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Last week the Bank of Montreal declared a dividend of 5 per cent, for the half year ending Oct. 31, 1884.—The Ontario Bank declared a dividend of 3 per cent, for the last half year.—The Jacques Cartier Bank also declared its half-yearly dividend at the rate of 3 per cent.

Wm. Acknurst, a commission merchant of some 25 years standing in Halifax, N. S., who assigned on the 17th inst., is offering 30 cents in the dollar, payable in 4, 8, and 12 months. The liabilities are about \$12,000 and the assets about \$4,000. The creditors will probably accept the offer.

The citizens of Halifax are surprised at the absence of Richard Tremain, for some years secretary-treasurer of the Halifax Fire Ins. Co. An examination of the books shows that he has been making free with the company's funds for some years; the whole affair does not exceed \$4,000. The defaulter is about 70 years of age.

A contemporary announces the departure for British Columbia of M. E. Dansereau, late manager of the Moniteur du Commerce, in company with his brother Louis, who was also said to have had something to do with the enterprise. Saturday's issue of one of the local papers contains a builiff's notice aunouncing the sale by authority of justice of the effects of said M. E. Dansereau, to take place on the 3rd November.

The sixteenth annual circular of the Ontario Business College, Belleville, Ont., just issued, is a neatly printed pamphlet of 32 pages. Besides a large amount of special information, the circular contains the Morse Telegraph alphabet, with numerals and punctuation. Messrs. Robinson & Johnson, the proprietors, whose portraits adorn the last page of the cover, offer to send the circular free to any address. The telegraph alphabet can be mastered in a few hours, even without the aid of an instrument.

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The assets of Waltz Bros., jewellers, Toronto, are \$52,000 less than their liabilities, and the cause of failure is alleged endorsements by the head of the firm to his brother in Winnipeg. At a recent meeting of creditors it was shown that the secured creditors had obtained value for over \$18,000 against an indebtedness of \$13,000, showing a surplus of \$5,000.

Mn. Henry Hobbs, of London, England, who recently arrived in this city from England, had in his possession at the London house where he boarded, a quantity of jewellory of different kinds which the customs officers allege was surreptitiously brought into the country, and the duty thereon evaded. The goods were therefore seized by Messrs. S. Tidmarsh, Remi Boyer, and Mercier, under instructions from Mr. Wulff, special customs agent.

It has been remarked that cities grow more rapidly in the direction of their western limits, and also that towns and cities on the west banks of rivers are generally more progressive than those on the opposite side. Montreal is no exception to the rule. Of the 260 buildings erected in the city last year, 119 are in St. Antoine ward; during the last twenty years that ward has, with two or three exceptions, led in the same manner. The total number of buildings erected during that period was 9,809, and of these 2,812 belong to St. Antoine Ward. The number creeted for the last five years are 240, 209, 248, 231, and 260, respectively. The amount of money expended in elegant, costly and substantial residences lately in Montreal would be still more remark-

A LARGE manufactory in Hamilton has recently expanded, and new premises covering a large area have been erected in a part of the city remote from business, but convenient for anufacturing purposes. The old premises very extensive and very valuable, occupying a position in the heart of the city, are, rumor says, to be utilized for a large tobacco manufacturtory. On dit that a gentleman till recently a partner in a large and wealthy firm which manufactures a popular brand of "plug" is about to join hands with the owner of the above-mentioned premises, and thus make a bid for a share of the patronage of the smoking public. There would seem to be a pretty full occupation of this particular field, but, with the fuest business premises in Hamilton and a cash capital of \$100,000, the new concern ought to do something.

The direct liabilities of W. J. Ward, private banker, New Hamburg, Ont., whose failure has already been noted, are \$16,000; the indirect liabilities-to their bankers, who are securedare in the vicinity of \$65,000. The assets nominally equal, the direct debts and consist of notes discounted of which, however, nearly onethird or about \$5,000-is of doubtful value. The capital which Mr. Ward has at starting some four years ago, was only \$4,500, and even with so small a start had he confined himself to the business which he first planned out he would probably have lasted longer, but he was attracted by Hudson's Bay stock, which is far from being as valuable as during the boom of 1881. He also lost by loans to local persons: whom he supposed to be in good standing. But his chief difficulty was through being a link in the Fawcett chain, by which he obtained his line of credit with their bankers. Some real property which he owns was mortgaged to his grandfather for \$3,000 the day before he assigned, and he is still a creditor for \$2,400. An offer of 50 cents in the dollar by his fatherin-law made the day after the assignment, has been withdrawn, pending further examination into the affairs of the concern.