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THE TRADE REVIEW.

VOL. I.

MONTREAL, FRIDAY, APRIL 14, 1865.

No. 13.

ANGUS & LOGAN,
PAPER MANUFACTURERS AND
WHOLESALE STATIONERS, 206 St. Paul st.

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

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

JOHN B. GOODE,
WHOLESALE IMPORTER OF
SMALL WARES, FANCY GOODS, CUT-
LERY, BUTTONS, &c., St. Sulpice st., Montreal.

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.

JOHN DOUGALL & CO.,
[ESTABLISHED 1820.]
JOHN REDPATH DOUGALL. JAMES D. DOUGALL.
C. R. BLACE.

COMMISSION MERCHANTS for the
purchase and sale of Produce, Grain, Butter,
Ashes, Lard, Tallow, &c.

COMMISSION MERCHANTS for the
purchase and sale of Leather, Cod Oil, Hides,
Moccasins, &c.

**COMMISSION MERCHANTS AND
MANUFACTURERS' AGENTS** for the sale of
Domestic Manufactures. Large consignments of Eng-
lish Woolen and Cotton Goods at present on hand;
also, Wadding Warps, Bagging, Canada Tweeds,
Hosiery, Satinets.

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

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

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

THOMPSON, MURRAY & CO.,
COMMISSION AND GENERAL MER-
CHANTS, St. Helen st., Montreal. [See p. 163.]

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
STAE 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 sec-
tions of the Province, however remote, every induc-
ement allowable in commerce will be granted to this
end.

ELLIOTT & CO.,
WHOLESALE HARDWARE MER-
CHANTS, 16 Lemoine st., Montreal.

ELLIOTT & CO.,
AGENTS FOR
**LA VIEILLE MONTAGNE ZINC
COMPANY,** of Liege, Belgium,
16 Lemoine st., Montreal.

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

We invite the attention of Merchants, East and West,
to our large and varied stock of Boots and Shoes now
on hand, and in process of manufacture for the Spring
trade. Goods in every conceivable style will be found
in our establishment, from the finest kid or satin
patent, to the strongest Steg 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 consequent in-
creased the cost of labor, we are thereby enabled to
manufacture greater 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 GROC-
ERIES, WINES, BRANDY, &c., Nos 184 and 186 St
Paul st., and 49 and 50 Commissioners st.
Offer for sale the balance of TEAS, ex "Lettice
Catherine," from Shanghai, consisting of:
Imperial Gunpowder. Japan, Colored
Old Hyson. and Uncolored.
Young Hyson. Oolong.
Hyson Twankay. Souchong.
Twankay.

Also several Invoices FRESH TEAS, just received
per Steamer via Portland, together with a full assort-
ment of other STALE and GENERAL GROCERIES.
The cargo of the Brig "John J. Fraser" consisting of:
225 Bhdgs } Choice Grocery Sugar.
62 Boxes }
Montreal, 4th April, 1865.

AKIN & KIRKPATRICK,
COMMISSION MERCHANTS.
Corner Commissioners and Fort sts. Montreal.
Special attention given to consignments of Grain,
Flour, Butter, Pork, Ashes, and General Produce.

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. Sacramento st., Montreal.
Drafts authorized and advances made on shipments of
Flour, Grain, Pork, Butter, and General Produce,
to my address here.
Advances made on shipments to Europe.
The sale and purchase of Stocks and Exchange will
receive prompt attention.

GREENE & SONS
INVITE the attention of close buyers to
their Stock of Spring Goods [See next Page.]

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,
Cast Impalates, Ingot Copper and Tin,
Canada Plates, Composition Pipes,
Galvanized Iron, Malleable Iron Tubes,
Sheet Zinc, Copper and Brass Tubes,
and every description of Furnishings suitable for
Tin-smiths, Plumbers, Baster-makers and Gas-fitters.

GREENE & SONS,
HATS, CAPS, STRAW GOODS, &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 McCull 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.

BOND & CROLLIN,
COMMISSION MERCHANTS for the
purchase of Groceries and sale of Produce,
Young's Buildings, 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 51 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, Hoop Iron,
Sole Springs, &c.
DRAIN Pipes, Fire Bricks all shapes, Roman and
other Combs, Castles, Lining Stones, Irons, and
Burr Blocks for Millstones, Bolting Cloths, Terra
Cotta Vases, Fountains, Chimney Tops, &c., &c.
Queen st. Montreal.

FROTHINGHAM & WORKMAN,
IMPORTERS, MANUFACTURERS & WHOLESALE DEALERS IN HARDWARE, have constantly on hand a large stock of Pig, Bar, Band, Hoop, and Sheet Iron; Cast and other Steels; Boiler Plates, Tin, Canada Plates, Zinc, Lead, Wire, Anvils, Vices, Anchors, Chains, Powder, Shot, Window Glass, Paints, Oil, Putty, &c. &c.; and a very complete assortment of English, German, and American Shelf Hardware, which, with DOMESTIC GOODS OF THEIR OWN MANUFACTURE, viz.: Scythes, Shovels, Spades, Grain Scoops, Hay and Straw Knives, Huggins' Axes, and other Edge Tools, Gilmour's Augers and Auger Bits, Dodge's Patent Hammered Horse Nails, Cut Nails, Spokes, &c. &c., all of which they are prepared to sell at the LOWEST PRICES and on LIBERAL TERMS OF CREDIT.

Warehouse and Offices—St. Paul street, Montreal.
Manufactories—Cote St. Paul, near the City.

GRATHERN & 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. Sacramento st.

EVANS & EVANS,
WHOLESALE HARDWARE MERCHANTS, MONTREAL.

EVANS & EVANS,
AGENTS FOR HARE'S
CELEBRATED PAINTS AND COLORS.

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

NEW CROP SUGAR
DAILY EXPECTED, ex brig "Spanish Mam." from Centagoes, Cuba, via Portland.
100 hds } Choice bright Sugar.
13 tierces }
IN STORE.
68 hds extra bright P R Sugar
30 puns. } Choice Mexico Molasses
120 bbls. }
20 puns. fine Cuba Rum.
20 bags Pimento.
700 boxes Smoked Herrings.

For sale by

MITCHELL, KINNEAR & CO.,
No. 5 St. Helen street.
9th March, 1865.

HENRY J. GEAR,
(Late MITCHELL & GEAR.)
COMMISSION MERCHANT,
Importer and Dealer in Teas, General Groceries, Havana and German Cigars, 38 St. Peter st., Montreal.

JEFFERY BROTHERS & CO.,
GENERAL AND COMMISSION MERCHANTS, No. 17 Lemone st., Montreal.

MESSRS. JARVIS & EDGAR,
BARRISTERS, ATTORNEYS - AT - LAW, SOLICITORS IN CHANCERY AND BANKRUPTCY.
Offices.—No. 19 Toronto street, Toronto.

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

KERSHAW & EDWARDS,



ESTABLISHED YEAR 1838.

IMPROVED FIRE PROOF SAFE.

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

Our Burglar Proof Spec. Boxes made of combined iron and steel in a manner peculiarly our own, the steel so highly tempered and placed as to be beyond the reach of, and defy the tools of the most ingenious burglars, and when placed inside of one of our Fire 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.

GREENE & SONS,
HATS, CAPS, STRAW GOODS, &c. &c.
SPRING TRADE, 1865.
THE SUBSCRIBERS have now on hand, and are receiving, a complete assortment of WOOL HATS, LADIES' STRAW GOODS, FUR HATS, MEN'S STRAW HATS, CLOTH CAPS, TWEED HATS, SILK HATS, BOYS' FANCY HATS.

PLUSH.

HAT AND CAP TRIMMINGS, &c.

Special attention of the Trade is directed to our Stock, which embraces all the

NEW AND LEADING STYLES

In Men's, Ladies', and Children's cap. Samples sent by Express to parties not visiting the city.

We are also manufacturing the PRINCE OF WALES CASSIMERE HAT, specially adapted for spring and summer wear.

Orders promptly executed.

GREENE & SONS,
Montreal.

DAVID E. MACLEAN & CO.,
PRODUCE, COMMISSION MERCHANTS 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. CHISHOLM.

WEST BROTHERS,
TOBACCOES. — 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.
ANON 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.

37 St. François Xavier street, Montreal.
Montreal, Feb. 27th, 1865.

MULHOLLAND & BAKER, IRON AND HARDWARE MERCHANTS, offer for sale PIG IRON, Scotch (chiefly Govan), Best Refined English, Swedes and Three Rivers IRON, Hoops, Bands, and Sheets of all sizes; BOILER PLATES, of best brands and sizes, Firths & Sons' Cast STEEL, Spring, Sleigh-shoe, and other steel; Cut, Pressed, and Wrought NAILS, and the celebrated 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, SILVER GOODS in great variety, of English, French, German, and American make. GLASS, PUTTY, OILS, &c. CORDAGE, LATHER, 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 MERCHANTS.—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 Sole 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, TOBACCOES, 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.
616 St. Paul st. Montreal.

CONVERSE, COLSON & LAMB,
TEA DEALERS AND COMMISSION
MERCHANTS, and Importers of General Gro-
ceries, Wines, Liquors, Cigars, &c., &c.,

Offer for sale a well-assorted stock of—
Hyson, Young Hyson, Colored and Uncolored Japans, Imperial, Gunpowders, Congous, Soulongons and scented Teas; Java, Rio, Bahla, and Laguayra Coffee, Martell's, Hennessy's, and Otard's Brandy, Pemat-tin's Sherries, Sandeman's Ports, Burgundy, Madeira, and Common Sherry Wines; Havana, Domestic, and German Cigars, Crosso and Blackwell's and Worcester Pickles and Sauces, Currants, Raisins, Valentias, Layers, and M R in boxes and half-boxes
23 St. Peter street, Montreal.

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

SMITH & McCULLOCH,
MANUFACTURERS' AGENTS & GENERAL MERCHANTS,
ARE prepared to execute orders for
Aeneastic Flooring Tiles, for Churches, Halls, Porches, Public Buildings, and Stores.
White Glazed Tiles for Baths, or for lining the walls of offices, pantries, passages, bread and washing troughs, &c.
Plain and fancy Plug Basins.
Closet Pans and Sanitary ware.
Plain and fancy Door Handles and Finger Plates.
Cut Crystal Chandeliers and Brackets, for gas or candles.
Iron Stable Furniture, comprising manger, water pot, hay-rack, stall divisions, &c.
Harness Room Fittings, consisting of Iron brackets, with polished wood mountings.
Prices, &c., on application.
St. Nicholas street, Montreal.

THOMAS MAY & CO.
WILL show their Complete Stock of
STRAW AND FANCY GOODS on the 24th of
March.

ALEXANDER WAKEL,
IMPORTER
of
STAPLE AND FANCY DRY GOODS,
Corner of
ST HELEN and RECOLET STS,
MONTREAL
For sale, 100 bales Cotton Yarn, Dundas Manufacture.

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, Ratchet 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
\$1,000,000; Annual Income, over \$150,000; Assets,
over \$600,000.
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.
The Company has agents in all the principal towns
throughout Canada, and a correspondent in London,
(England), authorized to accept premiums when that
may be convenient to the assured.
Tables of Rates, Forms, and all information may be
obtained from the Head Office and Agencies of the
Company.

1865.
SPRING STOCK
NOW COMPLETE.

THOMSON, CLAXTON & CO.,
No 229 St. Paul street, Montreal.
Have just received, by Steamer "Peruvian," over
40, and by "St David" over **70 Packages,**
Which, with previous shipments received, will make
their stock complete for the Spring Trade.

A. ROBERTSON & CO.,
IMPORTERS
of
STAPLE AND FANCY DRY GOODS
AND
MANUFACTURERS OF CANADIAN WOOLENS.
WAREHOUSES
278 St. Paul, and 103 Commissioners' street,
MONTREAL.
Works—AUBURN MILLS,
PETERBORO', C. W.

ROBERTSON & BEATTIE,
IMPORTERS, WHOLESALE GRO-
CERS, and General Commis. Ion Merchants, corner
McGill and College streets, Montreal.

A. McK. COCHRANE,
COMMISSION MERCHANT
IN
CANADA COTTON AND WOOLEN GOODS,
ENGLISH WOOLENS AND LINENS
AND
FOREIGN WOOLS.
Nos. 491 to 493 St. Paul street, corner St. Peter street,
MONTREAL.

NEWSPAPER AND STATIONERY
BUSINESS FOR SALE.
A Newspaper and Stationery business is offered for
sale in a first-class location in Canada West. The
business is large and lucrative, and presents advan-
tages seldom to be met with. Address
NEWSPAPER,
Mercantile Agency,
Toronto, or Montreal.

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.

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

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, 280 St.
Paul, and 106 Commissioners street, Montreal.

HARDWARE CONSIGNMENTS.
BUTTER Coolers, E. P.
Cruet Frames, E. Plate, 3, 4, 5, 6 and 7, Glass.
Carriage Axles, assorted.
Carriage and Buggy Springs (Turner & Walker's
Steel).
Chopping Axes, Double and Single Steel (Ottawa).
Close-Link Coil Chain, Black, in 200 lb. casks, 4, 5-16,
3-8, 7-16, 1/2 inch.
Close-Link Coil Chain, Bright, 100 lb. casks, 3-16, 1/2,
5-16 inch.
Cast Steel (Turner & Walker's), Flat, Square, Round,
Octagon.
Draw Knives (Date, Galt).
Emery, 01, 1, 1 1/2, 2, 3, 4, 5, 6, 7 lb. Papers and Casks.
Emery Prepared Knife Powder, in 4 anti-liners
Files (Turner & Walker's) Cast steel, Flat, Half Round,
Square and Round, &c.
Gas Burners.
Gun Materials.—Coxe's Caps, in 100 boxes; Eley's, in
250 boxes, assorted.
Do. Eley's Wads, 500 bags, Brass-Capped
Worms, 1 to 9 Ramrod Tips, 15 to 18.
Do. T. Nipple Wrenches, Wood Handle, 30, 33,
do do Screw Drivers, 31.
Do. T. Wrenches, Capped 18, Turns Ebony 42,
Red Wood 45.
Do. Nipples 37, Straw Cutters, 39, 40, Wad
Punches, Nos. 23, 29, Gauge, 12 to 16
Hinges, Baldwin's Butts, 200 in casks,
6 12 18 24 12, 6 3 doz.
1 1/2, 2, 2 1/2, 3, 3 1/2, 4, 4 1/2 inch. 18 48 24 12 6
Hinges, Baldwin's Butts, 200 in casks, 2 1/2, 3, 3 1/2, 4, 4 1/2,
4 2 doz. 18 48 24 12 6
5, 6 inch. cwt. 32 37 37 30
Hinges, Hooks and Hinges, 5.0.0 casks, 10, 12, 14, 16,
22 22 pairs. 18, 20 inch. cwt. 1 1 2 2
Hinges, Scotch T., Weighty, 7.0.0 casks, 8, 10, 12, 14,
1 cwt. 1 1 1 2
16 inch. cwt. 1 1 1 2
Hinges, Scotch T., Light, 6.0.0 casks, 6, 8, 10, 12,
1 cwt. 18 18 30
14 inch. 18 18 30
Hinges, Scotch T., Improved Japanned Light, 6, 7, 8,
30 12 12 doz. 9, 10, 12, 14 inch.
Hinges, American T., Gananoque.
Do. American Long Strap Gate Hinges, \$2 50 per
cwt.
Hair Broom Heads, Bass do.
Jack Chain, 8, 9, 10, 11, 12.
Iron Band, 1-3 x 1/2, 5-8, 1, 1 1/2, 1 3/4, 2, 2 1/2 inch.
Do. 3-16 x 2, 2 1/2, 3, 3 1/2, 4 inch.
Iron Hoop, Coopers', 4, 7-8, 1, 1 1/2, 1 3/4, 2 inch.
India Rubber Combs.—Dressing, Fine, Foilet, Child-
ren's long, Back and Band.—manufactured by
the Scott-Hill Vulcanite Company.
Knives.—Table and Pocket (Newbold Bros.)
Kettles.—Tinned Iron, straight handle.
Locks.—Pad, Chest, and Cupboard.
Liquor Frames, Electro Plate.
Matches.—Wax Vestas, Fancy Boxes.
Microscopes and Objects, large variety.
Mugs.—Plated, Glass Bottoms.
Nickel Silver Spoons, Forks, &c.
Nails.—Horse, 8, 9, 10, 11 lb., in 112 lb. Kegs.
Do. Rose, 6, 8, 10, 12, 14 lb., 112 lb. Kegs.
Do. Clout, Tind, and Black, assorted, 112 lb. Kegs
Do. Scrap Iron Cut.
Opera Glasses, great variety.
Oil Cloth Table Covers, in pieces.
Pine.—Safely and Scarf.
Powder Flasks.
Polishing Vase (Neadham's).
Paper.—Writing, Post, and Note, in Half-Ream boxes,
assorted colors.
Pistols.
Rasps.—Horse and Shoe Rasps (Turner & Walker).
Rivets.—Iron and Copper, Boiler. cwt. cwt.
Sad Irons, Casks, 5, 6, 7, 8, 9, 10, 10.0.0; 4, 5, 6, 7, 5.0.0;
cwt. 3, 4, 5, 6, 4.1.0. 10 10 10 6
Shot.—Patent Shot in Casks, assorted, 2, 3, 4, 5,
4 bags. cwt. 10.0.0.
6.
Shot Pouches.
Slates.—Hardwood Frames, 11 x 7, 12 x 8 in.
Saws.—Nethfold's, in Casks.
Saws.—Cast Steel, Hand Rip and Back, Webs, &c.
Scissors.—per doz. and on Cards.
Spoons.—Tinned Iron, Tea and Table, Plated do;
N. S. do.
Spectacles and Eye-Glasses.
Skates.—7 1/2 to 11 1/2, with straps, great variety.
Shoe Thread.—No. 8, 2 oz. in 3 lb. Papers.
Stove Polish.—British Lustre (Davie's), in 1/2 lbs.
Spirit Flasks.—B. M. and Wicker.
Tin Plates, I C Charcoal, P F C Boxes, tin-lined.
Do. I. C. do. Pontypool. do.
Tea Trays, Japanned, in sets, assorted.
Tea Pots, E. Plate.
Vices.—Self-Adjusting Jaw.
Walters, E. P., in sets, &c.
Water Jugs, B. M. Covers.

FRANCIS FRASER,
Manufacturers' Agent.
Montreal, January, 1865.

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 this nature.
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 Surety-ship, 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 Office—Liverpool, London, Montreal.
 CANADA BOARD OF DIRECTORS.
 T. B. Anderson, Esq., Chairman (Pres. Bk of Montreal); Alex. Simpson, Esq., Dep. Chairman (Ch. Ontario Bk); Henry Starnes, Esq., (Manager Ontario Bank); Henry Chapman, Esq., (Mgr. R. S. Lyle, Esq., (Mgr. E. H. King, Esq., (General Manager Bk of Montreal).
 Capital paid up \$1,950,000. Resolved surplus Fund, \$5,000,000. Life Department Reserve \$7,250,000. Undivided Profit \$1,050,000. Total Funds in hand \$15,250,000.
 Revenue of the Comp'y—Fire Premiums \$2,900,000. Life Premiums \$1,050,000. Interest on Investments \$900,000. Total Income, 1885 \$4,850,000.
 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.

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, instead of being bound to an indiscriminate and unvarying tariff.
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.
HED COLE, Secretary.
 Office 221 and 223 St. Paul street, Montreal.
 Agencies in all the principal towns in Canada

(BRITISH)
WESTERN INSURANCE COMPANY—Limited.
 Capital £1,000,000 Sterling.

THIS COMPANY has a *permanent* license to do business in Canada and insures all kinds of property against loss or damage by Fire, on the most favorable terms.
 Strictly non-tarif at home and abroad it affords Insurers all the advantages of the lowest rates.
 Losses paid in Canada without reference to England.
 In Life Assurance this Company offers every facility.
 Lower Canada Branch;
 20½ St. François Xavier street, Montreal.
H. DUNCAN & CO., Managers
WM. H. HINGSTON, Esq., F.R.C.S., Eng.,
 Medical Referee

THE SYSTEM AND REGULATIONS OF THE LIFE ASSOCIATION OF SCOTLAND,
 (FOR LIFE ASSURANCE AND ANNUITIES),
 have been so framed as to secure to its Policy-holders the *utmost value for their payments*, and include provisions in their favor on the following important points:—
SMALL OUTLAY by the Policy-holder
NON-LIABILITY to FORFEITURE
FREEDOM from any EXTRA CHARGES for Occupation or Place of Residence
LIBERAL RETURN for SURRENDER of Policy
EXEMPTION from the Risks of PARALYSIS
IMMEDIATE ENTRANTS on the Profit Scheme will secure *ONE ENTIRE YEAR'S BONUS* over Later Entrants.
P. WARDLAW, Secretary.
 MONTREAL, PLACE D'ARMES, January, 1885.

THE HOME AND COLONIAL ASSURANCE COMPANY, Limited.
 Chief Office, 69 Cornhill, London, England.
 Authorized Capital, \$10,000,000. Issued \$5,000,000.
 All kinds of Fire and Life Insurance business transacted on reasonable terms.
 Losses promptly and liberally adjusted without reference to England.
 General Agents for Canada,
MESSRS. TAYLOR BROTHERS.
 All Premiums received in Canada, invested in the Province.
HEAD OFFICE—CANADA BRANCH,
 Nos. 13 and 15 Merchants' Exchange, Montreal.
TAYLOR BROTHERS,
 Brokers for sale and Purchase of Stocks, Securities and Real Estate.
 Brokers and Commission Merchants for purchase and sale of Produce.
 Agents for the Merchant Banking Company of London (Limited).
 Nos. 13 and 15 Merchants' Exchange, Montreal

WILLIAM NIVIN & CO.,
COMMISSION MERCHANTS AND SHIPPING AGENTS, purchase and sell all descriptions of Produce on Commission, and likewise receive 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 Fats, having first class connections in Great Britain for the execution of such orders.
 Montreal, corner St. Paul and St. Nicholas streets.

THE TRADE REVIEW.
 MONTREAL, FRIDAY, APRIL 14, 1885.

THE GAME OF GRAB.
INST week in our article on "mining" we spoke of the injury done to Canadian enterprises of this nature, by the conduct of speculators and promoters throwing up the share market schemes for working our mines. &c with capitals far exceeding the value of the investments. A case has lately been brought before the Court of Queen's Bench, in London, in which is shown up a similar state of things there, and which with a few alterations, might have been supposed to have been written for the benefit of this Province. It so well describes what has been done, and what is still being attempted to be done amongst us. Those who know the private history of some of the mining schemes in this country will have no trouble in discovering the resemblance.
 One or two gentlemen came to the conclusion that to purchase the ironworks of Mr. Crawshaw Bailey at Aberaman would prove a good speculation. It was found that these works could be purchased for £250,000. The promoters were perfectly satisfied with this contract and upon it they proceeded to work. The first thing to be decided upon was the amount of money which they should divide amongst themselves, and four of these gentlemen entered into an agreement that the public should pay £370,000 for that for which Mr. Crawshaw Bailey considered a remunerative price at £250,000. A hundred thousand pounds, even in these speculative days, is no inconsiderable sum to be divided amongst four persons. The vendor of the ironworks was prepared to stick to his bargain. The promoters got a goodly number of names together as directors, but no money was forthcoming. To do the thing handsomely, and to induce the public to take shares, it was necessary to show that some parties behind the scenes had already subscribed for 10,000 shares out of the 31,000 which were to form the capital of the company. But this 10,000 was a hitch not to be got over in a moment. The city was hunched up high and low for this paltry sum. One Bank after another hung back until one appeared to have been attracted by the enormous bait that for £10,000 advanced at once the Bank was to receive £20,000, and this at the end of six months, and that the go-betweens who negotiated the business between the Bank and the promoters were to receive the modest sum of £5000. The Bank in question paused, dilly-dallied, and eventually demanded higher terms. The promoters were at their wits' ends, the money must be forthcoming at any price, or the public would not subscribe. At the eleventh hour a highly respectable solicitor came to the rescue and advanced out of his own pocket, the £10,000, on what terms is not stated, but judging from what was demanded by the Bank in question, it may, to use the mildest expression, be readily believed that it was for a very considerable "consideration." The gentlemen who, however, were to have received £5000 if

MORLAND, WATSON & CO.,
HARDWARE MERCHANTS, Importers of all descriptions of
HEAVY AND SHELF HARDWARE.
 Manufacturers of
SAWS
 Circular, Gang, Crosscut, Billet Webs, &c.,
 Moccok's celebrated
AXES, EDGE TOOLS, &c.
IRON:
 Bar, Hoop and Sheet, Cut Scrap Nails.
 Agents for Dunn's Patent Pressed & Clinch Nails, Patent Brads, Iron and Zinc Shoe Bills, Cutlout Nails, Trunk Nails, &c.
 Warehouse and Offices, and Office of the Montreal Saw Works, 221 & 223 St. Paul street, Montreal.
 Manufactories on Lachine Canal.

they had succeeded in obtaining the loan of £10,000 to be repaid with £20,000 in the course of six months, did not like to lose the nice little sum, and brought an action which has terminated against them. Well might the Lord Chief Justice of the Court of Queen's Bench state, over and over again, "that these disclosures almost made a man's hair stand on his head." We should also imagine that the shareholders in the company in question may begin to think that they have paid rather too much for their shares in a concern which the proprietor could sell at a handsome profit for £250,000. These ironworks are admitted on all hands to be most valuable property, and doubtless the shareholders may receive good dividends, but that is no reason why they should have to pay £100,000 or at least £80,000, more than there was any necessity for. The promoters of companies are of course entitled to adequate remuneration if they succeed in getting up schemes which the public take to and which ultimately turn out profitable; but it is quite another thing for the promoters to quietly pocket nearly one-third of the capital, and then leave the concern to its fate. Possibly some of the shareholders of the company in question may, after the late trial, think it only right to ask a few questions of the directors as to how many shares they really hold, or rather how many they have paid for out of their own pockets. It may be all right, but it does seem somewhat extraordinary, judging from the evidence taken at the late trial, that at the very time the promoters were sending down to Hull and elsewhere to raise £10,000 at an enormous premium, they professed to have a most influential board of directors, whose names were given—names, indeed, upon which it might reasonably have been imagined that ten times £10,000 might have been raised. Nevertheless, the concern was compelled to be hawked about on such terms as caused even the Lord Chief Justice, who sees and hears many strange things, to express his extreme surprise that such a system could exist. The company, it is believed, is now legitimately carried on, and possibly may prove a profitable investment. Others may not have such good foundation to work on; therefore we warn the public to be careful.
 We think the reading of the prospectus for some of the schemes now afloat will be quite sufficient to warn off those who really desire a sound investment for their money. We do not write for the benefit of gamblers whether in gold or shares.

Trade of Montreal.
 We understand that the Secretary of the Board of Trade has in press a "Report of the Trade and Commerce of Montreal for 1884." The Publication is expected to be ready early next week, and we hope the price will be sufficiently low to enable merchants to have it circulated extensively throughout the Province. There is nothing better calculated to increase the trade of Montreal than a thorough diffusion of information showing the extensive proportions which its commerce has already assumed.

JOHN GRAY'S CURRENCY SCHEME.

A RESPECTED correspondent writes to us, over the signature of "Anti-usurer," complaining of the great loss sustained by merchants and manufacturers in a dull year like the present, when trade is bad, stocks heavy, and discounts high, through having to submit a considerable portion of their business paper to the shaving process of the bill-broker. He asserts that the rate of interest charged by these gentlemen, including other expenses, ranges from fifteen to twenty per cent., and very truly remarks: "that no business man can afford to pay this rate of interest for any length of time without coming to grief." He urges the old complaint that the Banks are unable or unwilling to furnish the trading community with sufficient means to carry on the trade of the Province, and adds, "would not a Joint Stock Discount Company, composed of merchants and traders themselves, who would understand, and could appreciate, the necessity of assisting the business man in bad times, be of the very greatest advantage under the present circumstances?" We can very well "understand and appreciate" the hardships to which merchants are subjected in bad times, but we really cannot see any benefit to arise from the establishment of such an institution as the one referred to. Discount companies are of considerable advantage in a country such as England, where there is plenty of capital lying idle in the hands of the well-to-do agricultural classes. Through such organizations the latent capital of a country is brought into play, and its effect upon commerce is of the most beneficial character; but, unfortunately, in Canada there is very little capital lying idle, and the money to be lent out, in the shape of discount, by such a company as our correspondent desires, would have to be procured from some other source than the farming classes of this Province. It is evident that a Discount Company, to be of any practical advantage to the trading community, would have to go outside of Canada for its capital, for which it would have to pay five or six per cent. When we take into consideration the fact, that the class of business which would come within the range of such a company's operations would be much more risky than that transacted by Banks, we question whether the rate of interest, which would have to be charged in order to cover the extra risks, would be low enough for a business man to avail himself of, to any considerable extent, without "coming to grief."

There is another point, however, raised by our correspondent which it may not be unprofitable to consider. It appears that, in times of pressure especially, a large number of respectable houses are absolutely compelled to store their overplus stock and lodge the warehouseman's receipt in the hands of the bill broker as collateral security before he will discount their paper, and this, notwithstanding the usurious rate of interest which he charges. Our correspondent says that "few houses, except those of the first order, can obtain discounts at the present time (from the brokers) without depositing, as collateral security, warehouse receipts representing goods, the value of which must be considerably above the amount of the bill submitted for discount."

It is certainly a great hardship if, in addition to paying exorbitant interest, houses in fair credit are obliged to resort to this mode of raising money in hard times, and still it is difficult to see how the present state of things can be remedied by any artificial mode of raising money.

Mr. John Gray, of Edinburgh, who started, a great many years ago, the most successful mercantile paper in Scotland—the *North British Advertiser*,—proposed a scheme for assisting merchants and manufacturers, which unfortunately was never put to the test: but, if practicable, might be of great advantage to the mercantile and manufacturing interests of this country at the present time. Mr. Gray, being a thoroughly practical business man, was well aware of the great difficulty of correctly gauging the imports and manufactures to the demands of trade. Experience taught him that the effect of a few prosperous years is gradually to increase stocks beyond their legitimate extent, and that, whenever a bad season arrives, it is an utter impossibility to realise upon those excessive stocks. From this very practical point of view he set himself to devise a scheme by which *cheap* money might be procured upon those over stocks, at a time when money is *very dear*, as is always the case during a stagnation of trade. Space will not admit of our going fully into this scheme, but it was something like this: to incorporate a company, with power to establish warehouses in all the chief cities of the country; as, for

example, Quebec, Montreal, Toronto, and Hamilton, in which to receive and store goods of every description, and to issue bills or promissory notes, representing and convertible into those goods, to be drawn at one to six months, and to pass current until the date at which they would mature, when the person on whose behalf they were issued, would be bound to redeem them in gold or the ordinary currency of the country: or if the goods were of such a description as would not deteriorate in value to any extent, he might have new notes issued upon them; falling this, the goods should be disposed of by the company to redeem the notes. He contended that such a currency would be perfectly safe, and that it could be issued at a low rate of interest, say three or four per cent., which would pay the company handsomely, as it would not entail any risk whatever, and would require but a small capital on which to conduct the business.

Now, however wild and impracticable this scheme may appear at first sight, when we consider the matter in a really practical manner, we cannot find any very great objection to it. Money-lenders, who, of all others, are the most particular about security, willingly advance their money on the security of goods, to two-thirds their value; and why might not a respectable and responsible corporation receive those same goods, have them properly valued, and issue receipts for them, in the shape of promissory notes, which would very well answer as a medium of exchange. Of course very considerable discretion would have to be exercised respecting the class of goods on which such current notes would be issued. Larger advances could be made on staple articles which would not be likely to deteriorate in value, and smaller advances on other classes of goods. If this scheme were found practicable, and it is the scheme of a very shrewd man of business, the currency of Canada might safely be increased, through this means, to the extent of two or three million dollars, which would be of very material advantage, because there can be very little doubt but our currency is several millions below its proper level at the present time.

SPECULATIVE IDEAS.

THE *Canadian Quarterly Review*, a magazine published in Hamilton, C. W., urges the establishment of a National Fire Insurance Company,—national not in name only, but in fact, that is, conducted and supported by the Government. The reason he gives for the introduction of such a scheme is the high rates of insurance at present, and the only basis he has for assuming that a national institution would lower the rates is, that Proprietary Insurance Companies charge much more for insurance than Mutual ones. Now this is a manifestly bad basis on which to make a calculation of so important a nature. Mutual Companies take risks almost solely in the country parts, where buildings are detached, and where the policies cover barns, outhouses, stables, &c., where no fire is ever lit, and no candles or lamps or matches are used. The bulk of the risks taken by Stock Companies is, on the contrary, in cities, where the chance of fire is greater, and the losses much heavier. We do not deny that Mutual Companies are cheaper, and growing in favor; but they have not yet been generally extended to the cities, and, when they are, the average of their premiums must become much higher than at present. The *Quarterly Review* should not forget that several Companies which have done business in Canada have been unfortunate. Notwithstanding the fact that their premiums were high, their losses exceeded their net receipts for several successive years. The Quebec Fire Office, too, having unwisely refused an opportunity which was offered it some years ago of extending its business to this and other cities, has been a heavy loser. Fire Insurance is not, as the *Review* imagines, all profit to the Companies. Mutual Companies have, moreover, one great advantage which Stock companies do not equally enjoy, and of which its proposed National Company would be altogether destitute. There can, unfortunately, be no doubt that a large proportion of the losses by fire occur through incendiarism on the part of the owners of property, who, when hard up for cash, try nefarious means to obtain the amount of their insurance. Now a Mutual Company has agents who investigate the cause of every fire; and if there are suspicious circumstances, even though they cannot be proved, are able to compromise for a portion of the whole loss. This a Stock Company can do with difficulty, but Government could not do it at all. Alas for poor human nature! Government cannot safely engage in any en-

terprise which depends on the honesty of those who contract or bargain with it! It can grant annuities terminable at death, because people cannot then cheat it by killing themselves. It cannot assure lives, because, as a matter of certainty, all the consumptive and dropsical people in the province would be found assured in the Government office. So with Fire Insurance,—if we could prevent arson, or invent an infallible method for discovering incendiarism, then, and not until then, could our friend up West be allowed to carry out his project.

THE POSITION OF THE BANKS—1864.

IT may be interesting to add, to the tables we gave last week in reference to this subject, a statement of the proportion of landed or other property, and of government securities held by the Banks. For every \$100 of reported assets, the Banks have:

	Government Securities.	Landed or other property.
Bank of Montreal.....	\$14.80	\$2.16
Bank of British North America	12.79	2.57
Banque Nationale.....	7.09	1.46
Niagara District Bank.....	7.09	1.91
Eastern Townships Bank.....	6.71	0.96
City Bank of Montreal.....	6.47	1.51
Banque du Peuple.....	6.38	2.23
Banque Jacques Cartier.....	5.74	0.28
Commercial Bank.....	4.95	3.22
Quebec Bank.....	4.78	2.76
Molsons Bank.....	4.63	2.60
Ontario Bank.....	4.45	2.54
Merchants Bank.....	4.43
Bank of Toronto.....	4.19	2.85
Gore Bank.....	4.10	1.97
Bank of Upper Canada.....	2.56	15.11
International Bank.....

The Bank of Montreal holds Government securities, because of its connection with the Government, and the loans it makes to the Province when the Bank balances of the Government run down. The Bank of British North America holds a considerable amount, because its charter does not allow it to issue small notes of \$1 and \$2, and it has to act under the Free Banking system, and hold Government securities as a basis for issuing bills of those denominations. The other Banks, we presume, hold them as investments, and if bought prudently they are, of course, the very best. Real estate is, on the other hand, one of the worst possible kinds of property for a Bank to hold, and it is a pity the Bank of Upper Canada, which holds the least Government securities in proportion to its means, should still be obliged to hold the most real estate. This is a relic or legacy of the old management which, we trust, will not long hamper the Bank in its legitimate operations.

It may be instructive to compare our circulation with that of the United Kingdom. The latest return we have in our possession—one issued near the close of last year—gives us: Bank of England notes in the hands of the public, £20,240,000. Specie held by the Bank—issue department—£12,390,000.

This shows that *sixty-one per cent.* of specie was held by the Bank of England for the redemption of its notes. In Canada, the average amount held last year was *fifty-three per cent.*, so that the Banks of this country do not compare in this respect at all unfavorably with the great monetary institution of England.

Adding to the Bank note circulation of the Bank of England, that of the private Banks in the three Kingdoms, we have, as the circulation of Bank notes at home, about \$175,000,000, or \$5.83 on a population of, say 30,000,000. Here, our average circulation last year, was \$9,447,980, or \$3.23 on a population of 2,881,000.

Gold.

Shipments of Gold on the way from Australia:

		Ounces.
Dec. 15th, Per White Star.....		3,959
" 21st, " Scottish Chief.....		4,713
" " " Asiatic.....		8,672
" " " Kosciuszko.....		13,877
Jan. " " Anglesey.....		8,506
" 16th, " Great Victoria.....		14,446
" " " Mediator.....		2,000
" 21st, " Yorkshire.....		3,886
	Ounces.....	64,557
		£258,000 stg.

Exchange

On England, rather lower, 9 per cent. and under for cash, sixty days' sight; and 10½ to 11 per cent., credit. Private, none offering. Drafts on New York, 31 dis. Gold in New York, 145½ to 146.

EXHAUSTION OF SOILS.

WHOLESONE truths cannot be too often insisted upon, while the occasion for them still remains. The dependence of commerce upon the productions of the soil, is year by year being more forcibly brought home to the consciousness of the business man. Dwellers in towns and cities, merchants and mechanics, are apt, during prosperous times especially, to overestimate the importance of their trades and professions, in comparison with the occupations of country life; but a few years of scarcity, of unpropitious crops, and deficient harvests, forcibly tend to reverse those sweeping conclusions, and the producer or farmer is likely again to have more justice meted out to him. It might justly be asked, What would property be worth in the largest cities of Canada, were it not for the quantity of rude farm produce brought annually into market? What, for example, might be the value of a building-lot in McGill or St. Paul street, but for the barrels of flour, bushels of wheat, and we might say dozens of eggs, that pass over our railways and canals to market?

Canada being in the main an agricultural country, the exhaustion of the soil, or rather the causes of this exhaustion, is becoming a subject of the gravest importance to the merchant as well as to the tiller of the ground, and we presume that any useful hint that may tend to remedy this wide-spreading evil, will hardly be out of place at present. It is a general principle laid down by the ablest writers on agriculture, and one which may easily be comprehended by even the most uneducated, that what is taken out of the soil in the form of grain, must be returned to it in the shape of manure; that is to say, the constituent elements of the grain which is reaped, if not returned, will be an annual robbery committed against the soil. The farmer himself does not like to part with any of his property without receiving an equivalent; and if it does happen that he has been over-reached in a bargain, he will certainly be the poorer for it. Just so it is with the soil,—it cannot be eternally giving without receiving; but this fact is not duly considered by the farmer, of Canada at least, and hence the wide-spread distress through the agricultural districts in the West. The soil must be dealt liberally with, and it will yield a liberal harvest.

The letters of Baron Liebig upon the Sewage of London, which have lately appeared in the Mark Lane Express, ought to be got up in a permanent pamphlet form, and a copy placed in the hands of every farmer in Canada. The chemical nature of manure, and its applicability to the regeneration of the soil, is treated, not only with the greatest scientific precision, like everything else from the hands of that renowned chemist, but expressed in the simplest language, and adapted to the commonest understandings. The fundamental principle developed in these letters is the dependence of growth upon decay, and decay upon growth,—they are reciprocal equivalents; and as cities and towns are dependent for their support upon the country, so is the country or soil helpless in its exhausted energies unless those elements be returned in the shape of manure which have been brought to market in the form of produce. These are principles which have been understood and acted upon for centuries in the isolated communities of Japan and China, and contains the secret of their success in being able to support their teeming millions in spite of their hitherto entire isolation from other countries. An illustration of this principle may be found also in the fertility of gardens, and even on farms near towns. But it will be asked, how are farms at a distance to benefit by the sewage of towns? This is just the point we wish to bring out, and we reply, by raising stock.

It is a common opinion among farmers that raising stock does not pay, especially in this country, where the winters are so long. Depend upon it if cattle cannot be produced and raised to advantage, we can never take a high rank as an agricultural country. But happily the objection is not a valid one. The value of an animal is too frequently calculated from the amount of fodder that it requires to fit it for market; and yet to base a calculation upon this solely, would be to leave out, as we have endeavoured to show, one of the most important elements of profit, so that the conclusion arrived at would be most fallacious. Without pretending to go fully into the argument for stock-raising, in our limited space, we trust that enough has been said to induce a full investigation of the subject by those interested, especially the Canadian farmer; and when he may not have data to authorise a certain conclusion, let it be put to the test

of experience. And we would here warn him against the usual practice of selling off at this season three-fourths of the young stock, from the delusive idea that they are only a bill of expense. It may be established,—and that satisfactorily, we believe,—that by the growth of roots, and a proper rotation of crops, in connection with the raising of stock, the Canadian farmer may yet elevate the country to that position to which, as an agricultural country, it is certainly entitled.

ABOUT FLAX.

THE question of permanent importance to Canada at present is economy. It will readily be admitted that there is not much economy in importing what may be profitably produced and manufactured in the country.

The importation of flax, hemp, and tow, during the first six months of last year, reached \$117,678; cordage \$88,567; linen \$421,548: an aggregate value of \$627,788, which might by a little care be saved to the country. Our imports must be curtailed, and our exports increased, if we would be honest and successful.

A single acre of flax, involving only the outlay of the value of the seed, may be manufactured into ordinary fabrics valued at \$600 or \$700, consisting nearly all of labour.

Everything must be taken in its season; and now is the time for the farmer to think of varying his crop: and what could he expend a little time and attention upon with more profit than in the cultivation of flax? It is said by those who are good judges, that the soil and climate of Canada are admirably adapted to the growth of this plant. In fact, it grows luxuriantly, and of as good a quality as Irish flax. It is admitted to be a very exhaustive crop; but with due care and attention on the part of the farmer, this may be effectually remedied. All crops, in fact, are exhaustive; and in every case it ought to be the main study of the farmer to keep his land in good heart, otherwise poverty and wretchedness will inevitably follow. In the first place, the ground must be in good condition, and perfectly clean. Flax is usually sown after potatoes, or some root crop which has the previous year necessitated the destruction of weeds. After having been plowed and harrowed in the usual way, it must again be dragged by a harrow of short teeth, so as to bring the surface to an even fineness, that the seed may not sink too deep. If it is covered to the depth of half an inch it is about all that is necessary. It is usually sown broadcast, and slightly covered in by the short toothed harrow. After the plant shows itself, the ground should be rolled, in order to give the flax a firm root. The best time for sowing is from the beginning to the middle of May, or even the end of April, that it may have a good start and cover the ground before the severe drought comes on. A good crop of flax attains the height of from 30 to 36 inches; and immediately after the blossom falls, the crop should be pulled, if the fibre alone is the object of the grower. In Ireland flax is harvested in about eight or ten weeks after the seed has been sown; and in this country even a shorter period might be sufficient to bring it to perfection. We have been speaking in regard to the fibre alone, as it is considered the most profitable part of the crop. There is an advantage to the flax-grower of this country over that of Ireland, viz., that with attention the seed and fibre may both be harvested. As a general rule, the seed is not fully ripe when the fibre is ready to pull; but it is sufficiently ripe to answer for crushing. The fibre and seed cannot be grown together to perfection; that is to say, you cannot reap a crop of good fibre and good seed at the same time. The fibre being the most profitable, in Ireland the seed is usually discarded,—in fact, it is worthless, as the flax is pulled before the seed is fully developed. The rotting of flax is a chemical process, that requires considerable experience to manage. The crop, on being taken off the ground, is submerged in a pool of still, soft water, till a partial fermentation ensues. This is done for the purpose of rotting the stalk, a process which requires from ten to fourteen days. It requires good judgment to know when this process is completed, as a single day too long in the water may discolor the flax, and, consequently, depreciate its value. It is then spread out in the sun and bleached effectually, which requires from ten to fourteen days, when it may be safely stored away for years, if required, without injury. It is of the first importance that the seed sown should be of the very best quality; and Irish flax growers never think of sowing seed of their own raising, as it invariably de-

teriorates. The best Riga seed is the only kind worth growing, if the crop of fibre is what is wanted. One and a half bushel of seed is usually sown to the acre; and an average of sixteen stone of flax to the bushel is usually calculated upon, that is about 400 lbs. per acre. The price of the best seed runs from 25s. to 30s. (stg.) per bushel; and if the Canadian farmer should turn his attention to flax growing, he ought not to be satisfied with anything short of using the very best seed and modes of cultivation. If he does not understand flax growing, let him begin with a small quantity, and, guided by experience, as well as books upon the subject, there can be little doubt of at last commanding complete success in the growth of this most important staple. It only requires scutching now to put the fibre into a marketable shape; and this can be done by hand until machinery is introduced. No time should be lost, however, in making the attempt to grow flax, as the mercantile value of this crop exceeds that of every other where the same amount of labour is required.

The price of flax in Ireland is from 49s. to 72s. per 112 lbs; and to show what value is set upon the growth of flax in that country, the land devoted to this crop has been increased from 60,000 acres in 1849, to 91,000 in 1850; 150,070 in 1862; 214,661 in 1863; 300,944 in 1864.

RECIPROCITY.

IT is gratifying to Canada to learn that the United States have resolved upon withdrawing the notice respecting the treaty of 1817, regarding the armament of the Lakes. This is a tangible proof of the good understanding which now exists between that country and the Imperial Government. At the same time we are apprised that notice has been given by the American Government, that the Reciprocity Treaty shall terminate 12 months from March last; and declaring, "that it was no longer for the interest of the United States that said treaty should continue."

It is to be regretted that American statesmen should be found at the present day entertaining such limited ideas upon what ought to be regarded as enlightened commercial policy—the free interchange of products, and unlimited facilities of transportation.

Those men are certainly unfit to manage the affairs of a great country, who would not hesitate to sacrifice the grain producing West to the interest of a band of New York and Albany speculators. We take the following extracts from an able letter addressed lately to the "Detroit Free Press," by Mr. Duncan Stewart;

"Twenty thousand tons of freight are waiting shipment in the City of Detroit to-day, that cannot be sent forward for want of the means of transportation, even at the present exorbitant rates of freight—rates ruinous to the interests of the purchaser. The means are utterly inadequate to the task—utterly incapable of carrying forward this vast accumulation. This twenty thousand tons remains after the Grand Trunk and Western Railways of Canada have worked night and day all winter, to their utmost capacity, in order to accommodate the traffic thrown upon their lines. This twenty thousand tons is simply the surplus that cannot be sent forward after all the facilities for transportation have been exhausted. There is to-day detained at various points on the lines running from the West to the seaboard, for the same reason, not less than one hundred and fifty thousand tons of freight.

We have at least fifty thousand tons at Detroit that cannot be moved for some time to come. Some of this freight was sent forward last December, and early in the month at that. Millions upon millions will be lost, owing to this delay, and yet men can be found so blinded by partizan frenzy and prejudice, who will rise in their seats in Congress, and talk of our fostering "rival transportation lines through a foreign country." Such unparalleled stupidity could nowhere else be found, except in the Congress of the United States. I mean to treat this object without fear or favour, and will call things by their right names.

With even the present facilities millions of dollars are lost to the western farmer, miller and merchant. And what would the state of things be, he asks, when entirely cut off from the great natural outlet of the Western trade, the St. Lawrence, and also the Grand Trunk and Great Western Railways?

It would cost the Western producer from one-third to one-half of the crops to transport the balance to market.

In the interest of Canada there exists a pressing necessity for an immediate readjustment of the Reciprocity Treaty; and it is to be hoped that our own legislature will commence this work without delay, as no time is to be lost.

THE PRODUCE MARKETS.

THE weather has been considerably broken, and navigation not having commenced, the amount of business transacted has been small. Receipts by Grand Trunk have been less than for the two preceding weeks, and most likely to improve, owing to the near approach of open navigation, and reduced freights. Some speculation is indulged as to the commercial effect of the prospective opening of the South; the opinion being general that considerable produce will be averted from Atlantic cities, relieving them of certain articles of Provisions much in excess, and that a speedy improvement in value will ensue.

FLOUR.—Since the date of our last, arrivals have been small, and, with an active competition both for Eastern markets and local use, prices have kept advancing; but have now reached a point beyond which buyers refuse to operate for the present. Little has therefore been done for a day or two, as the views of sellers and purchasers have been somewhat apart. Latest sales of superior Extra have been at \$5.40, of good Extra at \$5.10, and Fancy \$4.90. The demand has, as usual, mainly fallen on Superfine, prices being various, according to quality. Strong brands have chiefly engaged attention, commanding from \$4.90 to \$5, and even more, in a few instances, for broken lots. Ordinary brands have moved slowly at from \$4.75 to \$4.85. Some being of opinion that present rates will not be maintained after opening of navigation, are willing to accept lower prices for May delivery, and a few sales have recently been made at \$4.80 to \$4.75, mostly at inside figures. We note continued deficiency in the lower grades, and prices have kept pace with the general improvement. We quote No. 2 \$4.40 to \$4.50, Fine \$4 to \$4.25, and Middlings \$3.60 to \$3.80.

Bag Flour.—For a part of the week, the limited demand consequent on the condition of the roads, was insufficient to absorb the receipts, and prices were slow of improvement; but latterly buyers have come forward more freely, and an active competition for the offerings has enabled holders to secure an approach to its relative value. Latest sales of choice strong samples have been at \$2.62½ to \$2.67½, and even ordinary finds buyers at its full relative worth.

WHEAT.—In the continued absence of transactions, prices are purely nominal.

PORK.—In the absence of wholesale transactions, we continue to quote \$20 to \$21 for Mess in retail parcels. Of other grades there is none in first hands, and quotations are therefore purely nominal.

BUTTER.—Receipts are not large, and, were it not for the previous heavy accumulations, which still weigh on the market, prices would probably show some signs of rallying, as there is a disposition to purchase shown among shippers to the Lower Ports. The quantity required, however, as has already been presumed, will not be great; and holders, at this advanced stage of the season, are disposed to meet buyers on their own terms. The bulk of what is on hand is of very poor quality, and shippers are discriminating in their selections, rejecting all but the best parcels they can find, no reduction in price being sufficient inducement to take poor trash, which constitutes the bulk of what is in stock. The continuous vexation resulting from abortive attempts to move the bulk of the Butter in stock, even at ruinously low prices, and the more serious loss to be entailed on the actual owners, must be our excuse for advertising to the subject of quality so often; and we cannot too strongly commend the well-timed articles on the subject, from some of our leading commission houses, published in a former issue. It is hoped that—profiting by the disastrous experience of this season, as indeed of all past seasons, when inferior Butter has been at all times most difficult of sale and often quite unmerchantable, shipments of such, even when made at low prices, resulting in nothing, but loss and disappointment to the owners, while at the same time good and prime has been sought after at full prices, and realized fair profits to all interested—a sustained effort will be made to produce an article which will always, and in all states of the market, command ready sale and full market rates. It is useless to disguise the fact that the Butter of Canada is many cents per pound worse in quality than it might be were the most ordinary skill and attention paid to the manufacturing and packing. Parcels sent on here for sale, even among those represented as being strictly dairy-packed and good, turn out, on examination, to be irregular in quality and colour, ill-flavored, worse salted, and in a word, deficient in every property which makes Butter an article of consumption. We are not unmindful of the many and formidable difficulties those having immediately to do with manufacturers' experience in applying proper remedies, or of the influence of competition in obliging many to continue a course condemned by their judgment. Nothing but a persuasion that some concert of action sufficiently general for all practical purposes might be secured, causes us so frequently, and in such strong terms, to dwell on the subject. As some generally recognized price regulates most in any given community, might not some understanding be come to by which prices could be graduated according to quality? The merchant must, of course, aim at paying only such a price as to cover the general average of his receipts; and when all is taken in at the same figure, the careful dairywoman has a portion of her due withheld, and handed over to her slovenly neighbour. The matter is of sufficient importance to justify continuous and general agitation, and we earnestly commend to the energy of our Western merchants the adoption of some plan to meet the exigencies of the case.

ASHES.—There has been a fair enquiry for Pots during the week, and prices have ruled steady at about \$5.25, reaching \$5.27½ and \$5.30 in a few instances for heavy tars, closing quiet but steady at \$5.25 for Firats, add \$5.60 for Inferiors, less deductions. In Pearls there has been very little offering; and no anxiety is shown to purchase, as the quantity to arrive on opening of navigation is known to be heavy. We quote \$5.45 to \$5.50 as ruling rates.

MANUFACTURED TOBACCOS.

During the week the market has been somewhat dull, although prices are well maintained. Since receipt of news of the fall of Richmond, capture of Lee's army, &c., indicating a speedy termination of the war, the impression has prevailed in some quarters, that large stocks of manufactured tobaccos, probably held in Richmond and other towns of Virginia, would be thrown upon the market, and create a sudden fall in prices; but this supposition is erroneous, because in the first place no large stock of Virginia manufactured exists; and secondly, if it did exist, it is the property of the Federal Government, which most certainly would not sell it for less than the duty 45 cts. Any stock of tobacco captured by the Federal Government will be sold in the United States as tax paid tobacco; the authorities would not sell this property in bond at a low price when they can sell off in the United States at a price enhanced, by the fact that it is held by them as having paid a duty of 45 cts. per lb. Any one taking a retrospect of the plug tobacco trade during the ten or fifteen years preceding the war, will find that although at times large accumulations of stock have taken place and where forced on the market, were sold in New York at 6 to 9 cts. gold and sometimes even a little lower; yet, the average of prices at which tobaccos have been laid down here duty (30 per cent) paid, has been 16 to 18 cts. per lb. Plug tobacco sold at 7 cts. per lb. does not quite pay the manufacturer for the labor and expenses of manufacture; the Leaf at this price has to be given away. With Leaf, much below the average price, say 4 cts. per lb., Plug tobacco would not remunerate the manufacturer, if sold at 12 cts., 30 per cent. duty and freight added would make 16 cts., 10 cts. extra would make 26 cts. So that until an enormous accumulation of manufactured tobacco takes place in bond, we cannot look for supplies coming in here from the States at present. In the United States almost the entire stock is duty paid, that is, it was made previous to the last increase of United States duty and was taken out of bond at 30 cts. duty to evade the payment of the extra 15 cts. imposed this spring; none has been manufactured since to speak of. What applies to cost of manufacture in the States applies here. The stock in Canada is much lower than an average one, and the spring trade on the eve of commencing, so that any change in price, we are confident, will be in the way of a rise rather than a fall.

DRUG TRADE.

ONE of the most profitable departments of the Drug trade is that of Patent Medicines. It is computed upon almost exact data, that over \$150,000 in value is annually retailed in Montreal alone. The elements of success in a patent medicine are inexpensive materials, the demand for a particular remedy, and judicious advertising. Simple as advertising appears, it requires considerable genius to hit the popular mind. If successful in creating a demand, the proprietor, after "running the machine" for three years, generally sells out his interest for a handsome bonus. One firm in New York is said to have made over \$500,000 on four Patent Medicines which were successful, in neither of which have they now any interest. The popular American remedies find ready sale in Canada, and there is scarcely a village or cross road "store" which the agents do not visit. Every village newspaper teems with the advertisements, which forms their chief income. In addition to the ordinary means, the very rocks on the mountains, at the sea-side, the fences at watering-places, and in cities and villages, are painted over with the names and purpose of the remedy. One firm has expended in one year over \$300,000 in advertising. Owing to the limited population of Canada, there are few patent medicines which yield a large return, the duties preventing export to the States. To evade the duties, several of the more popular remedies are sent into Canada in bulk, and put up here, giving profitable employment. The bottles are made at the Canada Glass works. The saving in the expense of manufacture by this means we are informed is 25 per cent. Various attempts have been made to control the patent medicine trade by Legislative acts; but such is the weakness of human nature that mankind prefer some other than the old fashioned safe way of curing the ills that flesh is heir to, and of making a fortune. Bristol's Sarsaparilla and Petroleum stocks offer a most expeditious if not always the safest road to fortune. There are no less than five extensive firms in Canada, whose sole business is the Patent Medicine Trade.

Seeds.

Clover—None offering, considerable demand; quotations nominal. *Timothy*—Very little doing; worth \$3.00 per bushel.

Boots and Shoes.

Since last week's report we have little to note, manufacturing is not pushed hard, as stocks are not going off very freely. There is nothing like the amount of business that was transacted at the same time last year. It is anticipated that the better class of customers will not be in the market before May. As manufacturing is now getting into fewer hands, prices are most likely to advance, and accompanied also by a marked improvement in styles; a superior article is now more generally wanted. We quote:

Men's Stoga Boots,.....	\$1.60 to 2.00
" Kip Boots,.....	2.25 to 2.35
" Calf ".....	2.60 to 3.00
" Brogans,.....	1.10 to 1.30
Boy's,.....	1.50 to 1.60
Youth's,.....	1.25 to 1.35
Child's,.....	1.00
Women's Leather,.....	0.75 to 1.00
" Congress,.....	1.10 to 1.50

RECEIPTS OF PRODUCE AT MONTREAL.

Per Grand Trunk Railway, for the week ending Wednesday, April 12th, 1865.

WHEAT—7,950 bushels consigned to various parties.

FLOUR—8,321 barrels, consigned to

T. W. Raphael.	George Denholm.
R. Mitchell.	Leeming & Buchanan.
Akin & Kirkpatrick.	Cameron & Ross.
Gillette & Moffatt.	D. Butters.
H. Empey.	And others.

ASHES—387 barrels, consigned to

J. Dougall & Co.	D. Morrice.
Taylor Bros.	Forester, Moir & Co.
Akin & Kirkpatrick.	A. Robertson & Co.
J. A. & H. Mathewson.	Lyman, Clark & Co.
Robertson & Beattie.	James Douglas.
George Winks.	Thos. Hobson & Co.
Frothingham & Workman.	D. E. McLean.
Gillette & Moffatt.	George Scott.
W. Nivin & Co.	Wm. Stephen & Co.
Benny, McPherson & Co.	And others.

BUTTER—427 kegs, consigned to

Geo. Winks & Co.	Leeming & Buchanan.
John Dougall & Co.	W. Nivin & Co.
Akin & Kirkpatrick.	F. W. Henshaw.
Kirkwood, Livingstone & Co.	Thomson, Claxton & Co.
Converse, Colson & Lamb.	M. Laing.
Thos. Hobson & Co.	And others.

PORK—225 barrels, consigned to various parties.

LARD—40 barrels, consigned to various parties.

HAMS—7 barrels, consigned to various parties.

TALLOW—32 barrels, consigned to various parties.

LEATHER—122 rolls, consigned to

Cameron & Ross.	Kirkwood & Livingstone.
F. Shaw & Bro.	Hua & Richardson.
T. W. Raphael.	And others.

TOBACCO—69 hhd's, consigned to

H. Chapman & Co. and others.

HIGH WINES—63 casks, consigned to

P. Arnold.

POTATOES—2,133 bushels, consigned to various parties.

Furs.

The London Fur sales, which have recently taken place, have not caused any great change in prices of Raw skins in this country. We give prices compared with the September quotations. Raccoon of 1st quality somewhat lower, and other qualities from 10 to 15 per cent. lower; Muskrat, about January prices; Otter, declined about 10 per cent. and not much sought after; Red Fox advanced 10 per cent; Fisher, owing to scarcity, has advanced considerably; Bear maintained the fall rates; Martin and Mink, slightly advanced; Silver and Cross Fox, declined in price.

Quotations of this market:

Prime Mink,.....	\$2.50 to 3.00
Otter,.....	3.00 to 4.50
Red Fox,.....	1.75 to 2.00
Fisher,.....	4.00 to 6.00
Martin,.....	1.50 to 1.60
Spring Muskrat,.....	0.18 to 0.20
Raccoon,.....	0.25 to 0.40

THOS. HOBSON & CO.'S PRODUCE CIRCULAR. PRICES CURRENT.

Thursday Evening, April 13, 1865.

Flour, Superior extra.....	\$5.40 to \$5.50
Extra.....	5.20 to 5.35
Fancy.....	5.00 to 5.10
Superfine.....	4.80 to 4.95
Do. No. 2.....	4.30 to 4.45
Fine.....	4.00 to 4.25
Bag Flour, per 112 lbs.....	2.80 to 2.70
Oatmeal, per bbl. of 200 lbs.....	4.75 to 5.00
Pork—Mess.....	20.00 to 20.50
Thin Mess.....	17.00 to 18.00
Prime Mess.....	15.00 to 15.50
Prime.....	15.00 to 0.00
Butter—Ordinary, per lb.....	0.12 to 0.13
Medium.....	0.14 to 0.15
Fine.....	0.16 to 0.17
Eggs, per dozen.....	0.13 to 0.14
Lard, Western.....	0.12 to 0.13
Tallow.....	0.8½ to 0.9
Cut Meats—Hams, per lb.....	0.11 to 0.12½
Bacon.....	0.8 to 1.0
Shoulders.....	0.7 to 0.8
Seeds, Timothy, per 45 lbs.....	2.75 to 3.00
Clover, per lb.....	0.14 to 0.16
Ashes, per 100 lbs. 1st Pots,.....	5.25 to 5.30
Inferiors.....	5.60 to 5.70
Pearls,.....	5.50 to 0.00

FLOUR.—The demand for the U. S. Markets has again been brisk, and the market is very bare of all grades. There was a good attendance on change to-day, but little business transacted. Sales of Superior Extra at \$5.50 and Extra at \$5.25; Ordinary Super. at \$4.90; strong brands bringing \$5.00 to \$5.10, in some instances 5 to 10c. more. Bag Flour sold at \$2.70.

PORK.—Market easier, prices tending downward.

BUTTER.—The demand for the city trade has been tolerably brisk, but very little enquiry from other sources; to-day there are purchasers for low priced lots, but not much offering, the market having been pretty well cleared some time ago. There is also some enquiry for good lots for the Boston market, but the transactions have been small, the views of buyers and sellers being apart as to price.

EGGS.—The demand this week has been very brisk, and the supply though large, not nearly sufficient; the ruling price has been about 13½ to 14c. Sales to-day at the latter figure.

LARD.—Dull at quotations.

CUT MEATS.—Good demand—short supply.

TALLOW.—Sales at 8½ to 8½c.

SEEDS.—More offering, prices about same as last week.

ASHES.—Market firmer, price to-day \$5.27½ to \$5.30 for 1st Pots; \$5.70 for Inferiors; Pearls nominal.

THOMAS HOBSON & CO.,
427 Commissioners street.

KIRKWOOD, LIVINGSTONE & CO.'S PRODUCE AND LEATHER REPORT.

No. 33 ST. NICHOLAS STREET, MONTREAL, 13th April, 1885.

FLOUR.—The greater portion of the flour that has arrived during the week has been promptly taken for shipment to the United States, leaving insufficient stocks to meet our local and country demand, which is quite active. Prices have consequently advanced and are still tending upward. Extras continue in good demand, but the enquiry is still mainly for Superfine grades of which have been made as high as \$5.00 and \$5.25, the latter for a Choice Brand of Baker's flour. Ordinary bringing \$4.70 to \$4.75. The lower grades continue in limited supply and with very little enquiry, though we believe there would be no difficulty in placing lots at our quotations. Bag Flour is also in limited supply, and for very Choice \$2.70 has been freely paid.

Superior extra	\$5.30 to \$5.40 per bbl
Extra	5.10 to 5.25 "
Fancy	4.90 to 5.00 "
Superfine No. 1	4.70 to 4.80 "
Superfine No. 2	4.50 to 4.60 "
Fine	4.30 to 4.40 "
Middlings	3.85 to 3.75 "
Pollards	3.25 to 3.45 "

Bag Flour \$2.60 to \$2.70 per 112 lbs.

WHEAT.—Receipts have been light, and all that has come forward has gone direct to our 14th millers Upper Canada Spring nominally unchanged, say \$1.09 to \$1.10 per 60 lbs.

COARSE GRAINS.—Farmers' receipts have been quite light, and with but few wholesale transactions and a less active demand, we have no important changes to notice. Feas continue scarce, but there is less enquiry. Prices are unchanged, say \$1.09 per 60 lbs. Barley without change; limited enquiry at 75c to 80c per 60 lbs. Oats.—In the event of peace the stock on hand in the United States will be targets to excess of the demand. Nominal here at 49c per 32 lbs.

PORK.—Small shipments from the West are being received. Market generally steady and without any important change, stocks being limited to a few. Sales of Mess, however, reported at \$20.00. Prime Mess and Prims are both in limited supply; nominal price here for the former \$16.00 to \$16.50, and the latter \$15.50 to \$16.00 per barrel. Beef.—Dull. Prime Mess \$16.00 to \$16.50 for tierces, and \$9.25 to \$9.75 for barrels.

LARD.—In active demand at 12 1/2 to 13 cts.

TALLOW.—In good demand at 8 to 8 1/2 cts. per lb.

BUTTER.—The market still continues in an exceedingly dull state. Really Choice Dairy is in limited request, at 15 to 17 cts. Ordinary, of which the market is drugged, is difficult to move at any price. We quote Ordinary and Stonepacked at 11 to 13 cts. per lb.

EGGS.—Are scarce and wanted at 13 to 15 cts.

ASHES.—Pots.—In good demand at \$5.25 to \$5.30 per 100 lbs.; Interiors \$5.60 to \$5.70 per 100 lbs. Pearls—In better demand at \$5.60 to \$5.65 per 100 lbs.

SEEDS.—The various kinds are all in active request. Clover is scarce, and would command for good samples 14 to 18 cts per lb. Timothy \$2.90 to \$3.00 per 45 lbs. Flax seed \$1.60 to 1.60 per 68 lbs.

PETROLEUM.—The market is less firm, but without any material change in price, say 30 to 34 cts. for Canada Refined.

LEATHER.—The market continues depressed, and transactions are quite insignificant. Sales rated of Waxed Upper at 23, 24, and 25 cts. Waxed (all of 30 lbs) average at 55 to 60 cts. Harness at 18 1/2, 17 to 18 cts. Calf to cts. Slaughter Sole 15 to 18 cts. No enquiry for other descriptions.

KIRKWOOD, LIVINGSTONE & CO.

AKIN & KIRKPATRICK'S MONTREAL PRICE CURRENT.

Thursday Evening, April 13, 1885.

FLOUR—Superior Extra	\$5.25 to \$5.40
Extra	5.10 to 5.20
Fancy	4.80 to 4.90
Superfine	4.75 to 5.00
Superfine No. 2	4.35 to 4.50
Fine	4.00 to 4.25
BAG FLOUR—per 112 lbs. Medium	2.60 to 2.65
Choice and Strong	2.65 to 2.70
OATMEAL—per bbl. of 200 lbs.	4.75 to 5.00
WHEAT—per 60 lbs. U. C. Spring	0.90 to 0.00
U. C. White Winter	0.90 to 0.00
PEASE—per 60 lbs.	0.00 to 0.00
BARLEY—per 48 lbs.	0.00 to 0.00
OATS—per 32 lbs.	0.00 to 0.00
PORK—Mess	20.00 to 21.00
Prime Mess	15.00 to 16.00
Prime	14.50 to 15.00
Hams per lb.	0.10 to 0.12
Shoulders per lb.	0.7 to 0.9
Bacon	0.8 to 0.10
LARD, per lb.	0.11 to 0.12
TALLOW—per lb.	0.8 to 0.9
BUTTER—Inferior	0.11 to 0.12
Medium	0.12 to 0.14
Choice	0.00 to 0.00
CHEESE—per lb.	0.08 to 0.10
ASHES—per 100 lbs. Pots—1st sorts	5.25 to 5.27 1/2
Inferiors	5.60 to 0.00
Pearls, 1st sorts	5.45 to 5.60
Inferiors	0.00 to 0.00

The limited business usual at this stage of the season has been experienced during the week. The proximity of the navigation season, and consequent reduction in freight, added to the impediments to moving property offered by the condition of the roads and weather, serve to limit arrivals, while little outward movement is observable, as the river craft are not yet prepared to load.

FLOUR.—The arrivals have been smaller than for two previous weeks and with an active demand for American markets and city trade, prices have worked up. Buyers, however, have lately refused to accede to the pretensions of holders, and while we have no decline to note, there is less firmness and some anxiety shown to realize at late rates. Sales of Extras, to a moderate extent, have been made within our range. Fancy has also been taken as offered at quotations. Superfine has been somewhat various. City brands from Western Wheat with ordinary descriptions of Canada, have ranged from \$4.75 to \$4.85. Strong samples which have chiefly engaged attention, have brought \$4.90 to \$5, and occasionally more for broken parcels. The lower grades are still scarce, and have fully kept pace with the general advance.

Bag Flour until lately has arrived more freely than could be absorbed by the restricted demand, and relatively low prices ruled for some days, but declining receipts and an improved demand have enabled sellers towards the close to hold firm for an advance, and prices proportioned to the worth of barrels have been established.

WHEAT.—We are still without transactions, and quotations must be considered nominal.

SEEDS.—Arrivals are small, and with an active demand for local use, prices are well sustained. We quote Clover 14 to 15 cts per lb., and Timothy \$2.50 to \$3.00 per 45 lbs.

BUTTER.—Beyond some additional show of enquiry preparatory to loading vessels for the Lower Ports, we have no change to note since our last. The anxiety of holders to realize, causes them to meet purchasers almost on their own terms. The general views are from 12 to 14 cts, and for the latter figure best parcels would be freely sold. Even at these rates buyers are most discriminating, and while the task of hunting up a really good parcel would be hopeless, purchases are not made until the several competing lots are fully examined. In the course of the week, sales at some price will be more frequent, and the market be, in a measure, relieved from the low average in quality, however it is doubtful if any inducement in price will move much of what is in stock until it is taken as grease later on in the season.

ASHES.—Pots have met a fair demand, at \$5.25 to \$5.27 for first sorts, and about \$5.00, less deductions, for Inferiors. Pearls—Arrivals are filling, and prices mostly nominal, \$5.45 to \$5.60 are current quotations.

LEEMING & BUCHANAN'S WEEKLY COMMERCIAL REPORT.

FRIDAY MORNING, April 14, 1885.

FLOUR—Superior Extra	\$5.30 to 5.60
Extra	5.15 to 5.25
Fancy	4.80 to 4.90
Superfine	4.75 to 5.15
Superfine No. 2	4.40 to 4.50
Fine	3.85 to 3.90
BAG FLOUR—per 112 lbs. Medium	2.60 to 2.70
OATMEAL—per bbl. of 200 lbs.	4.75 to 5.00
WHEAT—per 60 lbs. U. C. Spring	1.03 to 1.07
PEASE—per 60 lbs.	0.75 to 0.80
BARLEY—per 48 lbs.	0.70 to 0.75
OATS—per 32 lbs.	0.64 to 0.63
PORK—Mess	20.00 to 21.00
Prime Mess	15.00 to 16.00
Prime	14.50 to 0.00
LARD—per lb.	0.11 to 0.12
TALLOW—per lb.	0.08 to 0.08 1/2
BUTTER—Inferior	0.12 to 0.13
Medium	0.14 to 0.16
Choice	0.16 to 0.19
CHEESE—per lb.	0.09 to 0.10
ASHES—per 100 lbs. Pots—1st sorts	5.27 to 5.30
Pearls, 1st sort	5.60 to 5.60
SEEDS—Timothy, per bush. 45 lbs.	2.60 to 3.00
Flax, 68 lbs.	1.40 to 1.60
Clover, per 100 lbs.	15.00 to 18.00
LEAF TOBACCO—Canadian	0.33 to 0.04 1/2
Missouri lugs	0.05 to 0.08
" leaf	0.07 to 0.15

The present week being recognized by a large number of our citizens as a "Passover" week, there has not been much business done. The sudden and important change in American affairs in the South is the topic of interest in the absence of business to attend to. The commercial interest which the closing of the rebellion begets is of some interest to us in Canada, and some branches of trade have already been affected by the possibility of the withdrawal to the South of supplies that have come East for the past few years.

FLOUR.—The receipts of the week are 8,474 bbls., while shipments slightly exceed that quantity. The prospect for next few weeks we consider very encouraging to millers, as the demand will be large and the stock held is very light, nor can it be increased materially until Western shipments come forward from Chicago and Milwaukee. Strong Superfine is much wanted, and commands from \$4.75 to \$5.15. Extra is wanted at outside rates. Fancy is rather quiet. Coarse grades scarce, and in strong demand. Bag Flour quiet at \$2.60 to \$2.70.

WHEAT.—Continues to arrive in small quantity, and to millers direct. Several parcels are offered for May delivery, but at prices much higher than buyers seem disposed to give. While there is no sign of improvement in British markets, it is a certainty that all descriptions of Breadstuffs have advanced here, and in the West, and no overstock is likely to be complained of. Coarse grains are quoted nominally, except Peas, which are in demand at quotations.

PORK.—Mess is the principal brand offering, sellers are offering at \$20.50, but would take less to make large sales. In other grades nothing doing.

BUTTER.—Very dull, grocers are enquiring for primo, but only common can be had. The Gulf trade will likely clear the market at the current price of the day. New Butter may be expected soon, and we recommend merchants to use small tins for the early

part of the season, and ship forward as soon as possible for Summer and Fall trade use a larger package, and have it packed and kept by the maker until cool weather.

FLAX.—Market very quiet, and our United States quotations ranging from 17c to 20c. Greenbacks are quite nominal. Sales are limited to very choicest kinds.

LEAF TOBACCO.—We have sales of U. C. Leaf at 4c. Nothing whatever doing in Western lugs. The probability of an increase in the excise on manufactured, is the opinion of many, who are holders; but this must await the action of Parliament, and is too distant to speculate about.

ASHES.—The market is much stronger this week than it has been for a fortnight. Inferior Pots bring \$5.70 to \$5.80. Pearls are improving—held for a still higher rate.

DAVID MORRICE,

PRODUCE AND GENERAL COMMISSION MERCHANT AND MANUFACTURERS' AGENT,

31 ST. SACRAMENT STREET.

REFERENCES:

- E. H. RUTHERFORD, Esq., Vice-President Upper Canada Bank.
- Messrs. JOSEPH MACRAY & BROTHERS, Montreal
- " WM. STEPHENS & CO.
- Hon. WILLIAM MCMASTER, Toronto.
- Messrs. BRYCE, McBRANTON & CO., Toronto.
- " WM. ROSS & CO.
- " GEORGE MICHE & CO.
- " D. McINNIS & CO., Hamilton
- British correspondents, Messrs. JOHN McLAREN & CO., Liverpool and Glasgow.

I deal only on Commission. Personal attention given to all consignments of Flour, Grain, Ashes, Leather, Butter, Coal Oil, &c. I guarantee the highest market prices for all kinds of Produce, having a large and favorable connection with the local consumers of Strong Flour in bags and barrels. Bags returned promptly. Having ample means, I am enabled to make returns on day of sale.

Sales effected of all kinds of Canadian Manufacture (guaranteed or otherwise).

Consignors may draw a draft property at two thirds Montreal market price at time. Drafts must be accompanied by Bill of Lading, Railroad or other receipts. Liberal Cash Advances made on all kinds of Produce. The lowest Commission charged. Agent for the celebrated "Great Western" Coal Oil.

PRICES CURRENT.

Ashes—Pots, per 100 lbs., Firsts	\$5.25 to \$5.27 1/2
Pearls	5.60 to 0.00
Flour—Pollards, per bbl., 193 lbs.	3.25 to 3.40
Middlings	3.60 to 3.80
Fine	4.00 to 4.12 1/2
Superfine No. 2	4.30 to 4.40
No. 1 (Canada)	4.80 to 5.00
Fancy	4.90 to 5.00
Extra Superfine	5.10 to 5.25
Superior Extra	5.25 to 5.40
Bag Flour, per 112 lbs.	2.65 to 2.70
Oatmeal, per 200 lbs.	4.70 to 5.00
Wheat—U. C. Spring No. 1, per bush., 60 lbs.	0.95 to 1.00
" White Winter	0.96 to 0.00
Pease—White, per bushel, 60 lbs.	0.90 to 0.00
Oats, per bushel, 32 lbs.	0.40 to 0.41
Barley, " 48 lbs.	0.70 to 0.00
Seeds—Clover, per lb.	0.00 to 0.00
Timothy, per 45 lbs.	0.60 to 0.00
Butter—Inferior, per lb.	0.12 to 0.13
Medium	0.14 to 0.15 1/2
Choice	0.16 to 0.18
Pork—Mess, per bbl.	20.00 to 21.00
Prime Mess, per bbl.	16.50 to 0.00
Prime	15.50 to 0.00
Petroleum—Canada Refined, per gal.	0.30 to 0.33
Leather	
Hemlock Spanish Sole No. 1, per lb.	0.17 to 0.18
" " " 2	0.16 to 0.15 1/2
" Slaughter " 1	0.17 to 0.18 1/2
" " 2	0.15 to 0.15 1/2
Waxed Upper, Light, per lb.	0.30 to 0.31
Grained " Heavy	0.25 to 0.28
Split, small	0.15 to 0.18
" Large	0.20 to 0.25
Wax Calf-Skins, 18 to 23 lbs	0.55 to 0.60
" 29 to 36 "	0.62 to 0.78
Kips, Whole	0.35 to 0.40
Harness, Light	0.16 to 0.18
" Heavy	0.18 to 0.20
Enamelled Cow, per foot	0.15 to 0.16
Patent "	0.16 to 0.17
Buffed "	0.11 to 0.13
Picbald "	0.11 to 0.13

REVIEW OF THE MARKETS.

ASHES.—Pots.—The market for the past week has been firm, at prices ranging from \$5.25 to \$5.27 1/2. Over \$5.25 could not be obtained to-day. Inferiors \$5.70 to \$5.75. Pearls nominal at \$5.50.

FLOUR.—Receipts during the week over 7000 bbls., a large portion of which went forward to the States, leaving this market bare, consequently prices have advanced. The chief demand is for No. 1 Super, at from \$4.80 to \$5. Bag Flour is worth \$2.60 to \$2.70.

GRAINS.—Receipts continue light, and most have passed into millers' hands.

PROVISIONS.—Supply limited, with little doing; see quotations. Cuts Meats—Hams are scarce, and bring 10 to 12 c. (canned 12 to 13 c. Lard, 12 1/2 c. for tierces. Butter—the market is very dull; choice Dairy 18 c., Inferior and Medium 12 1/2 to 15c. Cheese is scarce; 9 to 11c. for good, choice American.

PETROLEUM.—The market continues dull, with small arrivals, prices ranging from 29 to 33 c.

HENRY EMPEY'S WEEKLY COMMERCIAL REPORT.

FRIDAY, APRIL 14, 1865.

FLOUR—Superior Extra	\$5 40	to 5 50
Extra	5 20	to 5 25
Fancy	5 10	to 5 25
Superfine from Western Wheat	4 85	to 5 00
Superfine Canada	4 95	to 5 05
No. 2	4 40	to 4 50
Pipe	4 15	to 4 20
Middling	3 80	to 3 90
BAG FLOUR	2 60	to 2 70
OATMEAL	4 75	to 5 00
WHEAT—60 lbs. U. C. Spring	1 00	to 1 10
U. C. White Winter	0 90	to 0 00
PEAS—60 lbs.	0 85	to 0 90
OATS—32 lbs.	0 38	to 0 40
MESS PORK	20 00	to 21 50
PRIME MESS	15 00	to 16 00
PRIME	14 00	to 15 00
HAMS	10 10	to 0 12
SHOULDER	0 7	to 0 9
LARD—per lb.	0 10	to 0 11 1/4
Tallow—per lb.	0 8	to 0 8 1/2
BUTTER—Choice American	0 20	to 0 22
Canada	0 15	to 0 17
Medium	0 13	to 0 14
Inferior	0 10	to 0 12
CHEESE—Ordinary	0 8	to 0 10
Factory made	0 10	to 0 11
ASHES	5 25	to 5 30
INFERIORS	5 50	to 5 60
PEARLS—1st sorts	5 40	to 5 50
SEEDS—Timothy	2 75	to 3 00
Flax	1 40	to 1 50
Clover	0 12	to 0 13
TOBACCO—Canada leaf	0 8	to 0 8
Missouri	0 5	to 0 10
FRUITS—Green Apples	4 50	to 5 00
Dried, per lb.	0 8	to 0 10
Oranges	5 50	to 6 00
Lemons	5 00	to 5 50
CIDER—Unfermented	0 20	to 0 30
Sour	0 10	to 0 15
Vinegar	0 15	to 0 30
OILS—Coal	0 35	to 0 40
Seal	0 85	to 1 00
Cod	0 70	to 0 75
Whale	0 90	to 0 95

FLOUR.—The arrivals have been larger for the past week than the week previous—still, flour of all grades are firm, with an upward tendency. Coarse grades is scarce and in great demand, and have advanced 10 to 15c. per barrel during the past week, and will still advance when the steamers begin to run to the Lower Ports which will be in the course of another week. Most all kinds of Produce is firm at our quotations with an upward tendency.

HENRY EMPEY,
96 Commissioners Street.

GREAT WESTERN RAILWAY OF CANADA.
DAILY FREIGHT LINE FROM MONTREAL

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:—

ROYAL MAIL THROUGH LINE,
JAQUES TRACY & Co's. LINE,
GEO. CHAFFEY & Co's. LINE,
JAMES H. HENDERSON'S LINE,

which will commence running between MONTREAL, and GREAT WESTERN RAILWAY WHARF, HAMILTON, immediately upon the opening of navigation.

Through Rates of Freight as low, and time quicker than by any other route.

For full particulars apply at the OFFICES of the above LINES OF STEAMERS, or to MYLES PENNINGTON, GENERAL AGENT GREAT WESTERN RAILWAY, Custom House Square, Montreal, 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.
APRIL 14, 1865.

REPORT OF THE TRADE AND COMMERCE OF MONTREAL.

A Report on the Trade and Commerce of Montreal for 1864, by the Secretary of the Board of Trade and Corn Exchange Association, will be published on Monday, 17th inst.—Besides details of Trade, there are Reports upon the Commercial and Manufacturing facilities of the city;—details of the Grain Trade in Canada and the United States;—Statistics of the B. N. A. Provinces;—and an inquiry into the operation of the Reciprocity Treaty.

Merchants, or others, taking copies to the amount of 25 or upward, will have their card printed on the cover of all they order. Applications to be made at the Office of the Corn Exchange.

An arrangement has been made, according to which copies can be sent free by Post to all parts of Canada, provided they are mailed from the Secretary's Office.
OFFICE OF CORN EXCHANGE,
10th April, 1865.

THE COLONIAL LIFE ASSURANCE COMPANY.

CAPITAL—ONE MILLION POUNDS, STERLING.
Head Offices—Edinburgh and Montreal.
Manager for Canada, W. M. RAMSAY.
Inspector of Agencies, R. Bull.
Income of Company, - - - - - £144,824 stg.
Accumulated Fund, - - - - - 555,753 "
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.

ESTABLISHED 1837.

BRITANNIA LIFE ASSURANCE COMPANY, 1 Princes street, Bank of England, London.

Empowered by Special Act of Parliament, 4 Vic., cap. 9.—NOTICE is hereby given that JOSEPH JONES, Esquire, Coroner, has been appointed Agent to this Company for Montreal. Detailed prospectuses and all requisite information as to the mode of effecting Assurance may be obtained on application to the Resident Agent, at his office, 34 1/2 Little St. James street, Montreal.

Medical Referee—JOHN REDDY, M.D.
ANDREW FRANCIS, Secretary.

JOHN BURRELL,

PRODUCE AND COMMISSION MERCHANT.

Consignments of Flour, Butter, Pork, Grain, Ashes, &c., &c., will receive personal attention. Place of Business central, and suitable for the sale of all descriptions of Produce.
Liberal Advances made on Bills of Lading.
22 and 24 Foundling street, Montreal.

THE Subscriber begs to inform the Merchants of Canada, that, as the Lease of his present Premises,

16 ST. PETER STREET, MONTREAL,

expires this year, he will Sell the whole of his Unpacked Stock of

CROCKERY, CHINA, GLASS, AND CUTLERY at a considerable reduction in price.

Call or write for List of Prices.
Terms Cash, less 2 1/2 per cent.; or 8 Months' Note (approved).
WM. E. EASTY.

HENRY B. GETTINGS & CO., COMMISSION MERCHANTS AND BROKERS,

No. 8 St. Lawrence Chambers, St. Peter street, QUEBEC.

Particular attention paid to purchase and forwarding Salt and Coals.

TO MERCHANTS AND GARDENERS.

The finest Leaf Tobacco Seed sent free at 25c. a paper. All kinds of Seeds, Plants, and Bulbs sent free.
S. J. LYMAN & CO.,
John street.

JOSEPH N. HALL & CO., HARDWARE MERCHANTS, IMPORTERS AND DEALERS in Iron, Steel, Tin Plates and Shelf Goods.

147 St. Paul, and 6, 8, 10 St. Gabriel streets, MONTREAL,

Offer for sale,
Bar and Band Iron, Circular Saws,
Oils, Glass and Paints, Mill and Cross Cut Saws,
Chain, Cordage, Zinc, Wire, Spikes.

OILS.

ALFRED SAVAGE & SON, COMMISSION AND OIL MERCHANTS,

12 John street, Montreal.
Have for sale:
Prime Lard Oil.
Winter Pressed Whale do.
Do. do. Elephant do.
Malaga Olive do.
Pure Gaspé Cod do.
Patent Sperm do. (a fine machinery or burning oil).
Sax's Heavy Engine do.
Bon's Machinery do.
Fine Engine do.
Coal Oils.
OIL WORKS, 114 WILLIAM STREET.

THE SUBSCRIBERS will receive per

Zigim from Penang and Singapore direct, Black and White Pepper, Mace, Cloves, Cassia, Coffee, Sugar, Rattans, Tin in Slabs, Cutch, Gambier Nutmegs, &c. &c.

And per "Princess of Wales" from Shanghai, direct And per "Shelburne" from Shanghai and Foochow direct:

Young Hyson, Hyson, Imperial, Gunpowder, Twankay, Hyson Skin, Congou and Souchong, Teas, specially selected for the Canadian market.

GILLESPIE, MOFFATT & CO.
Montreal, 6th April, 1865.

GEORGE CHILDS & CO.,

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

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

REMOVAL.

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

HAVE

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

HENRY EMPEY.

GENERAL PRODUCE AND COMMISSION MERCHANT, 96 Commissioners street, Montreal,

for the sale of Flour, Grain, Pork, Butter, Cheese, Lard, Coal Oil; and all kinds of Fruit in their season. Liberal advances made on Bills Lading.

M'INTYRE, DENOON & CO.,

IMPORTERS OF

STAPLE AND FANCY DRY GOODS, 6 LEMOINE STREET, MONTREAL.

D. McINTYRE. WM. DENOON. H. HENDERSON.

Their stock of Fancy Dress Goods and Tweeds will be found worthy the attention of buyers.

LEEMING & BUCHANAN,

COMMISSION MERCHANTS,

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

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 despatch to the Forwarding and Insurance of Goods.

J. BAILLIE & CO.,

IMPORTERS OF DRY GOODS,

426 and 428 St. Paul street, corner of St. Paul and St. François Xavier streets.

GEORGE DENHOLM,

COMMISSION MERCHANT.

Advances made on all descriptions of Country Produce. Personal attention given to the sale and purchase of the same, and of General Merchandise. Office—No. 38 St. Nicholas street, Montreal.

BENNY, MACPHERSON & CO.,

IMPORTERS of Iron, Steel, Chains,

F Horse Nails, Anvils, Vices, Window Glass, Putty, Paints and Oils, Tin Plates, Canada Plates, Cordage, Leather Belting, Saddlery, and all kinds Carriage Maker's Goods. Constantly on hand, a complete assortment of General Shelf Hardware. No. 452 St. Paul street.

W. & F. P. CURRIE & CO.,

HARDWARE COMMISSION MERCHANTS AND IMPORTERS,

DEALERS IN DRAIN PIPES, BUILDING MATERIAL, &c., Young's Buildings, McGill and Grey Nun Streets, Montreal. j

RIMMER, GUNN & CO.,
OFFER FOR SALE,
TOBACCOS—500 boxes choice 4's, various brands.
 100 " " " 5's, " "
 100 " " " 10's, " "
TEAS—Young Hysons, Gunpowders, Oolongs, Imperials, Congous, Souchongs, and U. C. Japans.
FRUITS—Sultana, Loyer, and M. R. Raisins, boxes, halves, and quarters; fine Turkey Figs, 3lb. boxes; French Prunes, in kegs.
WINES—Lacave's, Lopez, and Y-s-a-i's Sherries; Lacave's, Olley's, and Osborne's Ports; Perrier's Champagne; Claret, Hook, Absynthe
BRANDY—Marcell's, Dulary's, and United Vine Growers' Co.'s, in hhds. and cases;
 together with a variety of **GENERAL GROCERIES.**
 Montreal, 16th February, 1885.

JOHN REDPATH & SON,
SUGAR REFINERS,
 MONTREAL.

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

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

Engraving and Lithography in all its Branches.

BURLAND, LAFRICAÏN & CO.,
 SUCCESSORS TO GEORGE MATTHEWS,
ENGRAVERS, LITHOGRAPHERS & PRINTERS,
 61 St. Francois Xavier street, opposite the Post Office, Montreal.
 Corporation, Railway, and other Bonds, Certificates of Stock, Maps, Plans, and Insurance Policies; Bills of Exchange, Cheques, Drafts, Notes, and Circulars; **BILL, NOTE, AND LETTER HEADINGS,** in every style.
 Wedding, Visiting, and Business Cards; Coats of Arms, Crests, Monograms and Book Plates, engraved and printed in the latest styles.
 Seals, Presses, Dies, Door Plates, Silver Ware and Jewellery, engraved at moderate rates.
 Note Paper and Envelopes embossed and printed with Crests, Monograms, &c., in every color.
 Drafts, Cheques, Notes, and Bills of Exchange for general use, kept in Stock, Wholesale and Retail.
BURLAND, LAFRICAÏN & CO.
 Montreal, 1st February, 1885.

WM. BENJAMIN & CO.,
WHOLESALE IMPORTERS OF DRY GOODS,

Request their Customers to observe that they have **REMOVED** to No. 25 ST. PAUL STREET, the premises lately occupied by James Tyro & Son, and next door to J. G. McKenzie & Co.

Their Spring Importation will be very choice, especially in the **FANCY DRESS DEPARTMENT;** and, to effect a speedy clearance, their whole Stock will be sold at a small advance on the Sterling

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

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

S. H. & J. MOSS,
 SUCCESSORS TO MOSS & BROTHERS,
WHOLESALE CLOTHIERS AND IMPORTERS OF WOOLLENS, beg to intimate to their Customers that they will **REMOVE** on the 1st MARCH to their new and commodious Warehouses, Nos. 5 and 7 **RECOLLET STREET,** Montreal.

THOMPSON, MURRAY & CO.,
COMMISSION AND GENERAL MERCHANTS, No. 8 St. Helen street, Montreal.
 Importers of Teas, Groceries, Wines, Champagnes, Brandy, Gin, Rum, Whiskey, &c., &c.
 Jose de Paul's, and Portlas Sherries, Quarles, Harris & Co.'s Port Wine.
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