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# THE TRADE REVIEW.

VOL. II.

MONTREAL, FRIDAY, JANUARY 26, 1866.

No. 2.

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

**H. W. IRELAND,**  
NAIL AND METAL BROKER,  
Agent for Cut-Nail and Spike Manufacturers.  
1-ly 23 St. Paul st., Montreal.

**MUNDERLOH & STEENCKEN,**  
IMPORTERS OF STAPLE AND  
FANCY DRY GOODS, 238 St. Paul st. corner  
of Custom House square, Montreal. 1-ly

**EDWARD MATTLAND, TYLER & CO.,**  
WHOLESALE WINE, GENERAL  
and COMMISSION MERCHANTS.  
3-ly 10 Hospital st.

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

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

**BACON, CLARKE & CO.,**  
IMPORTERS OF WINES, SPIRITS  
CIGARS, &c.,  
81. Peter street, opposite St. Sacrament street,  
MONTREAL 6-ly

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

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

**A McE COCHRANE & CO.,**  
COMMISSION MERCHANT & Agent  
for Woollen Manufacturers, 491, 496 and 498 St.  
Paul st., corner of St. Peter st., Montreal.

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

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

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

**SAUVAGEAU & CO.,**  
PRODUCE BROKERS,  
46-2, 8 No. 21 Sacrament st. Montreal

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

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

**A. RAMSAY & SON,**  
IMPORTERS OF WINDOW GLASS,  
Oils, Paints, &c., 21, 22 & 23 Beccollet st., Montreal.  
1-ly

**BAUKHAGE, BEAK & CO.,**  
IMPORTERS OF  
BRITISH, FRENCH AND GERMAN  
DRY GOODS,  
481 Saint Paul Street, Montreal.  
French and German Trimmings.  
Kid Gloves. Kid Gloves. Kid Gloves.  
STAPLES.  
Hoyle's Prints, French Silks, and Gloves, Plain & Printed Delaines, Large Assortment in Dress Goods, Ribbons, Flowers, Feathers, Straw Goods, and a complete Assortment of FANCY GOODS, &c. &c.  
Our SPRING STOCK will be completed in all departments by 15th March.

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

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

**LINTON & COOPER,**  
MANUFACTURERS AND WHOLE-  
SALE DEALERS IN BOOTS AND SHOES.  
300, 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 Sattin  
Gaiter, to the strongest Stoga or Hungarian Boot.  
Men's, Boys', Youths', Ladies', Misses' and Children's  
wear, in over 200 different patterns. Special notice is  
requested to the fact that all our goods are hand-made,  
and of the very best material. The introduction of  
Pegging Machines having thrown a large number of  
workmen out of employment, and consequently re-  
duced the cost of labor, we are thereby enabled to  
manufacture neater and more substantial Boots and  
Shoes, at no greater cost than if made by machinery;  
and are prepared to offer the choicest goods at the  
very lowest possible figures.  
Orders personally or by Post, will have our immedi-  
ate and most careful attention. 1-ly

**J. TIFFIN & SONS,**  
GENERAL MERCHANTS, IMPORT-  
ERS OF TEAS, SUGARS, and GENERAL GROC-  
ERIES, WINES, BRANDY, &c., Nos. 134 and 136 St.  
Paul st., and 49 and 50 Commissioners st.  
Offer for sale several Invoices fresh Teas just received  
per Steamers, consisting of:  
Imperial Gunpowder. Japan, Colored  
Old Hyson. and Uncolored.  
Young Hyson. Oolongs.  
Hyson Twankay. Souchong.  
Twankay.  
Also several Invoices FRESH TEAS, just received  
per Steamer via Portland, together with a full assort-  
ment of other STAPLE and GENERAL GROCERIES.  
Also 200 hds. Choice Porto Rico Sugar, and  
250 hds. 1 Prime Retailing Molasses. 1-ly

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

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

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

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

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

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

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

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

**GREENE & SONS,**  
HATS, FURS, BUCK MITTS, &c.  
See next Page. 1-ly

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

**McMILLAN & CARSON,**  
CLOTHING.  
WHOLESALE.  
148 & 150 MCGILL STREET, Montreal. 6-ly

**JOHN McARTHUR & SON,**  
OIL, LEAD & COLOR MERCHANTS,  
Importers of Window Glass, &c.,  
1-ly 119, 120 and 122 McGill st., Montreal.

**BOOTS AND SHOES.**  
**JAMES POPHAM & CO.** (late Popham  
& Sinclair), Manufacturers and Wholesale Dealers  
in every description of Boots and Shoes, expressly  
adapted to the wants of the Trade in all the Provinces  
of British North America. Our travellers are now  
out and will wait on buyers with our Spring Samples  
of Boots and Shoes, as usual.  
Orders received by post or personally, will receive  
our best attention.  
Office Warehouse and Manufactory,  
6-ly No. 491 and 493 St. Paul Street.

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

**SUAGRI SUGAR SUGAR**

386 hhd's } Bright Grocery and Superior Refinery  
282 brls } Sugar,

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

ALSO, IN STORE,

Brls No. 1 EXTRA FAT SPLIT HERRINGS

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

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

For Sale by

MITCHELL, KINNEAR & CO.

Montreal, January 25, 1866.

HENRY J. GEAR,

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

FROTHINGHAM & WORKMAN,

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

Opposite the Custom House Sq.,

10-ly Montreal.

CRATHERN & CAVERHILL,

**IMPORTERS OF HARDWARE, IRON, STEEL, TIN PLATES, &c., WINDOW GLASS, PAINTS & OILS, 197 St. Paul st., Montreal.**  
Agents, Victoria Bope Walk, Vieille Montagne Zinc Company. 2-ly

EVANS & EVANS,

**WHOLESALE HARDWARE MERCHANTS, MONTREAL.**

AGENTS FOR

HARE'S CELEBRATED PAINTS AND COLORS.

AGENTS FOR

CURTISS & HARVEY'S POWDER. 7-ly 283 St. Paul street, Montreal.

BRITISH AMERICAN COMMERCIAL COLLEGE. LOCATED IN TORONTO AND HAMILTON,

**DESIGN** to educate young men for business, and prepare them for the duties of Practical Accountants.

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

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

To the man in business, or to the one about commencing, a knowledge of these branches is indispensably necessary to a successful business career.

The Actual Business Department is furnished with a Bank, conducted on the same principles as our favourite Banking-houses, where the Students make their deposits of money, and Notes for Collection and Discount, and on which they draw their Cheques, Drafts, &c. A Merchant's Emporium or Wholesale Establishment, where the first purchases of Merchandise, Groceries, &c., are made. This is a representative of one of the largest Wholesale Houses in the City of Toronto, the books, ten in number, being kept on the same principle; and an Exchange Office for the buying and selling of a depreciated currency. A thorough knowledge of this branch has become absolutely necessary to almost all classes of business men and accountants. This Department is under the charge of a Teacher who has had years of experience as a Practical Accountant.

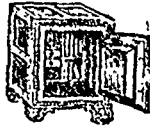
Our Board of Examiners is composed of practical business men, whose names to a Diploma are sure guarantees of efficiency and employment.

Students can enter at any time.

For Monthly Circular, Specimens of Writing, &c., address (enclosing stamp):

MUSGROVE & WRIGHT,  
At Toronto or Hamilton.

**KIRSHAW & EDWARDS,**



ESTABLISHED YEAR 1833.

**IMPROVED FIRE PROOF SAFE.**

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

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

KIRSHAW & EDWARDS,  
1-ly 82, 84 & 86, St. Francois Xavier street, Montreal.

FURS, HATS, BUCK MITTS, &c.

GREENE & SONS

**INVITE** inspection to their FALL STOCK of

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

HAT and CAP TRIMMINGS, &c.

The attention of the Trade is directed to our Stock this Fall, which is very complete, embracing all the

NEW AND LEADING STYLES,

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

Orders promptly executed.

1-ly GREENE & SONS, Montreal.

JEFFELY BROTHERS & CO.,

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

A. CHARLEBOIS & CO.,

**IMPORTERS OF HARDWARE, CUTLERY, IRON, STEEL, &c., manufacturers of STOVES, CUT NAILS, &c., 438 St. Paul Street, Montreal.** 4-ly

WEST BROTHERS,

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

CIGARS.—HAYANA, GERMAN, DOMESTIC.

1-ly WEST & BROTHERS, Montreal.

MULHOLLAND & BAKER,

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

419 AND 421 ST. PAUL STREET, MONTREAL.

YARD ENTRANCE, St. Frs Xavier st 1-ly

CHARLES G. DAGG,

**IMPORTER AND WHOLESALE**

**DEALER** in British and Canadian Stationery Goods, Writing Papers, Wrapping Papers, Envelopes, Steel Pens, Inks, Pocket Books, Twines, &c.; also, Account Book Manufacturer, Publisher of the National Series of School Books, Canadian and Progressive School Copy Books, Bookbinder, &c. MANUFACTURED FOR, AND NOW IN STOCK, several hundred reams each, of Manila, Brown, Tea, and Coffee Papers, all sizes. Several tons Straw Wrapping Papers, all sizes. The above goods will be sold at very low prices, and a liberal discount will be allowed to CASH-BUYERS.

37 St. Francois Xavier street, Montreal.

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

**J. Y. GILMOUR & CO.,**

(Late Gilmour, White & Co.,)

IMPORTERS OF

BRITISH AND FOREIGN DRY GOODS,

WHOLESALE,

NO. 376 ST. PAUL STREET,

MONTREAL. 62-ly

ANDREW MACFARLANE & CO.,

WHOLESALE DRY GOODS IMPORTERS,

253 & 260 St. Paul and 92 & 93 Commissioners Streets,

MONTREAL. 1-ly

F. SHAW & BROS.,

14, LEMOINE STREET.

**TANNERS AND LEATHER MER-**

**CHANTS.**—Our Leather is tanned at the well-known Roxton Falls and other Tanneries, under our own superintendence, thereby enabling us to produce an article of superior quality at the least possible cost, which we are prepared to offer to the trade at lowest market prices. All orders promptly attended to. 4-ly

HUA & RICHARDSON,

**LEATHER IMPORTERS AND**

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

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

HUA & RICHARDSON,

1-ly 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 Fibro or Seed. 1-ly

**TEAS, SUGARS, TOBACCOS,**

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

—ALSO—

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

For Sale by B. HUTCHINS & CO. Montreal, 3rd January, 1866. 52-1m

JAMES S. NOAD & CO.,

Commission Merchants and General Agents,

48 St. Peter Street, Montreal. 52-ly

**LIDLAW WIDDLETON & CO.,**

Commission and Shipping Agents. Montreal. 21-ly

JAMES ROY & CO.,

**IMPORTERS OF DRY GOODS,** including TABLE LINEN, SHEETING, &c., No 505 St. Paul st., near St. Peter.

B. HUTCHINS & CO.,

**COMMISSION MERCHANTS,** Importers of TEAS and GENERAL GROCERIES, No. 188 McGill st., Montreal 6-ly

SMITH & COCHRANE,

Manufacturers and Wholesale Dealers

IN

**BOOTS AND SHOES,**

Corner St. Peter and St. Sacramento sts.,

47-ly MONTREAL.

KERR & FINDLAY,

**WHOLESALE CONFECTIONERS,**

Manufacturers of Gum Drops, Chocolate, and other Cream Drops, &c.; &c. 616 St. Paul st., Montreal. 2-ly

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

**ESTABLISHED 1842.**  
**STEAM MADE CONFECTIONERY.**  
**GUM DROPS and JUJUBE PASTE.**  
**PAN GOODS, and CANDIES of all kinds.**  
**LOZENGES of every description.**  
**FRENCH CREAM BON-BONS and CHOCOLATE**  
**CREAM DROPS.**  
*Manufactured and sold at his New Block, erected on*  
*the Old Stand, 243 (New No. 391) Notre Dame Street.*  
**CHARLES ALEXANDER,**  
 Wholesale and Retail Confectioner.  
 15-ly

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

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

**ROBERT MILLER,**  
 (Late R. & A. Miller.)  
**PAPER MAKER, WHOLESALE**  
**STATIONER, Bookbinder and Account Book**  
 Manufacturer, Importer of and Dealer in Wall Papers,  
 Window Shades, School Books, Bibles, Prayer Books,  
 and Church Services.  
 Agent for Lovell's Series of School Books.  
 Printing and Wrapping Papers, of all qualities and  
 descriptions, constantly on hand, or made to order.  
 Works—Sherbrooke Paper Mills, Sherbrooke.  
 Warehouse—60 St. Francois Xavier street, Montreal.

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

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

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

**PENITENTIARY BOOTS AND SHOES.**  
**THE** Subscriber, having been appointed  
 Agent in Montreal for the Sale of these Goods, is  
 now prepared to take orders, which will be filled care-  
 fully, and with despatch.  
**A. McK. COCHRANE,**  
 494 to 498 St. Paul Street.  
 31-ly

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

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

**E. E. GILBERT,**  
**CANADA ENGINE WORKS,**  
 Is prepared to execute orders for  
 Oil Boring and Pumping MACHINERY  
 Portable and Stationary ENGINES  
 BOILER WORK, SMITH WORK, and  
 Heavy Furnace FORGINGS  
 Hoisting MACHINES  
 HYDRAULIC PRESSES, &c.  
 —ALSO,—  
 Has on hand, several Second-hand  
**ENGINES AND BOILERS**  
 Which will be sold low. 23-ly

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

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

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

**KINGAN & KINLOCH,**  
**IMPORTERS AND GENERAL**  
**WHOLESALE GROCERS, and Commission Mer-**  
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**Wm. KINLOCH. W. B. LINDSAY.**  
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**MANUFACTURERS of all kinds of**  
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A large assortment of Dress Goods, Cobourgs, Belt,  
 Trimming and Oriental Ribbons, Shepherd Wool  
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 which they offer for Sale at a low advance.  
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 Silosias, Shawls, Brushes,  
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 Moleskins, Velvets, Spectacles,  
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 Consignments of BUTTER, FLOUR, Dressed Hogs,  
 Pork and PEARL ASHES, &c. will receive prompt and  
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 Place of Business central, and suitable for the sale  
 of all descriptions of Produce.  
 Liberal advances made on Bill of Lading. 15-ly

## THE COMMERCIAL UNION ASSURANCE COMPANY,

Chief Office, 19 Cornhill, London, England.  
Capital, \$12,500,000. Invested, over \$2,000,000

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

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SUCCESSORS TO

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All orders will receive prompt attention.  
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All kinds of Fire and Life Insurance business transacted on reasonable terms.

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

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

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

33—On 5th April next,

The Books will be closed for the 25th Annual Balance  
Entrants on or before that date will secure ONE  
YEAR'S earlier participation in Profits.

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SINCLAIR, JACK & CO.,  
WHOLESALE GROCERS AND  
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Buildings, St. Peter street, Montreal.  
Importers of East and West India and Mediterranean  
Produce.

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

Consignments of BUTTER, PORK, FLOUR,  
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The Sale of POT and PEARL ASHES shall have  
the very best and most prompt attention.

Sole Agents for Coors's celebrated GROUND  
ROCK SALT, for Dairy and Table use

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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.

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All Premiums received in Canada, invested in the Province.

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

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

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

Montreal, St. Sacrament and St. Nicholas streets.

## THE TRADE REVIEW.

MONTREAL, FRIDAY, JANUARY 26, 1866.

### HURRY IT FORWARD!

WE mean all the wheat, flour, and other produce intended for the American market. No time should now be lost. There must yet be large quantities of our productions which have not found a market—in fact, some parties believe that *fully one-third* of our late splendid harvest is yet held in store. The whole of this should be shipped into the United States before the 17th March next. New commercial regulations may arise from the conferences between Messrs GALT and HOWLAND and the American Government; but, under the most favourable circumstances, these regulations will not be so favourable as at the present time. Our farmers, millers, produce-dealers, and others directly interested, should be careful not to let the present opportunity pass unimproved. There is sufficient time before the expiry of the Treaty to get all the produce of our farms, which we can spare, safely delivered to our American neighbours, but that time must not be frittered away. If it is, it is quite possible there may be such a rush of freight at the last that the railways may not be able to move it forward fast enough, and some of the laggards get badly bitten. With proper precautions, this result may be wholly avoided. The openness of the winter thus far, and the comparatively poor sleighing there has been, have prevented the farmers in the newer townships from getting their grain forward. There is now some improvement in the roads, and all who come into contact with the agricultural classes should impress upon them the necessity, both for the Province and themselves, that they should make the delivery of their grain, pork, &c. their first consideration. Much can be done in this way to effect this desirable end, and we hope our millers, grain-buyers, and retail merchants will take the trouble to do so. We may regret, but we cannot prevent, the Americans from copying the commercial policy of such nations as Japan and China after March next, but they cannot do it before that period. In the meantime, we can at least have all last season's plentiful crop safely delivered in their markets, which, although it will be a great benefit to the Americans themselves, yet it will be a greater one to us. so we repeat—hurry it forward!

A suit has been commenced, says the Quebec Mercury, to test the legality of the election of the Directors of the Union Bank. This must be regretted by every well-wisher of the institution, and can be of service to none but the lawyers concerned. It may be all very well for those gentlemen to endeavor to enforce their legal opinions through the court, but the stockholders generally will be very much inclined to repeat what the frogs in the fable are made to say to the boys.

## MORLAND, WATSON & CO., WHOLESALE HARDWARE MERCHANTS,

Importers of all descriptions of

HEAVY AND SHELF HARDWARE

IRON,

STEEL,

PIG IRON,

PAINTS,

OILS,

GLASS,

CORDAGE,

RUBBER and LEATHER BELTING, &c. &c.

Manufacturers of

S A W S :

Circular, Gang, Crosscut, Webs, &c.

Mocock's celebrated

AXES, EDGE TOOLS, &c.

MONTREAL REFINED IRON:

Bars and Sheets, Cut Scrap Nails.

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

Agents for Sharpe & Davy's English Gunpowder.

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

Agents for National Provincial Marine Assurance Company of London, England

Warehouse and Offices, 35<sup>th</sup> & 337 St Paul street,

Manufactories on Lachine Canal.

1-ly. Montreal.

### THE DUTY ON LUMBER.

THE repeal of the Reciprocity Treaty—if such takes place—will result in the reaction of a twenty per cent. duty on all lumber entering the United States from Canada. This article of export—one of the most important of the Province—would, it was feared, be more seriously affected than any other, mainly because from its bulk and costly freight in proportion to its value, we could not be certain of a market nearly as remunerative as that which the United States has afforded in the past ten years. But some circumstances are coming to light which give the prospect that the lumber interests of Canada will not be so seriously injured as was supposed. It is said to be the intention of the Washington Government, immediately upon the repeal of the Treaty, to put an internal tax upon this article. It has hitherto been impossible, simply because the product of Canada has been admitted free under the Treaty. That difficulty removed, however, a tax will be at once imposed. The consequences to Canada cannot fail to be favourable. With anything like the usual rate of internal taxation on American lumber, Canadian manufacturers can afford to pay even the twenty per cent. import duty, and yet compete successfully in American markets. Cheap labour, magnificent inland river navigation, and above all close proximity to these markets, are advantages that must greatly help our own people against the dear labour, heavy taxation, a long journey and costly freight prevalent among our exclusive cousins across the border. The Albany, Troy and New York markets, for instance, cannot be more cheaply supplied than from the shores of Lakes Ontario and Erie; and as for Chicago, and other cities in that direction, the north shores of Lake Huron must still afford their main sources of supply. So that, after all, our lumber interest may prosper yet. So convinced are the largest American dealers of this view of the case, that we know of several large contracts by New York lumber merchants for Canada lumber, to be delivered months after the close of the Treaty, and one of the largest shippers in Western Canada is accumulating even more than his usual stock ready for spring shipment. Messrs. H. W. Sage & Co., the extensive mill owners on Lake Simcoe, up the Northern Railway—a very wealthy and excellent New York firm—are manufacturing with all their force, and contemplate no serious stoppage to their trade. We are sure the public will very gladly note these indications, and look forward hopefully to the result.

—A magnetic bank-lock has been recently invented by a man named Sargeant. It is without key or hole, and forms in itself one of the mechanical curiosities of the age. It is claimed to be the only one in the world which is perfectly free from "feeling" from the outside. When locks cannot be "felt" from the outside, it is impossible to pick them.

## PAST, PRESENT, AND FUTURE.

THERE are times in the history of nations, as in the lives of individuals, when a brief retrospect of the past may lead to more mature judgment as to the future, and when a comparison of our own circumstances with those of others may tend to a more enlightened and more impartial course of action. We are aware that comparisons are not always just; that some important considerations are apt to be left out of the scale; that an unfortunate stand point, or a biased judgment may lead us astray; and yet without the exercise of the faculty of comparison each generation would be little wiser than that which preceded it. All reading, all study, and all experience have the inevitable tendency of looking on the past as a guide to the future, tempered and controlled by new circumstances which may arise in the course of time. Such a period has arrived in Canadian history, and we propose to make a few remarks on our commercial position.

Canada is essentially an agricultural country; her population is dependent upon the produce of the land—in timber, cereals and live stock—for the comforts and luxuries of life. The more facilities there are offered for the raising of produce and farm stock, the cheaper timber is manufactured, the greater the net profit to the Province at large. The greater our commercial freedom, the more markets that are opened to us without restriction, the better our prospects for a remunerative price for our exports. The improved roads, the railroads and the canals of the Province have all combined to enhance the value of the farmers' products; whilst free intercourse with the neighbouring Republic, under the Reciprocity Treaty, has opened a market for much we could not otherwise export, and improved the value of all farm produce. Anything that would facilitate or cheapen communication with the seaboard, anything that would open to us additional markets, or render those we have more accessible, would be hailed as national blessings—whilst any restrictions or impediments thereto would be felt as a public calamity.

The early abrogation of the Reciprocity Treaty is looked upon by the great majority of people as a national misfortune; legislators, commercial men, the cultivators of the soil, have all combined in the expression of anxiety on the subject, whilst the Government have made preliminary arrangements for freer commercial intercourse with the Lower Provinces, and have sent Commissioners to negotiate treaties with the West Indian and other Governments, to form some equivalent for the losses thereby anticipated.

The statistics which have from time to time appeared in the *Review* show that the commercial ties between Canada and the United States, and the profits resulting therefrom, have been increasing at a very rapid rate during the past ten years; that the balance of trade has always been against us; and that in many respects we have given our neighbours an incidental advantage over the Mother Country. The Americans, nevertheless, are not satisfied; they are either jealous of our prosperity, or, from political motives, desire our injury. That such a spirit pervades Congress is fully manifested by the celerity and unanimity with which the Act to prohibit the importation of "cattle" was adopted; and that the executive sympathies therewith is shown in the instructions at first given by the Secretary of the Treasury, wherein he included horses, sheep and swine, as well as horned beasts, under the general head of "cattle."

The past quarter of a century has been marked for the rapid progress that commercial freedom has made in the civilized world; and it is conceded that nothing presents a greater guarantee for peace between nations than free intercourse and moneyed interests. We may therefore conclude, that the love of peace or the fear of ill-will will not procure for Canada any special advantages at the hands of the American people, who have shown such a contracted commercial spirit; and that we may even have to rely on the Mother Country for protection.

Canada may well look around for other commercial intercourse, and it equally behoves her to consider what her own legislation should be under such circumstances. We are not disposed to look upon the action of our neighbours in a desponding spirit; for it should be borne in mind that the price of our ships, our large timber, and much of the wheat we export depends almost entirely upon the British markets for a standard of value—yet we freely admit that the exports of lumber and of cattle are as directly influenced by those of the United States. The demand for lumber will

continue, and the duty which Americans may impose will be borne, at least, in equal proportions by them as ourselves. The demand for Canadian horses was small until the war began, and the recent immense purchases of cattle are rather the result of peace than of any permanent demand, and whether the Treaty be renewed or not, that branch of business must be small after the Southern trade has settled down to legitimate and every-day transactions.

The position of Canada is now much superior to what it was when the Reciprocity Treaty was adopted. The navigation below Montreal is much improved; we have several lines of steamers hence to Europe; we have quite a net-work of railways in profitable operation; and there is evidently a spirit abroad which will carry the Grand Trunk line to the seaboard.

Some persons think that after annulling Reciprocity, the United States will abolish the bonding system and impose such other restrictions on our commercial transactions with them, as will destroy the large transit trade through the States, and greatly isolate us as communities. We hardly think this possible. Should it be done, however, it will only be necessary to carry a railway from River du Loup to a port on the Bay of Chaleurs—transfer our mail steamers and winter business thither—and that feeling of helplessness and dependence which Canadians have so long and so unnecessarily indulged in, will, in a great measure, disappear. Such a change, great in itself, would involve much less expenditure than Canada's proposed portion of the Intercolonial Railway—would not require the consent or co-operation of the other Provinces—and would foster and call forth the national feelings of the people.

## THE NORTH-WEST TERRITORY.—No. II.

## IMMEDIATE ADVANTAGES OF OPENING UP THE LAKE SUPERIOR ROUTE.

BEFORE proceeding further in our sketches of the great territory lying North-West of us, it will be well to see what the people of Canada would benefit just now by a re-opening of the old North-West highway into Rupert's Land—the road *via* Lake Superior and Lake of the Woods to Red River Settlement and beyond; what are the advantages immediately realizable out of the speculation: for, after all, the system of working purely for posterity is a great bore—a something which does not very readily commend itself in this dollar-and-cent age. Our question, fortunately, is easy of solution, for the experiment of opening up a trade with the settlement has already been made, though by another channel. The people of Minnesota have been trading with the Red River settlers for thirty or forty years past, and have done, and are now doing everything they can to foster and extend their business relations in this quarter; and so successful have been their efforts that the people of that State now do a trade with the inhabitants of the Red River Valley and sections in the interior of Rupert's Land, which does not, it is said, fall short of \$1,000,000 per annum. In 1844, when first American traders commenced a regular commercial intercourse with the settlers along the Red River Valley—a section of which it must be remembered is in American territory—the receipts from furs, at St. Paul, were only \$1400. In 1850 they were estimated at \$15,000; in 1856 at \$75,000; the following year at \$100,000; in 1864, \$150,000. This, remember, exhibits returns from furs alone. Last year it is estimated that about 1,000 carts made the trip from the Red River Valley settlements to St. Paul. Nearly all of these were laden with furs, hides, &c. Some idea of the value of these loads may be formed from the fact that twelve boxes alone, belonging to the Hudson Bay Company, contained 9000 mink skins which realized in St. Paul \$45,000. All these carts made the return trip loaded, some with goods which had been bonded through from England, and the rest with goods purchased in St. Paul. The average value of each of the cart loads on the return trip would be, probably, between \$150 and \$200: representing an aggregate of \$150,000 or \$200,000. In addition to this, droves of cattle were sent from Red River to Fort Abercrombie and St. Cloud, Minn., last year, and the money received in this way was also expended in the American market. Now almost the entire of this trade, would, if there were a proper outlet, flow into Canada. The white settlers, mixed races, and Indians have a strong preference for English goods, and in, we believe, the great majority of instances, would not trade with Minnesota unless they were at present compelled to do so. Traders find that, as a general rule, American stuffs are not in request: and hence a

very large trade continues to be done with England *via* Hudson's Bay (in the Company's vessels) and, within the past three or four years, by New York, Boston, &c. There must be a strong preference for English goods before merchants would (as they now do) send cash to England for their goods about the beginning of every year—not a particle of which stuff will reach them till the end of the following July or beginning of August; and then they must take whatever the merchant choose to send, and be thankful. Cloths, prints, woollens and fancy stuffs, with tea, are all brought from England when it is possible: the former articles being far more substantial and of better qualities than those purchasable in the States, and the latter article (tea) being hardly thought worth drinking, when purchased in Minnesota.

Now, with the opening up of the Lake Superior route, this trade might be almost solely done by Canada. Canadian cloths, woollens, &c., would suit that market admirably; and our opinion is that, were there the same facilities for trading with Canada that exist for the commercial intercourse held with Minnesota—were the cost of freight either way about equal—the great bulk of this traffic would be done with Canada. And thus far, be it observed, we have taken the trade on its present basis—one manifestly far too narrow for the adequate supply of the present wants of the inhabitants of the territory. The total Indian population east of the Rocky Mountains is estimated at something over 55,000, among whom the annual distribution of goods is said to be about \$200,000, or less than \$4 per head. Now, the Minnesota Commissioner of Statistics has estimated that at the ordinary rates of consumption by American Indians, the annual outfit of each Indian is at least \$10. So that for this demand alone the yearly imports might be increased 150 per cent. Then there are additional supplies needed for the mining region, the demand from which quarter is becoming of greater value annually.

To this, again, we must add other advantages as accruing from the opening of the route, some of which might be made immediate, while others would be more remote. The advantages we allude to are connected with exports from that territory, not before alluded to, and for which, no doubt, payment would be taken in goods. Tallow might be sent down in immense quantities. It is stated that at least 150,000 buffaloes are annually slaughtered in the Saskatchewan Valley and adjacent American territory—the greater quantity of which is wasted. It will be readily seen that, if the tallow of even 50,000 of these buffaloes were made available, there would be at, say, 50 lbs. tallow each, some 2,500,000 lbs. to market; and this, with the tongues and meat of the animals, would make an export equal to some \$1,000,000. Among the other articles of export might be mentioned saffron, hops, mineral tar and coal; and, we think it probable, that considerable quantities of gold will swell the list before long.

We have thus outlined some of the immediate and more distant advantages likely to result from the opening of the Lake Superior route to the North-West, and have endeavoured to give our readers an idea of the trade of that region—a trade only in its infancy.

## The Drug Trade.

The trade in Drugs and Chemicals has been quite active this fall. Short stocks and large and sudden demands in the United States brought purchasers into this market, which, in consequence, in addition to a more than usual local trade, for a time denuded it of many leading articles of commerce, leaving good profit to holders and importers.

Chemicals and druggeries are, in general, much advanced beyond their usual price; an active demand will probably keep them so, for some time at least.

Drugs are in general advanced slightly—many very considerably. Stocks of all are lighter than usual; many expensive and portable articles, such as opium and its preparations, have been and still are, in request, doubtless with an ultimate view to smuggling.

The week just closed has been an exceedingly quiet one. There have been no wholesale transactions, and prices remain unchanged.

Application will be made at the next session of Parliament for an Act to incorporate a company to build a railway from Belleville through the mineral regions of North Hastings, by the valley of the river Moira, and for a grant of public lands in aid of the construction thereof. Also for the necessary power enabling said company to construct a canal, connecting the head waters of the Bay of Quinté with Lake Ontario, through Weller's Bay, or otherwise.

## THE LAWS OF CREDIT, AS APPLICABLE TO THE RETAIL TRADER.

HAVING treated of the laws of credit, as they apply to the business of a banker, and wholesale merchant, we now come to the foundation of the whole edifice of credit, viz.: that given by the party who has directly to do with the consumer.

On this all the rest depend. If this is healthy, sound, and well managed, the merchant and the banker alike can carry on their business with profit and satisfaction; if, on the contrary, the retailer gives credit foolishly, or for too long a time, disorder, delay, confusion, and bad debts, must follow.

As the country progresses in wealth, the cash system, in certain localities, can be adopted and carried out successfully. We have long got past the abominable system of endless and indiscriminate credit, incident to the backward stage of existence. But even yet, in the newer settlements, and in certain portions even of the older ones, credit is the rule, and cash payments the exception.

Credit is the difficult part of a trader's business. We believe there are many who would be thankful for a few rules on the subject; and for their sakes, and with a view to placing this foundation of the mercantile edifice on a solid and durable footing, we briefly indicate a few leading considerations on the subject. The questions to be considered by retailers are these:—

To whom shall he give credit, and to whom shall he refuse it?

For how long a time shall he give credit, and for what amount?

What course shall he pursue when his confidence has been abused, and his books are filled with debts, which show symptoms of becoming bad or doubtful?

1. To whom shall he give credit?

Certainly not to every one that asks for it. To a young beginner, anxious to sell and do business, it is a very hard thing to refuse a transaction, even when he knows it is most risky. How is he to live, if he does not sell; and as to risk, business cannot be carried on without it. "Nothing venture, nothing have." Thus his desires plead, and often overpower his better judgment. Experience, however, will teach him, by-and-by, that business of this kind is most delusive. It is better to fret over goods unsold, than over debts that cannot be collected; for the former will stand some stead in a time of difficulty, while the latter are useless for any purpose.

Before commencing business a retailer ought to make a point of finding out the character and means of all the people in the neighbourhood where his business is to be carried on. We lay as much stress on this as the owner of a ship would on his captain carrying a compass. He will then ascertain that there are several classes of people who may want credit from him.

1. Respectable and well-to-do families, who live quietly, pay punctually, and can always be depended on. These can be trusted without fear.

2. The families of such are poorer, but who are of economical habits, and abhor long bills. These, also, will be found safe; though it will be well to send in accounts punctually, say monthly, quarterly, or at most half-yearly, according to the character of the goods supplied, and not make them angry by letting them run until the amount is heavy.

3. Families who cut a great dash, live expensively, buy the best of everything, and never think about cost. Some of these are really wealthy, and pay as freely as they spend. But the greatest care should be taken to find out (and a tradesman can soon ascertain it) whether this is really so; or whether they don't belong to a numerous tribe that have long infested certain districts of the country (particularly where there is pretty scenery, good shooting, fishing, and the like), who are abominable *bad pay*; who never settle their bills in cash; who give notes instead, and let them go to protest, and then abuse their unfortunate creditors for dunning them. We have heard of one of this class, in England, telling a dunning creditor to go and pay his bills, and not to bother him any more; and plenty of parallels of such superlative impudence could be told of by unfortunate storekeepers in Canada. Such people have generally most plausible manners, and make much of their aristocratic connexions at home, which said connexions, if they exist at all, are very thankful that their relations are well out of the way, across the water, in Canada. They are well up in the tricks of the law, and generally have their property—if they own any—settled on their wives. In fact, they live on their

wives and children. Credit to such as these should never be given in any shape, not even in the form of cashing a bill on England, a rather favourite device with them for raising money, and successful until found out.

Storekeepers, who are young in business, need to be particularly on their guard in this direction—at the same time discriminating between them and families of real means, respectability, and position—such as any one would be glad to do business with.

4. Young farmers, just beginning the world, who have heavy, up-hill work before them for some years. In such cases, nearly everything depends on *character, antecedents, and family*. Some families are notoriously lazy, shiftless, and, as people call it, unlucky. Every member of such, as a general rule, even for two or three generations, has the family failing. Until any member of it has proved himself to be different from the rest, he should be treated as in very doubtful credit. Other families are just the reverse, and in such a case the very name is a sort of recommendation. When a man is disposed to buy *keen*, he may generally be trusted. A storekeeper, with ordinary discrimination, can easily find out who have a reputation for economy, industry, and honesty—who are lazy and shiftless, who are likely to get on, and who are almost certain to drag on a miserable existence for a few years, and then collapse.

Many other varieties might be enumerated, but these will be sufficient to indicate the grounds on which a judgment should be formed. It is a great point gained, when a storekeeper gets into the habit of enquiring and exercising his judgment. He will soon learn the points, and be constantly adding to his stock of experience. The grand mistake of storekeepers, in past years, has been to neglect this branch of the business altogether. It would be a good thing for every tradesman to keep a private memorandum book, in which to jot down opinions and facts relating to his customers; and to get into the habit of reviewing all the accounts in his books from time to time, with such questions as these before him:—Is this account safe? Is my customer doing well, or is he losing ground? What sort of a crop has he had this year? Is it true that he is preparing to leave the neighbourhood? Has he got the money that was left him? Is it true that he is borrowing money on mortgage? That he had to pay a note upon which he was endorser? That he is involved in such a one's failure?

If retailers generally got into the habit of *thinking* about such matters, and exercising as much circumspection in giving credit as if they were lending money they would save themselves, their families, and their creditors, a vast amount of heartburning and misery.

A retailer may pooh-pooh all this, and say he could never *carry on* business, if he were to be so particular. We can only say in reply, that a vast amount of business has been done in this country that was not worth *carrying on*; and that, as to many people who have been selling goods foolishly, and giving credit indiscriminately, it would have been better for themselves, better for their creditors, and better for the country generally, if they had been employed in some other occupation. If one man pursues a course that leads to ruin, that is no reason why his neighbours should follow. It would be easy enough to keep out of trouble, if careful enquiries were made beforehand. No man can avoid bad debts altogether; but, with constant vigilance, they may be kept down to such an amount as not to involve a trader in embarrassment. As a rule, no credit should be given to such people as the following:—

Loafers about town.

Fast livers:—Drinkers, gamblers, and such like.

Mechanics, labourers, and persons who have no property out of which a debt could be made.

And, generally, all those who are already deep in debt.

Very simple rules, our readers may say. Precisely so, we reply; and reiterate a former remark, that the simplest rules are those which are oftentimes forgotten.

A great point is gained when a tradesman really gives his *mind* to the subject. If we could secure a general and thorough attention to the matter, in two years time the debts in the books of our retailers would appreciate in value at least twenty-five per cent.—in some cases, indeed, fifty.

NOTE.—In our last impression an unfortunate misprint occurred. "Wealthiest" was put for "weakest," which totally destroyed the sense.

In the enumeration of the different classes who ask for credit from a wholesale merchant, those who are good and sound was inadvertently omitted. As our article, as it stood, may create a bad impression of Canadian trade generally, we think it as well to make this correction. The good and sound men are, we are happy to know, a large class; and, what is better, are constantly increasing.

## TRADE AND OTHER ITEMS.

—The value of dutiable goods imported at Kingston for the last half of 1865 was \$210,603, and the amount of duties collected \$58,540. The free goods imported amounted to \$1,662,820, and the exports to \$1,183,287.

—The cotton report for December 30, of Mill, Bros. & Co., of New Orleans, estimates the total cotton supply at 2,100,000 bales, of which 1,360,000 bales have already been forwarded North. A crop is anticipated for 1866 and '67 of 1,500,000 to 1,800,000 bales. Secretary McCulloch estimated the cotton to come forward at 1,300,000 bales; but it is stated that he will probably revise the figures, placing the amount in the vicinity of 2,000,000.

—The amount of prize money accruing to the navy for captures during the rebellion will reach about \$15,000,000, of which \$9,500,000 has already been paid. Admiral Farragut has received \$65,443; Admirals Lee and Porter over \$90,000 each; and Admiral Dupont \$58,476. The largest single amount of prize money paid was to Lieut. Wm. Budd, for the capture of the *Momphis*—\$38,318.

—Boston is about to establish a line direct to Liverpool. Philadelphia is agitating the subject, and efforts are being made to make Norfolk the terminus of another trans-Atlantic line. A movement to establish a new line from New York is talked of. The Anchor line of steam packet-ships are now building three new screw steamers to ply between Glasgow and New York, to be called the *Columbia*, *Cambria* and *India*. These vessels measure 1,900 tons (British), and are of the following dimensions:—Length, 295 feet; beam, 34 feet; depth of hold, 23 feet. The hulls are of iron, and are being built by Alexander Stephens & Son, at their ship-yard on the Clyde, while the engines are being built at the Finnieston Steam Works at Glasgow.

—Recently published statistics show that the immigration into the United States from Europe is being considerably directed southward. The Carolinas, Georgia and neighbouring States have already received a sprinkling of the foreign immigration, and it is confidently believed that this year will see the infusion of no small share of new blood in the late Confederacy. There is an active demand for all kinds of labour.

—London, C. W., is again in a state of intense excitement consequent upon another oil strike in the neighbourhood. A special telegram announced to the Londoners the fact that the greasy substance had begun to flow in Delaware village, and the result was, of course, that London the little immediately became demented. That a first-class pumping well has been struck there is no question—one that will yield at least 50 barrels per day. Only 174 feet had been sunk into the rock, the engine having been at work but five weeks.

—The Crown Lands Department advertise a cash sale at Barrie, on the first of March next, of several thousand acres of land situated in the county of Simcoe. The lands comprise forfeited sales and locations—the arrears in many cases over ten years. The purchasers, as locates, will be permitted to make good their claims at the Barrie agency up to the day of sale.

—The extraordinary activity in the sale of public lands in the United States appear in some official returns just received at the General Land office. At Eau Claire, Wisconsin, 11,000 acres were entered for actual settlement during the month of December; at St. Peter's, Minnesota, 4,200 acres; at Oregon city, Oregon, nearly 8,000 acres were entered in November; and at Humboldt, California, the cash sales for November amounted to nearly thirty-five hundred dollars.

—A dispatch from Atchison, Kansas, gives some interesting details of the immense business over the plains. During 1865, twenty-one million and a half pounds of merchandise were shipped, requiring for transportation 5,000 waggons, 7,000 mules and horses, 28,000 oxen, and 5,000 men. The amount of capital invested is six million dollars.

—J. W. Ziglar, of Rolling Prairie, Ind., made the following results in fattening fifteen hogs:—He fed the hogs 42 days, using up 5,600 pounds of corn, or 100 bushels. He gained 1,770 pounds of pork, which brought in Chicago \$180.85, or \$140.85 more than the cost of the corn! Thus he got nearly 1.86 a bushel for the corn by feeding it, and saved the manure besides, which would enable him to produce 20 bushels of corn the next year.

—Mr. Richard Risley, well known as an acrobatic performer some twenty years ago, was in California about a month since on a mission from Japan, where he has had a residence for several years, and is purveyor of ice to the Japanese, having the monopoly of that trade. His visit is for the purpose of buying live stock—cattle, horses, sheep, and swine—to make a perfect farm. At present, milk from a buffalo cow can be obtained at about sixty cents a pint, and butter sells for one dollar a pound. With a view of civilizing the natives, Mr. Risley proposed to cultivate a farm on the regular Yankee principle, in aid of which the Japanese Government made a concession of land. He brings with him testimonials of the highest character, and the foreign residents—English, American, French and German—look upon the success of his enterprise as the entering wedge of reciprocity between them and this isolated people.

—Notice was given in the *Canada Gazette*, of an intended application to Parliament for a charter to construct a Railway from Oil Springs to Sarnia. As the Grand Trunk and Great Western Railways are taking no steps to construct branches from their main lines, according to the powers granted them, Parliament will hardly refuse the privilege to private individuals.





MEETINGS OF CREDITORS TO COME.

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

Table with columns: NAME AND RESIDENCE, TO BE HELD AT OFFICE OF, DATE. Lists various creditors and their meeting locations and dates.

ASSIGNEES APPOINTED.

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

WRITS OF ATTACHMENT ISSUED.

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

APPLICATIONS FOR DISCHARGE.

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

STOCK MARKET.

Table with columns: Bank/Institution, Closing price, Last Week's Price, Corresponding week, 1864. Lists stock market data for various banks.

IMPORTS.

The following is a table of the imports at Montreal for the week ending 20th January 1866; with the figures for corresponding period of last year:—

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

WEEKLY PRICES CURRENT.—MONTREAL, JAN. 25, 1866.

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

**MONTREAL PRODUCE MARKET.**

Akin & Kirkpatrick.  
Cameron & Ross.  
Crawford, James.  
Deahlin, George.  
Douglas, John, & Co.  
Fleming & Williamson.  
Hill, W. G., & Co.  
Hobson, Thomas, & Co.  
Nixwood, Livingstone & Co.

Lalshaw, Middleton & Co.  
Loring, M.  
Leeming & Buchanan.  
Morris, D., & Co.  
Nitin, Wm., & Co.  
Rapinac, Thomas V.  
Sawyaen & Co.  
Stclair, Jack, & Co.  
Stewart, W. W.

There is little movement to note, nor any material variation in the general features of the trade. Transactions in Breadstuffs have been confined to the actual wants of the trade. Provisions, with the exception of Dressed Hogs, have engaged little attention. Pork is only in consumptive demand. Butter increasingly neglected as the season advances. Ashes have undergone little change; Pots are still neglected by the usual buyers, and for the most part held by the receivers for higher prices; Pearls have met a better demand for the States, and have latterly improved somewhat in value.

**FLOUR**—Although receipts are light, they are ample for the very restricted wants of the trade, and though former rates are maintained, no advance can be noted. The demand is mainly restricted to Superfine, which has ranged from \$5.40 to \$5.75, according to strength and quality. The supply of the higher grades being almost worked off, and a better demand existing for the States; rather higher prices are made for the few parcels changing hands. The lower grades are in limited compass, and sell for their full relative value.

**BAG FLOUR**—Continues to drag, and although the supplies are short of what would have been needed other seasons, the demand is so restricted as to make it difficult to place what is received, notwithstanding the relatively low prices as compared with similar grades in barrels. It was hoped that the improved country roads would have brought material relief, but the wants of the country districts seem to be largely met the present season by native grown wheat; and the season promises to be a dragging one, and those manufacturers whose milling facilities enable them to produce an article suitable for barrelling, would probably do better to turn their attention to barrels for a time at least.

**OATMEAL**—We have no change to note either in supply or demand. Little beyond the deliveries by farmers is coming in, and no promising outlet existing, the jobbers, who are alone buying, are barrelling their accumulations to await the spring trade.

**WHEAT**—The receipts are still small, and direct to millers, so that no sales can be noted. nominal prices are as last quoted.

**COARSE GRAINS**—Are dull and dragging, with transactions confined to farmers' deliveries.

**BUTTER**—With a continuance of unfavourable advices from Britain, prices here are drooping, and to effect sales in quantity, dealers would be willing to submit to a concession. Strictly choice alone commands attention to any extent,—but the quantity of that grade is so limited that medium has to be taken in retail parcels to supply the immediate wants of the trade. The quantity of butter in the country is variously estimated, but it would appear that considerable still remains in hand, in some quarters at least. Receipts have hitherto not been excessive, and any demand having been freely met, there is much less accumulation here than at this time last year.

**PORK**—Receipts continue small, and the demand restricted to actual consumptive wants. The generally strong tone of American advices has kept the market pretty steady, and former prices have been secured for whatever has changed hands. There is, however, no speculative tendency shown at present high prices. The fear of some unfavourable turn in American finances, or the contingency of a larger ultimate yield than that on which the present rates are based, cause those interested to forego transactions of any magnitude, regarding the probabilities as vastly more in favour of a decline than an advance from existing rates.

**HOGS**—Till within the past day or two, arrivals have continued heavy, and the market wants, to which the demand has been mainly restricted, being quite inadequate to absorb the offerings, sales were dragging, even at some decline in price, the bulk of transactions being at \$7.50 to \$7.75, as to quality, a few of the choicer parcels commanding a trifle over. At these rates, some American and Quebec orders have been filled, and the bulk of the recent accumulations have been worked off. Less fears as to prices are now entertained, the nature of the demand relieving the market of much which would otherwise

have passed from hand to hand to be brought forward again in one form or other. There promises now to be a fair opening for all likely to arrive at sufficiently remunerative prices; the impression being that, barring some unlooked-for change, strictly good will command in the vicinity of \$8, and ordinary about \$7.50 to \$7.75. Shippers should aim at having the carcasses clean and inviting in appearance, and split from the throat through the hams, though not flattened out; and, if taken at all, those presenting a dark, stale, unsealable, or disfigured appearance, should be at a comparatively low figure, as a collection of such would scarcely sell at all, except for packing, and any number in a lot would materially prejudice a sale of the parcel; 25c per 100 lbs. is a moderate estimate of the difference in selling value between well or ill handled hogs.

**ASHES**—The arrivals are still liberal, though smaller than the corresponding period of last season. Pots continue as before, being, if anything, in less demand. Pearls have met with some enquiry for the States, and for a time a fair competition existed—Firsts bringing \$7, and Seconds \$7.25. At the close the demand abated, and Firsts have again dropped to \$6.80, Seconds maintaining the advance gained. British quotations for Pots are lower; but, being still relatively above our rates, cannot sensibly affect prices here.

**Stock Market.**

The demand for Bank Stocks of most kinds still continues greater than the supply, and an advance of from 1 to 2 per cent has been made on transactions this week, and a still further advance would be submitted to, could the favourite Stocks be obtained. 11½ has been freely paid for Bank of Montreal. Ontario Bank has been sold at 10½ to 102. City Bank at 10½. La Banque du Peuple, at 10½, and Commercial Bank, at 7½. 8 per cent Harbour Debentures have been placed at 103. No transactions in Government Debentures, or Corporation Bonds.

**American Production of Petroleum.**

Different estimates have been made up in the United States regarding the quantity of petroleum produced during the past year. The following one, we think, to be pretty nearly correct, and it also gives the exports for the two previous years. It will be seen that, notwithstanding the great promises made, the returns have fallen off:—

	1883.	1881.	1885.
Exported from N. York, bris.	188,630	533,334	377,162
Taken for consumption.	314,481	242,187	241,161
Total New York	503,111	775,521	618,323
Boston exported	51,235	42,307	37,867
Philadelphia	134,533	194,003	307,673
Baltimore	22,835	23,249	25,608
Portland and elsewhere	5,552	1,769	3,787
Total bris	1,020,747	1,036,915	933,205

**PRICES OF GRAIN.**

	Average Prices on					Highest price 2½.	Average for week.	Corresponding week 1885.
	Friday Jan. 10.	Satur. 11.	Sund. 12.	Tuesd. 13.	Wedn. 14.			
Flour, Superior Extra.	7.25	7.25	7.25	7.25	7.25	7.50	7.25	4.80
Extra	6.87	6.87	6.87	6.87	6.87	7.00	6.87	4.82
Fancy	6.37	6.37	6.37	6.37	6.37	6.50	6.37	4.40
Superfine	5.45	5.45	5.45	5.45	5.45	5.50	5.45	4.27
No. 2.	4.97	4.97	4.97	4.97	4.97	5.05	4.97	4.00
Do.	4.30	4.30	4.30	4.30	4.30	4.35	4.30	3.75
Rag Flour, 112 lbs.	2.97	2.97	2.97	2.97	2.97	3.10	3.00	2.34
Oatmeal, 60lb 200 lbs.	1.85	1.85	1.85	1.85	1.85	1.10	1.60	1.27
Wheat, V. C. Spring.	1.18	1.18	1.18	1.18	1.18	1.20	1.18	0.95
Peas, per 66 lbs.	0.71	0.71	0.71	0.71	0.71	0.72	0.71	1.11
Barley, per 50 lbs.	0.63	0.63	0.63	0.63	0.63	0.67	0.63	0.55
Oats, per 32 lbs.	0.31	0.31	0.31	0.31	0.31	32	31	..

**RECEIPTS OF PRODUCE.**

VIA GRAND TRUNK RAILWAY AND CANAL.

	For the week ending Wednesday Jan. 21, 1885.	From the 1st January, 1885.	To corresponding period 1884.
Wheat, bushels	8,750	19,600	46,215
Flour, barrels	4,707	15,642	29,188
Corn, bushels	..	..	..
Peas, ..	..	350	450
Oats, ..	700	3,350	70
Barley, ..	1,020	1,400	4,007
Do.	..	..	..
Oat and Corn Meal, bris	100	500	110
Ashes, barrels	471	1,540	1,540
Butter, kegs	419	2,145	2,476
Cheese, boxes	..	60	278
Tork, barrels	408	520	..
Lard, ..	13	74	22
Tallow, ..	61	91	40
Whiskey & H. Wine, ..	..	..	..
Clk. & punches	113	585	426

**JOHN B. GOODE.**

WHOLESALE IMPORTER OF  
Small Wares, Cutlery, Fancy Goods, &c.,  
No. 57, St. Sulpice Street, Montreal.

**ESTABLISHED 25 YEARS.**

**BURLAND, LAFRICAINE & CO.,**  
(Successors to G. Mathews.)  
General Engravers, Lithographers and Printers,  
116 St. Francois Xavier st., opp. the Post Office.  
TWENTY-TWO PRINTING PRESSES in the various branches, with numbering, Perfomug and Cutting Machines in operation.

Every description of  
**LITHOGRAPHING, ENGRAVING & PRINTING,**  
AT THE LOWEST RATES.

Maps, Plans, Bonds and Certificates of Stock, Bills of Exchange, Cheques, Notes, Drafts and Circulars, Bill, Note and Letter Headings, in every style and size.  
Wedding, Visiting, and Business Cards, Coats of Arms, Crests, Monograms and Book Plates, in the newest styles.

Dating Presses, Seals, Door Plates, and every description of Die Sinking.  
A LARGE SUPPLY of all kinds of PAPER and ENVELOPES kept in stock.

CLETS, MONOGRAMS, &c., engraved and embossed in every colour.

TWO DIPLOMAS and FIVE FIRST PRIZES awarded at the late Provincial Exhibition.  
Montreal, 8th December, 1865. 1-1y

**ALFRED SAVAGE & SON,**  
OIL MERCHANTS,  
MONTREAL.

**JAMES ROBERTSON,**  
126, 128, 130 and 132, Queen Street, Montreal,  
METAL MERCHANT,  
Manufacturer of Lead-pipe, Shot, Paints, and Putty

**NOTICE OF CO-PARTNERSHIP.**  
**MESSRS. EDWARD LUSHER and R. D. MACPHERSON** have this day been admitted as partners in my business, which will be continued in the same premises, under the firm of **B. HUTCHINS & CO.**  
B. HUTCHINS.  
Montreal, 1st January, 1866. 62-1m

**DISSOLUTION OF PARTNERSHIP.**  
THE Partnership heretofore existing in this city under the name and firm of **THOMSON, CLAXTON & CO.**, has this day expired by limitation of time.  
All Debts due to or by the late firm will be settled by  
**T. JAMES CLAXTON & CO.**  
Montreal, 20th December, 1865.

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

1866. SUBSCRIBE FOR THE 1866.

**"TRADE REVIEW"**  
SECOND VOLUME.

THE SECOND VOLUME of the "TRADE REVIEW" will begin on the 19th January, and encouraged by the great success which has thus far attended its publication, the publisher has made arrangements which he trusts will render it MORE USEFUL THAN EVER to the mercantile community.

A STAFF OF WRITERS!  
will continue to supply its pages with able articles on the Commercial topics of the day; the Weekly Reviews of the Dry Goods, Grocery, Hardware, Leather and Produce Trades will be carefully prepared; and no pains will be spared to have the Prices Current correctly reported up to the hour of going to press. Every means will be used to keep up the reputation of the "Review" as a first class commercial journal.

Every Merchant, Manufacturer and Trader in Canada, should read the "Review" for 1866.

TERMS, \$1 per annum, invariably in advance. Letters addressed to Publisher of the "Trade Review" Drawer 401, Montreal P. O. will receive prompt attention.  
Montreal, 6th January, 1866.

**ANDREWS, BELL & CO.,**  
**COMMISSION MERCHANTS and**  
 SHIPPING and INSURANCE AGENTS, 7 INDIA  
 BUILDINGS, Fenwick Street, Liverpool,  
 Having large experience in buying for the Canadian  
 market, they invite orders for TEAS and GROCERIES,  
 and hope to give satisfaction in the execution of any  
 commands entrusted to them. Produce consigned to  
 their care will receive special attention. Goods expedi-  
 tiously forwarded on the most favourable terms.

REFERENCES.

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

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

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

**ROBERT MITCHELL,**  
**COMMISSION MERCHANT AND**  
 BROKER, 24 St. Sacrament st. Montreal.  
 Drafts authorized and advances made on shipments  
 of Flour, Grain, Pork, Butter, and General Produce,  
 to my address here.  
 Advances made on shipments to Europe.  
 The sale and purchase of Stocks and Exchange will  
 receive prompt attention. 1-ly

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

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

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

**THE MONTREAL HOOP SKIRT**  
 FACTORY, 11 Recollet Street, Montreal. G. A.  
 CAMERON, Manager, is prepared to execute orders  
 promptly.  
 1-25 McINTYRE, DENOON & CO.

"BUFFALO ROBES."

CIRCULAR.

HUDSON'S BAY ROBES.

**THE** undersigned have received their  
 supply of FRESH SKINS, which they are selling  
 at following prices—

- No. 1 Selected ..... \$12.00
- No 1 Ordinary, our usual assortment ..... 10 25
- No. 2 Small Seasonable, and Large Fall..... 8 75
- No. 2 Fall and Summer ..... 7 75
- No. 3 Fall and Summer..... 5.00

Orders promptly executed.

GREENE & SONS.  
Montreal.

GEORGE GILLESPIE & CO.,

Commission Merchants and Shipping Agents,  
 4 Victoria Buildings, West Regent Street,

GLASGOW, SCOTLAND.

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

**S. GREENSHIELDS, SON & CO.,**  
**DRY GOODS, WHOLESALE.**  
 CEVILLIER'S BUILDINGS, ST. SACRAMENT ST.,  
 Montreal. 60-ly

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

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

**GILLESPIE, MOFFATT & CO.,**  
**EAST AND WEST INDIA, GENE-**  
**RAL AND COMMISSION MERCHANTS.**  
 Agents for  
 The Phoenix Fire Insurance Company of London.  
 The British and Foreign Marine Insurance Company  
 of Liverpool.  
 Hunt, Roope, Teage & Co., Oporto.  
 Bartolomei Vergara, Port St. Mary's.  
 Otard, Dupuy & Co., Cognac. 4-ly

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

**THOMAS BRAMWELL & CO.'S (Gatehead-on-Tyne)**  
 VENETIAN RED and COLOURS  
 MUSPRATT'S MANUFACTURES,—CAUSTIC  
 SODA, SODA ASH, &c.  
 ITALIAN MARBLE IN SLABS. 25-

FOR SALE.

**G. H. MUMM & CO.**—Champagne—Gold Seal—Cham-  
 pagne des Souverains—Dry Verzenay—De plus ultra  
 Cabinet.  
**GEO. SAYER & CO.**—COGNAC—1844, 1847, 1849,  
 1851 1854, 1856, 1858, 1859, 1862, 1861 in Cases, Hogs-  
 heads, Gr. Cases and Octaves.  
**CHS. COLAN & CO.**—Cognac in cases.  
**H. MURKIN**—Champagne—Red Seal, Green Seal, and  
 White Seal.  
 Jules Fournier,  
 Sole Agent for Canada, 420, St. Paul Street.

**GEORGE DENHOLM,**  
**COMMISSION MERCHANT.**  
 Advances made on all descriptions of Country  
 Produce. Personal attention given to the sale and  
 purchase of the same, and of General Merchandise.  
 Office—No. 33 St. Nicholas street, Montreal.  
 12-ly

**WINN & HOLLAND,**  
**GENERAL COMMISSION**  
**MERCHANTS.**  
 15-ly 31 RENAUD BUILDINGS, Foundling Street.

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

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

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

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

**ON HAND, and for Sale—**  
 FLOUR, all grades, comprising very choice and  
 favourite Brands.  
 RYE FLOUR, fresh ground, in lots to suit purchasers.  
 CORNMEAL, Flour, do. do. do. do.  
 BUCKWHEAT FLOUR, fresh ground, do. do.  
 OATMEAL, Butter, Dressed Hogs, &c. on hand and  
 daily arriving.  
 WHITE BEANS, Bran, Shorts, Fine Feed, &c.  
 Second hand Grain Bags.  
 Waxed Upper, Pebbled Grain, Splits, Waxed Calf-  
 skins, Rough Leather, Harness Leather, Spanish and  
 Slaughter Sole Leather, and other descriptions.  
 Asphalt Roofing and Ship Sheathing Felt, Water-  
 proof Inodorons Felt, Hair Felt for covering Boilers  
 and Steam Pipes, manufactured by McTear & Co.,  
 Belfast.  
 "Tapper's," "Warner's" and "Morewood's"  
 brands Galvanized Sheet Iron, Window Glass, Brass,  
 Annealed and Bright Iron Wire, Tinned Iron,  
 F. Horse Nails, Plug Basins, Cesspools, Water Meters,  
 Putty, and other articles, being balance of Stock of  
 Messrs. William Brown & Co.

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

**Ogilvy & Co.,**  
**IMPORTERS OF STAPLE AND**  
**FANCY DRY GOODS,**  
 291 St. Paul, cor. St. Peter st., Montreal.  
 2-ly

**STIRLING, McCALL & CO.,**  
**IMPORTERS OF**  
**BRITISH AND FOREIGN**  
**DRY GOODS, WHOLESALE,**  
 Corner of St. Paul and St. Sulpice streets,  
 MONTREAL.  
 7-ly

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

**WITH** reference to the above, the busi-  
 ness will be continued by the undersigned, under  
 the same name and in the same premises.  
 A. F. GAULT.  
 SAMUEL FINLEY.  
 Montreal 1st January, 1866. 61

**MULHOLLAND & BAKER, IRON**  
**AND HARDWARE MERCHANTS,** offer for  
 sale PIG IRON, Scotch (chiefly Govan), Best  
 Refined English, Swedes and Three Rivers IRON;  
 Hoops, Bands, and Sheets of all sizes; BOILER  
 PLATES, of best brands and sizes; Firths & Sons' Cast  
 STEEL, Spring, Sleigh-shoe, and other steel; Cut,  
 Pressed, and Wrought NAILS, and the celebrated F  
 HORSE NAILS. AXES of their own and other  
 approved brands. A complete assortment of HEAVY  
 GOODS, Chains, Anvils, Vices, &c. An extensive  
 assortment of most saleable CUTLERY; SHELF  
 GOODS in great variety, of English, French, German,  
 and American make. GLASS, PUTTY, OILS, &c.,  
 CORDAGE; LEATHER, and RUBBER BELTING.  
 Also, a first class SHAVING MACHINE made by  
 Smith, Beacock & Tannet, of Leeds, England, will  
 plane or shape a flat surface 48 x 12 inches, will plane  
 circular work to 30 in. dia. by 12 inches broad; will  
 plane any angle or curve, cost £90 sterling in Leeds,  
 and has been only a short time in use.  
 243 St. Paul street,  
 1-ly Yard entrance St. Francois Xavier street.

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

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

**TORONTO AUCTION MART,**  
 ESTABLISHED 1834.  
**WAKEFIELD, COATE & CO., AU-**  
**CTIONEERS and COMMISSION MERCHANTS,**  
 WILLIAM WAKEFIELD, King st., Toronto.  
 FREDERICK W. COATE.

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

**THE COLLEGIATE INSTITUTE,**  
 LONDON, C. W.,  
 Incorporated 1845.  
**THE EASTER TERM** of the above  
 School will commence on the 20th of January,  
 1866. Application for the admission of pupils and for  
 further particulars to be made to the Rev. the Head  
 Master; to the Venerable Archdeacon Hellmuth, or to  
 Major Evans, Secretary and Treasurer, London, C. W.  
 London, Dec. 25, 1865. 40-22.

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

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

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

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

**WM. BENJAMIN & CO.,**  
**WHOLESALE IMPORTERS**  
 OF DRY GOODS,  
 1-ly No. 377 St. Paul street, Montreal.

**JAMES AUSTIN & CO.,**  
**WHOLESALE GROCERS AND**  
**COMMISSION MERCHANTS.**  
 Importers of Teas and General Groceries. Advances  
 made on consignments of Produce.  
 188 St. Maurice st.,  
 Near McGill st., Montreal. 1-ly

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

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

**NOTICE.**  
 The Co-partnership heretofore existing  
 between the undersigned as "MATHWESON &  
 Co.," was dissolved by limitation on the 30th November  
 last.  
 All outstanding affairs of the late firm will be settled  
 by Messrs. SMYTH & EDMINSON, who succeed to the  
 business  
 (Signed) HUGH MATHWESON, jun.,  
 By his Attorney, HUGH MATHWESON.  
 WM. SMYTH, jun.  
 Montreal, December 1st, 1865. 46-27

**NOTICE.**  
 The undersigned have this day entered  
 into Co-partnership, and will continue the Flour  
 and Shoe BUSINESS heretofore carried on by Messrs.  
 MATHWESON & Co., under the style and firm of  
 SMYTH & EDMINSON.  
 (Signed,) WM. SMYTH, jun.  
 R. EDMINSON.  
 Montreal, December 1st, 1865. 46-27

**NOTICE.**  
 MONTREAL, 1st January, 1866.  
 THE business heretofore carried on by  
 GILMOUR, WHITE & CO., and, since the death  
 of Mr. White, by Gilmour, White & Co., in liquida-  
 tion, will be continued in the same premises,  
 575 ST. PAUL STREET,  
 by J. Y. GILMOUR, the surviving partner, his brother,  
 ALEXANDER Y. GILMOUR, whom he has admitted as  
 partner.  
 The style of the firm will in future be  
 J. Y. GILMOUR & CO.  
 51-52 F

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

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

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

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

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

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

The "OIL TRADE REVIEW" (Monthly). Gratis  
 to Subscribers to the Grocer. Subscription—6s. per  
 year in advance. The Oil Trade Review is wholly  
 devoted to the interests of the Trade which it repre-  
 sents. It contains Editorial Articles on the Prospects  
 and Progress of the Trade, Letters from Reporters at  
 the Canadian and Pennsylvania Oil Springs, New  
 York, Montreal, Philadelphia, Havre, Hamburg, Liver-  
 pool, Bristol, Hull, &c. Articles describing the various  
 modes of Manufacturing and Refining; the current  
 Trade News, Prices Current, Patents, Correspond-  
 ence, &c.

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

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

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

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

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

ESTABLISHED 1837.

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

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

**JAMES HINGSTON & CO.,**  
 IMPORTERS OF DRY GOODS, &c., 476 St. Paul and  
 397 Commissioners streets. 46-1A

**DAVID TORRANCE & CO.,**  
**EAST AND WEST INDIA**  
**MERCHANTS,**  
 1-ly MONTREAL.

**JOHN HENRY EVANS,**  
**IMPORTER OF IRON**  
**AND GENERAL HARDWARE,**  
 No 463 St. Paul Street, corner St. Paul and St. Nicho-  
 las Streets, Montreal.  
 1-ly

**I. BUCHANAN & CO.**  
 MONTREAL.  
 GENERAL IMPORTERS AND  
 COMMISSION MERCHANTS.  
 AGENTS FOR THE SALE OF  
 Messrs. William Baird & Co.'s, Gartsherrie.  
 " Blair, Eglinton and Mukirk, Pig Iron.  
 " Wm. & Jno. Graham & Co.'s, Port Wines.  
 " James Hennessy & Co.'s, Brandies.  
 " Peter Domecq's "Royal Arms of Spain,"  
 and other Sherries.  
 " Durand & Co.'s, Masden.  
 " Florie & Co.'s, Marsala, Madeira.  
 " James & Co.'s, Leads and Paints.

ALSO, CONSIGNEES OF  
 Grain, Flour, Ashes, Pork, Butter, Tobacco, and  
 other Western produce.

IN STORE AND TO ARRIVE:  
 Direct shipments of Teas, Coffee, Sugars, English  
 and Foreign Groceries, Wines and Liquors, Brandies,  
 Paints, Oils, Window-glass, Pig Iron, Bar, Hoop and  
 Band Iron, Tin and Canada Plates, Cut Nails, &c. &c.  
 For sale on liberal terms.

I. BUCHANAN & CO.  
 PETER BUCHANAN & Co., Glasgow.  
 ISAAC BUCHANAN & Co., New York.  
 BUCHANAN, HOPE, & Co., Hamilton. 16-ly

**WILKINSON, GUNN & CO.,**  
**OFFER FOR SALE,**  
 TOBACCOS—500 boxes choice 10's, various brands.  
 100 " " 5's, "  
 400 " " 1 1/2 lbs., "  
 TEAS—Young Hysons, Gunpowders, Oolongs, Im-  
 perials, Congous, Souchongs, and U. C.  
 Japans.  
 FRUITS—Sultana, Layer, and M. R. Raisins, boxes,  
 halves, and quarters; fine Turkey Figs,  
 3lb. boxes; French Prunes, in Kegs.  
 WINES—Lacave's, Lopez', and Xesai's Sherries; La-  
 cave's, Offley's, and Osborne's Ports;  
 Perrier's Champagne; Claret, Hock,  
 Absynthe.  
 BRANDY—Martell's, Dulary's, and United Vine  
 Growers' Co.'s, in hhd. and cases;  
 Together with a variety of GENERAL GROCERIES.  
 Montreal, 26th May, 1865. 1-ly

JOHN McGLASHAN | J. W. MUSSON. | J. C. GEDDES.  
**McGLASHAN, MUSSON & GEDDES,**  
 General Commission Merchants,  
 OFFICE 138 SOUTH WATER STREET, CHICAGO.  
 REFER TO  
 Bank of Montreal..... Chicago.  
 Armour, Dole & Co., C. R. & Q. Elevator... Chicago.  
 Col. R. B. Mason, Land Dept. Ill. Cen. R. R. Chicago.  
 Advances made on Consignments.  
 39-52

**I. L. BANGS & CO.,**  
 (Successors to T. L. Steele & Co.)  
**MANUFACTURERS OF FELT,**  
 COMPOSITION AND GRAVEL ROOFING,  
 ENGLISH FELT ROOFING, &c.,  
 Keep constantly on hand FELT COMPOSITION, &c.  
 Parties building, in any part of Canada, can be sup-  
 plied with the requisite materials; also, a Competent  
 Workman to apply the same.  
 Office, No. 5 Place d'Armes Hill, opposite City Bank,  
 MONTREAL. 1-ly

**MARTIN & FERGUSON,**  
**BARRISTERS AND ATTORNEYS**  
 AT LAW, SOLICITORS IN CHANCERY,  
 CONVEYANCERS, NOTARIES PUBLIC, &c.  
 Office—Corner of King and James streets,  
 HAMILTON, C.W.

N.B.—Collections and Insolvency Matters promptly  
 attended to.

R. MARTIN. J. W. FERGUSON.  
 32-ly

**P. D. BROWNE,**

Banker and Broker,  
 16 GREAT ST. JAMES STREET,  
 MONTREAL.

**CASH** advanced on Warehouse Receipts  
 and negotiable paper. Collections made in all  
 parts of Canada and the United States.  
 Orders received and promptly executed for the  
 U. S. 7.30 Loan, and for all other descriptions of  
 United States Securities.  
 Montreal, September 15, 1865. 23-ly

**FRANCIS FRASER,**

**HARDWARE AND COMMISSION**  
 MERCHANT, Agent for Manufacturers Birmingham  
 and Sheffield Goods of every description, 28 St.  
 Sulpice street, Montreal. 1-ly

**CANADA GLASS COMPANY.**  
 (LIMITED.)

SODA WATER BOTTLES.  
 CASTOR OIL BOTTLES.  
 VARNISH BOTTLES.  
 PHIALS of all sizes, round, flat, oval, pannelled,  
 square, and semi-oval.  
 PRIVATE (lettered) MOULDS made to order.

Orders received at the Office will be promptly and  
 carefully executed.

A. McK. COCHRANE,  
 Secretary. 31-ly  
 496 St. Paul Street.

**JOSEPH MAY,**

IMPORTER OF  
**FRENCH DRY GOODS,**  
 489 ST. PAUL STREET,  
 MONTREAL. 51-ly

**ROBERT SIMMS & CO.,**

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

**MacEWEN & MACHAR,**

**BARRISTERS AND ATTORNEYS**  
 AT LAW,  
 SOLICITORS IN CHANCERY, &c., &c.

10 Anchor Buildings,  
 KINGSTON, C.W.

EWEN MAC EWEN. JOHN MAULE MACHAR.  
 32-ly

**R. C. JAMIESON & CO.,**

**MANUFACTURERS** of every descrip-  
 tion of VARNISHES, JAPANS, &c., &c.  
 50-ly No. 14, ST. JOHN STREET, MONTREAL.

**JOHN W. HOLCOMB,**

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

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

**M. R. HOLCOMB** will give his attention to profes-  
 sional matters in New York and the adjacent  
 States entrusted to his care by correspondents in the  
 Western States and British American Provinces.

REFERENCES:

JOHN SCOBLE, Esq., M.P.P., Quebec.  
 Messrs. W. DARLING & Co., Montreal.  
 PATERSON, HARRISON, & PATERSON, Toronto.  
 Messrs. LYMAN ELLIOTT & Co., Toronto.  
 Messrs. GEORGE MITCHELL & Co., Toronto.  
 MYLES O'REILLY, Esq., Q.C., Hamilton. 30

**JOHN RHYNAS,**

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

**M. H. SEYMOUR,**  
 LEATHER COMMISSION MERCHANT,  
 231 St. Paul street, Montreal.

References:

Wm. Workman, Esq., Montreal, President City Bank.  
 Henry Starnes, Esq., Montreal, Manager Ontario Bank.  
 Hon. L. H. Holton, Montreal.  
 Messrs. Thomas, Thibaudau & Co., Montreal.  
 " James, Oliver & Co., Montreal.  
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 Hon. Wm. McMaster, Toronto, C.W.  
 Messrs. Denny, Rice & Co., Boston, Mass.  
 Austin Sumner, Esq., Boston, Mass.  
 Henry Young, Esq., 22 John street, New York.  
 Samuel McLean, Esq., Park place, do. 20-

**A. T. DRUMMOND, B.A., LL.B.**

**BARRISTER, ATTORNEY, SOLI-**  
 CITOR, &c. OTTAWA, C.W.

Collections made and returns prompt.

REFERENCES PERMITTED TO

John Redpath & Sons, Montreal.  
 Honble. A. Campbell, Commis. Crown Lands.  
 Adam Hope, Esq., of Buchanan, Hope & Co., Hamilton.  
 John Fraser, Esq., of Fraser & George, Kingston.  
 W. Ferguson & Co., Kingston.

**JAMES CRAWFORD,**

**PRODUCE COMMISSION MER-**  
 CHANT, and Agent for the Purchase of TEAS,  
 SUGARS, AND GENERAL MERCHANDISE,  
 UNION BUILDINGS,  
 ST. FRANCOIS XAVIER STREET,  
 23-

**GEORGE WINKS & CO.,**  
 IMPORTERS OF BRITISH AND FOREIGN,  
 FANCY AND STAPLE DRY GOODS, Wholesale,  
 70, 71, 72, and 73 Commissioners street, and Custom  
 House Square, Montreal. 8-ly

**T. M. CLARK & CO.,**

MONTREAL AND TORONTO.

**GENERAL COMMISSION AGENTS**  
 for the sale and purchase of Breadstuffs and  
 Provisions.  
 Cash advanced on warehouse receipts, or Bills of  
 Lading. 2-ly

**QUEBEC.**

**HENRY R. GETHINGS & CO.,**

**COMMISSION MERCHANTS**  
 AND BROKERS, QUEBEC.  
 Particular attention paid to purchase and forward-  
 ing Salt and Coals.

**JOHN MATHEWSON & SON,**

(Established 1821.)

**SOAP, Candle, and Oil Manufacturers,**  
 OFFER FOR SALE  
 SOAPS.—Common, Crown, Liverpool, Steam refined  
 Pale, Pale Yellow, Family, Compound Erasive, White  
 and Lily; also, Oil Soap for Fullers' use.  
 CANDLES.—Tallow Moulds, Wax Wicks, and Ada-  
 mantine.

OILS.—Extra Lard, W. B. Whale, W. P. Elephant,  
 Pale Seal, Solar Sperm, and Mason's Patent Sperm.  
 49-ly Inspector and College Streets, Montreal.

**FOR SALE.—A RARE CHANCE.**

**FOR SALE, in the VILLAGE OF ST.**  
**VINCENT DE PAUL, 9 miles from Montreal, a**  
**STONE BUILDING, fit for a Store, Hotel, or Gentle-**  
**man's Residence. There are new Outbuildings and**  
**large Garden attached. There is in the Village a**  
**Reformatory Prison, College and Convent. A profit-**  
**able business is now being done, but the owner wishes**  
**to retire. The building is next door to the Parish**  
**Church. Terms liberal. Enquire of**  
**DR. YOUNG, Dentist,**  
 Notre Dame Street. 1-11

Montreal, 18th January, 1866.

**30,000 lbs. FOREIGN WOOL**

**20 tierces of SODA ASH**

**2 bales SCARLET FLANNELS**

**3 do GREY COTTONS**

ALSO

**10,000 FINE FLOUR BAGS.**

A. McK. COCHRANE,  
 1-ly 494 to 498 St. Paul st., Montreal

**THOMAS HOBSON & CO.,**

486 & 488, ST. PAUL, & 427 COMMISSIONERS STREET,  
 MONTREAL,

**PRODUCE AND COMMISSION MERCHANTS,**

**ATTEND** personally and promptly to  
 the proper disposition of all Consignments of  
**FLOUR, PORK, ASHES, TALLOW, LARD,**  
**BUTTER,** and all other descriptions of Produce.

Sales effected with every possible promptitude, con-  
 sistent with the solid interests of our consignors, and  
 returns made at the earliest moment.

If long experience in the Produce Trade, and care-  
 ful personal attention to the interests of our friends,  
 will avail us, we are confident that every satisfaction  
 will be given. 1-1y

**CAMERON & ROSS,**

**COMMISSION MERCHANTS,**  
 443 Commissioners Street, Montreal, would an-  
 nounce to Country Merchants and Traders generally,  
 that they are regularly receiving and selling on Com-  
 mission all kinds of Country Produce, such as Grain,  
 Flour, Pork, Butter, Pot and Pearl Ashes, Leather,  
 Wool, Hides, Flax Seed, &c. Also, purchasing Dry  
 Goods, Groceries, Hardware, and General Mer-  
 chandise. Having a thorough practical experience  
 both in the Produce and General Trade of the country,  
 and giving our personal attention to the interests of  
 our consignors, we are enabled to realise the highest  
 market value for all goods entrusted to our care. Any  
 goods arriving out of condition are put in proper  
 order before being exposed for sale. Parties wishing  
 to have any produce disposed of in foreign ports,  
 advances made if required, and the goods forwarded  
 to responsible agents for disposal.

Cash advances made, or Drafts accepted for two-  
 thirds value of consignment when bill of lading is  
 attached, or three-fourths value remitted in cash on  
 arrival of goods.

Owing to our having a number of years of success-  
 ful experience in the Country Trade, we can with  
 confidence offer our services for the purchase of Dry  
 Goods, Groceries, and General Merchandise, being  
 always in the market and familiar with the prices of  
 the various staples; can always buy to better advan-  
 tage than those who only visit the market two or three  
 times during the year.

Orders from the lower Provinces for Butter, Pork,  
 or Flour, will receive immediate and personal at-  
 tention.

Special attention given to the shipment and for-  
 warding of goods by the cheapest and most expedient  
 routes.

All charges as low as is consistent with a view to  
 responsibility. We beg to thank our numerous friends  
 for the share of their business entrusted to us, and  
 trusting that the same attention to their interests  
 which has proved hitherto so satisfactory will in future  
 merit a still larger share of their patronage.

N.B.—Prices of Produce, &c., we refer you to those  
 contained in the Review which is partly supplied by  
 ourselves and other houses in the trade.

RETURNS PROMPTLY MADE.  
 1-ly CAMERON & ROSS.

**FERRIER & CO.,**

**IMPORTERS AND WHOLESALE**  
 DEALERS IN

**HEAVY HARDWARE, IRON AND STEEL,**  
 Nails, Paints, Oils, Window Glass, Zinc, &c., and  
**MANUFACTURERS OF ROPE.**

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 ware; Japanned and Tinware; Hardware and Electro-  
 Plate; Plumbers', Photographists', and Chemists'  
 Ware; Iron Stable Furniture; Encaustic Flooring  
 Tiles, &c., &c.

We are now receiving our Spring consignments of  
 China Tea and Breakfast Sets; White Granite and  
 Printed Dinner and Toilet Ware; Tumblers, Wines,  
 Lamp Chimneys, etc., which we offer for Sale to the  
 Trade in original packages.

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 1-ly 18 AND 20 HOSPITAL STREET, MONTREAL.

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