**  
FOR SALE BYALFRED SAVAGE & SON,  
June 2. 12 St. John Street.**J. MEYER & CO.,**

WHOLESALE IMPORTERS OF

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

Sole Agents for the Genuine Duchesse Gloves.

**ROBERT MILLER,**

(Late R. &amp; A. Miller,)

**PAPER MAKER, WHOLESALE**STATIONER, Bookbinder and Account Book  
Manufacturer, Importer 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**REMOVAL.****JOSEPH N. HALL & CO.,**  
WHOLESALE HARDWARE MERCHANTS,

HAVE

REMOVED TO No. 500 ST. PAUL STREET,  
1-1y Corner of St. Peter Street.**THOMAS A. CRANE,****COMMISSION MERCHANT and**  
GENERAL AGENT,  
19 St. Sacrament street,  
21-1y Montreal.**W. F. FINDLAY,****ACCOUNTANT, OFFICIAL ASSIS-**  
TANT, INSURANCE & GENERAL AGENT  
11 King street, Hamilton, C. W.  
Special attention given to INVESTMENTS. 21-1y**GEORGE CHILDS & CO.,**

(IMPORTERS,)

**WHOLESALE GROCERS,**  
Nos. 20 & 22 St. Francois Xavier st.,  
46- MONTREAL.**TORONTO AUCTION MART,**

ESTABLISHED 1851.

**WAKEFIELD, COATE & CO. AU-**  
CTIONEERS and COMMISSION MERCHANTS,  
WILLIAM WAKEFIELD, King st., Toronto.  
FREDERICK W. COATE.**THOMAS HANFORD,**  
AUCTIONEER & COMMISSION MERCHANT  
ST. JOHN, N.B. 23-

**RIMMER, GUNN & CO.,**  
**OFFER FOR SALE,**  
**TOBACCOS**—500 boxes choice 10's, various brands.  
 100 " " 5's, " "  
 400 " " 1 lbs., " "  
**TEAS**—Young Hysons, Gunpowders, Oolongs, Imperialis, Congous, Souchongs, and U. C. Japans  
**FRUITS**—Sultana, Layer, and M. R. Raisins, boxes, halves, and quarters; fine Turkey Figs, 3lb. boxes; French Prunes, in kegs.  
**WINES**—Lacavo's, Lopez', and Ysasi's Sherries; Lacure's, Oflroy's, and Osborne's Ports, Ferrier's Champagne; Claret, Hock, Absynthe.  
**BRANDY**—Martell's, Dulary's, and United Vine Growers' Co.'s, in hids. and cases;  
 together with a variety of **GENERAL GROCERIES.**  
 Montreal, 26th May, 1865. 1-ly

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

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

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

**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.  
 15 St. Maurice st.,  
 Near Mc Gill st., Montreal.  
 -ly

**W. W. STUART,**  
**COMMISSION MERCHANT**  
 AND  
**PRODUCE DEALER,**  
 For the Purchase and Sale of Flour, Grain, Provision 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

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

**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. 46-27

**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.  
 R. EDMINSON.  
 Montreal, December 1st, 1865. 46-27

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

**FERRIER & CO.**  
**IMPORTERS AND WHOLESALE DEALERS IN**  
**HEAVY HARDWARE, IRON AND STEEL,**  
 Nails, Paints, Oil, Window Glass, Zinc, &c., and **MANUFACTURERS OF ROPE.**

**SHELF HARDWARE,**  
 English, American, French and German. Complete in all its branches.  
 Sample Rooms, Offices, and Warerooms:  
 Nos. 24, 26, 28  
**ST. FRANCOIS XAVIER STREET,**  
 1-ly MONTREAL.

**ALEXR. BUNTIN & CO.,**  
**PAPER AND ENVELOPE MANUFACTURERS AND WHOLESALE STATIONERS.**  
 196 St. Paul and 54 Commissioners streets,  
 MONTREAL.

**BUNTIN, BROTHER & CO.,**  
 3 and 4 Commercial Buildings, Yonge street,  
 South of King street,  
 TORONTO.  
**JAMES BUNTIN & CO.,**  
 King street, East,  
 HAMILTON.  
 1-ly

**LOVELL'S SERIES OF SCHOOL BOOKS.**  
**REDUCTION IN PRICE:**  
 Lovell's General Geography. 70 cts.  
 Easy Lessons in do. 45 "  
**JUST PUBLISHED:**  
**A SCHOOL HISTORY OF CANADA AND THE OTHER B. N. A. PROVINCES.**  
 By J. George Hodgins, LL.B., F.R.S.S.  
 PRICE 50 CENTS.  
 A comprehensive summary of British American History, during the past three hundred years.  
 For the Library as well as the School Room.  
 For sale by all Booksellers.  
**JOHN LOVELL,**  
 Montreal, May 5, 1865. 1-ly Publisher.

**R. C. JAMIESON & CO.,**  
**MANUFACTURERS of every description of VARNISHES, JAPANS, &c., &c.**  
 No. 14, St. JOHN STREET,  
 Montreal. 30-ly

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