

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
 MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,
 AND EVERY DESCRIPTION OF
CUT NAILS.

Railway and Ship Spikes,
Iron, Steel, Zinc & Copper Shoe Nails.
And SHOE TACKS,

Extra Swedes Iron Tacks, Upholsterers' Tacks, B. B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Laces, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hub and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.

Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

PETER REDPATH, President.
 CHARLES S. WATSON, Vice-Pres. & Man. Dir.
 WM. McMASTER, Jun., Sec.-Treas.

Montreal Rolling Mills
 COMPANY,
 MANUFACTURERS

CUT NAILS,
HORSE NAILS,
WROUGHT IRON PIPE,

WHITE LEAD, LEAD PIPE, SHOT,
PUTTY, Etc., Etc., Etc.

liabilities footed up to \$2,467 in small amounts, the largest being \$700, and his stock, including horses and carriage, etc., was valued at \$1,803; from this amount must be deducted \$180, a prior claim held by his father, a farmer, who, however, was willing to waive it on condition that the other creditors accepted the proposition. At a meeting of the creditors held on Friday last, it was agreed that the stock should be transferred to Mr. Marchand's customer for \$1,543, \$500 cash down, and \$100 per month until fully paid; and that the other terms be also accepted, but before the agreement could be carried out, Marchand was *capitulated* for about \$200 by Mr. C. C. Snowdon, this city, who charged him with being about to leave the country to defraud his creditors. Security was given for Marchand, who has obtained legal advice, and it is said will not only have the *capias* set aside, but will enter an action for damages against Mr. Snowdon.

A MODEL MUTUAL.

Pressure on our columns last week precluded any reference to the really excellent exhibit comprised in the report of the City Mutual Fire Insurance of Montreal, then published. The people of this Province have had from time to time rather saddening experience of the workings of the mutual system. We need only mention the two last local companies, the Laval, Jacques-Cartier and Chambly, and the Joliette Mutual, as their career is but too fresh in the minds of the people. In Ontario every county and, in some sections, every

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue

Black

Writing

Fluid

COPYING INK.

Are warranted to retain their fluidity, and do not corrode the pen.

Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

Prepared only by

LYMAN, SONS & CO.,
 MONTREAL.

S. H. MAY & CO.,

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Boiled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 28 oz.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish; Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, 3 and 2, White.

JOHN S. SHEARER & CO.,

533 St. Paul Street,

MONTREAL.

CANADIAN AND EUROPEAN

MANUFACTURES.

THE WHOLESALE TRADE ONLY SUPPLIED.

Agents in Canada for

Messrs. Wm. Lindsay & Co.,

Ship-brokers, Insurance and Forwarding Agts.,

Liverpool, London and Glasgow.

township has its mutual, the total number being over sixty; some of those whose race is run, such as the Niagara District, the Clinton and the Beaver, recall unpleasant associations to many persons in this as well as in the sister Province where they were organized. These companies thought they could never cover sufficient ground, and they spread like a plague, especially over the country districts, selling policies, and in some cases making assessments not only for the total amount of the premium notes but for a considerable percentage besides, as allowed by the laws of the Province to local Mutuals.

That the system itself was not wholly to blame is evident by the record of the City Mutual, in which good management, aided by efficient co-operation on the part of the directors and the members, has enabled it for a number of years to set a worthy example before the entire community. The rates of assessment attest the carefulness with which risks are scrutinized, the total for the last five years being only 11½ per cent., or 2½ per cent. per annum, while the calls for the last 3 years average only 2 per cent. The other figures in the statement speak for themselves. The Company always modestly ascribe their immunity from heavy losses in a great measure to our efficient fire brigade.

The directorate is composed of citizens who have distinguished themselves in their respective callings, and whose counsels have tended not a little towards the high degree of success to which the management of Mr. Alfred Dumouchel, the Secretary-treasurer, has brought the Company. Mr. R. A. K. Hubert, the President, is our worthy Prothonotary; Mr. Owen

Leading Wholesale Trade of Montreal.

JAMES GUEST,
 COMMISSION MERCHANT

—AND—

GENERAL AGENT,
No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

- Jules Duret & Co., Cognac. [Vine Growers Co.]
- Jules Bellorin. [Cognac.]
- W. & J. Graham & Co., Oporto Ports.
- R. C. Ivison, Jerez de la Frontera Sherries.
- Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.
- Jules Regnier, Dijon, Burgundies and Chablis.
- L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.
- Renaudin, Bollinger & Co., Ay, Champagnes.
- Seigert & Sons, Trinidad, Genuine Angostura Bitters
- Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
- Guinness' Stout, Bass' and Allsopp's Ale, &c.
- Roig Ponsset & Co., Barcelona and Tarragona Spanish Ports.
- J. H. Henkes DelftsHAVEN, Holland, Superior Geneva
- George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
- Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.
- C. & D. Gray's Far-famed Looch Katrina. Scotch Whiskies.

JOHNSON RUSSEL & CO.,

77 ST. JAMES STREET,
 MONTREAL,

Representing in Canada.

- J. & J. COLMAN, London, England.
 - H. J. ROWNTREE & CO., York and London England.
 - JAS. KELLER & SON, Dundee & London, Eng.
 - HILL, EVANS & CO., Worcester England.
 - GEORGE WHYBROW, London, Eng.
 - CARTER, HALES & CO., Liverpool, Eng.
 - ANTONINNI & CO., Leghorn, Italy
 - THE SWISS MILK & FOOD CO., Lausanne & Avenches, Switzerland.
 - SMITH & VANDERBECK, New York.
 - THE BOSTON BEEF PACKING CO., Boston.
 - NEW YORK DESSICATING CO., New York.
 - RICHARDSON & ROBBINS, Dover, Del.
 - MORRILL & SOULE, Syracuse, N.Y.
- Orders from the Wholesale trade solicited.

McGarvey, the Vice-president, is the proprietor of one of the most successful furniture establishments in Canada; Mr. Joseph Comte is a retired gentleman of large means, the worthy heir of the late Mr. Benjamin Comte, the founder, and for many years, President of the Company; Mr. F. X. St. Charles is head of the successful flour and provision firm that bears his name, and is also President of the Hochelaga Bank of this city; Mr. Claude Melançon is a prominent wholesale grocer and Vice-president of the same Bank; Mr. Charles Garth is a retired manufacturer, and was the head of the prosperous firm that still bears his name; Mr. Guillaume Boivin is an enterprising wholesale boot and shoe manufacturer; Mr. L. E. Beauchamp is a prominent retail merchant; and Mr. Louis Archambault, a well-known contractor, concludes the list. The Mutual Fire Insurance Companies of the two Provinces would do well to inquire into the secret of the success which characterizes that of the City of Montreal, which we have justly, we think, denominated "a Model Mutual."