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THE TRADE REVIEW.

Vol. I.

MONTREAL, FRIDAY, SEPTEMBER 29, 1865.

No. 37.

ANGUS & LOGAN,
PAPER MANUFACTURERS AND
WHOLESALE STATIONERS, 334 St. Paul st.

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

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

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-
CO, attend to sales of Butter, &c., &c.
235 St. Paul st., Montreal

WALTER MARRIAGE,
WHOLESALE AGENT, AND IM-
PORTER 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,
Ashes, 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.
TANNERY—Corner Bonaventure and Canning sts.

The articles manufactured by us are under one
general superintendence during the whole process of
manufacture, beginning with the raw hide, and end-
ing with the finished boot and shoe. By this arrange-
ment we secure uniform quality throughout.
Orders received by post promptly executed and
should the goods sent not be approved of, they may
be returned at our expense.
To occupy the extensive facilities which we have at
our command for the manufacture of Boots and Shoes,
it is necessary that we should send goods to all
sections of the Province, however remote; every inducement
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,
Primo Mess and Mess Pork,
Butter in tins and kegs,
Upper Canada Leaf Tobacco,

Flour, Superfine, } of well known brands
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,
306, 308 & 310 St. Paul st., Montreal.

We invite the attention of Merchants, East and West,
to our large and varied stock of Boots and Shoes now
on hand and in process of manufacture for the Spring
trade. Goods in every conceivable style will be found
in our establishment, from the finest Kid or Satin
Gaiter, to the strongest Stoga or Hungarian Boot.
Men's, Boys', Youths', Ladies' Misses' and Children's
wear, in over 200 different patterns. Special notice is
requested to the fact that all our goods are hand-made,
and of the very best material. The introduction of
Pegging Machines having thrown a large number of
workmen out of employment, and consequently re-
duced the cost of labor, we are thereby enabled to
manufacture neater and more substantial Boots and
Shoes at no greater cost than if made by machinery,
and are prepared to offer the choicest goods at the
very lowest possible figures.
Orders personally or by Post, will have our immedi-
ate and most careful attention.

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

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

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

ROBERT MITCHELL,
COMMISSION MERCHANT AND
BROKER, 24 St. Sacrament st., Montreal.
Drafts authorized and advances made on shipments
of Flour, Grain, Pork, Butter, and General Produce,
to my address here.
Advances made on shipments to the 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. MATHEWS,
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 Tinslates, Sheet Copper and Brass,
Coke Tinslates, Ingot Copper and Tin,
Cannaas Plates, Composition Tubes,
Galv. nized Iron, Malleable Iron Tubes,
Sheet Zinc, Copper and Brass Tubes,
and every description of Furnishings suitable for
Tinsmiths, Plumbers, Brassfounders, and Gasfitters.

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. 21, 23, & 25 Beccollet 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. 65 McGill st., Montreal.

LIDLAW, MIDDLETON & CO.,
L 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,
Sofa Springs, &c.
Drain Pipes, Fire Bricks all shapes. Roman and
other Cements. Caltheous Facing-Stones, Hearths,
Burr Blocks for Millstones, Bolting Cloths, Terra
Cotta Vases, Fountains, Chimney-Tops, &c., &c.
Queen st. Montreal

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

BRITISH COLONIAL STEAMSHIP CO. (Limited.)

	Tons Register.	Commander.
OTTAWA	1831	F. ARCHER
ST. LAWRENCE	1398	J. JAMES
THAMES	1376	J. PINKEUTON

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

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

And from Quebec for London

OTTAWA	Tuesday	12th Sept.	
ST. LAWRENCE	Wednesday	20th Sept.	
THAMES	Wednesday	4th October	
OTTAWA	Wednesday	1st Nov.	
ST. LAWRENCE	Wednesday	15th Nov.	

Cabin passage from London to Quebec...£18 18s. Sg.
 Steerage " " " " " " " " 0 6s. " "
 Cabin passage from Quebec to London, " " " " \$60
 Steerage " " " " " " " " \$25
 Return Tickets issued at reduced rates.
 Special arrangements made with families.

Apply in London to TEMPERLEYS, CARTER & DARKE, 3 White Lion Court, Cornhill, in Montreal to GILLESPIE, MOFFATT & CO. in Quebec to JAMES GILLESPIE
 Quebec, July 27, 1865.

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

A. A. BARBER & CO.,
WHOLESALE IMPORTERS OF
HARDWARE,
 Nos. 23 and 25 St. Sacrament st.

EVANS & EVANS,
WHOLESALE HARDWARE
MERCHANTS, MONTREAL.

AGENTS FOR
HARE'S CELEBRATED PAINTS AND COLORS.

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

CHOICE PORTO RICO, BARBADOS, AND
CUBA SUGARS.

THE Subscribers are now landing, and have in Store:

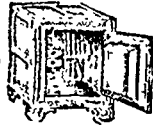
250 hhd's } Choice Muscovado SUGAR
112 brls. }
200 puns " Cienfuegos SYRUP.
20 " Cuba RUM, strong, proof, and fine flavour.
15 hhd's United Vineyard Proprietors Brandy, pale and dark.
Bags Pimento, Jamaica Lime Juice, &c., &c.

MITCHELL, KINNEAR & CO.,
 No. 5 St. Helen street.
 23th July, 1865.

JEFFERY BROTHERS & CO
GENERAL AND COMMISSION
MERCHANTS, 44 St. Sacrament st., Montreal.

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

FLESHAW & EDWARDS,
 ESTABLISHED YEAR 1838.



IMPROVED FIRE PROOF SAFE.

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

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

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

Lists of sizes and prices mailed on application.

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

FURS, HATS, BUCK MITTS, &c.

GREENE & SONS

INVITE inspection to their FALL
STOCK of

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

FURS, SKINE, &c.

HAT and CAP TRIMMINGS, &c.

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

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

Orders promptly executed.

GREENE & SONS,
 Montreal.

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

WEST BROTHERS,
TOBACCOS. — PLUG, VARIOUS
BRANDS, CUT SMOKING, FINE CUT
CHEWING. CIGARS.—HAVANA,
 GERMAN
 DOMESTIC
WEST & BROTHERS,
 Montreal.

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

CHARLES G. DAGG,
IMPORTER AND WHOLESALE
 DEALER in British and Canadian Stationery Goods, Writing Papers, Wrapping Papers, Envelopes, Steel Pens, Inks, Pocket Books, Twines, &c.; also, Account Book Manufacturer, Publisher of the National Series of School Books, Canadian and Progressive School Copy Books, Bookbinder &c. MANUFACTURED FOR, AND NOW IN STOCK, several hundred reams each, of Manilla, Brown, Tea, and Coffee Papers, all sizes. Several tons Straw Wrapping Papers, all sizes. The above goods will be sold at very low prices, and a liberal discount will be allowed to CASH BUYERS.
 87 St. François Xavier street, Montreal
 Montreal, Feb. 27th, 1865.

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

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

243 St. Paul street,
 Yard entrance St. François Xavier street.

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

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

Consignments of leather respectfully solicited.

Sole Agents for Alexander's Kid Gloves.

HUA & RICHARDSON,
 St. Peter st., Montreal.

LEEMING & BUCHANAN,
PRODUCE AND COMMISSION
MERCHANTS,

St. Nicholas street, Montreal.

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

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

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

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

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

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

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

KERR & FINDLAY,
WHOLESALE CONFECTIONERS,
 Manufacturers of Gum Drops, Chocolate, and other Cream Drops, &c., &c.
 516 au1 st. Montreal.

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

OF
GENERAL GROCERIES, LIQUORS, CIGARS, &c.,
Corner of Hospital and St. John Streets, Montreal.

Offer for sale a large assortment of FRESH TEAS, now arriving from England, per Steamers via Portland; comprising, Hysons, Young Hysons, Imperials, Gunpowders, Colored and Uncolored Japans, Congous, Souchongs, and Scented Teas, and their usual variety of Coffees, Tobaccos, Wines, Brandies, Cigars, &c.

ESTABLISHED 1842.

STEAM MADE CONFECTIONERY.

GUM DROPS and JUJUBE PASTE.
PAN GOODS, and CANDIES of all kinds
LOZENGES of every description.
FRENCH CREAM BON-BONS and CHOCOLATE
CREAM DROPS.

Manufactured and sold at his New Block, erected on the Old Stand, 243 (New No. 391) Notre Dame Street:

CHARLES ALEXANDER,
Wholesale and Retail Confectioner.

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 Earthenware, Japaned and Inware, Hardware and Electro-Plate, Plumbers', Photographists', and Chemists' Ware; Iron Stable Furniture, Encaustic 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.

**J U S T 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 Bolls 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. Sums Assured over
\$4,000,000; Annual Income, over \$150,000; Assets,
over \$500,000.

Manager: A. G. RAMSAY. General Agent: T. W. MEDLEY.

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

POLICIES CAN BE EFFECTED WITHOUT TROUBLE OR
DELAY.

H. ABBOTT, Agent,
23 Great St. James street, Montreal.

FALL TRADE, 1865.

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

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—Kingston, C. W

GEORGE CHILDS & CO.,

**IMPORTERS AND GENERAL
WHOLESALE GROCERS,** No. 13 St. François
Xavier street, Montreal.

Orders by letter from Country Merchants not stud-
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.

**LINSEED OIL CAKE FOR STOCK
FEEDING.**

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

LINSEED OIL.

**20,000 GALLONS RAW, RE-
FINED, AND DOUBLE BOILED
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,** 260 St.
Paul, and 105 Commissioners street, Montreal.

W. GALT HILL & Co.,
GENERAL MERCHANTS,

AND
COMMISSION AGENTS.
500, St. Paul street,
MONTREAL 27

PENITENTIARY BOOTS AND SHOES.

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

A. McK. COCHRANE,
494 to 498 St. Paul Street.

STAPLE AND FANCY DRY GOODS,

WAREHOUSE, 478 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

OF

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. RUTHERFORD, Esq. Vice-Pres. Upper Canada
Bank.

Messrs. JOSEPH MACKAY, Bros., Montreal.

Messrs. WM. STEPHEN & Co., Montreal.

Hon. WM. MCMASTER, Toronto.

Messrs. BRUCE, McMURRICH & Co., Toronto.

" Wm. Ross & Co., "

" GEO. MICHIE & Co., "

" D. McINNIS & Co., Hamilton.

Consignments solicited. Returns made on day of
sale.

Consignees may draw against property at two-thirds
Montreal market price at time, which will be accepted
only when accompanied by bills lading, railroad, or
other receipts.

Cash advances made on Warehouse receipts of Flour,
Grain, Pork, Ashes, and general Produce.
July 21, 1864.

FOULDS & HODGSON,

IMPORTERS OF

Grey Cottons,	Laces,	Spools,
White Shirtings,	Blondes,	Pins,
Regattas,	Handkerchiefs,	Needles,
Prints,	Fancy Dresses,	Tapes,
Bed Ticks,	Umbrellas,	Buttons,
Denims,	Parasols,	Combs,
Silesias,	Shawls,	Brushes,
Cobourgs,	Hoop Skirts,	Hair Oils,
Orleans,	Table Oil Cloths,	Colognes,
M de Laines,	Yarns,	Soaps,
White Muslins,	Battings,	Stationery,
Jeans,	Silks,	Brooches,
Moleskins,	Velvets,	Spectacles,
Flannels,	Linen Threads,	Dolls,
Blankets,	Playing Cards,	Mirrors,
Cloths,	Jewellery,	Razors,
Tweeds,	Tea Trays,	Pocket Knives,
Vestings,	Snuff Boxes,	Table Knives,
Hosiery,	Pipes,	Chaplets,
Gloves,	Toys,	Crosses,
Braces,	Bag Purses,	Marbles,
Ribbons,	Peucias,	Slates.

And a large variety of other Fancy and Staple Goods

WHOLESALE

Perhaps the largest assortment of Goods suitable
for a General Country Store of any house in the
Province.

368 and 370 St. Paul Street, Montreal.

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 Prince street, Bank of England
London. Empowered by Special Act of Parliament
4 Vic. cap. 9.—NOTICE is hereby given that JOSEPH
JONES, Esquire, Coroner, has been appointed Agent
to this Company for Montreal. Detailed prospectuses
and all requisite information as to the mode of effecting
Assurance may be obtained on application to the Resi-
dent Agent, at his office, 24 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 Searles, Esq., (Manager Ontario Bank) Henry Chapman, Esq., (Mer.) R. S. Lytee, Esq., (Mer.) E. H. King, Esq., (General manager Bk of Montreal) Capital paid up \$1,930,000; Reserved surplus Fund, \$5,000,000. Life Department Reserve \$7,250,000. Undivided Profit \$1,050,000; Total Funds in hand \$15,250,000.

Revenue of the Comp'y.—Fire Premiums \$2,900,000. Life Premiums \$1,034,000; Interest on Investments \$800,000; Total Income, 1863, \$4,734,000.

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, beauty and finish, will be second to none in the Province.

Our Travellers will call on us 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' HATTERS.—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 prominent advantages offered by this Company, see Prospectus and Circular—80 per cent. of profits divided among participating Policy holders.—Economy of management guaranteed by a clause in the Deed of Association.

MORLAND, WATSON & CO.,

General Agents for Canada.

FRED COLE, Secretary.

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

Surveyor—H. MUNRO, Montreal

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

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 5/8
 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 £1,810.

Agencies in every Town in Canada.

W. M. RAMSAY, Mgr.

Montreal, 19 Great St. J.

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 16 Merchants' Exchange, Montreal.

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

Brokers and Commission Merchants for purchase and sale of Produce.

Agents for the Merchant Banking Company of London (Limited).

Nos. 13 and 16 Merchants' Exchange, Montreal.

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 29, 1865.

A LIBERAL ARRANGEMENT.

MR Brydges has made a most liberal arrangement with reference to the removal of the Government servants from Quebec to Ottawa. The terms offered are for a car load of furniture \$45, for the civil servants and their families half fare, viz. \$3.30 from Quebec to Ottawa for each adult, half price for children between 4 and 12 years old

The consequence of this policy will be highly satisfactory not only to the Government officials but to the Grand Trunk Railway also, for it will secure almost the whole business, which will amount to about the following sums:—

For the furniture.....	\$12,000
For passenger tickets.....	5,000
	\$17,000

From this will have to be deducted whatever the Grand Trunk has to pay over to the Prescott and Ottawa line, but if the traffic from this source should be \$10,000 only, it will be a very nice little sum to add to the month's receipts. Besides this, it is very probable that the Grand Trunk may have to do some, if not almost the whole, of the transport of the furniture of the departments and of the Legislative chambers.

THE POINT LEVI COAL.

A FRIEND in Quebec writes us as follows:—
 "I have examined the Point Levi coal mine, so called, and have to state in reference thereto—
 "That the vein is only about eight inches wide, in its best part;

"That as the strata are almost vertical where it occurs, it would cost far more to excavate it than the value of the mineral would justify;

"That the substance, though black and almost indistinguishable to the eye from Newcastle coal, is not coal at all, for this reason among others that it does not leave any ash or cinders, but a kind of clinker. The total quantity taken out has been about three tons, which is being used by the Messrs Worthington in their blacksmith's shop for sharpening pickaxes. No more can be obtained until the foundations of the new fort, under which it is found, are dug out deeper. Perhaps three or four tons more can be obtained in excavating there to the required depth; afterwards it would cost more to get at the stuff than twice its value in the market. A similar kind of bituminous shale has been previously discovered on the Isle of Orleans, in the valley of North St Charles, under Mountain Hill itself. But it is never seen in sufficient quantity to become valuable as fuel, though, if it were to be, it would be most useful, for it burns as well as any coal ever imported."

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, Clutch 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.

RAILWAY TRAFFIC RETURNS FOR AUGUST.

THE Railway Traffic returns for August bear testimony to the reviving trade of the country and the influence of a fruitful harvest. The total traffic for August, 1865, was \$814,716, as against \$689,233 in the corresponding month of 1864—an increase of nearly 20 per cent. The details are as follows:

	August 1865.	August 1864.	Miles
Great Western.....	\$247,488	\$203,256	315
Grand Trunk.....	482,641	418,231	1377
London & Port Stanley.....	11,255	12,835	25
Welland.....	31,465	31,741	94
Northern.....	11,248	9,476	43
P. Hope, Lindsay & Beaverton.....	7,976	.....	31
Port Hope & Peterboro.....	4,973	.....	16
Cobourg & Peterboro.....	10,617	5,206	81
Brockville & Ottawa.....	6,031	7,472	64
Prescott and Ottawa.....	793	1,017	12
Stanstead, Shefford & Chambly.....	424	.....	12
St. Lawrence and Industry.....	.....	.....	.....
Carleton & Grenville.....	.....	.....	.....
	\$814,716	\$689,233	2089

The traffic in July, 1865, was but \$753,899, or, excluding the London and Port Stanley railway, whose return does not appear in August, only \$750,889, so that the August traffic was nearly 10 per cent. more than the July business. The returns for September will, we are sure, shew a still further increase, and be still more gratifying to the share and bondholders of the various roads. Already we find the Grand Trunk railway receipts running up to over \$150,000 per week, so that the total for the month for this one road alone will be about \$600,000. The receipts of the whole Province average only about \$1,000,000 per month, and by a comparison of these figures, we now estimate the importance of the Grand Trunk system.

Flax in Ireland.

The Registrar-General of Agriculture for Ireland gives the following figures as to the total extent of flax grown in that country during the last fifteen years. It will be seen that there is a material falling off in the past year which is somewhat unaccountable, in view of the scarcity and high price of cotton:

1851	acres 140,536	1859	acres 136,282
1852	147,008	1860	128,585
1853	174,579	1861	147,957
1854	151,403	1862	150,070
1855	97,075	1863	214,069
1856	106,311	1864	301,026
1857	97,721	1865	251,562
1868	91,646		

The Stock Market is heavy this week, and our quotations show a slight reduction. A large amount of Bank of Montreal has been placed at 112½ to 112½. La Banque du Peuple has been sold at 101½, Ontario Bank at 101. City Bank is firm at 98½, and Merchants Bank is enquired for at 104. Sterling Exchange firm at 100½ to 110 for Bank Bills.

CAUTION NECESSARY

THE purchases by retailers thus far in the autumn have been unexpectedly large. The good crop, and the expectation of an early reduction of internal indebtedness, has induced a very general activity in trade, and there has been much more than the usual desire to secure stocks. The prices which are being realized for every description of produce are very satisfactory, and the rapidity with which farmers are marketing their surplus products is imparting a degree of ease to the monetary condition of the country, that is most gratifying. Collections are being rapidly made, and the remittances to importers in payment of Spring purchases are large and increasing. It is certain these payments will be pretty generally met, and that the money realized by the country for the outgoing crop will be mainly applied in this manner. The question is an important one, how far this will exhaust the debt paying power of the people. It is important, because the purchases of goods now being made will not mature until next March and April. If the country merchants are selling on credit on the usual terms, the goods which are now going into the country will not be realized for until after another crop; for as a rule the farmers require a year's credit. This would be a most wise policy on the part of any retail merchant. There never was a time, as we have before stated, where the farmers can more readily submit to a cash system as now, and a moral responsibility rests upon the retail merchants to do all in their power to contract the limits of the credit business. Their interests point unmistakably in but one direction, and that direction is a cash basis as nearly as practicable. If farmers can pay up their indebtedness now, they have under ordinary circumstances a fair claim to the usual credit, but it must be borne in mind that the country is at the present moment in no ordinary condition. We have had one good crop in five years, we are realizing for it prices which we could hardly have expected, and it is reaching market with a rapidity never before equalled. But we must not regard this condition of things as natural or likely to continue. We have barely two months more of navigation, at the end of which period the American markets will for all practical purposes be closed to us, the shipments by rail during the winter months will be insignificant as compared with the movement now, and before another season of navigation opens, Reciprocity will in all probability have been abrogated. Within the next two months, the volume of exports will doubtless find a market, and by the end of this year the country will be pretty thoroughly exhausted of all it has to spare. We believe that the money thus realized will very generally put things square, and probably most farmers and producers may have a little surplus, but we question very much whether there will be sufficient to pay for the present purchases of goods as promptly as is generally expected. A year's credit to farmers implies a payment from the proceeds of another crop, but it is most unwise and unsafe, as the past has shown, to predicate large transactions on the success of a crop rot yet in the ground, and the market for which will have been in the meantime seriously affected. It strikes us therefore as most important that country dealers should be more than usually careful in granting credits, and not be led into unwise speculations or extravagant stocks by the present prosperous condition of trade. We are certainly now enjoying the best part of the best cereal year in five. What has hitherto been accomplished in six or nine months is now being compressed into three, and it will be well if the activity thus induced does not lead retailers to imagine that the same prosperous state of things can exist throughout the cereal year. We believe greater care is necessary now than ever before; an unwise expansion of trade would be productive of more disastrous results this year than ever before. With small liabilities, light stocks, and a general disinclination to extend credits, the country merchants can place themselves in a first rate position to meet all the disadvantages arising from a repeal of Reciprocity. This condition they can now happily reach with ordinary care; but if they buy heavily, owe largely, and credit wildly, the three months of prosperity will have been a snare, and the opportunity once lost for improving their condition is lost for ever. It is their duty to consider carefully all the circumstances in which they find themselves placed. Certainly never before has there been greater need for discrimination in both buying and selling than there is at the present moment.

TIME WILL TELL.

THE present condition of business in the United States presents a phase hardly credible, in view of the struggle from which that country has just emerged. Notwithstanding an immense destruction of property and a complete derangement of their monetary system, the withdrawal of an immense number of men from productive pursuits, and above all the imposition of an exhaustive system of taxation; in the face of all these adverse circumstances, there is at the present moment a condition of prosperity almost unparalleled in the history of nations. Every interest seems to flourish, and to flourish with a degree of success hardly ever before dreamed of. Judging by the experience of the past, and the teachings of all history, the expectation was universal that nothing but disaster and embarrassment would follow the close of the war. A depreciated currency, an immense debt, the disorganized condition of the South, the disbanding of the army, were all causes sufficient to induce serious results; but so far these expectations have been not only disappointed, but completely reversed. There never was such a demand for labour in the United States as at present. Notwithstanding the unprecedented emigration from Europe and from Canada, and the return of a large portion of the army to peaceful avocations, wages continue remarkably high, and manufacturers and others yet experience difficulty in procuring all the aid they require. This is an unfailing indication of a largely increased internal trade. The high tariff, affording, as it does, every protection to the manufacturing interests, doubtless stimulates the employment of large numbers in enterprises which hitherto had been but partially developed, and this may account in some degree for the increased demand for labor. But on the other hand the foreign commerce of the country is rapidly on the increase. The total imports of the United States for the last three months have shown a very rapid growth, and the fact that exchange continues so high is a sure sign of the enormous demand for foreign goods.

The ready adaptation of the American people to the extraordinary circumstances in which they have, not unfrequently, found themselves, is most remarkable. It has been no where better illustrated than in the rapidity with which trade has resumed its ordinary functions in the conquered South. That country, which was supposed to have been completely devastated by four years war, shut out from the world by a cordon of blockaders, with its resources exhausted, its system of labour utterly disorganized, and the spirit of its people broken,—with all these and much more to depress it—begins already, after the lapse of a few months, to exhibit most promising signs of vitality. It is reported that numbers of merchants in the South who were heavily indebted to the importers of the North at the breaking out of the war, have not only been ordering heavy supplies of goods, but have actually been paying up their old indebtedness. In New-Orleans, Memphis, Charleston and other centres, the greatest activity prevails, and the rapidity with which the stocks of merchandise have been absorbed in all sections of the North, and even in Canada, indicates not only the need at the south, but also the revival of that once great trade, in proportions even greater than ever before. This accounts very considerably for the activity which every where prevails in the North. It is also true that the largely expanded currency which the war has created, implies and necessitates an increase of commerce to employ it. Speculations of the most speculative character are unquestionably afloat in every section of the community, exaggerated forms of which may be seen in the excitement in the Chicago grain market, and in operations in Oil in all sections of the country. Still it is impossible to deny the existence of a very safe and legitimate trade, based, too, generally, on cash terms. While on the one hand we have to notice diminished Exports from every port in the United States, reputed short crops, and an extravagant rate for every article of consumption, and on the other heavy Importations and a high rate for Exchange, there is no getting round the fact that the United States have within themselves at this moment a prosperity unquestioned and unexampled. It may however all be the result of a diseased state of the finances. It does not seem possible that after the destruction of so much property, the cessation of so much labor, and the piling up of such an enormous debt, that the country can have gained as much as it has lost, and yet from appearances at the present moment one would think there has been no war, no destruction, no disaster. The smoke of the battle has blown away; the

bar of the cannon has ceased; and all over the land is heard the busy hum of manufactures and commerce.

It is most interesting to watch the progress of the solution of this problem. Time will tell whether all this prosperity is genuine, or whether it is a diseased condition of the body-politic produced by the war. Our lot is cast in a wonderful age, and its greatest wonder is the nation on whose borders we live. Its history in the last four years is full of instruction; its progress in the next four cannot fail to be still more interesting.

AMENDMENTS TO THE INSOLVENT ACT.

IT is fortunate that the meagre and insufficient amendments brought into the house two sessions ago did not become law. Although the Bill that has now passed its third reading may not meet all the difficulties that have been experienced in the working of the act of 1864, it is in very many respects satisfactory. The select committee to whom it was referred have evidently made themselves acquainted with many of the drawbacks to the efficiency of the old Act, and remedied not a few of them.

Some of the principal provisions may be briefly noticed. Under the second section a voluntary assignment may be made to any official assignee without the formalities and notices required in other cases. This clause gives the Insolvent a very wide choice. He may make an assignment to any official assignee, and no restrictions appear which would prevent the selection of an official assignee in Gaspe by an Insolvent living in Windsor, C. W. In case the creditors did not appoint an assignee at the first meeting the original act provided that the insolvent might assign to "any official assignee resident within the district or county within which the insolvent has his place of business." It is difficult to see why the restriction as to residence should be removed when the choice of the insolvent is otherwise enlarged. A new and very important act of bankruptcy is created by section three, which provides that if a trader permits any execution issued against him, under which any of his chattels, land, or property are seized, levied upon or taken in execution, to remain unsatisfied till within forty-eight hours of the time fixed by the Sheriff for the sale, his estate shall be subject to compulsory liquidation. But (Sec. 11.) it shall be sufficient for the trader to shew upon petition that his neglect to satisfy the execution was caused by temporary embarrassment, and not by any fraud, or by the insufficiency of assets to meet his liabilities. In the amendment bill proposed during the former session this clause was to be found, but with this difference, that its application was not restricted to traders. In Lower Canada this is of no moment, as the operation of the entire law is limited to that class, but in Upper Canada it is highly important. A non-trader in that part of the Province can take the full benefit of the voluntary assignment provisions, and get "white-washed," or discharged from his liabilities. At the same time it will be found almost impossible for the creditors of a non-trader to force him into bankruptcy. They cannot make a demand upon him under sec. 3, sub-sec. 2, neither can they under the amended Act take advantage of the clause just referred to respecting failure to satisfy executions. This cannot be pure chance, and it looks certainly very much as if the Upper Canada commercial men in the house had been blindfolded by the non-traders.

Section 4 empowers a Judge in Upper Canada to make an order directing what shall be sufficient service of a writ of attachment in case of an absconded or concealed defendant. This was very necessary, although some judges had already, in order to prevent an absolute break down in the working of the act, taken upon themselves to make such orders.

Provisions are made by section 6 for the issue of concurrent writs of attachment addressed to sheriffs of districts or counties other than that in which proceedings are being carried on. This, too, is absolutely necessary; and some County Court Judges in Upper Canada had already ventured to direct the issue of concurrent writs, although not authorized to do so by the Act of 1864.

We shall further refer to this matter next week.

Boot and Shoe Market.

Since our last issue the prices of Boots and Shoes have remained as then given. This is from the feeling that the Montreal market must be the leading one for the Boot and Shoe business, although at the expense of the trade for a time. However, should present prices of labour be maintained, with the advance of leather, manufacturers here think that all articles in the Boot and Shoe line must shortly undergo a further advance of at least 10 per cent.

A BAG WITH HOLES.

WE read in a good old book whose precepts on the common affairs of life are sometimes neglected by those who profess to be guided by it in spiritual matters—of certain people who earn wages and put them into a bag with holes. It is not our practice to preach sermons in this Review, but for once we will take a text, and expound it according to the wisdom which has been given us; and, as is the custom with those to whom the expounding of texts is a weekly business, we humbly invoke the attention of our readers, and trust they may read, mark, learn, and inwardly digest what we say. For a man to earn wages and put them into a bag with holes, is, in one aspect of the case, for him to spend his money as fast as he makes it. Such a man never lays by, but lives from hand to mouth; and when sickness, or loss of work, or any other contingency comes upon him, he has no resource to fall back upon, and is compelled to apply for assistance to his neighbours. That there are plenty of this kind of people in Canada is only too well known to those who have to do with the business of the country; and it is because of the pestiferous effects of their style of living on the whole atmosphere around them and its reflex influence on trade and commerce, that it comes within our province to notice it.

A new country is eminently a land of hopefulness, and we are free to confess that without a large fund of this desirable quality, it would be impossible to struggle through the hardships and difficulties that encompass the early settler. But this very spirit of hopefulness, like other good qualities, is susceptible of perversion to improper uses; and it is certainly an abuse of hopefulness when a man is so confident of the future as to neglect thrift and economy in the present, when he is content, in fact, to see his money slip away from him as fast as he earns it, trusting that a time will come bye-and-bye when he can commence saving. Now we are far from laying down the doctrine that to accumulate wealth is the supreme end of human existence, or that the possession of riches is essential to happiness. We do say, however, and with this economical aspect of the subject we have principally to do, that by the accumulation of capital alone can man fulfil the command to subdue the earth, and bring its varied stores into play for the satisfaction of his wants. Without capital the inhabitants of a country in these days are comparatively helpless, and it is a duty which every individual owes to the community of which he forms a part to live below his income, so as to contribute something to the general stock. To do this, however, involves a good deal of self-denial. A man who is resolutely bent on living below his income, must put a strong curb upon his inclination, and the inclinations of the members of his family. It involves, too, what many are very deficient in, the keeping of systematic accounts of personal and household expenses, the classifying of them under proper heads, the revision of them from time to time, the careful examination of tradesmen's and storekeepers' bills, the lopping off of a luxury here, the abstaining from an indulgence there, and an avoidance, under all circumstances, of everything which would be extravagant in a person of his income and station. All this is by no means easy; indeed so many it is intolerably irksome, and it is not, perhaps, until a man finds that his household expenditure has been a "bag with holes," through which have filtered the earnings of long continued toil, and the profits of successful enterprise, that he is stirred up to put the matter on a different footing.

There is, however, another aspect in which the text may be looked at, and we are not sure if it is not a clearer approximation to what was intended by the figure, the aspect, namely, of those attempts at accumulation which never succeed, because as fast as money is supposed to be saved it leaks away in contingencies which have never been guarded against. The money is put into a bag, there is, therefore, an attempt at saving, and no doubt the owner thinks he is getting rich, but lo! when he examines his bag, he finds, to his consternation, that it is empty. Instead of having accumulated a store, he is as poor as when he began to save.

To thousands of persons in this country real estate has been the bag with holes, which has swallowed up their earnings, and left them worse at the end than they were at the beginning. Year after year have they paid instalments, yet they have lost both instalments and property in the end. Of all the abuses of the credit system, the plan of selling land in payments spread over a long series of years has been the most abundant. Wide spread ruin and embarrassment

have been its results, and yet the evil is not entirely cured. Some people are still to be found who will put their money into this bag with holes, but their number is surely growing less and less. At all events, traders who have to buy goods on credit should be warned that to hold real estate, unpaid for, is a serious injury to their standing, and that real estate, even when paid for, yields not one quarter the return that the capital would if retained in business. What is it then but a bag with holes?

The credit system has been a bag with holes, in every one of its ramifications. The evil begins with the consumer. It is astonishing how much more ready people are to buy goods on credit than they are to buy them for cash, indeed, it may be safely said that people will spend two dollars when they buy on credit for every one they would spend if they purchased for cash. The consequence is that store bills are always larger than they were expected to be; they are often so large that it is impossible to pay them in proper time, and in not a few instances they accumulate to such an amount that they cannot be paid at all. Persons who buy goods for family consumption on credit are for this reason always apt to overrun their income. They then get into the habit of settling their bills by giving notes, and this dangerous practice, when once begun, almost inevitably puts a chain round a man's neck that he can never get rid of. His earnings are all put into the bag with holes, which the too easy shopkeeper provides for him, and year by year, as he balances up his accounts, he is mortified to find that he has made no headway at all, but is deeper in debt than when he last looked into his affairs. Hundreds of men know to their cost that these things are so, and what fearfully large holes there are in this bag. They have learned by the bitterest experience how impossible it is to keep an efficient check upon expenditure so long as accounts are allowed to run on with storekeepers and tradesmen; and well is it for them, if they are able to take the matter firmly in hand, pay cash for the future, and lay a foundation for permanent accumulation.

When we turn from the persons who want credit to those who are asked to give it, we find innumerable instances of the truth of what has been laid down. Credit accounts have been the bag with holes through which the profits of many a storekeeper have filtered as fast as he made them. Tradesmen by this time should know that short reckonings make long friends, and that long reckonings are apt to become no reckonings at all, especially should they learn to beware when private credit accounts have to be settled by notes. It may be set down as a general rule that such notes ought never to be given. They are a sure indication of danger. It has long been a rule with prudent bankers to avoid them, for they are certain signs of extravagance in the customer, and of bad debts to the shopkeeper supplying him. It would, we are convinced, be a light estimate to place the amount that has been lost by private credit accounts at many millions of dollars, so enormous and so numerous have been the holes in the bag, created by the long credit system. There is no one thing in which a root and branch reform is more needed than this, and it is high time that country storekeepers, who have been the principal sufferers, set about it.

The evil which begins with the customer goes on till it reaches the wholesale merchant. He knows by sad experience that his ledger is apt to become a "bag with holes." Nothing but constant vigilance and the exercise of wise judgment can prevent bad debts growing to enormous proportions, and if he will not trouble himself in this way, the holes in his bag will at length become so large as not only to swallow up his profits, but his capital. Here again the maxim about short reckonings is peculiarly applicable. A wholesale merchant has often only himself to blame for the bad debts he makes, for it may be safely taken for granted that when a customer's account goes on accumulating year after year, there will be a loss at the end. A stitch in time saves nine, as many a good housewife knows, and the proverb is not far fetched when applied to the dealings of a merchant with his customer. Heavy credits are bags with holes, in which many a year's profits and many a fine capital have been swallowed up. They are demoralizing to those who receive them, and a subject of never ceasing anxiety to those who grant them. They puff a man up with false notions of his position, and rarely end in anything but ruin.

Borrowing money at high rates is a bag with holes to farmers. We are not so unphilosophical as to declare against high rates, for money will fetch no more than

it is worth in the open market. The true plan for a farmer, and for everybody else who wishes to avoid high rates, is to borrow as little as possible, and for as short a time as possible; the rate will then take care of itself. The way to accomplish this is to practice systematic economy, and not to spend a needless dollar until debts are paid. If to hate borrowing were a universal sentiment, the country would get rich fast enough.

Building has been a bag with holes to many a one who has found it to be a perfect slough of despond swallowing up money without end, and remaining a slough still.

We cannot, however, enlarge further. These mere heads of our discourse we leave, as preachers say for our readers to meditate on at leisure, only trusting that some who may heretofore have bought on credit, and have always been in difficulties, may be stirred up to strike for freedom, by commencing to buy for cash, that storekeepers, who have been beguiled by easy trusting, may stop their credits, shorten their time, and weed their books of unprofitable customers, and that the merchant may take seriously to heart his share of the general duty, and no longer demoralize the community by trusting a man ten thousand who is only good for one.

Our bags have had far too many holes. Let us see if we cannot mend them.

BANK STATEMENTS TO 31st AUGUST, 1865.

INVESTMENTS.	
Total capital authorised	\$45,100,000
" " paid up	30,457,000
" loans current	\$42,802,715
" " other debts	3,623,715
Real estate	2,905,160
Government Debentures	6,804,700
Total Investments	\$56,111,000
LIABILITIES.	
Deposits not bearing interest	\$11,237,000
" bearing interest	13,970,852
Circulation	8,445,000
	\$33,652,852
AVAILABLE.	
Gold and bullion	\$6,347,300
Banks net balance	710,225
	\$6,557,525

THE delay in publishing the Monthly Returns to Government in the *Canada Gazette* this month prevented our usual review from appearing a week at least earlier than it now does.

1. Capital authorized is increased by \$1,400,000, caused by the introduction into the list for the next time of the Royal Canadian Bank, with a capital authorized by the Provincial Parliament of \$2,000,000, and a reduction of \$600,000 in the authorized capital of the Niagara District Bank, making the difference above stated of \$1,400,000 increased authorized banking capital—the total now standing at \$45,100,000.

This action on the part of the Niagara District Bank may be looked upon as an indication that its business is to be confined to the wants of its immediate locality, for which a capital of \$400,000 with the facilities of deposits and circulation, may be supposed sufficient for the object in view, and this change in the views of the legislature since the date of the charter, then only willing to permit very large corporations to go into operation, will answer a good purpose, where the proprietors are men of means and undoubted respectability. On no other footing should small banking establishments have charters extended to them, unless the experience of our neighbours in the United States is to be repeated here.

2. Capital paid up is increased \$123,975, of which \$107,631 belongs to the Royal Canadian Bank, and the balance scattering. Of the eighteen Canadian Banks only five have their capital stock paid up in full, namely, The Montreal, Commercial, City Bank, Merchants, and British Bank. The stock of the International Bank, nearly \$2,000,000 paid up, is not employed in this country; and this, with the portion of the British Bank stock employed in other Colonies, gives about 17 1/2 per cent. of the authorized bank capital paid up.

3. Loans current are decreased \$431,845, of which \$320,000 is in the Bank of Montreal, and balance in the City Bank.

Produce operations had hardly been entered upon to any extent in August, nor were importers in need of extended assistance, but at the end of the present month we may have to chronicle a large expansion.

secured by produce, and creating much of its own capital in the usual mode. The large inflow of gold from the United States for the immediate purchase of all kinds of produce and of sawn lumber, makes the demand, in proportion to the produce moved, much less for capital than in any former year in the banking history of Canada.

1. *Other debts* are increased \$24,032, by a larger sum in the Quebec Bank, and reductions for the difference scattering. We have noticed in the course of years an almost invariable connexion between this account and the change of management. For a time, an event of this kind is sure to swell the overdue investments, in which undesirable commodities we hope to see our banking friends less and less interested as the frantically grows in its knowledge of the strict rules of the art, and in the familiarity of applying them. We are a civilized people, and what is reasonable we fall in with readily, and those who cannot handle bank capital safely in futuro must give way to those who can.

2. *Government debentures* are decreased \$238,000, all in the Montreal Bank, the return possibly of some short loan to the Finance Department of the Provincial Government, made during the slack season for banking, and the needy one for the treasury.

3. *Deposits bearing interest* are decreased \$121,768, by a larger sum in the leading bank, and the remaining trifling difference made up by increases in other banks. Some of the smaller banks are offering attractive terms for deposits.

4. *Deposits not bearing interest* are increased \$353,177, by nearly an equal sum in the Montreal Bank. This class of deposits now amounts to \$11,237,410, one half of which nearly with one bank. The revival of trade may lead to the employment of some of this money by the owners.

5. Circulation is beginning to move out from the vaults of close-fisted bankers, and, with fertilizing stream, flows on, despite the silver pebbles in its way; cheering many a country side long unblest by the beneficent paper, good as yellow gold. All the small coin is wanted too, and now commands its full value at the mint, say a discount of 2½ per cent. at brokers' counters.

By the end of November circulation of bank notes will likely have obtained its maximum, and will indicate, as compared with the summer months, what banks have been active in helping our grain buyers to bring the big and welcome crop to the front; and we may in our review at that date go a little more into particulars. Meanwhile the Western banks find it most in their way, and the Eastern timber and exchange and importing accounts—a somewhat natural and geographical division of labour, so to speak. Montreal and Quebec, are steadily absorbing the external or ocean going trade; and as in London the great, the east end and west end bankers have their respective lines of business, each peculiar to itself, so our Western and Eastern bankers may find a like division natural and necessary; and when this is understood, a wholesome check is imposed on a rivalry and competition for business, that leads but to loss and disappointment to both lender and borrower.

MONTREAL WHOLESALE CATTLE MARKET.

THE supply of horned cattle has been fully equal to the demand, but the average quality has been of ordinary descriptions; first class cattle much enquired for. *Heeves* no extra; 1st quality \$7 to \$7.50; 2nd quality \$5 to \$6; 3rd quality 5 cts. The latter is about the ruling prices of all inferior grades. *Milch Cows* scarce at \$20 to \$50. *Yearlings*, none offering. Two years old \$15 to 21. *Sheep*.—There is no supply of extra; good \$6, medium \$4.50 to \$5.00; ordinary \$4.50 to \$5. *Lambs* range from \$2 to \$3. *Calves* are very scarce, but the demand for *Veal* is light. *Middling* worth \$4 to \$5, good and extra none. *Hogs* have fallen in value about \$1 per 100 lbs. *Live weight* from \$7 to \$7.50. *Dressed* for \$9 to \$10. *Tallow brisk*, \$7 to \$7½ for rough. *Lard*, 18 to 20 cts. per lb. rendered. *Hides*, 5 cts. for light weight, and 6 cts. for heavy.

The Butter Movement.

We are informed that the purchases of butter alone at Stansfield Station, for the week ending Saturday last costed up to \$12,000. This amount is, we think, unparalleled, for an article which has not hitherto been a leading export. American buyers are paying as high as 28 cents per pound to farmers direct, for choice dairy lots. The late grass in the Eastern Townships has been favourable, and the farmers in that vicinity are reaping a rich harvest from the dairy produce.

THE DRY GOODS TRADE.

James Baillie & Co.
Bankers, Bank & Co.
Wm Benjamin & Co.
John P. Clark
John Bourdell & Co.
Foulds & Hodgson
Gilmour, White & Co.
Lewis, Kay & Co.
Thomas May & Co.
McIntyre, Denoon & Co.

J Meyer & Co
Munderloh & Stroncken
Ogilvy & Co.
Ritland, Ewart & Co.
Robertson & Co.
Saring, McCall & Co.
William Stephen & Co.
Thomson, Claxton & Co.
Alexander Walker
George Wicks & Co.

CONTRARY to the general expectation the dry goods trade for the past week has not been so large as usual. It was expected that a great many buyers from the West would visit the City during the Exhibition week, but so far this expectation has not been realized. Trade has however maintained its ordinary extent, and although large quantities of goods have been received, staple goods of all descriptions have moved off freely, and there is no accumulation of stock. Four steamers have arrived since our last issue, the "Damas-cus," "St. David," "Thames" and "Moravian." For Montreal alone dry goods to the extent of fifteen or sixteen hundred packages have been received. These are to a great extent the result of duplicate orders. This large addition to supplies of our Importers will make the stocks in the market very much more complete, and little difficulty may now be apprehended in filling all orders.

Advices from England by the last steamer indicate more than ever, a continuance of high prices. The orders from the United States, and indeed, all parts of the world, in the hands of manufacturers are something unparalleled in extent, and certain to keep manufacturers employed in their full force for some time to come. This demand for the article not yet produced keeps the market very firm, and great difficulty is experienced in obtaining desirable goods. The following extract, giving an excellent view of the market, is from a private letter received by last steamer, and comes from a most reliable source. "The market at the beginning of the week got a further advance. Goods are now much higher than when Canadian buyers last left here. The demand is active and steady; all going off as fast as delivered. The scarcity of goods is such that buyers have great difficulty in getting what they want in a reasonable time. We think prices will not decline for some time longer." Another letter says: "Such a demand we have never had. In a few words cotton keeps up; manufacturers are well under contract, stocks there are none, and with the good demand so far, it is not possible that a fall in prices can yet take place.

The advance in goods is not confined to cottons alone, but woollens are experiencing an appreciation in price. This is noticeable particularly in plain Bradford stuffings. Advices indicate great firmness in the market and difficulty of repeating orders at anything like the old prices.

From the orders already sent home we may now expect that each steamer will add materially to the stocks of all descriptions of staple goods, and though we have no idea of heavy stocks at the close of the season, we think that dealers may rely upon a very general assortment of all the goods required in the country.

The Leather Market.

Owing to the receipts this week being very light, and the demand not abating, the market is now very firm, and prices still tend upwards. A good local demand is had for Spanish Sole, some few shipments of which have been made to the Lower Provinces, and the price is now firm at 25c. In Waxed Uppers sales have been made at very high figures. The market generally is considerably excited. Stocks of Buff and Pebbled, and indeed of all other kinds, are now very light, and becoming lighter ever, day. In Hides there have been but very few receipts during the week, and prices remain as before.

Petroleum.

There is no truth in the rumour that Chicago capitalists have bought out for a million of dollars the interests of the Scotch Company who recently purchased four thousand acres of land at Bothwell for \$200,000. There continues to be however a very large influx of American capital there, and also at Oil Springs and Petrolia, and extensive operations are still in progress, with the best "indications;" but as yet without any material increase in the production of oil. Prices remain very stiff, and as the season advances, the stock appears insufficient for the season's consumption there is great anxiety to secure desirable lots, and quotations are almost impossible in view of the state of the market.

THE GROCERY TRADE.

James Austin & Co.
I Buchanan & Co.
Bacon, Clark & Co.
H. Chapman & Co.
Geo. Child & Co.
Converse, Colson & Lamb.
Jas. Douglas & Co.
Forester, Mofr & Co.
Fitzpatrick & Moore.
Gibbels, Moffatt & Co.
H. Hutelings
Jeffery, Brothers & Co.
Kingson & Kinloch.
Law Young & Co.
Leeming & Buchanan

E. Maitland, Tice & Co.
J. A. & H. Mathewson.
H. J. Gar
Mitchell, Kinneer & Co.
M. H. Martin & Co.
Heuter, Lonsia & Co.
Himmer, Gunn & Co.
Robertson & Beattie.
David Robertson.
Harland Booth & Co.
J. Snelair, Jack & Co.
Joe Tiffin & Sons.
David Torrance & Co.
Thompson, Murray & Co.
A. T. Urquhart & Co.
Winn & Holland.

BUSINESS during the week has been somewhat restricted, in consequence of the dearth of goods in Bond suitable for the American markets. Holders of Teas in Bond are very firm for all desirable grades, and in many cases the views of buyers for export do not reach the figures at which sellers are holding; this fact, together with the limited stock in first hands, has produced a slight lull, and the sales for the week will not foot up to the average.

We are apprised that ample supplies of all kinds of general groceries may be anticipated by the Fall fleet, so that no scarcity of goods need be feared to supply our Canadian trade. Considerable shipments of Teas from England are now on the way, and stocks will be very full and complete prior to close of our inland navigation.

The local demand and orders executed during the week for Western Canada have, in view of the season, been fully up to expectations. We do not report any important fluctuations in prices since our last issue, especially worthy of note.

We observe that the Canada Sugar Refining Company have advanced their quotations, for particulars of which we refer to our prices current. Our latest English advices report the market for Green Teas still very active at advanced figures, and a steady business doing in Uncoloured Japans at improving prices. Stocks in the United Kingdom are considerably reduced, and total estimate held on 31st ult. was \$5,900,000 lbs. (including all arrivals) against \$7,500,000 lbs at same date last year.

Furs.

The London fur sales closed on 8th instant. Since the sale of September, 1884, all descriptions of furs have increased very largely in price. This is owing to the small catch of most kinds, and the great demand from the United States, which has very materially influenced the prices of nearly all articles of the fur trade. The percentage of increase in prices, as compared with this time twelve months, can be seen from the following figures

Beaver fur.	25 to 76 per cent adv
Some kinds	100 " "
Oters	40 to 60 " "
Minks	50 to 60 " "
Muskrats	40 to 50 " "
Fishers	12 to 15 " "
Martens	10 to 20 " "

The general trade in Montreal is good, and the market will probably be cleared of manufactured stock before the season closes.

Plenty of Gold.

According to the official statement of August 31st, the Banks hold six millions of dollars of gold against a circulation of eight millions. This we believe to be a larger amount of the precious metal, in proportion to the paper money of the Province, than has ever before been shown; being equal to a dollar in gold for every dollar and a quarter of paper. The time has been when the Banks have issued five dollars in paper for every dollar of gold. The present large movement of produce will no doubt keep a large increased circulation. However, silver in vast quantities is going into the country. So much is this the case, that there is quite a scarcity of the white metal in all centres, and its price is materially improved.

Cotton.

From European advices the Cotton crop appears to succeed, so far as experimented on, in the Eastern hemisphere. When the American Cotton is once again brought extensively into market, there is little doubt that the raising of Cotton in India and Egypt will be found unsuccessful as a monetary speculation. The immense superiority of the American article is too well known to be thrown out by any other.

MEETINGS OF CREDITORS TO COME.

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

Table with columns: NAME AND RESIDENCE, TO BE HELD AT OFFICE OF, DATE. Lists various creditor meetings with names like Aitkins, Chapman, Cowle, etc.

ASSIGNEES APPOINTED.

Table with columns: NAME OF INSOLVENT, RESIDENCE, NAME OF ASSIGNEE. Lists assignments for individuals like Bickell, Cuthbert, Gallinger, etc.

WRITS OF ATTACHMENT ISSUED.

Table with columns: DEBTOR'S NAME AND RESIDENCE, PLAINTIFF'S NAME, DATE. Lists legal proceedings against individuals like Ainslie, Fowle, Lamb, etc.

APPLICATIONS FOR DISCHARGE.

Table with columns: RESIDENCE, WHERE TO BE HELD, NAME, DATE. Lists applications for discharge from individuals like Dougall, Fowlds.

STOCK MARKET.

Table with columns: Name of bank/institution, Closing prices, Last Week's Prices, Corresponding week, 1864. Lists various financial institutions and their stock prices.

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:—

Table comparing imports for 1864 and 1865. Columns: Item, 1864, 1865, Decrease. Lists items like Cottons, Woollens, Silks, etc.

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

Large table of weekly prices for various goods. Columns: NAME OF ARTICLE, CURRENT RATES, NAME OF ARTICLE, CURRENT RATES, NAME OF ARTICLE, CURRENT RATES. Includes categories like Groceries, Wine, Hardware, Soap and Candles, etc.

THE PRODUCE MARKET.

The business of the week has been limited by the extremely light arrivals; and though much activity has prevailed in most departments, the demand is of a local character, and the activity due to the offerings being inadequate to the wants. The reported decline in some leading articles of Provisions in Britain causes a suspension of operations for that market for the time; but prices of both Produce and Provisions are well sustained thus far by the absorbing demand for the States. The large business at this point, which was reasonably looked for in view of the abundant harvest, is now likely to be but very partially realized, as, until prices decline in the States, if at all, no more than sufficient for the local use, can find a profitable market here.

FLOUR—The receipts of the week have again been very light, and quite inadequate to the demand, and all grades have improved in value. There has been an active demand for the higher grades mostly for American markets, and gradually advancing prices have been maintained. Latest rates have been at \$7.27 to \$7.50 for Superior Extra, \$6.80 to \$7.20 for Extra and about \$6.50 for Fancy. Superfine has been much wanted for bakers' use, and all offered have been sold freely, the better samples being eagerly caught up at very extreme prices, say \$6 and upwards, while Ordinary, from general scarcity, commands \$5.75 to \$6; No. 2 and Fine are also in short supply, and promptly taken at full relative prices. Middlings and Pollards, though held higher, find few buyers at the advance.

BAO FLOUR—Is in short supply, and prices have kept pace with the general improvement; best samples now command \$3.20 to \$3.30, and medium \$3.10 to \$3.20. As the prices of the higher grades are mainly regulated by the American demand, no material change can be looked for while the present high rates rule there; but it is to be noted that prices recently paid afford very little, if any, margin for export to the States; and we supplies more abundant, buyers would no longer accede to the extreme views of sellers. The extreme prices of Supers are very reluctantly paid, and stocks are kept at the lowest possible point, all interested calculating on a considerable decline the moment supplies improve, which, it is presumed, would be the case were the many mills now idle for want of water to resume grinding.

WHEAT—Comes forward very sparingly, and there are few sales to note. U. C. Spring on the spot commands \$1.15 to \$1.17, but there is no disposition to operate for forward delivery, except at very short dates.

PEASE—Are quiet, but have in a measure recovered tone. Latest sales were at 85 to 87¢ for barrels float.

CORN—Some sales may be noted, mostly on p. t. **PORK**—With an improved demand and a consequent reduction in the stock, holders are increasing their pretensions, and sales to some extent have been made as high as \$24, which may now be considered the current rate.

LARD is entirely nominal, owing to total absence of supply, prices are advancing both in Britain and in the United States where the stock is usually limited.

FISH maintains its value in the face of a decline in Britain, mainly owing to the excited state of the American markets, receipts have materially fallen off, and the market is quite bare of stock. Holders have freely met the demand for the most part, considering that the prices had now reached a point beyond which any advance appears most unlikely; sales have been made at somewhat irregular rates, ranging from 19 to 20 cts, for fair to good up to 22 cts. for strictly choice even qualities; sales of fancy and selected parcels being in some instances made at an advance, even on these rates for the American market. There is, however, a want of confidence, and perceptible consumption is beginning to be interfered with by the high prices; strictly choice will in all probability nearly retain its value; ordinary and medium will be unsaleable after the present demand for the fisheries is supplied. Great discrimination is already shown by purchasers in their selections; and while willing to secure desirable parcels at full rates, they reject all unsound or ill-flavoured parcels, except at relatively low prices.

TALLOW is wanted, and our Fall quotations would be readily paid for any parcels now on the spot.

ASHES—Both Pots and Pearls have rapidly advanced in price during the week, and there is keen competition amongst shippers to secure any parcels of desirable tares. Arrivals are very limited, and there seems a probability that for some time at least prices have seen their lowest. We quote Pots about \$5.60, and Pearls about \$5.70.

A. JOSEPH,
Commission Merchant and General Agent,
QUEBEC.
Advances made on Consignments.

BARBADOS AND CUBA SUGAR.
NOW LANDING, ex WILD HUNTER,
from Barbados—
220 hhds Choice Sugar
—TO ARRIVE—
250 hhds Bright Grocery, ex "Rover," from Cuba
800 barrels and half-brls No. 1 Fat Spill Herrings
—IN STORE—
Hhds Pale and Dark Brandy, United Vineyard Pri-
vilegers
Bags Pimento, punchcons Limejuice
&c., &c., &c.
MITCHELL, KINNEAR & CO.

A WORD TO THE WISE.
WHOLESALE CASH BUYERS
WILL FIND AT JAS. MORISON & CO.'S
A large variety of cheap lots of first class goods,
picked up at auction and otherwise during the summer
months, and now offered at prices very much below
current rates.
229 Notre Dame Street, near McGill Street.
Montreal, 20th Sept. 1865.

A. T. DRUMMOND, B.A., L.L.B.
**BARRISTER, ATTORNEY, SOLI-
CITOR, &c.**
OTTAWA, C.W.
Collections made and returns prompt.
REFERENCES PERMITTED TO
John Redpath & Sons, Montreal.
Honble. A Campbell, Commis Crown Land.
Adam Hope, Esq., of Buchanan, Hope & Co., Hamilton.
John Fraser, Esq., of Fraser & George, Kingston.
W. Ferguson & Co., Kingston.

NOTICE.—The undersigned having
been specially appointed to act for Messrs.
KENNETH DOWIE & CO., of Liverpool, in obtain-
ing consignments to that firm, and making advances
thereon, is prepared to enter into all necessary ar-
rangements 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.

PRODUCE PURCHASES AT OWEN SOUND.
THE Subscriber solicits Orders for the
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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.
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JOHN CHRISTIEN.
Owen Sound, Sept. 9, 1865.

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IMPORTER OF
FRENCH DRY GOODS,
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ANDREWS, BELL & CO.,
COMMISSION MERCHANTS and
SHIPPING and INSURANCE AGENTS, 7 INDIA
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Having large experience in buying for the Canadian
market, they invite orders for TEAS and GROCERIES,
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their care will receive special attention. Goods expedi-
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" Peter Rintoul, Son & Co., Glasgow.
" Absalom Watkin & Son, Manchester.
" Messrs. Rimmer, Gunn & Co., Montreal.

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Manager for Canada W. M. Ramsay.
Inspector of Agencies Richard Bull.

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Accumulated Fund £560,000 Stg.

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Examples of Premiums to secure £100 Sterling, or £486.67, Payable at Death.

AGES, WITH PROFITS	AGES, WITHOUT PROFITS.
25 \$10.62	25 \$ 9.65
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35 \$13.76	35 \$12.61
40 \$15.94	40 \$14.60
45 \$19.30	45 \$17.21
50 \$22.63	50 \$20.76

These may be paid half-yearly or quarterly.
Every information as to Life Assurance, and copies of the Act above referred to, will be given by the Manager or any of the agents.

W. M. RAMSAY,
Manager for Canada.
47 Great St. James street,
Montreal, 21st Sept., 1865. } 37-39

HENRY J. GEAR,
COMMISSION MERCHANT,
Importer and Dealer in Teas, General Groceries
(Havana and German Cigars. Agent for Dunville's
Belfast Old Irish Whiskey, 83 St. Peter st., Montreal.

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WATERPROOF INODOROUS FELT,
HAIR FELT FOR COVERING BOILERS AND STEAM
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This Felt suits any climate, as it does not crack from
change of temperature, and being non-conducting, re-
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Montreal, 14th Sept. }

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

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States entrusted to his care by correspondents in the
Western States and British American Provinces.

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Messrs. W. DARLING & Co., Montreal.
PATERSON, HARRISON, & PATERSON, Toronto.
Messrs. LYMAN ELLIOTT & Co., Toronto.
Messrs. GEORGE MICHIE & Co., Toronto.
MILES O'RIELLY, Esq., Q.C., Hamilton.
Aug. 11. 3 ms.

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DAILY FREIGHT AND PASSENGER LINE
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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.

STEAMER
FOR KINGSTON, TORONTO,
HAMILTON and INTERMEDIATE PORTS.
The Steamer "Avon" Mout, master, will leave for the above Ports on Saturday evening, 23rd Sept.

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OTTAWA, RIDEAU AND LAKE CHAMPLAIN
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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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Hammered, Charcoal Bar Iron, Railway Car Wheel,
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