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THE TRADE REVIEW.

Vol. I.

MONTREAL, FRIDAY, SEPTEMBER 15, 1865.

No. 35.

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

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

MUNDERLOH & STEENKREN,
IMPORTERS OF STAPLE AND
FANCY DRY GOODS, 235 St. Paul st., corner
of Custom House square, Montreal.

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

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

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

**TO THE MAKERS AND PURCHASERS OF
BUTTER THROUGHOUT CANADA.**

At the beginning of another season we take the
liberty of respectfully reminding our customers
and the trade generally, that we have for many years
given special attention to the Butter Trade of Canada,
no inconsiderable portion of which has passed through
our hands, and consequently that we have an estab-
lished connection for the sale of Butter to the best
advantage, that we have extensive cellars, remarkably
suitable for the storage and sale of Butter, and that
our charges are as low as those of any house of standing
(consignments are respectfully invited, and will receive
our best attention.

JOHN DOUGALL & CO.
Montreal, 1st June, 1865.

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

WALTER MARRIAGE,
WHOLESALE AGENT, AND IMP-
ORTER OF ENGLISH GROCERIES,
22 Lemoine st., Montreal.

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

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

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

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

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

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

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

BROWN & CHILDS,
MANUFACTURERS OF BOOTS,
SHOES, AND LEATHER, Montreal.
OFFICE AND WAREHOUSE—Corner St. Peter and
Lemoine sts.
MANUFACTORY—Corner Queen and Ottawa sts.
FANNERY—Corner Bonaventure and Canning sts.

The articles manufactured by us are under one
general superintendence during the whole process of
manufacture, beginning with the raw hide, and end-
ing with the finished boot and shoe. By this arrange-
ment we secure uniform quality throughout.
Orders received by post promptly executed and
should the goods sent not be approved of, they may
be returned at our expense.
To occupy the extensive facilities which we have at
our command for the manufacture of Boots and Shoes,
it is necessary that we should send goods to all sec-
tions of the Province, however remote; every induc-
ement allowable in commerce will be granted to this
end.

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, Primo Mess Beef in tierces—
Prime, Prime Mess and Mess Pork,
Butter in tins and kegs,
Upper Canada Leaf Tobacco,

Flour, Superfine, } of well known brand-
Flour, Extra, }
Flour, Superior Extra. }
THOMAS W. RAPHAEL,
15 St. Nicholas Street.
Agent for Hamilton Powder Company.

LINTON & COOPER,
MANUFACTURERS AND WHOLE-
SALE DEALERS IN BOOTS AND SHOES,
303, 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 Saffin
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
Tegging 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.

J. TIFFIN & SONS,
GENERAL MERCHANTS, IMPORT-
ERS OF TEAS, SUGARS, and GENERAL GRO-
CERIES, WINES, BRANDY, &c., Nos. 184 and 189 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. Choice Porto Rico Sugar, and
250 lbs. Prime Retailing Molasses.
50 tierces }
10th August, 1865.

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

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

REUTER, LIONAIS & CO.,
IMPORTERS OF WINES
AND SPIRITS, 11 and 13 Ho-pital st., Montreal.

ROBERT MITCHELL,
COMMISSION MERCHANT AND
BROKER, 21 St. Sacrament st., Montreal.
Deals 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.

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

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

HALL, KAY & CO.,
Young's Buildings, McGill street,
MONTREAL,

IMPORTERS OF
Charcoal Tinplates, Sheet Copper and Brass,
Coke Tinplates, Ingot Copper and Tin,
Canada Plates, Composition Tubes,
Galvanized Iron, Malleable Iron Tubes,
Sheet Zinc, Copper and Brass Tubes,
and every description of Farm-hings suitable for
Tin-mills, Plumbers, Brass-founders, and Gas-fitters.

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

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

A. RAMSAY & SON,
IMPORTERS OF WINDOW GLASS,
OILS, PAINTS, &c. 2E25, A25, Recollet st., Montreal.

McMILLAN & CARSON,
IMPORTERS AND MANUFACTU-
RERS OF CLOTHING. Wholesale, have con-
stantly on hand a very carefully manufactured Stock
of Ready made Clothing, suitable for the country
trade.
Merchants are respectfully requested to call and
examine.
No. 66 McGill st., Montreal.

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

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

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

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

**CONVERSE, COLSON & LAMB,
COMMISSION MERCHANTS
TEA DEALERS AND IMPORTERS**

*OF
GENERAL GROCERIES, LIQUORS, CIGARS, &c.,
Corner of Hospital and St. John Streets, Montreal.
Offer for sale a large assortment of FRESH TEAS,
now arriving from England, per Steamers via Port-
land; comprising, Hysons, Young Hysons, Imperials,
Gunpowders, Colored and Uncolored Japans, Cong-
ous, Souchongs, and Scented Teas, and their usual
variety of Coffees, Tobaccos, Wines, Brandy, Cigars,
&c.*

ESTABLISHED 1842.

STEAM MADE CONFECTIONERY.

GUM DROPS and JUJUBE PASTE.
PAN COOKS, and CANDLES 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. 311) Notre Dame Street.

CHARLES ALEXANDER,
Wholesale and Retail Confectioner.

FITZPATRICK & MOORE,

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

SMITH & McCULLOCH,

**MANUFACTURERS' AGENTS
AND 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; Lucaustic 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:
18 AND 20 HOSPITAL STREET, MONTREAL.

**JUST L A N D E D,
EX "HIBERNIAN,"
FIFTY BALES COTTON YARN.**

This Yarn is made from American Cotton, and is
superior in quality to any Yarn in the market.
Numbers and Weight guaranteed.

ALEX. WALKER,
Montreal.

JAMES LOCKHART,

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

ROBERT SIMMS & CO.,

**GENERAL AND COMMISSION
MERCHANTS,** 8 Gillespie Buildings, Common
street.

F. H. SIMMS,

**MONTREAL IRON WORKS,
MANUFACTURES TO ORDER,** and has
in Stock, Carriage Bolts of all sizes, Nuts and
Bolts of every description, Rivets, Lifting Jacks,
Hatchet Braces, Copying Presses, &c., &c.

W. F. LEWIS & CO.,

WINE AND SPIRIT MERCHANTS,
St. Peter st., Montreal.

**CANADA LIFE ASSURANCE COM-
PANY.** Established 1847. Head Office, Hamil-
ton, C. W. Capital, \$1,000,000. Sum Assured over
\$4,000,000; Annual Income, over \$150,000; Assets,
over \$600,000.

Manager. A. G. RAMSAY. General Agent. I. W. MEDLEY.

LIBERAL CONDITIONS AND PRIVILEGES.
Perfect Security, and Rates Lower than those offered
by English or Foreign Companies.

POLICIES CAN BE EFFECTED WITHOUT TROUBLE OR
DELAY.
H. ABBOTT, Agent,
28 Great St. James street, Montreal.

FALL TRADE, 1865.

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

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.
Offices and Warehouse—King-ton, C. W.

GEORGE CHILDS & CO.,

**IMPORTERS AND GENERAL
WHOLESALE GROCERS,** No. 13 St. Francois
Navier street, Montreal.

Orders by letter, from Country Merchants not find-
ing it convenient to visit Montreal, will receive prompt
attention; and goods not in stock will be purchased
and charged at lowest market rates.

ROBERTSON & BEATTIE,

**IMPORTERS, WHOLESALE GRO-
CERS,** and General Commission Merchants, corner
McGill and College streets, Montreal.

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.

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.

FRESH SEEDS.

Catalogues of our Stock of GARDEN AND
FIELD SEEDS now ready.

LYMANS, CLARE & CO.,
St. Paul street, Montreal.

**LINSEED OIL CAKE FOR STOCK
FEEDING.**

LYMANS, CLARE & CO.,
St. Paul street, Montreal.

FLAX SEED.

**IMPORTED RIGA, AMERICAN,
AND SELECTED CANADIAN,** for sowing.
LYMANS, CLARE & CO.

LINSEED OIL.

**20,000 GALLONS RAW, RE-
FINED, AND DOUBLE BOILLED**

LINSEED OIL.
For Sale low, for CASH.
LYMANS, CLARE & CO.

PAINTS, PUTTY, AND WINDOW GLASS.

LYMANS, CLARE & CO.

KINGAN & KINLOCH,

**IMPORTERS AND GENERAL
WHOLESALE GROCERS,** and Commission Mer-
chants, corner St. Sacrament and St. Peter streets,
Montreal.
WM. KINLOCH. W. B. LINDSAY.

THOMAS MAY & CO., IMPORTERS
of STRAW and FANCY DRY GOODS, 230 St.
Paul, and 106 Commissioners street, Montreal.

STAPLE AND FANCY DRY GOODS.

{ WAREHOUSE, 473 St. Paul Street,
Montreal, 18th August, 1865.

WE take this medium of intimating to
our friends and customers, that we are now
receiving by every steamer our

FALL IMPORTATION

STAPLE AND FANCY DRY GOODS.

A considerable portion are to hand, and we hope to be
able to show our complete assortment by the first week
in September, when inspection is respectfully solicited.
A. ROBERTSON & CO.

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.

DAVID MORRICE,

**PRODUCE & GENERAL COMMIS-
SION MERCHANT,**
Shipping and Forwarding Agent, &c.,
52 St. PETER STREET, MONTREAL.

REFERENCES:

ANGUS CAMERON, Esq., Pres. Toronto Bank.
E. H. R. HERFORD, Esq., Vice-Pres. Upper Canada
Bank.
Messrs. JOSEPH MACRAY, Bros., Montreal.
Messrs. WM. STEPHEN & Co., Montreal.
Hon. WM. MCMASTER, Toronto.
Messrs. BRUCE, McMURICH & Co., Toronto.
" WM. ROSS & Co., "
" GEO. MICHIE & Co., "
" D. McISLES & 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,	Blondes,	Pins,
Regattas,	Handkerchiefs,	Needles,
Prints,	Fancy Dresses,	Tapes,
Bed Ticks,	Umbrellas,	Buttons,
Denims,	Parasols,	Combs,
Silks,	Shawls,	Brushes,
Cobourgs,	Heap Skirts,	Hair Oils,
Orleans,	Table Oil Cloths,	Colognes,
M de laines,	Yarns,	Soaps,
White Muslins,	Battings,	Stationery,
Jeans,	Silks,	Brooches,
Moleskins,	Veils,	Spectacles,
Fannels,	Linen Threads,	Dolls,
Blankets,	Playing Cards,	Mirrors,
Cloths,	Jewellery,	Razors,
Tweds,	Tea Trays,	Locket Knives,
Vestings,	Snuff Boxes,	Table knives,
Hosiery,	Pipes,	Cuplets,
Gloves,	Toys,	Crosses,
Braces,	Bag Purses,	Marbles,
Ribbons,	Yericals,	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.

268 and 370 St. Paul Street, Montreal.

W. & F. P. CURRIE & CO.

**IMPORTERS OF HEAVY
HARDWARE, &c., and COMMISSION MER-
CHANTS.**

Dealers in Drain Pipes, Roman Cement, Water
Lime, Fire Bricks, Fire Clay, Ornamental Chimney
tops, &c., &c.

Young's Buildings, McGill & Grey Nun sts., Montreal
11th May, 1865.

ESTABLISHED 1837.

BRITANNIA LIFE ASSURANCE

COMPANY, 1 Princess street, Bank of England
London.—Empowered by Special Act of Parliament
3 Vic. cap. 3.—NOTICE is hereby given that JOSEPH
JONES, Esquire, Conveyancer, 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.
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.

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 \$1,250,000; Undivided Profit \$1,050,000; Total Funds in hand \$15,250,000.

Revenue of the Comp'y.—Fire Premiums \$2,900,000; Life Premiums \$1,050,000; Interest on Investments \$800,000; Total Income, 1865, \$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.

G. F. C. SMITH, Res. Secretary.

READY-MADE CLOTHING.

RINGLAND, EWART & CO.,
IMPORTERS OF

DRY GOODS, &c.

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

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

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

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

LEICESTER KNITTED GOODS, in great variety.

422 ST. PAUL STREET,
MONTREAL.

THE COMMERCIAL UNION ASSURANCE COMPANY,

Chief Office, 19 Cornhill, London, England.

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

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

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

MORLAND, WATSON & CO.,
General Agents for Canada.

FRED. COLE, Secretary.

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

H. MUNRO, Montreal, } Inspectors.
T. C. LIVINGSTON, P.L.S., U. C., }

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, - - - - - 655,753 "

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.
Montreal, 19 Great St. James street.

THE HOME AND COLONIAL ASSURANCE COMPANY, Limited.

Chief Office, 69 Cornhill, London, England.

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

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

MESSRS. TAYLOR BROTHERS.

All Premiums received in Canada, invested in the Province.

HEAD OFFICE—CANADA BRANCH,

Nos. 13 and 15 Merchants' Exchange, Montreal.

TAYLOR BROTHERS,

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

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Agents 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 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.

THE TRADE REVIEW.

MONTREAL, FRIDAY, SEPTEMBER 15, 1865.

MANUFACTURING VERSUS MINING.

THE peculiar geographical position of this country, both as it relates to its situation and its climate, requires that we should make the most of the resources which it contains to increase its wealth. This can only be done by taking advantage of those natural facilities which it does possess, and not by wasting our substance in trying to adapt to adverse circumstances means, which, if business is allowed to follow its natural channel, will eventually find a more favourable adaptation.

As a country, this has been our great fault. Instead of letting the capital which is in the country take the most advantageous way of developing its resources, there has been a continual effort by special legislation to divert it into the manufacturing business. How far this attempt has been successful may be seen by any one. But whether successful or not, there is one thing in which it does not fail. It inevitably raises the price of the goods by the amount of the duty imposed for the purpose of encouraging those manufacturing. Now the question naturally arises, is this fair to those who are attempting or otherwise would attempt to develop the mines and fisheries and forests of Canada to the miner the fisherman the farmer and the lumberer? We say most emphatically, it is not. The best proof that this is known to our legislators, exists in the fact that of the four branches of production which we have just mentioned, two are able to compete with the factory business for capital, and have far out-run it, namely, farming and lumbering; but the other two, not being able to withstand the disastrous effects of such legislation, have been exempted from it. Thus at the two extreme ends of these Provinces we have two villages little known to most people in the Provinces, but which ought to be more known, as they are the only spots upon this continent governed under a true fixed policy,—the free port of *Sault Ste. Marie*, between Lakes Superior and Huron, from which the fishermen and miners along the Canadian side of those two lakes receive their supplies, and from which the Americans also derive a considerable quantity of goods; and the port of Gaspé, from which the fishermen of the Lower St. Lawrence derive theirs. It has been reported that Government have resolved to do away with the system of free ports. We hope they have no such intention. Now that the country about them is beginning to open up, it is only right that they should have a proper trial. And we can say after a visit to one of them (*Sault Ste. Marie*), that we believe they are a success. There is five times as much business done in that village as in any other which we have seen in Canada of its size and surroundings. We feel satisfied that in establishing those ports,

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.

Mocock's celebrated

AXES, EDGE TOOLS, &c.

MONTREAL REFINED IRON:

Bars and Sheets, Cut Scrap Nails.

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

Agents for Sharpe & Davy's English Gunpowder.

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

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

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

Manufactories on Lachine Canal.

Montreal.

the Government were making a legitimate experiment, and we hope their success will keep them from being interfered with. But for what reason were they established? It was manifestly because the two branches of industry which they affected could not have been developed in the face of legislation adverse to them, and therefore they were relieved of it. But is expediency a more safe rule of action than principle? If it was right to relieve those two branches of industry of that incubus, is it right that those other two which can do so should be obliged to sustain a third, which, by the nature of the legislation required, we must suppose cannot sustain itself?

We have said that this presses more particularly upon the lumberer and the farmer. It also bears upon the mechanic, who is employed at trades which are not protected. But it most of all affects where it is generally least supposed it does—the Government itself. The Government of this country is the greatest lumberer, in the sense of holding in its own hands the greater portion of the timber in the country; and therefore it is the great loser, if, by a system of legislation, it raises the price of the goods consumed by the lumberers' workmen without itself deriving advantage therefrom. By doing so it will certainly just receive that much less for timber dues. Thus, for example, if it costs a lumberer for supplies under the present system 3d. per foot to get out his timber, anything which would lower the price of those supplies to 3d. would enable the Government to receive a half-penny more in dues; and the same applies to the land. Anything which tends to raise the profits of farming, either by lowering the price of goods, or by any other means, will conduce to the demand for, and settlement of, land, and the encouragement of immigration.

Stock Market.

The Stock Market has been inactive during the week. Bank of Montreal has receded $\frac{1}{4}$ p.c. City Bank has advanced, 97 being offered. Commercial Bank has been placed at 78, and Gore Bank at 87 $\frac{1}{2}$. La Banque du Peuple at 101 $\frac{1}{2}$. A small lot of Montreal Telegraph Company at 126, and Richelieu Navigation Company is in demand at 137. There is nothing doing in Government or other Bonds.

The rate for Sterling Bank Bills is firm from 9 $\frac{1}{4}$ to 10.

Hardware Trade Sale.

Referring to the great catalogue sale of hardware belonging to the estate of Elliott & Co., advertised in our columns to commence on Tuesday next, we are requested to say there will be a supplementary catalogue in addition to that now circulated. This is the most important sale of hardware ever held in this city; in fact a regular trade sale without reserve, where importers can replenish their stocks to great advantage.

NEW MARKETS.

THE last two or three months have witnessed a startling change in the course of trade between this country and the United States. Purchases to a very large extent have been, and continue to be made by our neighbours, of a great variety of articles of Canadian import and manufacture. Upwards of a million and a-half dollars worth of tea has been purchased in this market alone, for re-export to the United States, and this too in the face of a discriminating or extra duty of ten per cent. against Canada. In sugar, spices, rice, leather, boots and shoes, rubber goods, and even tweeds and cottons, the transactions on American account have been very considerable; and so long as gold continues below 150, there is no reason to doubt a continuance of this trade. The man who, five years ago, would have predicted purchases of such goods in this market for American consumption, would have been thought crazy; and yet, results even more astonishing may arise from this revolution in trade.

There is no doubt that the position in which the United States has been placed by the derangement of her currency, and the imposition of immense taxation, will effect a great change in her commercial system. It can hardly fail to produce results disadvantageous to her commerce and to the advantage of those nations that trade with her. The opportunity of improving on this condition of things is one which Canadians would do well to consider. The fact that our merchants have availed themselves of the opportunity afforded them for building up a trade in imported goods, indicates on the part of the commercial community an appreciation of the importance of the subject.

The existing tariff of the United States is highly protective to all their own manufactures. At the first glance it would seem almost impossible that we in Canada could compete at all successfully with them, shut out as we are by the prohibitory duties which they exact. But we should not fail to consider the fact, that protective as their tariff may be, it will hardly atone for the increase in the price of labour, the exorbitant internal taxation, the cost of living and of raw material. The fact that the prices of almost every article manufactured in the United States are unaffected by the decline in gold, is evidence of the difficulties under which the manufacturers in that country are labouring. The relative difference between the price of raw produce and manufactured goods has been greatly increased in the last two or three years, affording another indication of the increased cost of manufacturing. In Canada, with cheap labour, plenty of power, little internal taxation, and many of the products indigenous to the soil, we think there ought to be a good chance for building up a trade in manufactured goods with our neighbours. Suppose, for instance, that by the abrogation of Reciprocity they insist upon exacting a tax of 16 cts. per pound on Canadian wool, the price to Canadian manufacturers may be reduced to 20 cts. per pound. With the raw material at this rate we think it can be demonstrated that Canadian tweeds could be sent to the United States far cheaper than they could be got from Britain or even manufactured in their own country. Woollen manufacturers on the other side of the border, may fancy that by the repeal of the Reciprocity Treaty they are going to get Canadian wool cheaper. They may possibly be successful in doing so, but whatever they gain in the raw material they are likely to lose in the shape of strong competition in the manufactured article. In leather and the different manufactures therefrom, there is reason to think a trade with our neighbours could be successfully carried on. We have an abundant supply of bark, a fair local supply of hides, there is nothing to prevent our importing them from the United States free of duty; and with respect to South American hides we have a positive advantage, inasmuch as they levy a duty of 10 per cent., while we admit them free. Again, we have cheap water power, cheap labour, and every facility for conducting business inexpensively and advantageously. With respect to boots and shoes, we believe the manufacturers of Montreal can get up an article at less cost and as well suited to the United States market as can be produced on any other part of this Continent, and unless prices in the States take a turn downwards, or gold materially advances, we believe that in this important article a very good trade might be done. We mention these woollen and leather manufactures simply to illustrate what we think might apply to other articles as well. The subject is one of so comprehensive a character, there are so many interests and technical

details to be considered, that very definite conclusions can hardly be arrived at just now; but there seems to be no doubt that we in Canada, with our affairs in a normal condition, ought to improve upon the disadvantages under which the merchants and manufacturers are now labouring in the United States.

Our Parliamentary Session has closed without any interference with the tariff or any change in our commercial policy. It is hardly probable that the February Session can pass without action in this respect, and it would be most advantageous, if, during the recess, the public mind should be expressed as to how we may most readily avail ourselves of the opportunities now afforded to Canada to increase her commerce in imported and manufactured articles with our neighbours across the line.

TIME TO ACT.

ALTHOUGH it is generally a foregone conclusion that the Reciprocity Treaty in its present shape will not be continued beyond next March, there appears to us to be a want of proper appreciation of the fact. While we do not anticipate the most disastrous results to our trade, there can be no doubt that the abrogation of the Treaty will materially disturb existing business arrangements. During the past cereal year we exported to the United States nearly twenty-three million dollars worth of Canadian products. By the abrogation of the Treaty this amount will, after next March, be subjected to an average duty of twenty per cent. The imposition of this amount of duty will cause a loss either to the consumer or producer of four and a half million dollars; and even if it is equally divided, it is a loss which our people cannot sustain without some embarrassment. It is therefore very important that we should be prepared for such a contingency, and by a change in the products of the soil, and in the selection of our markets, be in some degree prepared for it. We think it would serve a good purpose if the question were practically discussed by the press and the public as to the description of products in which a change could be most readily and profitably made, and what resources developed. It is far more essential to the people of Canada at the present moment that this matter should receive the attention it deserves, than that the public mind should be occupied with the consideration of questions of much less immediate necessity. The best results would follow from the practical suggestions of all classes of the community, and we respectfully urge upon our friends of the press to give the subject more attention.

An excellent opportunity will soon be afforded for a practical discussion of the matter. The Provincial Agricultural Exhibitions in both Upper and Lower Canada are shortly to be held. On these occasions there will be assembled the leading agriculturists of the country—men who by long practical experience, observation, and education, are eminently fitted to discuss the question from the producer's point of view. The opportunity will be the best that can occur before the abrogation of the Treaty, and it will be a pity if it is allowed to pass unimproved. The subject certainly is, in importance, one which takes precedence of almost any other that can occupy the attention of the agricultural community; and an essential service would be rendered to the country if a thorough discussion could take place upon the position and the duty of the farmers of Canada, should the United States markets be closed against them. We hope that the presidents and executive officers of the Agricultural Associations, both of Upper and Lower Canada, will consider the suggestion, and devote one or two of the public meetings, which usually take place on such occasions, to a ventilation of this subject.

The contemplated visit of a large number of the leading men of our sister Colonies will also afford an occasion for an enlarged discussion of the Reciprocity Treaty, the effects of its repeal, and the best plans to be adopted to do without it. Our fellow colonists will be thoroughly posted on the fishery, lumber and other questions, and it strikes us as most important that during their stay here opportunities should be had for a full expression of their views. Concerted action in this matter, with the consideration of suggestions from so many different points of view, cannot fail to be useful. The project of a Provincial Board of Trade, which was set on foot at the Detroit Convention, will, we understand, be inaugurated during the stay of our friends from the sister Provinces. The Council of the Montreal Board of Trade have had the matter in charge, and it is probable that this excellent proposal will

be put into practical shape. At such a gathering of the commercial men of the Provinces, interesting and important matters are sure to be brought up for discussion; and in view of the possible repeal of the Treaty, and in the event of Confederation, an assemblage of this nature cannot fail to be most beneficial. We hope some of our leading merchants will not allow the opportunity to pass, but will make some preparations of a practical nature for a discussion of these subjects.

The assembly of the "Confederate Council, to advise on treaties of Commerce," which is to meet during the present month in Quebec, under the authority of the Imperial Government, ought also to be made available for a consideration of the possible effects of the repeal of Reciprocity. This Council is to be composed of members of the Government of each Province, who of course will be charged with the views of their respective Cabinets, and who will thoroughly understand the whole subject. The very important question of Intercolonial Trade, in lieu of Reciprocity, and the assimilation of the Tariffs, with or without Confederation, and a variety of other kindred topics, might with great propriety be considered, and the public mind guided very materially by the result. We trust the Council will not content itself with an attempt to procure Reciprocity, which after all may be unsuccessful. Better be prepared for the worst view of the case; and our American friends will much more favourably consider the question, if it is generally understood that we are prepared to do without their markets.

During the present month, therefore, there will be opportunities of a varied character for the discussion of this most important subject from a political, commercial and agricultural point of view.

We are on the eve of a great change in our commercial condition; and the meetings to which we have referred, if made available for the thorough consideration of these topics, must be productive of most important results. No such favourable opportunities will again be afforded, and advantage ought to be taken of them for the purposes we have mentioned.

UP OR DOWN.

THERE does not seem much prospect of a decline in gold. Without the occurrence of events of either political or military importance, the gold rate has continued steady for some months. It was thought that large shipments of cotton would materially affect the market, but though we have had peace now for many months, the price for that staple in England continues unexpectedly high. The export from the United States has not had a very material effect in reducing the rate of exchange or depressing gold. It is just possible that there are large accumulations yet in the South to come forward, but if we are to judge by the past, it does not seem probable that the shipments will be of sufficient magnitude to produce a violent re-action in either gold or exchange. Beside this, the long period of time over which the shipments are likely to be extended makes a decline still further improbable. The fine harvest and the high prices in Britain may induce extensive shipments of produce and provisions, and thus reduce the balance of trade against the United States; but in view of the large orders for goods for that country which are now to be found in every European market, and the fact that there are but few United States Bonds selling either in Britain or on the Continent, dispels the belief that either gold or exchange is likely to be much affected by anything that the United States will have to spare. Aside from all questions of trade, however, the action of Congress may upset all calculations. The rate both of gold and exchange must largely depend upon financial legislation. It seems next to impossible that the government can be carried on without further issues of national indebtedness; and from all points of view, the prospect of a fall in gold is therefore far less probable than the prospect of a rise.

Dear Butter.

The fact that during the month of August and the early part of September there was little or no rain, has had a bad effect on the late grass, and fears are entertained in some quarters that the supply of butter will be considerably diminished in consequence. The large amount of cattle, too, that have left the country for the American market favours the same idea; and we should not be surprised if there was a scarcity of the article. In the Eastern townships, American buyers are eagerly taking all they can lay their hands on, and paying 26 cents per pound at the farmer's door. In Western Canada there is also a very active demand for all that the farmers can bring to market.

NATIONAL CONCEIT.

FOR a man to have a proper estimate of himself and his capabilities, is a very good thing; and when he is engaged in business, nobody can object to his telling the world what he can do—what he has to sell—and what advantages the public will obtain by dealing with him. But there is all the difference in the world between a reasonable advertising of what is true, and that abominable style of puffing of what is false, which is so characteristic of unscrupulous tradesmen, and which, when continued, destroys all confidence on the part of customers.

It is a very good thing for a person to know exactly what his means are, in order that he may regulate his expenditure accordingly. If he under-estimates his position, he will be apt to torment himself with imaginary fear (a fault which is rare enough in these parts); but if he thinks his income and capital more than they really are, he will probably live at a rate he cannot afford, and incur debts which he cannot pay.

We constantly meet with instances in which storekeepers and merchants deceive themselves as to their real position; and for one who is courageous and honest enough to make every allowance for contingencies, write off his bad debts, and look matters squarely in the face, there are half a dozen who will persist in flattering themselves that their profits, income, and capital, are far larger than they really are. If these were mere matters of speculative opinion, like some notions, about ethnology or geology, they would have little or no influence over a man's conduct. But the notions we speak of have a direct influence on the style in which a man carries on his business; how much debt he incurs, what stocks he can lay in, and how much he can trust; they influence, too, most intimately and directly, his personal expenditure. Let a man come to the conclusion that his net profits range from five to ten thousand dollars a year, and he will have no scruple in living in good style, keeping up an establishment, entertaining company, and letting his family enjoy themselves generally. He will probably seek to extend a business which seems to be doing so well, and lay in a larger stock, seek additional credit, open new accounts, and perhaps build larger premises.

Nothing but time will reveal whether this is on a sound basis; but we are bound to say, that it has been a far more common error for merchants and men of business generally to over-rate than under-rate their real position, a certain consequence of which is embarrassment and debt hereafter.

We all know that nations as well as individuals have a habit of forming opinions of their own character and circumstances. The good opinion which John Bull has of himself is pretty well known, and it is generally understood that his cousin Jonathan is a little ahead of him in self-conceit. The people of *La Grande Nation* would brook no second place in the map of Europe, and, indeed, would claim to be first in nine matters out of ten.

Coming from the stock they do, it is not wonderful that Canadians have a pretty good share of self-esteem, and that they have been able to do a little quiet puffing now and then. Nobody can blame them for a just self-appreciation, and the men that have made this country what it is, need not be ashamed to show either themselves or their country, and so far as a good opinion of ourselves and our prospects promotes self-reliance and stimulates industry, nothing can be better than to cherish it.

But there is such a thing as a people over-estimating their resources and prospects. We have had plenty of examples of this kind of thing in the way some of our towns and cities went on before the last financial crisis. When Mr. Hincks introduced his celebrated Municipal Loan Fund Scheme and made borrowing such a simple and easy matter, there were plenty of municipalities ready to enter the market for loans. In the full conviction that they would grow into important cities, little places like Port Hope and Cobourg made no scruple of borrowing such enormous sums as a million dollars each; and if any old head shrugged his shoulders and wondered how the interest was to be met, there were plenty of people ready to say, "look at our wealth, consider our resources, is not our property worth so much now, and will not our population be doubled or trebled in a few years?" With such talk (which was the universal sentiment of the country ten years ago) doubters were silenced, and the debt incurred. The consequence is well known. The notions of the people about wealth, resources, increase of population, have all proved visionary, but not so the debt. That has proved a hard practical fact, and the end has been

that to prevent these places, and others like them, from being crushed and ruined, the country has had to assume the burden. Take again the case of Hamilton, which had so high an opinion of itself as to gain the cognomen of the "ambitious city." The extravagant notions of its inhabitants as to the wealth and resources of the place led them to borrow an enormous sum for waterworks and other purposes. Here again calculations were deceptive, and expectations visionary. The interest of the debt has proved a crushing burden, and as a direct consequence we have heard for the first, and we hope the last time, the disgusting and abominable word, repudiation, in connection with the affairs of a Canadian city.

Similar sanguine notions have led—we are firmly convinced—to the public debt of the Province acquiring the portentous dimensions at which it now stands. So far, however, from the evil being cured, we find people simple enough to fancy that our burden might be largely increased without any great harm being done. They forget that Canada is in the position of a trader whose income is a thousand a year, while he has been spending eleven hundred for years back. Every year, no matter under what government the country may be administered, there is the same story of a deficiency. True, we are told, as regularly as the years come round that the deficiency is due to exceptional and unforeseen expenditure; but this, as every sensible man knows, is a mere idle pretence. All expenditure is subject to unforeseen contingencies, and prudent men, in framing their estimates make allowance for them. Such contingencies are subject to the law of averages, and by this time, our finance minister ought to know how much to allow for them. But no allowance is made; expenditure exceeds the estimate; income is generally below it, and so we have a yearly deficit of from five to ten per cent. of our national income.

If we had not become accustomed to such an anomalous state of things, we could never hear with calmness that this year's deficiency is only some \$500,000. If Mr. Gladstone were to run short from three to four millions sterling every year, which would be the corresponding amount for Britain, not all his talents and eloquence would keep him in office for a month. The whole nation would be full of excitement, and the outcry would never be stayed until there was a change of ministry.

We repeat that we may over-estimate our wealth and resources, and consequently our capacity to bear debt and taxation; and of all mistakes this is one of the most dangerous.

There are, of course, a certain set of croakers—mostly those who do not belong to us—who go to the other extreme. Travellers pass through the country by rail, and thus see it in its worst aspect. They then write stupid books or letters in which our swamps, and snake fences, and stumpy fields, and log huts figure as the prominent features of the scene; as if forsooth we had nothing else. Or a shiftless and discontented man from the "old country" comes over and tries his luck, and after getting cheated in a bargain about land, trying obsolete methods of cultivation with bad success, and refusing to adapt himself to the circumstances of the country, he gives up in a fit of bad temper, and goes home, cursing the country, the climate, and the inhabitants.

Such people, however, infest every country, and their opinions soon get taken at what they are worth. They will do us very little harm if we take care of ourselves, and avoid the other extreme.

A modest and truthful estimate of our capabilities and resources will lead to a moderate and quiet style of national expenditure, a horror of increased debt, a gradual increase of surplus, and will ultimately place us in such a position that we can make any desirable improvements out of our ordinary income. We can then develop our system of navigation, cultivate our militia system, strengthen our position in every respect, and reduce taxation at the same time. But if we go on perpetually borrowing, we may bye-and-bye have to ask England to do for us what we have had to do for embarrassed municipalities.

The Leather Market.

Spanish Sole is buoyant and firm at 23c. for best No. 1, with upward tendency. Receipts are larger, but a good deal of stock has been disposed of, and the quantity on hand is not large. Slaughter Sole has sympathized with Spanish, and prices are only 1c. lower than corresponding grades of latter kind. Waxed Calfskins continue in active demand at former quotations. In other kinds of stocks there is no change to notice.

GOOD NEWS FROM GASPE.

OUR readers are perhaps aware that, during the last two or three months, extensive operations in oil have been carried on at Gaspé. In view of the certain conviction on the part of some capitalists that oil was to be found there in paying quantities, some thirty-five thousand acres of land were bought from Government, and paid for, and during the past week or two boring has been carried forward with considerable energy. We are glad to hear that at a depth of some 92 feet large quantities of gas, and first-rate indications of oil were found. Oil to the extent of several gallons was found in the débris of the pump, and the rope and other machinery were covered a quarter of an inch thick with the "delicious fluid." The fact that at less than a hundred feet such remarkable indications are found, strongly confirms the belief that there is plenty of oil in this locality. Sir William Logan's Report, and the observations of other geologists and engineers all point in this direction; and we are satisfied that at length the great resources of this wonderful region are about to be developed.

The operations to which we have referred are carried on by an association of Boston capitalists, who have secured the best locations, and who, before they put their stock on the market, are determined to procure oil in paying quantities, so that there can be no humbug about the speculation.

RECEIPTS & PAYMENTS OF THE PROVINCE.

THE *Canada Gazette* is getting interesting. Last week's issue contains the second of the new monthly statements of the Receipts and Payments of the Province. We place side by side the Receipts during July and August:—

RECEIPTS.	July, 1865.	August, 1865.	Two months, 1865.	Two months, 1864.
Customs.....	\$ 382,182	\$ 650,947	\$ 1,033,129	\$ 1,349,130
Excise.....	67,835	195,187	262,973	78,038
Bill Stamps.....	6,017	7,510	13,528	17,306
Crown Lands.....	35,275	76,677	111,952	150,484
Post Office.....	23,540	57,362	80,903	79,822
Public Works.....	28,805	40,989	69,794	85,139
Miscellaneous.....	380,251	71,884	452,135	124,694
Total.....	923,906	1,100,506	2,024,414	1,884,611
PAYMENTS.....	1,011,000	1,143,125	2,154,125	1,916,207

It appears from an examination of the above that the Customs revenue is already beginning to shew the effects of the brisk Fall trade. It was nearly twice as large in August as in July. The increase in the Excise revenue is doubtless attributable partly to an increase in the receipts from tobacco manufacture, but principally to the duties in spirits paid into the Treasury in anticipation of an increase in those duties, which, as it turned out, Mr. Galt never intended to impose. The Payments of the fiscal year thus far exceed the receipts by \$129,708.49. The current month may perhaps redress this inequality.

EASTERN TOWNSHIPS EXPORTS.

AN esteemed correspondent, writing from Stanbridge, gives us some very interesting figures as to the quantity of Butter which is being exported from that section of the country to the United States, and the high price which is being realized therefor. From 1st April to 19th August last 2,987 packages were exported from Stanbridge Station, and about 2,000 packages from other points in that locality, making in all 4,987 pkgs., and allowing 50 lbs. to the package, there will be 249,350 lbs., which, at an average of 20c. a pound, makes the amount received by this locality alone \$49,870. Our friend estimates that, including horses, cattle, sheep, hogs, butter, lumber, &c., the total exports of the small counties of Missisquoi and Brome could not have been less than \$150,000. He remarks that the loss of Reciprocity would very seriously affect the demand for these articles, even if Canadians had to pay only half the duty. He thinks that farmers do not appreciate the magnitude of the change which the repeal of the Reciprocity Treaty will necessitate, and says "it would be better for all classes in Canada to cultivate friendly relations with the United States, and have trade as free and unrestricted as possible, instead of building walls and forts, bristling with cannon and bayonets, bringing in their train non-intercourse, expensive taxation, with war and its attendant miseries."

SAVINGS BANKS.

The following table shows the amounts deposited in the Savings Banks of New England and New York State, and also in those of Canada:—

Year 1864-5.	No. of Savings Banks.	Amount of Deposits.	No. of Depositors.
Maine	15	\$3,672,975	\$18,506
N. Hampshire	28	7,661,738	43,175
Vermont	10	3,533,238	11,284
Massachusetts	97	62,557,604	291,616
Rhode Island	21	12,815,098	40,827
Connecticut	51	29,142,288	121,682
New York	73	111,793,425	456,721
Canada	295	\$231,176,366	\$983,811
	14	\$3,270,012	\$14,191

The population of New York and New England is about seven millions and a half; of Canada about two millions nine hundred thousand. Now the deposits in the former country are seen to be \$30 per head of the population; in the latter only \$1.10. We refuse to believe that our people are poorer or naturally less thrifty than their neighbours; the difference lies in the want of proper facilities, under the existing Savings Bank acts, for establishing Savings Institutions in our small towns. It will be for Parliament at a future session, to remedy this.

THE ASSESSED VALUE OF OUR PROPERTY.

The Municipal Returns for 1864 have been laid before Parliament. They are prefaced by an interesting Report from the pen of Mr. Langton, the Auditor General, and contain, in a condensed form, information as to the assets, liabilities, revenue, and expenditure of all the municipalities within the Province. The grand total of the assessed property of the country is given as follows:—

Real and personal estate, Canada West	\$265,079,308
Do. do. do. do., Canada East	170,421,949
	\$435,501,257

Taking the population of the country at 2,881,000—Mr. Langton's estimate—we find the assessed value of property per head to be \$151. Dividing by the computed population of Upper and Lower Canada respectively, viz., 1,655,000 and 1,226,000, we find the average assessed value of property to be:—

In Upper Canada	\$160 per head
In Lower Canada	139 " "

Our Provincial debt being given at \$60,237,575, or nearly \$21 per head, we can see at a glance how much of our property is mortgaged for its ultimate redemption.

In addition to this, however, there are Corporation Debentures of about \$16,000,000, which raise our total indebtedness, on what may be considered public account, to about \$26.50 per head.

Another way of looking at the value of our property is to see how much it amounts to per ratepayer. The number of ratepayers assessed is—

In Upper Canada	285,000
In Lower Canada	210,000
	\$495,000

This gives us as the property assessed per ratepayer:—

In Upper Canada	\$930
In Lower Canada	811

Average—all Canada \$380

This, it should be remembered, is the assessed value. Something should undoubtedly be added to bring it up to the real value, and we should probably be under the mark if we were to say that each ratepayer owns property worth \$1,000.

Mr. Langton points out how unequal the assessment is in the various counties of Upper Canada, and thinks much of this inequality is due to defective assessment. While this may be the case, we nevertheless see that the value given to property follows a pretty regular rule, being highest in the old settled counties traversed by railways—lowest in new districts, far away from such means of communication.

The increase of the assessed value of property is given in Upper Canada, not in Lower Canada, because the system of collecting municipal returns from Canada East is only just being put upon a proper footing. The figures for Upper Canada are:—

	Real Estate.	Personal Property.
1864	\$240,063,966	\$25,015,442
1863	235,347,363	24,169,811
Increase	\$4,116,603	\$845,631

The taxation of the municipalities for municipal purposes yielded under the rates for 1864:—

In Canada West	\$1,900,000
In Canada East	1,600,000
	\$3,500,000

This is about 8 mills in the \$1 on the total assessed property—or, converting this into annual value, at six per cent., it is equal to 13 cents on the \$1.

The arrears of taxes are heavy—\$1,786,145 in Upper, and \$298,083 in Lower Canada. The municipalities ought not to allow so large an amount to be outstanding.

THE DRY GOODS TRADE.

James Bailie & Co. Baukhage, Deak & Co. Wm. Benjamin & Co. James P. Clark. John Douglas & Co. Foulds & Hodgson. Gilmore, White & Co. Lewis, Kay & Co. Thomas May & Co. McIntyre, Denoon & Co. Munderloh & Steencken. Ogilvy & Co. Ringland, Ewart & Co. A. Robertson & Co. Stirling, McCall & Co. William Stephen & Co. Thomson, Claxton & Co. Alexander Walker. George Winks & Co.

The past week has been one of the most successful that Montreal has ever experienced in the dry goods branch of its business. The quantity of goods which has changed hands has been most remarkable. Not only have we had to provide for the wants of our regular customers, but also for the demand of several large Western jobbers. The process has been going on gradually for some time past to such an extent as to keep our stocks much below a regular average for this season of the year. Last week the demand resolved itself into a regular rush for goods, and the consequence is, we have to report stocks considerably broken up. In some of our large establishments, goods sold are lying in heaps, and every recess is full of goods sold. The whole dry-goods staff are working night and day, and have been for some time past, and yet their task seems but half accomplished. Buyers are complaining that they cannot get their assortments. They say that one house has no cottons, another has no woollens, while others again noted, usually, for their complete assortments of fancy goods, are in the same position as their neighbours. It is true large duplicate orders have been sent home for fresh supplies. It is a question if these orders will receive prompt attention, the demands for goods from all quarters of the globe being so great. Cottons still maintain their position, and there does not appear much prospect of prices giving way this season. The demand on the Manchester market is large, and there is a strong upward tendency. Stocks are insignificant. Woollens are firm also; no overstock in the market; assortment rapidly diminishing. Dress goods are in small stock. All classes of fancy goods will be scarce. Cloths are in good supply, and likely to equal the demand. The demand for Canadian manufactured goods has been large; there is no prospect of an overstock this season. It is expected that we shall have a large demand all through this season for all classes of dry goods. From all parts of the country the prospects are most cheering, and the fall trade promises to be the most successful that has been enjoyed for a number of years.

BOOTS AND SHOES.

For the last three weeks, since the commencement of the fall trade, boots and shoes have been unusually active. In prices there has been an advance of 12½ per cent established, although considerable stocks went to the country at the prices which prevailed during the greater portion of the year. From extensive purchases of leather for the foreign markets—relieving this market of the large stocks held for the year past—holders found it not only desirable but necessary to advance the price, especially, too, in view of the rise in hides and all materials entering into the manufacture of leather. The stocks in hand are particularly acceptable to the country dealers, and notwithstanding the advance in price there is no abatement in the demand, and the sales are as large as usual. Stocks can now only be made complete as they come from the workshops to the warehouses, which, with the continued advance in leather, betokens a still further probable rise of from 12 to 15 per cent. There is no alternative to the anticipated rise, inasmuch as sole leather, which was purchased three months ago at 16 cents, has had ready sale at 23. The same is true proportionally of all other descriptions of leather. Amended quotations will be found in our corrected price currents.

THE GROCERY TRADE.

James Austin & Co. I. Buchanan, Harris & Co. Bacon, Clark & Co. H. Chapman & Co. Geo. Childs & Co. Converse, Colson & Lamb. Jas. Douglas & Co. Forester, Molr & Co. Fitzpatrick & Moore. Gillespie, Moffatt & Co. B. Hutchins. Jeffery, Brothers & Co. Kingan & Kinloch. Law, Young & Co. Leeming & Buchanan. E. Matland, Tlyse & Co. J. A. & H. Mathewson. H. J. Gear. Mitchell, Kinnear & Co. William Nivin & Co. Reuter, Lionale & Co. Rimmer, Gunn & Co. Robertson & Beattie. David Robertson. Haviland Routh & Co. Sinclair, Jack & Co. Jos. Tiffin & Sons. David Torrance & Co. Thompson, Murray & Co. Alex. Urquhart & Co. Winn & Holland.

The greatest activity has prevailed in this department of trade throughout the week. Purchases on United States account have kept stocks reduced, while there is a lively demand from the regular retail trade. Teas have sold freely at outside rates, and in Japans a slight advance has been sustained. Sugar has also changed hands to a very considerable extent, and quotations are somewhat higher. In other articles there is great firmness, without however sufficient variations to call for extended remark.

THE HARDWARE TRADE.

The operations of the past week have been extremely heavy, and with a constant upward tendency in prices in almost all staple goods. Many of the large holders are inclined to hold on for still higher rates, as it is confidently expected that the stocks are much too light for the demands on this market the present season, and it is now too late to give orders for importation, as freights alone at this late season would largely augment the cost.

PIG IRON.—All the lots offered have been picked up either by the trade or for Western States account. Several lots changed hands which were in market on Quebec account at prices as follows:—Eglington \$20.50 to \$21.00, 4 mos.; Glangarnock \$19.50 to \$20, net cash; Summerlee \$20 to \$21.3 mos. There have been no operations in Gartsherrie, as there is very little held here; No 4 has not at all changed, as there are but few operating in it.

BAR IRON.—Is much firmer, and we may quote an advance of 10s. per ton on Scotch Bars, with still many sizes of Rounds very scarce. Refined Bars remain as before.

HOOP AND BAND IRON.—A considerable demand has sprung up for some sizes, and a scarcity is anticipated.

SHEETS.—Are firm at our quotations, and some numbers are entirely cleaned out, and purchases of lots to arrive by next steamer have been made at full quotations. It is thought the stock of these to arrive will not be sufficient for the demand.

BOILER PLATES.—Some lots have arrived on the "Montreal," but have been at once sold for Western account, and there is still a scarcity of the principal sizes wanted for the present demand; prices are consequently firm, and some houses are asking a trifle over our quotations.

BOILER TUBES.—Are still in short supply, and orders have to wait arrivals.

CUT NAILS.—The makers have again advanced their rates 1s. per keg, at which rate orders are coming in, and the orders are still much in excess of stock in hand.

CANADA PLATES.—Are still firm at the advanced rates of last week, and several makes are exhausted. Nearly all kinds are now firmly held at \$5 with an upward tendency, as some holders are inclined to take care of their stocks, expecting a still higher rate for them.

TIN PLATES.—We advance our quotations on this article. Although in some hands the stock is large, yet with an increased demand both for Western Canada and the States (for which several lots have been sold), it appears that there will be a short supply.

FREIGHTS.—On heavy goods are decidedly higher, and vessel owners are fully inclined to get paying rates this fall.

Freights. We have nothing to report, freights being at present a mere matter of private agreement; quotations are purely nominal.

We give the arrivals and departures for this year and last.

ARRIVALS, week ending 14th September.			
From Liverpool	3 vessels	3232 tons.	
" Glasgow	1 "	1128 "	
" Lower Ports	2 "	197 "	
Total during week	6 "	4557 "	
Previously this year	139 "	79173 "	
	145 "	83780 "	
Same time last year	176 "	105972 "	
Decrease 1865	31 "	22242 "	
DEPARTURES.			
To Quebec and Sea	12 vessels	935 tons.	
" London	1 "	1414 "	
" Glasgow	1 "	879 "	
" Liverpool	1 "	1899 "	
" Lower Ports	3 "	297 "	
	8 "	5424 "	
Previously this year	156 "	74884 "	
	164 "	79908 "	
Same time last year	191 "	95240 "	
Decrease 1865	27 "	15432 "	

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

NAME AND RESIDENCE.	TO BE HELD AT OFFICE OF	D. ATE.
Bartho, Henry alias Honore, Sorel	Georges J. Bartho, Sorel	Sept. 30
Brown, W. C., Innerkip.	Grog & Bird, Woodstock	" 27
Burch, Church Amaziab, Lachute.	{ Moreau, Ouimet, & Chaplcau, } { Montreal	Nov. 30
Canlon, Samuel, Goderich	James & Moore, Goderich	Sept. 28
Clarke, John Blythe	Mr. Lefroy, Goderich	" 25
Donaldson, Robert, Buckingham	Courthouse, Buckingham	" 28
Fletcher, Benjamin, Toronto	W. T. Mason, Toronto	" 20
Fuller, Samuel, Nanpew	L. A. Wheeler, Tamworth	" 20
Gaul, William, Berlin	H. F. Jackson, Berlin	" 28
Gordon, Alexander, Pakenham	John Whyte, Montreal	" 21
Gordon, Edward, Ottawa	Francis Clewov, Ottawa	" 26
Green, Henry S., Galt	Alexander McGregor, Galt	" 29
Greene, N. O., Montreal	Courthouse, Montreal	" 25
Huntington, S. A., & John White, Pembroke	John Whyte, Montreal	" 20
Lamb, Thomas, Nanpew	H. T. Forward, Nanpew	" 26
Mair, James, & Charles Mair, of Lanark & Perth	Thomas & Thibaudan, Montreal	" 28
Moore, Patrick, Blythe	Mr. Lefroy, Goderich	" 27
Muir, Wm., Dunbarton	Lorcombe & Canon, Bowmanville	" 28
Muirhead, Wm., & J. D. Goddes, Galt	Martin & Bruce, Hamilton	" 25
Penny, Noah F., Seaforth	S. G. McCaughey, Seaforth	" 18
Russell, James S., Keene	Weller & Henson, Peterborough	" 27
Sullivan, John, Belleville	G. D. Dickson, Belleville	" 12
Trepianer, Praxide, Honore alias Henry, Bartho, and Eusebe Lusser, under the name of Bartho & Lusser, Sorel	Georges J. Bartho, Sorel	Oct. 4
Vanston, John, jun., Stratford	Alfred Burnham, Stratford	Sept. 28

ASSIGNEES APPOINTED.

NAME OF INSOLVENT.	RESIDENCE.	NAME OF ASSIGNEE.
Brown, James, sen.	Woodstock	James McWhirter.
Douglas, Robert	Lacolle	John Whyte.
Godwood, Joseph	Ballyvory	John Fleisher.
Goodnow, E. S.	Nanpew	Wm. Coote.
Han, Ebenezer Perry	Nanpew	Truman Boeman.
Montgomery & Bird	Galt	Alex. McGregor.
Munro, Fisher	St. Catharines	Wm. Gibbons.
Oliver, James Telfer	Paris	Albert Huson.
Raid, John, of the firm of A. Fowls & Co.	Peterborough	A. H. Macdougall.
Recher, Matthew	Pembroke	James Sheenan.
Sibbald, Charles	Brookville	Alex. Stewart.
Sparrow, John C.	Lumberland Township.	Fre. Clewov, Ottawa

APPLICATIONS FOR DISCHARGE.

NAME.	RESIDENCE.	WHERE TO BE HELD.	DATE.
Bennett, William	Port Hope	{ Courthouse, Co. Nor- } { thumb, & Durhan }	Nov. 10

STOCK MARKET.

	Closing prices.	Last Week's Prices.	Corresponding week, 1864.
Bank of Montreal.	113	113	113
Ontario Bank.	101	101	103
Bank of B. N. A.	94	94	94
City Bank.	98	93	99
Commercial Bank.	79	79	80
Bank of Upper Canada.	30	30	30
Banque du Peuple.	103	103	103
Molson Bank.	113	113	113
Bank of Toronto.	Par.	Par.	102
Banque Jacques Cartier.	105	104	103
Merchants Bank.	103	103	103
Gore Bank.	87	87	86
Eastern Townships Bank.	135	125	135
Montreal Telegraph Co.	187	185	183
Richelieu Navigation Co.	90	90	90
City Passenger & R. Co.	87	104	90
Government Debentures, 5 p. c.	104	Par.	102
Montreal Harbour Bonds, 8 p. c.	89	89	85
Montreal Corporation Bonds.	89	89	85

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 September of present year as compared with the same period last year:—

	1864.	1865.	Decrease.
Cottons	\$3,012,222	\$2,072,203	\$940,019 = 31 per cent.
Woolens	2,301,259	2,115,891	685,408 = 24
Silks, &c.	439,332	331,861	107,471 = 24
Sugars	1,655,569	811,205	844,364 = 23
Teas	1,516,100	1,346,587	269,513 = 17
Coffee	80,223	43,389	37,834 = 46
Hartware	547,156	297,639	249,467 = 44
Iron	649,334	359,571	289,763 = 45
	10,101,655	7,273,396	2,828,259 = 28

PRICES OF GRAIN.

	Average Prices on					Highest prices for week.	Average for week.	Corresponding week 1864.
	Sept. 8	Sept. 15	Satur. 3	Monday 11	Tuesday 12			
Flour, Superior Extra.	7.13	7.18	7.13	7.18	7.13	7.25	7.13	4.75
Extra	6.62	6.62	6.62	6.62	6.62	6.62	6.62	4.55
Fancy	6.27	6.27	6.27	6.27	6.27	6.35	6.27	4.40
Superfine	5.40	5.40	5.40	5.40	5.40	5.50	5.40	4.22
No. 2.	4.90	4.90	4.90	4.90	4.90	5.00	4.90	3.80
Flour	4.40	4.40	4.40	4.40	4.40	4.50	4.40	3.60
Bag Flour, 110 lbs.	3.10	3.10	3.10	3.10	3.10	3.20	3.10	3.30
Ontneal, 50 lbs.	4.60	4.60	4.60	4.60	4.60	4.70	4.60	4.87
Wheat	1.14					1.14		0.91
Peas								
Barley								0.68
Oats								

WEEKLY PRICES CURRENT.—MONTREAL, SEPT. 14, 1865.

NAME OF ARTICLE.	CURRENT RATES.	NAME OF ARTICLE.	CURRENT RATES.	NAME OF ARTICLE.	CURRENT RATES.	
GROCERIES.			Wine.			
Coffees.		Burgundy Port, gal.	0 80 to 1 25	Varnish, per gal.		
Laguayara, per lb.	0 00 to 0 00	Port Wine, "	1 00 to 5 00	Cosach Body (Turp)	3 25 to 4 00	
Rio, "	0 21 to 0 22	Sherry, "	0 80 to 5 00	Furniture	2 00 to 2 25	
Java, "	0 23 to 0 28			(Benzine)	1 25 to 1 50	
Fish.			HARDWARE.			
Herrings, Labrador.		Block Tin, per lb.	0 25 to 0 27	Spirits Turpentine.	1 50 to 1 75	
Split.	4 75 to 5 00	Copper—Pig, "	0 24 to 0 26	Benzine	0 40 to 0 45	
Kilbed.	3 50 to 3 75	Sheet.	0 28 to 0 30	SOAP AND CANDLES.		
Round.	3 50 to 3 75	Cut Nails.			Tallow Moulds	
Mackerel, No. 3.	0 00 to 0 00	Assorted, 1/2 Shingle,	4 20 to 4 40	Wax Wick.	0 15 to 0 00	
Salmon.	18 00 to 19 00	per 112 lbs.	4 40 to 4 60	Adamantine	0 20 to 0 00	
Dry Cod, Gaspe.	6 00 to 6 50	Shingle alone, ditto.	4 40 to 4 80	Soap.		
Fruit.			Latho and 5 dy.	4 60 to 4 90	Montreal Common.	
Balsins, Layers.	0 00 to 0 00	Galvanized Iron.			Crown.	
M. R.	0 00 to 0 00	Assorted sizes.	0 06 to 0 08	Steam Refined Pale.	0 05 to 0 00	
Valentins, lb.	0 07 to 0 11	Best No. 24.	0 07 to 0 00	Montreal Liverpool.	0 05 to 0 00	
Curants, per lb.	0 05 to 0 06	28.	0 9 to 0 00	English.	0 05 to 0 05	
Molasses.			28.	0 10 to 0 00	Family.	
Clayed, per gal.	0 28 to 0 32	Horse Nails.			Compound Erasive.	
Muscovado.	0 35 to 0 40	Cuost's or Griffin's,	0 19 to 0 00	Pale Yellow.	0 07 to 0 00	
Syrups.	0 00 to 0 00	No. 8.	0 18 to 0 00	Honey lb. bars.	0 12 to 0 00	
Rice.			No. 9.	0 18 to 0 00	Lily.	
Arracan, per 100 lbs.	3 45 to 3 75	No. 10.	0 19 to 0 00	BOOTS, SHOES.		
Snlt.			For W. No. 9.	0 16 to 0 00	Boys' Ware.	
Liverpool Coarse.	0 62 to 0 70	No. 11.	0 16 to 0 00	Thick Boots No. 1.	1 50 to 1 30	
Stoved.	1 20 to 1 25	No. 12.	0 14 to 0 00	Men's Ware.		
Spices.			Iron.			
Cassia.	0 28 to 0 30	Pig—Gartsberrie,		Thick Boots No. 1.	1 90 to 2 25	
Cloves.	0 11 to 0 12	No. 1.	23 00 to 24 00	French calf.	3 00 to 3 50	
Nutmegs.	0 45 to 0 85	Other Brands, "	20 50 to 21 50	Congress.	1 75 to 2 50	
Ginger, Ground.	0 12 to 0 30	Bar—Scotch, 112 lbs.	30 00 to 22 00	Women's	2 50 to 3 50	
Jamaica.	0 23 to 0 28	Refined.	3 30 to 3 50	Women's Ware.		
Pepper, Black.	0 95 to 0 10	Swedcs.	4 50 to 5 00	Calf Balmorals.	1 00 to 1 25	
Pimento.	0 06 to 0 07	Hoops—Coopers,	3 20 to 3 40	Buff	0 90 to 1 00	
Sugars.			Hand,	3 20 to 3 40	Calf Congress.	
Porto Rico, per cwt.	9 50 to 10 10	Boiler Plates,	3 80 to 3 80	1 25 to 1 35		
Cuba.	8 50 to 10 00	Canada Plates, Stat.	4 50 to 0 00	Youths' Ware.		
Dry Crushed, per lb.	0 00 to 0 00	" Budd	5 00 to 0 00	Thick Boots, No. 1.	1 25 to 1 30	
Loaves.	0 00 to 0 00	" Glamor	0 00 to 0 00	PRODUCE.		
Canada Sugar Refine-ry, Yellow No. 1.	0 94 to 0 00	" Fenty	5 00 to 5 50	Ashes, per 100 lbs.		
" 2.	0 94 to 0 00	Iron Wire.			Pots, lat sorts.	
" 3.	0 10 to 0 00	No. 6, per bundle.	2 70 to 0 00	Inferiors.	5 25 to 5 27	
" 4.	0 10 to 0 00	" 9.	2 90 to 0 00	5 30 to 5 33		
" 5.	0 10 to 0 00	" 12.	3 00 to 0 00	5 30 to 5 35		
" 6.	0 10 to 0 00	" 16.	5 90 to 0 00	Butter, per lb.		
Crushed A.	0 11 to 0 00	Lead.			Choice, new.	
Dry Crushed.	0 11 to 0 00	Bar, per 112 lbs.	6 75 to 7 00	0 30 to 0 25		
Ground.	0 11 to 0 00	Sheet.	6 50 to 7 00	Medium	0 19 to 0 20	
Extra Ground.	0 11 to 0 00	Shot.	7 80 to 9 00	Inferior.	0 17 to 0 18	
Leaves.	0 12 to 0 00	Powder.			Choice, per lb.	
Syrup, Golden.	0 00 to 0 00	Blasting, per keg.	3 00 to 3 50	0 09 to 0 10		
Teas.			HF	4 00 to 4 50	Course Grains,	
Twankay and Hyson		Pressed Spikes.		Regular sizes, 112 lbs.	per Farm.	
Twankay.	0 40 to 0 52	Extra.	4 50 to 5 00	Barley, per 50 lbs.	0 68 to 0 70	
Common to good	0 30 to 0 38	Railway	4 90 to 0 00	Oats, per 32 lbs.	0 30 to 0 32	
Japan uncolored.	0 40 to 0 52	Tin Plates.			Peas, per 60 lbs.	
Common to good	0 40 to 0 52	Charcoal IC.	3 75 to 9 00	0 90 to 0 85		
Fine to choice.	0 55 to 0 62	IX	10 50 to 11 00	Flour, per bbl.		
Colored.	0 42 to 0 55	DC.	7 75 to 8 00	Superior Extra.	7 00 to 7 25	
Common to good	0 60 to 0 70	DX.	9 75 to 10 50	Extra.	6 50 to 6 75	
Fine to finest.	0 80 to 0 70	IC Terme.	6 50 to 7 00	Family.	5 00 to 5 50	
Congou and Souch'g		IX	8 00 to 8 00	Superfine.	5 00 to 5 25	
Ordinary and	0 30 to 0 37	IC Coke.	7 00 to 7 50	Western Superfine.	4 75 to 5 00	
dusty kinds.	0 42 to 0 52	DRUGS.			Superfine No. 2.	
Fair to good.	0 42 to 0 58	Alum.	2 50 to 3 80	5 00 to 5 25		
Finest to choice.	0 75 to 1 00	Acid, Sulphuric.	0 4 to 0 5	4 25 to 4 50		
Oolong.	0 34 to 0 39	" Tartaric.	0 55 to 0 60	4 50 to 4 75		
Inferior.	0 45 to 0 59	Blue Vitriol.	0 10 to 0 10	4 25 to 4 50		
Good to fine.	0 45 to 0 59	Camphor.	0 60 to 0 85	3 50 to 4 00		
Common to fair.	0 41 to 0 52	Carb. Ammon.	0 17 to 0 25	3 25 to 3 50		
Medium to good.	0 60 to 0 75	Cochineal.	1 00 to 1 05	2 90 to 4 05		
Fine to finest.	0 78 to 0 85	Cudbear.	0 18 to 0 25	2 80 to 3 50		
Extra choice.	0 98 to 0 95	Cream Tartar.	0 30 to 0 32	2 25 to 3 25		
Gunpowder.		Chloride Lime.	3 00 to 3 50	1 60 to 1 60		
Common to fair.	0 55 to 0 65	Gum Arabic,		9 00 to 9 50		
Good to fine.	0 68 to 0 83	sorts com.	0 28 to 0 30	0 10 to 0 11		
Fine to finest.	0 85 to 0 95	" " good	0 40 to 0 50	Tallow, per lb.		
Imperial.	0 60 to 0 68	Liquorice, Calabria	0 25 to 0 30	per 60 lbs.		
Fine to finest.	0 71 to 0 82	Refined.	0 35 to 0 00	U. C. Spring.		
Hyson.	0 55 to 0 67	" "	0 30 to 0 00	1 12 to 1 15		
Fair to good.	0 68 to 0 75	Nutgalls.	0 55 to 0 60	White Winter.		
Fine to finest.	0 68 to 0 75	Oilum.	5 50 to 6 00	0 00 to 0 00		
TOBACCO.			Oil, Almonds.	0 40 to 0 50	LEATHER.	
Canada Leaf, per lb.	0 04 to 0 06	" Cloves.	1 10 to 1 20	Hem. B.A. Sole No. 1.	0 23 to 0 00	
Honeydew, 10's.	0 24 to 0 28	" Lemon.	3 50 to 4 00	" " " 2.	0 20 to 0 00	
" 5's.	0 25 to 0 28	" Peppermint.	6 00 to 6 50	" " " 1.	0 21 to 0 23	
" 4's.	0 26 to 0 30	Hotchicks.	6 00 to 6 50	" Slaughter "	0 18 to 0 19	
Bright, 1/2 lbs.	0 37 to 0 50	" ordinary.	4 00 to 4 50	" Buffalo Sole "	0 22 to 0 23	
WINES, SPIRITS, AND LIQUORS.			" Olive, per gal.	1 25 to 1 35	" " " 2.	0 17 to 0 19
Ale.		" Salad.	1 90 to 2 00	" Castor.	1 50 to 1 60	0 50 to 0 60
English.	2 25 to 2 50	Rhubarb Root.	1 70 to 1 90	Waxed Upper, Light.		
Montreal.	1 20 to 1 80	Soap, Castile.	0 10 to 0 12	Heavy & Med.	0 28 to 0 29	
Brandy.			Soda, Ash.	2 70 to 2 80	Kips, Whole.	0 35 to 0 45
Hennessy's, per gal.	2 10 to 2 30	Carbonate.	3 75 to 4 25	Splits, "	0 20 to 0 35	
Martell's.	2 10 to 2 30	Wax, Yellow.	0 27			

THE PRODUCE MARKET.

FLOUR.—The market is firm and buoyant, under the influence of short receipts and favourable British advices. The limited arrivals cause transactions on the spot to be mostly in single hundreds or broken parcels to retailers, but some round parcels of city and other brands have been sold for forward delivery. The higher grades continue to be enquired for, and, from scarcity, command full rates. We quote:—Superior Extra \$7 to \$7.25; Extra \$6.50 to \$6.75; and Fancy \$6 to \$6.25. But little has been done in Supers for a few days past; the feeling is, however, strong, and holders announce an advance for the more desirable brands. Strong Canada ranges from \$5.40 to \$5.60; Canada brands, from Western Wheat, about \$3.40 to \$3.50; and city brands \$5.50 to \$5.60. No Western offering. No. 2 and Fine are scarce, and readily placed; the former at \$4.80 to \$5.10, and the latter at \$4.25 to \$4.50. Middlings and Pollards are dull of sale, and nominal.

BAG FLOUR.—The demand is limited, and none but strictly choice and strong find buyers; the offerings of such are, however, small, and command \$3 to \$3.10; inferior descriptions are various from \$3 downward.

WHEAT.—The supply is very limited; U. C. strong, if on the spot, would fetch \$1.12 to \$1.15, but few entertain confidence in these rates, the impression being general that prices will recede when supplies become more abundant. In White Winter there are no sales to report.

PORK.—The stock is gradually reduced, and firmly held at former rates.

LARD is wanted, but there is none in the market.

BUTTER.—The receipts although considerable have not been beyond the requirements of shippers, who have taken all desirable parcels at full prices, and for strictly fine and choice lots there is a good deal of competition. The general feeling, however, is that prices have advanced fully up to if not beyond what can be considered safe, and all parcels taken at these high rates are rigidly scrutinised, and unsound and ill-flavoured are increasingly dull of sale. As the stock of such augments in the British markets with each succeeding arrival, country merchants will do well not to miss the substance of the present handsome prices by holding on for a shadow of an advance, which, to say the least, is most improbable. Whether things are shaping themselves for a repetition of the experience of last season remains yet to be seen, but all who hold for an advance on present rates will do well not to allow the excess of last year to pass unheeded.

TALLOW.—Is scarce and wanted at advancing rates, 10 to 11 would readily be paid if on the spot.

ASHES.—Owing to the diminished arrivals, prices have advanced, from the competition of shippers having orders to fill—prices however remain unchanged in Britain, where all kinds continue dull and slow of sale.

PRODUCE PURCHASES AT OWEN SOUND.

THE Subscriber solicits Orders for the purchase of Winter and Spring Wheat, Peas, Oats, and Barley, all of which crops are excellent in this vicinity. Excellent storage for 40,000 bushels, and good wharf accommodation, and quick despatch of cargoes guaranteed.

Refer to E. WIMAN, Esq., Mercantile Agency.
JOHN CHISHOLM.
Owen Sound, Sept. 9, 1865.

ANDREW S. 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 expeditiously forwarded on the most favourable terms.

REFERENCES.

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

JOSEPH MAY,

IMPORTER OF

FRENCH DRY GOODS,
489 ST. PAUL STREET,
MONTREAL.

NOTICE.—The undersigned having been specially appointed to act for Messrs. KENNETH DOWIE & CO., of Liverpool, in obtaining Consignments to that firm, and making Advances thereon, is prepared to enter into all necessary arrangements for the transaction of such business.

JOHN YOUNG.

OFFICE IN HOLIDAY'S WAREHOUSE,
Wellington Street,
Montreal, 13th January, 1865.

35-43

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.

AUCTION SALES.

BY BENNING & BARSALOU.

Insolvent Act of 1864.

GREAT CATALOGUE SALE OF WHOLESALE HARDWARE.

By order of T. S. BROWN, Official Assignee, there will be Sold,

On TUESDAY, the 19th SEPTEMBER, and following days,

At the Stores, LEMOINE STREET, lately occupied by ELLIOTT & CO.,

The whole STOCK-IN-TRADE belonging to their Estate, comprising a complete and excellent assortment of all things required in

ENGLISH, AMERICAN & GERMAN HARDWARE, In perfect order and condition.

This Sale, without reserve, of an exceedingly well selected and immense Stock of Goods required for every day sales, should command the attention of Hardware Dealers in Town and Country generally.

—ALSO,—

OUTSIDE THE CATALOGUE,

- Bar, Band and Hoop Iron
- Cast, Spring and Blister Steel
- Window Glass, Cut Nails
- Wrought Nails, Horse Nails
- Canada Plates, Tin Plates
- Coil Chain and Trace Chains
- Cordage, Axes, Shovels and Spades, Zinc

—AND,—

Other descriptions of Heavy Hardware.

Sale each day at TEN o'clock.

BENNING & BARSALOU.

EXTENSIVE CATALOGUE SALE

OF

FALL AND WINTER DRY GOODS.

THE Subscribers will Sell, at their Stores, on WEDNESDAY, the 20th September, and following days, the contents of ONE HUNDRED and FIFTY PACKAGES ASSORTED DRY GOODS, consisting of, in part:—

- Fancy Flannels, White and Scarlet Flannels, Beetle Twills, Casbans, Stair Oil Cloths, Damasks, Towels, Irish Linen, Silesias, Silk Neck Ties, Gingham Neck Ties, Printed Regattas, Black and White Prints, Plate Prints, Blue Serge, Drabnets, Chevrots, Union Tweeds, Wool Coverlets, Madder Prints, Blue Denims, Brown Denims, Jean Checks, Jean Stripes, Skirtings, Cotton Tweeds, Printed Doekskins, White Shirtings, Brown Segathy, Wool Flaidding, Wool Linings, White Saxony Flannel, Welsh Flannels, Loom Dowias, Linen Ticks, Canvasses, Printed Druggets, Undressed Holland, Roller Towinglin, Interlining, Striped Hessians, Mackinaw Blankets, Black Union Cloths, Black Superfine Cloth, 6-4 Coatings, Oxford Meltons, Rifle Cloths, Blue Cloths, Black and Fancy Doekskins, Silk Mixed Coatings, Black Meltons, Blue Coatings, Black Beavers, Moscow Beavers, Blue Pilots, Black Whitneys, Steel Does, Irish Freize, Mixed Velvets, Ribbed Pilots, Striped Pilots, Blue Whitneys, All-Wool Tweeds, U. Canada Tweeds, Mantle Cloths, Ladies' Skirts, Wool Scarfs, Opera Hoods, Garibaldi Jackets, Jamb's Wool Pants, Shirts, Woollen Hosiery, Women's L. W. Hose, Cap Peaks, Cashmere Hose, Men's Berlin Gloves, Girls' Fancy Hose, Children's Socks, Girls' Grey Cotton Hose, Brown Cotton Half-Hose, Women's Fancy Hose, Men's Half-Hose, Assorted Coubrours, Assorted Lustres, Thibet Cloths, Black Alpaccas, Verona Serges, Summer Cloths, Italian Cloths, Check Tartans, Fancy Winceys, Printed Lustres, Ginghams, Delaines, All-Wool Plaids, Galas, Balmoral Skirtings, Wool Handkerchiefs, Long Shawls, Black Gros de Naps, Black Silk Vestings, Black Silk Serges, Sarsnets, Black Corded Silk, Black Silk Velvets, Patent Velvets, Men's Tan Gloves, Buck Mitts, Kid Mitts, Berlin Lined Gloves, Men's Cloth Gloves, Knitted Mitts, Ringwood Gloves, Habits Cloth Gloves, Habits Cashmere Gloves, Gents' Black Kid Gloves, Children's Boots, Wool Boas, Ladies' Wool Vests, Silk Twists, Sewing Silks, Linen Threads, Silk Galloons, Assorted Neck Ties and Scarfs, Gents' Silk Scarfs, Gents' Wool Scarfs, Silk Bandannas, Cashmere Muffles, Vest Buttons, Linen Fronts, West End Collars, Linen Collars, Assorted Laces, Embroidering Cotton, Knitting Pins, Plated Thimbles, Assorted Pins, Assorted Combs, Assorted Trimming, Carpet Binding, Braids, Binding, Assorted Buttons, Spools, Umbrellas, Tailors' Chalk, Hemp Carpets, Table Oil Cloth, Bonnet Fronts, Carpet Bags, Ladies' Satchels, Cloth Caps, Glengary Caps, Felt Hats, Black Felt Hats, Spot and Jaconet Muslins, Book and Mull Muslins, Madder Pockets, Leather Belts, Assorted Silk Ribbons, Silk Velvet Ribbons, Lawn Handkerchiefs, Crapes, Artificial Flowers, Tweed Shirts.

—ALSO—

To close a Bankrupt Estate—

17 cases Assorted Dry Goods

—AND—

To close Consignments—

30 packages Assorted Linen Goods

—LIKEWISE—

29 bales Assorted Blankets

5 do do Flannels

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BENNING & BARSALOU.

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SHIP SHEATHING FELT,

WATERPROOF INODOROUS FELT,

HAIR FELT FOR COVERING BOILERS AND STEAM PIPES,

Manufactured by McTEAR & Co., Belfast.

THIS FELT is the Cheapest Roof

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KIRKWOOD, LIVINGSTONE & CO.,

Agents for Canada.

33 ST. NICHOLAS STREET, }
Montreal, 14th Sept.

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 Colour men, Provision Merchants, Drysalters, General Dealers, Manufacturers, and General Merchants throughout the world. It contains the most reliable Price Current published, a LIST OF DUTIES PAID 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 Manufacturers, and in fact a fund of most important information is supplied which is not to be obtained from any other source; thus from week to week the Tradesman 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 represents. 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, Liverpool, Bristol, Hull, &c.; Articles describing the various modes of Manufacturing and Refining; the current Trade News, Prices Current, Patents, Correspondence, &c.

The "WINE TRADE REVIEW" (Monthly). Subscription—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 gentleman thoroughly acquainted with this branch of commerce, who is assisted by an able staff of contributors. 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 evident to need argument.

The Advertisement Agent to the above named Periodicals 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.

JOHN W. HOLCOMB,

M.A., LL.B. OF THE UNIVERSITY OF TORONTO, MEMBER OF THE LAW SOCIETY OF UPPER CANADA,

OSGOODE HALL,

ATTORNEY AND COUNSELLOR AT LAW,
No. 65 WALL STREET, NEW YORK.

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

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- JOHN SCOBLE, Esq., M.P.P., Quebec.
- Messrs. W. DARLING & Co., Montreal.
- PATERSON, HARRISON, & PATERSON, Toronto.
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- MILES O'RIELLY, Esq., Q.C., Hamilton.

Aug. 11.

3 ms.

W. GALT HILL & Co.,

GENERAL MERCHANTS,

AND

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509, St. Paul street,

MONTREAL.

2-7

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THE Subscriber, having been appointed Agent in Montreal for the Sale of these Goods, is now prepared to take orders, which will be filled carefully, and with despatch.

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GREAT WESTERN RAILWAY
OF CANADA.
DAILY FREIGHT AND PASSENGER LINE
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To all Stations on the GREAT WESTERN, BUFFALO and LAKE HURON, DETROIT and MILWAUKEE, MICHIGAN CENTRAL, MICHIGAN SOUTHERN, and all WESTERN RAIL ROADS, in connection with the following FIRST CLASS LINES of STEAMERS, viz:—

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Where PASSENGER TICKETS for BOAT and RAIL may be obtained to all points West.

Also Commercial Travellers' Tickets to and from all Stations on the Great Western Railway.

THOS. SWINYARD,
General Manager, Great Western Railway.
June 15, 1865.

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The Steamer "Ottawa" McDonald, master, will leave for the above Ports on Saturday evening, 16th Sept.

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Stock composed of 11 Steamers and 45 Barges.

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For LOCAL FREIGHT between MONTREAL, OTTAWA and RIDEAU CANAL, four First Class Steamers will afford a daily departure from MONTREAL and OTTAWA [Sundays excepted], thus securing greater despatch than formerly; and connecting at Ottawa with the Upper Cabin Passage and Freight Steamers "City of Ottawa" and "Bytown," running between OTTAWA and KINGSTON, affording four departures per week from each place.

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FANCY DRY GOODS.
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The Subscriber begs to inform his Customers, that the production of these famous Shirtings being now much increased, orders will be attended to with punctuality in the order in which they are received.

JAMES P. CLARK.

Montreal, Aug. 2nd, 1865.

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Place of Business central, and suitable for the sale of all descriptions of Produce.

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 Montreal, 1st February, 1865.

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 For the Purchase and Sale of Flour, Grain, Provisions, and Produce generally.
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 LIQUEURS AND CORDIALS—Maraschino, Rum and Swedish Punch, Booncamp, Raspberry Vinegar, Verbeina Cognac, Cherry Cordial, Prepared Cocktail, &c.
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 GUINNESS' EXTRA STOUT—Quarts and pints.
 BORDEAUX VINEGAR.

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

SHELF HARDWARE,
 English, American, French and German. Complete in all its branches.
 Sample Rooms, Offices, and Warerooms:
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ALEXR. BUNTIN & CO.,
PAPER AND ENVELOPE MANUFACTURERS AND WHOLESALE STATIONERS.
 196 St. Paul and 54 Commissioners streets, MONTREAL.

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JAMES BUNTIN & CO.,
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 For the Library as well as the School Room.
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 Montreal, May 5, 1865. *Publisher.*

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