

Montreal, November 26th, 1898

The Herald



MONTREAL

And The St. Lawrence Route.

THE ALL-CANADIAN ROUTE.

INTERCOLONIAL RAILWAY

PRINCE EDWARD ISLAND RAILWAY.

The Shortest Line Between Montreal and Quebec

and the Direct Route Entirely Within Canadian Territory Between Montreal St. John. N.B.- Halifax Sydney, and all Points in Eastern Quebec, New Brunswick and Nova Scotia.

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And the WEST INDIES.



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will best serve the interests of themselves and their consignees by routing their freight via INTERCOLONIAL RAILWAY.

The "All Canadian" Fast Freight Line.

D. POTTINGER,
General Manager, Moncton.

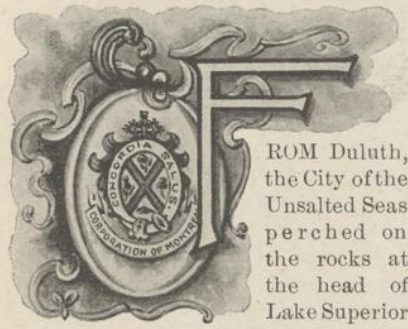
FOR PASSENGER FARES APPLY TO
J. M. LYONS,
General Passenger Agent, Moncton.
J. B. LAMBKIN,
District Passenger Agent, Halifax.
H. A. PRICE,
District Passenger Agent, Montreal.

FOR FREIGHT RATES APPLY TO
J. J. WALLACE,
General Freight Agent, Moncton.
JAS. HARDWELL,
Division Freight Agent, Montreal.
W. ROBINSON,
Division Freight Agent, St. John, N.B.

MONTREAL



An Illustrated Description of the Royal City, of Its Varied Interests, and of the Great Waterway of the St. Lawrence



FROM Duluth, the City of the Unsalted Seas perched on the rocks at the head of Lake Superior to where the waters of the River St. Lawrence spread fan-like into the Gulf, there is a stretch of 1811 miles of navigable water—the longest system of deep river and lake navigation in the world.

West of the valley through which this tremendous current pours lie millions of acres of fine grain-growing and grazing lands as the continent contains; back of these lie range after range of mountains, whose mineral riches are as yet but guessed at; back further lie the smiling western-lying orchards; back of these the fish-teeming waters of the Pacific; and across these waters the Orient—that land the map of which is but half unrolled. To the north of this valley of the St. Lawrence and its sources lie rich wheat belts, and cattle lands, and mineral-bearing rocks. To the south are some of the fairest and most productive regions in the temperate zone.

And even as the water-courses from distant fountains seek this mighty valley in their search for the ocean, so is commerce from all these lands gravitating towards it in ever-increasing volume. Year by year the channels cut by this commerce grow deeper and deeper, and lengthen as they draw to them the trade of lands still further away. This valley of the St. Lawrence is becoming a vast hopper, into which is pouring, through a thousand ducts, the grain and cattle and minerals, and all the varied products of the North, West and South, and even of that mysterious East, only now beginning to turn its blinking eyes to the rising sun.

The distance from Montreal to Chicago is 1279 miles. On the lakes above Montreal there are 4,000 miles of coast line. From Chicago to Liverpool via the Niagara River and the St. Lawrence is 450 miles shorter than via New York, while via the Parry Sound Railway it is about 900 miles shorter.

The great railway systems of the continent, seeking the line of least resistance from the West to the Atlantic seaboard, have meshed themselves within this valley of the St. Lawrence, and when the icy fetters are on the waters the iron

endeavoring to appease the appetite of those wide-gaping leviathans of the deep. The pressure upon the freight-carriers, by land or water, never ceases. Fast as new facilities for transportation may be provided, faster still comes pouring down the freight. Every new steamer, every new elevator, every new railroad, every reduction in railroad grades, every improvement in railway equipment, every increase in size of cars and capacity of vessels—merely increases the flow of commerce by making smoother its pathway.

This commerce, ever growing, seeks the ocean that it may find its way to Europe. At the spot where it may leave the vessels and the cars that have borne it from the interior, and may take the ocean craft that there await it, stands a city, great already, but destined by nature to play a still greater part, and to become one of the mightiest of the commercial communities of the continent, if not of the world—

The City of Montreal

So situated at the junction of ocean and lake navigation, and with such a tide of commerce sweeping up and down in front of it, Montreal possesses all the potentialities of greatness. Stupidity or indifference on the part of its citizens may delay the coming of the day when it will rank in population and importance with other Atlantic coast cities, but that it must come is evident. For it is not its situation alone that constitutes Montreal the first city in the Dominion, and that gives justification for belief in its future greatness. Many things have conspired to the building of the city, and entered into its foundations—things that are not to be measured in dollars and cents, nor represented in tables of figures, as well as those things which are self-evident, and are common to almost all great and prosperous centres of population.

Chief among the characteristic features of Montreal is the presence within its borders of two races, speaking two languages, and constituting what are practically two distinct classes of the population—merging into one another at every point of contact, yet each retaining, as

those held by their English-speaking colleagues; in the business world there are great commercial, financial and industrial establishments owned and controlled by French-Canadians, but in the main the business of the city, especially that carried on with other portions of the country, and with distant lands, is in the hands of the Anglo-Saxon. Forming the bulk of population, the French-Canadians naturally constitute the larger portion of the classes engaged in industrial pursuits, and to this fact is to be attributed Montreal's pre-eminence as a manufacturing centre, a pre-eminence not likely to be seriously threatened so long as the city's population remains largely of French extraction. It would be difficult to over-estimate the value of this industrial population. It has no counterpart on the continent, except in those cities of New England which have been made the headquarters of the cotton industry of the United States by the labor of those same French-Canadians. Industrious, resourceful, contented, skillful, prepared to work hard and intelligently for a moderate wage; disinclined to strike or to travel; happiest when he can gather his family around him in his own house, there is no better industrial basis for a great manufacturing city than the French-Canadian as he is to-day in Montreal.

But there are other causes contributing materially to constitute Montreal the greatest manufacturing centre in British North America. The western suburbs of the city already lie within rifle-shot of the Lachine rapids, whose swift-falling waters have now been harnessed, and are supplying the city with cheap power through the aid of electricity. Across the St. Lawrence, to the south, lie the Chambly rapids. These, too, have within the past summer been summoned to man's assistance. The Back river, constituting the boundary of the island of Montreal on the north, will probably be called on within a short time to furnish power to turn the wheels of industry in Montreal. All of these sources of power being close to the city, the loss in transmission is minimized, and Montreal manufacturers should soon be able to pur-

chase power as cheaply as any manufacturers on the continent. The general application of electricity to industrial operations has created a tendency for manufacturing enterprises to seek sites near water powers. Montreal manufacturers have the benefit of water privileges at their very doors.

Another important feature in the sum of Montreal's advantages as an industrial centre is the lines of transportation by land and water, that radiate from it to every point of the compass—to every part of the globe. During the season of navigation vessels sail regularly, in ever in-

creasing numbers, from Montreal outward to the great ports of England and Scotland; to the West Indies, the Mediterranean; to continental ports; to our own Lower Provinces. From Montreal inwards, the fast steamers ply the Upper Lakes, to far-off Chicago and Duluth. Summer and winter are alike to the railway, and when the St. Lawrence refuses longer to bear the burdens of commerce, the iron rails bring the ever-open ports of St. John and Halifax and Portland to the doors of Montreal. The Canadian Pacific railway, the Grand Trunk railway, the Intercolonial railway, the Parry Sound railway, the Vermont Central railway, the Delaware and Hudson railway, the New York Central railway, the South Shore railway, with their innumerable branches and connections—these are the roads that make a continent tributary to Montreal's enterprise and industry.

Its favorable situation, its peculiar population, its cheap and unlimited power, its remarkable transportation facilities, form a combination of advantages that ensures to Montreal a future of commercial greatness. But what of "the things that are more excellent?" Is Montreal destined to be anything more than a busy mart, a hive of industry? Happily, an affirmative answer comes readily. If the builders of the city follow the courses of the foundation as already laid, there will

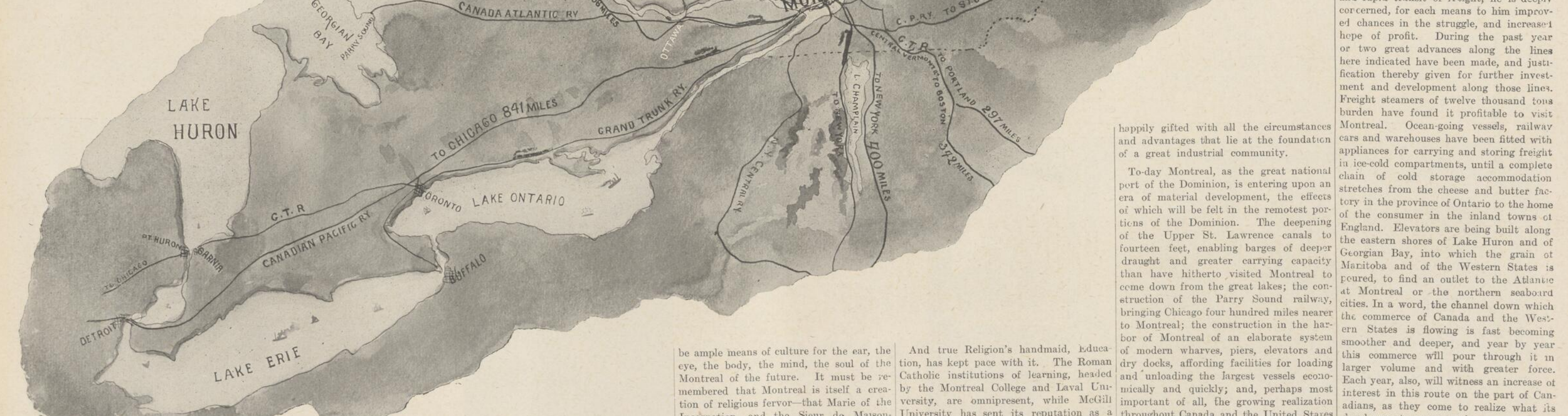
sums, that as regularly go out for the purposes of religion, of learning and of pity. The air of ecclesiasticism thus given to the city it not, perhaps, without its effect on the spirit of Protestantism, which finds vent in deeds as well as in words. There is an earnestness in the spiritual life of the Protestants of Montreal which has something of Puritanism in it—the sincerity and gravity of Puritanism, not its narrowness and bigotry—and this earnestness has led to the erection of stately church edifices, to the maintenance of impressive musical services, and to the endowment of educational and charitable institutions peculiarly Protestant.

firm, into the northern sky; with miles upon miles of maple and birch and elm-shaded streets; with parks and public squares that make the city, from the mountain top, look like a vast checker-board—Montreal can lay claim to being one of those few spots on earth's surface where the works of nature and of man unite to form a beautiful and harmonious whole. On this continent, at least, there is no city more beautifully and strikingly situated; none where the climatic conditions are more healthy and invigorating; few that are as happily endowed with the institutions that help to make men good citizens, by training them in morals and in the arts and sciences; none more

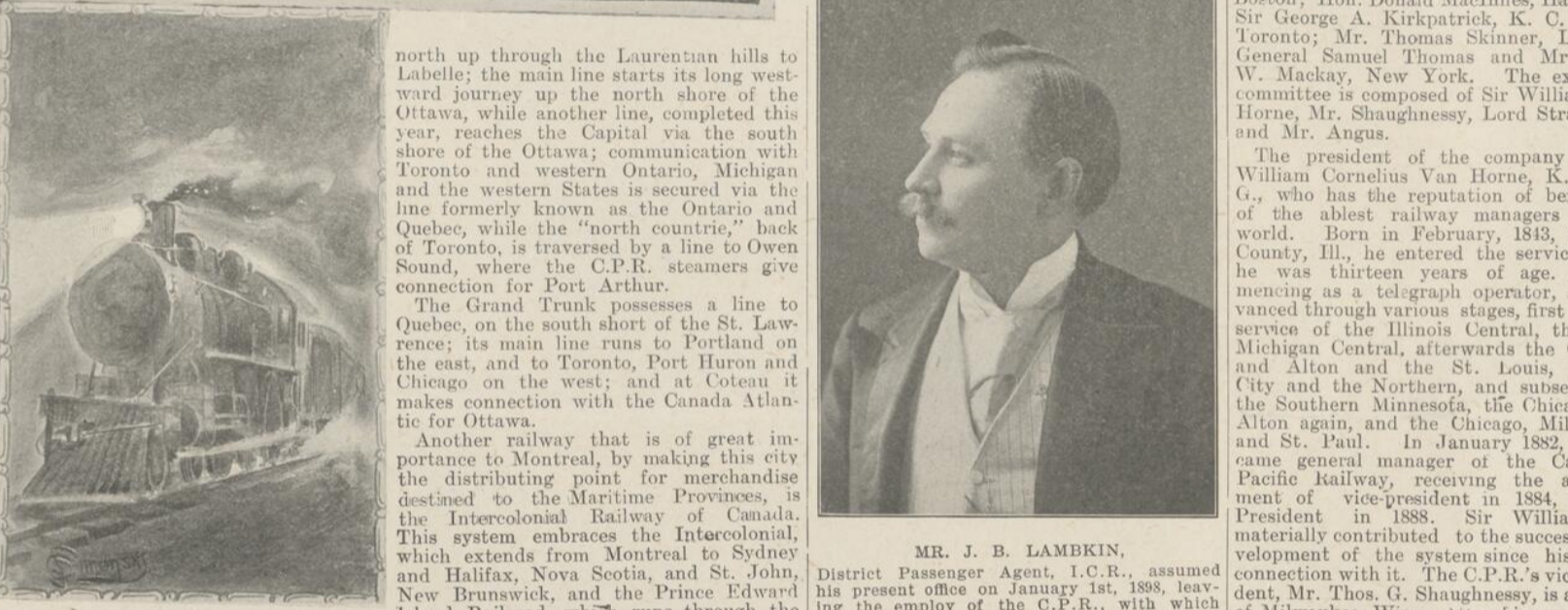
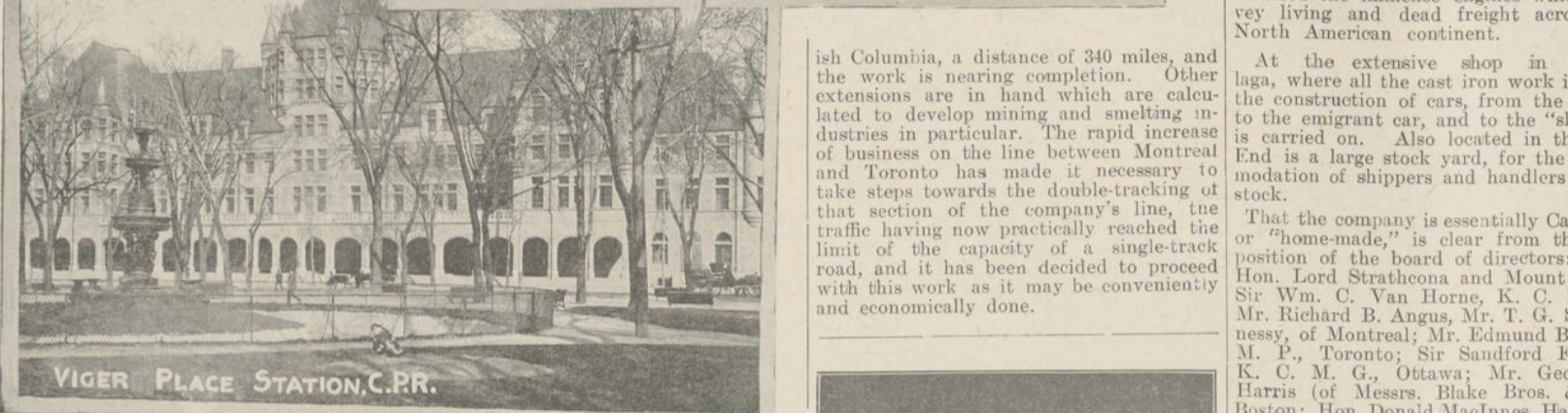
districts of Denmark or Normandy, the Canadian producer may find that to the St. Lawrence route he owes his ability to sell as cheaply as they do, and yet obtain some slight reward for his labors. Each day grows keener the competition in that part of all the world, and consequently he who would hold his own therein must reduce at every point the cost of production, of carriage and of sale of the articles in which he deals. The Canadian producer has at his command all the discoveries of science, all the inventions of industrial genius, that tend to economical production. He is now looking to his lines of transportation. In the St. Lawrence and the Atlantic he finds a

waterway stretching from the docks at Liverpool and Bristol to his very doors. With every improvement to this waterway, every development of marine architecture, every added facility for cheap and rapid transit of freight, he is deeply concerned, for each means to him improved chances in the struggle, and increased hope of profit. During the past year or two great advances along the lines here indicated have been made, and justification thereby given for further investment and development along those lines. Freight steamers of twelve thousand tons burden have found it profitable to visit Montreal. Ocean-going vessels, railway cars and warehouses have been fitted with appliances for carrying and storing freight in ice-cold compartments, until a complete chain of cold storage accommodation stretches from the cheese and butter factory in the province of Ontario to the home of the consumer in the inland towns of England. Elevators are being built along the eastern shores of Lake Huron and of Georgian Bay, into which the grain of Manitoba and of the Western States is poured, to find an outlet to the Atlantic at Montreal or the northern seaboard cities. In a word, the channel down which the commerce of Canada and the Western States is flowing is fast becoming smoother and deeper, and year by year this commerce will pour through it in larger volume and with greater force. Each year, also, will witness an increase of interest in this route on the part of Canadians, as they come to realize what its development means to them.

The time, therefore, is opportune for the publication of information bearing on this great all-Canadian route to the sea, and on the city which must for ever mark the point upon that route where river and ocean navigation meet. Montreal is the commercial, financial and manufacturing metropolis of the Dominion, and interest in its progress is as wide as the range of its citizens' activities. This special edition, which endeavors to give, by picture and by pen, a description of the city as it is, will therefore, it is hoped, prove of value and interest to all Canadians into whose hands it may come.



MONTREAL And The St. Lawrence Route.



The Steel Highways

What the roots are to the tree, the railroads are to a growing city. They connect it with the earth, and by reaching out their long, slender tendrils bring to it the life, the sustenance, the vital necessities for its advancement. Without roots, the tree withers and dies, leaving only the brown and brittle branches. Without railroads a city of to-day would stagnate, go back, could not grow—in fact, could not exist.

Montreal owes her present proud position in no small degree to the excellence of her railway connections, which have played a most important part in encouraging her manufacturing interests as well as in establishing her position as a port whence Canada's surplus products may be transported to the outside world.

The Canadian Pacific and Grand Trunk companies have been and are most

north up through the Laurentian hills to Labelle; the main line starts its long westward journey up the north shore of the Ottawa, while another line, completed this year, reaches the Capital via the south shore of the Ottawa; communication with Toronto and western Ontario, Michigan and the western States is secured via the line formerly known as the Ontario and Quebec, while the "north country," back of Toronto, is traversed by a line to Owen Sound, where the C.P.R. steamers give connection for Port Arthur.

The Grand Trunk possesses a line to Quebec, on the south shore of the St. Lawrence; its main line runs to Portland on the east, and to Toronto, Port Huron and Chicago on the west; and at Coteau it makes connection with the Canada Atlantic for Ottawa.

Another railway that is of great importance to Montreal, by making this city the distributing point for merchandise destined to the Maritime Provinces, is the Intercolonial Railway of Canada. This system embraces the Intercolonial, which extends from Montreal to Sydney and Halifax, Nova Scotia, and St. John, New Brunswick, and the Prince Edward Island Railroad, which runs through the centre of that little island.

Then we have the Canada Atlantic Railway, providing a short route between Parry Sound, Ottawa, Montreal, Quebec, St. John, Halifax, Boston and New York. In a word, few cities can boast of more important and far-reaching lines of rail transportation than can Montreal.

THE C. P. R.

With railway lines stretching from ocean unto ocean, and with valuable steamship means of its own vessels, the Canadian Pacific Railway constitutes the most important direct transportation medium between the eastern and western worlds. Chartered on February 15th, 1881, with the ambitious object of furnishing a transcontinental road from the Atlantic to the Pacific, the company opened its main line five years later. In June, 1886, the first regular through passenger train for Vancouver, B.C., left Montreal on its journey of 2,904 miles, and reached its destination on June 28th, covering the distance in five days and nineteen hours. Since that period an ever-progressive policy has been followed. New branches have been constructed and leased lines acquired, and the entire system now represents 7,676.3 miles. To this may be added the 1,751.7 miles covered by the Duluth, South Shore and Atlantic Railway (514 miles) and the Minneapolis, St. Paul and Sault Ste. Marie Railway (1167.7 miles), in which the C.P.R. owns a controlling interest, thus bringing the total up to 9,428 miles. Last year an agreement was entered into providing for the immediate construction of a railway from Lethbridge, Alberta, through the Crow's Nest Pass, to a connection with the company's line at Nelson, British Columbia, a distance of 340 miles, and the work is nearing completion. Other extensions are in hand which are calculated to develop mining and smelting industries in particular. The rapid increase of business on the line between Montreal and Toronto has made it necessary to take steps towards the double-tracking of that section of the company's line, the traffic having now practically reached the limit of the capacity of a single-track road, and it has been decided to proceed with this work as it may be conveniently and economically done.

The general offices of the company are located at the handsome Windsor Street depot, a massive building of blue sandstone. The Dominion station in the east and has just been replaced by the palatial Viger Square depot, which is a combined hotel and station, in the French Renaissance style of architecture.

In the east end of the city the company's principal workshop is situated at Delorimier avenue and at Hochelaga—and here are turned out locomotives and handsomely equipped and well-constructed cars, in every respect equal to any built by American companies. The works at Delorimier avenue cover about six acres of ground, and afford employment for 820 men. Here are constructed the immense engines which convey living and dead freight across the North American continent.

At the extensive shop in Hochelaga, where all the cast iron work is done, the construction of cars, from the freight to the elegant "sleepers," is carried on. Also located in the East End is a large stock yard, for the accommodation of shippers and handlers of live stock.

That the company is essentially Canadian, or "home-made," is clearly shown by the composition of the board of directors: Right Hon. Lord Strathcona and Mount Royal, Sir Wm. C. Van Horne, K. C. M. G.; Mr. E. G. Shaugnessy, Mr. E. G. Shaugnessy, of Montreal; Mr. Edmund B. Oslery, M. P., Toronto; Sir Sandford Fleming, K. C. M. G., Ottawa; Mr. George K. Harris, of Messrs. Blake Bros. & Co., Boston; Hon. Donald Macleod, Hamilton; Sir George A. Kirkpatrick, K. C. M. G., Toronto; Mr. Thomas Skinner, London; General Samuel Thomas and Mr. John W. Mackay, New York. The executive committee is composed of Sir William Van Horne, Mr. Shaugnessy, Lord Strathcona and Mr. Angus.

The president of the company is Sir William Cornelius Van Horne, K. C. M. G., who has the reputation of being one of the ablest railway managers in the world. Born in February, 1813, in Will County, Ill., he entered the service when he was thirteen years of age. Commencing as a telegraph operator, he advanced through various stages, first in the service of the Illinois Central, then the Michigan Central, afterwards the Chicago and Alton, and the Chicago, Milwaukee and St. Paul. In January 1882, he became general manager of the Canadian Pacific Railway, receiving the appointment of vice-president in 1884, and of President in 1888. Sir William has materially contributed to the successful development of the system since his official connection with it. The C.P.R.'s vice-president, Mr. Thos. G. Shaugnessy, is a native of Milwaukee, Wis. After his association with the Chicago, Milwaukee and St. Paul Railroad, he became, in 1882, general purchasing agent for the Canadian Pacific, and was steadily promoted until in 1891

he was elected a director and vice-president. Mr. Thomas Tait, the assistant general manager, began his railway career in 1880, and two years later entered the service of the C.P.R. He was appointed division superintendent in 1889, general superintendent in 1890, and assistant general manager in 1893. Other principal officers include Mr. Charles Drinkwater, secretary; Mr. Geo. M. Clarke, chief solicitor; Mr. I. G. Ogden, comptroller; and Mr. W. Sutherland Taylor, treasurer. The freight department is directed with marked ability by Mr. D. McNicoll, passenger traffic manager, and Mr. George M. Bosworth, freight traffic manager. Mr. W. B. Bulling, Jr., has been General Freight Agent for the Eastern Division of the C.P.R. for the past ten years. He has also charge of the Ontario and Quebec and the Smith's Falls and Megantic lines, including branches.

Mr. McNicoll is ably assisted by Mr. C. E. E. Usher, general passenger agent of the lines east of Fort William, and by Mr. Robert Kerr, who has charge of both passenger and freight business west of that point. Mr. George McL. Brown is executive officer in British Columbia, Mr. William Whyte being superintendent of the operating department west of Fort William.

THE G. T. R.

The history of the Grand Trunk railway of Canada is an important chapter in the story of the development of Montreal and of the Dominion during the latter half of the nineteenth century. The company obtained its charter from Parliament in 1851, and at once amalgamated a number of roads. The main stem of the company's system—the line connecting Montreal and Toronto—was opened in 1856, and in 1858 the Sarnia division was completed. The line eastward from Chaudiere Junction was completed to Riviere du Loup in 1860, but was sold in 1879 to the Government, and now forms a section of the Intercolonial railway. Looking to the boundless West to get a share of its trade, the management of the Grand Trunk, by treaty arrangements with connecting western roads, commenced the transportation to Montreal of grain, flour, provisions, etc. This through traffic soon assumed immense proportions, and in order to be adequately cared for and accommodated in the company, in 1879, acquired possession of the Chicago & Lake Huron railroad, thus obtaining

a direct entrance into the great metropolis. The road has since increased in importance as one of the chief continental trunk lines, competing for and securing its share of the vast American transportation traffic, an enormous amount which wends its way Montrealwards. Additions to the mileage and business were made later by the acquiring of other lines, including the Buffalo & Lake Huron, the Stratford & Huron, the Michigan Air Line, the Grand Trunk, Georgian Bay & Lake Erie, Montreal & Champlain, Wellington, Grey and Bruce, Hamilton & North-Western, Detroit, Grand Haven & Milwaukee. Another important step forward was taken when in 1882 the original Grand Trunk Railway Company whose lines extended from Toronto to Detroit.

The Grand Trunk Railway System now operates under one management 4,600 miles of track, extending from Chicago to the Atlantic seaboard, and constitutes, in fact, as well as in name, a "Grand Trunk System," vast in the extent of its territory and mileage, international in the character of its commercial relations, and thoroughly modern in all its appliances for the comfort and safety of the travelling public.

Throughout its entire length the Grand Trunk track is laid with heavy steel rails, and its steel bridges, solid masonry and up-to-date depots are in no whit behind the standard of the great lines of the United States. So important became the Canadian business and through traffic from western points to the St. Lawrence ports, that it was decided to double-track the line between Montreal and Hamilton, which work has been carried out within the last decade; and there has also been necessitated the rebuilding of those celebrated structures, the Suspension Bridge, at Niagara Falls, and the Victoria

traffic returns, the figures so far show very large increases, and it is likely that 1898 will establish a record. The statement of train mileage last year shows 6,222,400 passenger train miles, 9,621,627 freight

way men in the country. He is a skillful negotiator, and an indefatigable worker. His first railway experience was obtained on the Manchester, Sheffield & Lincolnshire railway; but he came to Canada in the fifties, and has ever since been identified with the Grand Trunk. Mr. John W. Lounsbury, general freight agent, is an old servant of the company. He has had a large and varied experience, and is distinguished for his devotion to the company's interests, his quickness of perception and tact in handling delicate questions.

THE INTERCOLONIAL.

By acquiring the Drummond County railway and securing running powers over the Grand Trunk from St. Hyacinthe to Montreal, the Government obtained for the Intercolonial much needed direct access to the Canadian metropolis. The Intercolonial now runs from Montreal to Halifax, with branches to St. John, N. B., and other Lower Province points. It touches six Atlantic ocean ports, namely, Pointe du Chene, Pictou, Halifax, St. John, Sydney and North Sydney. The headquarters of the road are in Moncton, N. B., Mr. David Pottinger being general manager. Mr. Jas. Hardwell is division freight agent in Montreal, and Mr. J. B. Lambkin district passenger agent.

THE PARRY SOUND ROUTE.

A large increase of business may be looked for upon the completion of the Parry Sound line to Montreal. At present Chicago freight is received from the steamer at Parry Sound and conveyed to United States ports by way of Ottawa and Coteau. It is expected that Mr. Booth, the enterprising president of this road, will soon extend it so as to make connection with the Intercolonial, and thus gain access to the Atlantic seaboard via Canadian territory.

THE A. & L. S.

The object of the promoters of the At-



MR. J. R. BOOTH.

lantic & Lake Superior Railway is to afford a short all-Canadian line from the great lakes to the Atlantic seaboard, by which the immense grain trade of the west may be carried from the foot of lake navigation to the dock of a fast line of trans-Atlantic steamers in a port which can be reached safely winter and summer. Two links in the line have been acquired in the Baie des Chaleurs Railway and the Montreal & Sorel Railway. There remains to be built what is generally known as the South Shore Railway, from Sorel to Quebec, and thence to Metapedia, the western terminus of the Baie des Chaleurs Railway and its junction with the Intercolonial Railway. The railway, as a whole, is but in its infancy yet, but its promoters are confident that it will be a success. The Baie des Chaleurs division runs eastward from Metapedia to New Carlisle, a distance of ninety-eight miles. There is an excellent train service over a good roadbed. This part of the line runs through some of the most magnificent scenery in Canada. When the line is extended westward from Metapedia a territory rich in game will be opened up and brought within easy reach of Montreal. There is announced a trans-Atlantic portion of the project which is at present matter of negotiation and arrangement in Great Britain, and which will be more definitely announced later. The Hon. J. R. Thibault, sheriff of Montreal, is president; Mr. Charles N. Armstrong is general manager, Mr. Edgar M. Armstrong is secretary-treasurer, and Mr. E. A. D. Morgan acts as the legal adviser of the company. Mr. J. Robinson is the superintendent of the Baie des Chaleurs division, with offices at Metapedia.

Mr. Charles M. Hays, the general manager, came to the Grand Trunk with an established reputation for ability as a railway official. He was born at Rock Island, Ill., on May 16, 1856, and entered the passenger department of the Atlantic & Pacific Railway at St. Louis. In 1889 he was advanced to the position of general manager of the entire Wabash Railroad system, from which he proceeded, on January 1st, 1896, to the general management of the Grand Trunk. His administrative and organizing powers are fully appreciated by his company and by the travelling public. Mr. F. H. McGuigan, General Superintendent, is an admirable specimen of the self-made man, having worked himself up from the lowest grade of railway work on United States roads to his present responsible position. He is a great favorite with the industrial army of twenty thousand men under his control, and is an admirable executive officer.

Mr. George Bell Reeve is the general traffic manager. He was born in Surrey County, England, and began service with the Grand Trunk in 1860, as a telegraph operator. He was promoted step by step until he received his present appointment. Mr. W. E. Davis is the able manager of the passenger and ticket department. He was at first assistant general passenger agent of the Chicago & Grand Trunk, afterwards being promoted to the position of general passenger and ticket agent, with headquarters at Chicago. When the company was re-organized, he was appointed general passenger and ticket agent of the entire system, with headquarters at Montreal.

Mr. William Vainwright, the general assistant, is one of the most popular rail-



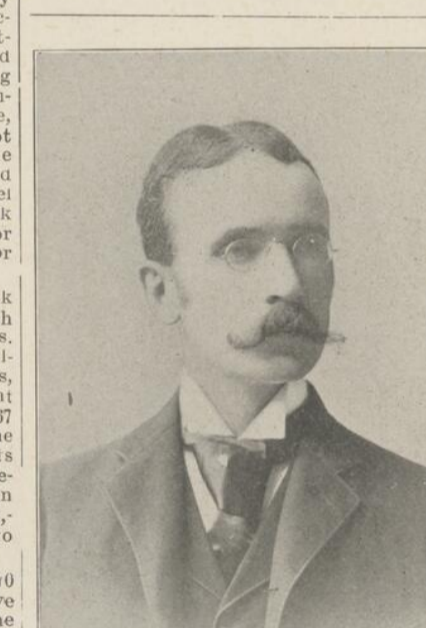
MR. T. G. SHAUGHNESSY, SIR WILLIAM C. VAN HORNE, MR. D. MCNICOLL, MR. THOS. TAIT, MR. C. E. E. USHER. CANADIAN PACIFIC RAILWAY OFFICIALS.

tubular bridge, at Montreal. A word referred to the latter bridge, which crosses the St. Lawrence and connects the island by rail with the south shore, will not be out of place here. Forty years ago this bridge, a tubular construction of iron, weighing 3,250 tons, and resting on twenty-four piers, was completed at a cost of six million dollars. Owing to the growth of the city, and the multiplication of trade at an enormous rate, it was found that a single track did not provide sufficient accommodation for the train traffic between the mainland and the island, and the ponderous iron tunnel has been replaced by a fine open-work structure containing a double track for steam cars and electric, two roads for horses, and two footpaths.

The total mileage of the Grand Trunk track and sidings is 4,663 1/2 miles, of which 4,576 1/2 miles are laid with heavy steel rails. There are 75 1/2 miles of sidings. The rolling stock includes 705 locomotive engines, 963 cars for passenger service, 23,496 freight cars, 97 auxiliary and ice-scrapers, 67 snow ploughs and 226 dump cars. The company employs over 18,000 men, and its importance to Canada as a large wage-earner can scarcely be exaggerated. In Montreal alone its employees number 2,100, one year's wages bill amounting to the nice little figure of \$1,572,000.

Last year the road carried 6,500,000 passengers, representing in fares five and a half million dollars. The bookings from Montreal in that period amounted to \$668,000. The total freight and live stock carried in 1897 was 9,186,206 tons, the receipts for which amounted to about thirteen million dollars, in which Montreal was concerned to the extent of \$2,500,000, or one-fifth of the whole traffic—\$733,000 outwards and \$1,868,000 inwards. As regards this year

It is therefore one of the greatest corporations in the world. A brief reference to the chief officers of the company will not be inappropriate.



MR. JAS. HARDWELL.

Division Freight Agent, I.C.R., began his railway life in Toronto, in the service of the G.T.R. He was soon promoted to be chief clerk in the general freight office, leaving, after eight years, to occupy a similar office in the C.P.R. General Freight Office, Toronto. On January 1st, 1888, he removed to Montreal as Division Freight Agent of the Intercolonial.

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lantic & Lake Superior Railway is to afford a short all-Canadian line from the great lakes to the Atlantic seaboard, by which the immense grain trade of the west may be carried from the foot of lake navigation to the dock of a fast line of trans-Atlantic steamers in a port which can be reached safely winter and summer. Two links in the line have been acquired in the Baie des Chaleurs Railway and the Montreal & Sorel Railway. There remains to be built what is generally known as the South Shore Railway, from Sorel to Quebec, and thence to Metapedia, the western terminus of the Baie des Chaleurs Railway and its junction with the Intercolonial Railway. The railway, as a whole, is but in its infancy yet, but its promoters are confident that it will be a success. The Baie des Chaleurs division runs eastward from Metapedia to New Carlisle, a distance of ninety-eight miles. There is an excellent train service over a good roadbed. This part of the line runs through some of the most magnificent scenery in Canada. When the line is extended westward from Metapedia a territory rich in game will be opened up and brought within easy reach of Montreal. There is announced a trans-Atlantic portion of the project which is at present matter of negotiation and arrangement in Great Britain, and which will be more definitely announced later. The Hon. J. R. Thibault, sheriff of Montreal, is president; Mr. Charles N. Armstrong is general manager, Mr. Edgar M. Armstrong is secretary-treasurer, and Mr. E. A. D. Morgan acts as the legal adviser of the company. Mr. J. Robinson is the superintendent of the Baie des Chaleurs division, with offices at Metapedia.

Mr. Charles M. Hays, the general manager, came to the Grand Trunk with an established reputation for ability as a railway official. He was born at Rock Island, Ill., on May 16, 1856, and entered the passenger department of the Atlantic & Pacific Railway at St. Louis. In 1889 he was advanced to the position of general manager of the entire Wabash Railroad system, from which he proceeded, on January 1st, 1896, to the general management of the Grand Trunk. His administrative and organizing powers are fully appreciated by his company and by the travelling public. Mr. F. H. McGuigan, General Superintendent, is an admirable specimen of the self-made man, having worked himself up from the lowest grade of railway work on United States roads to his present responsible position. He is a great favorite with the industrial army of twenty thousand men under his control, and is an admirable executive officer.

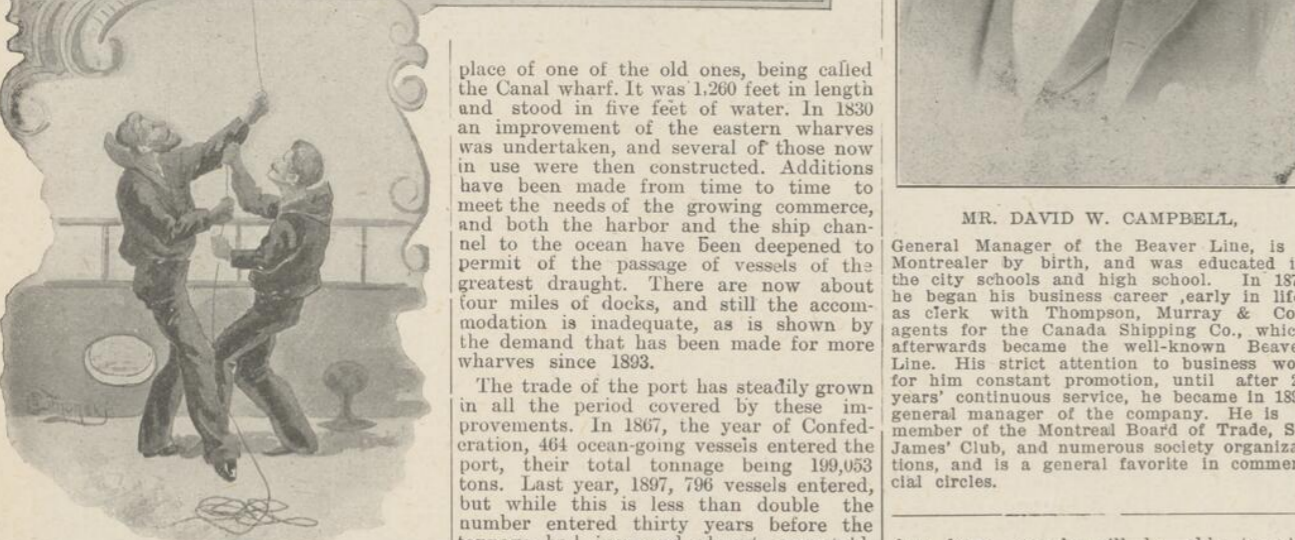
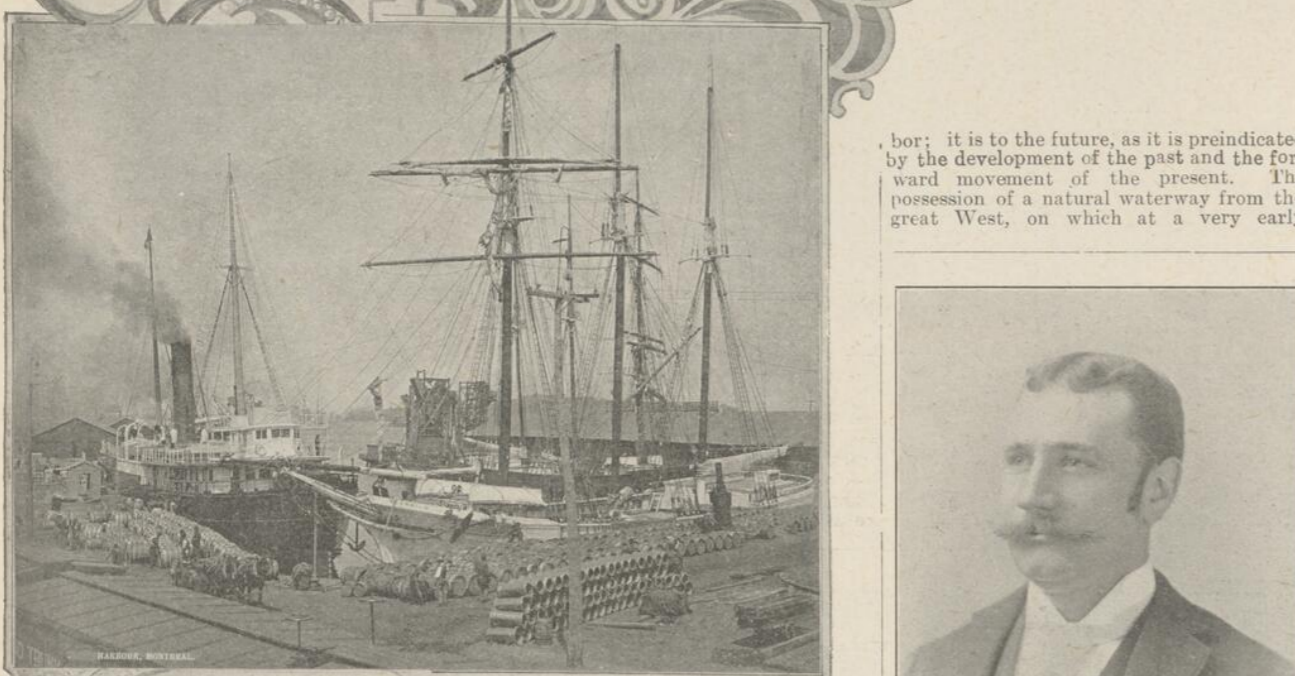
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Of all commercial interests, none requires a higher standard of ability, or exacts more a faithful performance of duty, than the great railway systems of the world. Favoritism has given place to merit, fitness and capability, as is well exemplified in the present instance. Mr. Clancy has been with the Grand Trunk Railway twenty-four years, in both freight and passenger departments, and in his present position as city passenger agent, fifteen years. In addition to this, he is passenger agent of the Delaware and Hudson and Central Vermont Lines, also agent for the Allan, Dominion and Beaver Lines of steamships, and represents the Thos. Cook & Sons' Tourist Agency. Mr. Clancy is forty-six years old, a native of Ireland, and one of the most efficient and popular officials in Montreal.



MR. W. WAINWRIGHT, SIR CHARLES RIVERS-WILS, MR. C. M. HAYS, MR. J. W. LOUNSBURY, MR. F. H. MCGUIGAN, MR. G. B. REEVE, MR. W. E. DAVIS. GRAND TRUNK RAILWAY OFFICIALS.



bor: it is to the future, as it is pre-announced by the development of the past and the forward movement of the present. The possession of a natural waterway from the great West, on which at a very early

place of one of the old ones, being called the Canal wharf. It was 1,200 feet in length and stood in five feet of water. In 1839 an improvement of the eastern wharves was undertaken, and several of those now in use were then constructed. Additions have been made from time to time to meet the needs of the growing commerce, and both the harbor and the ship channel to the ocean have been deepened to permit the passage of vessels of the greatest draught. There are now about four miles of docks, and still the accommodation is inadequate, as is shown by the demand that has been made for more wharves since 1863.

The trade of the port has steadily grown in all the period covered by these improvements. In 1867, the year of Confederation, 464 ocean-going vessels entered the port, their total tonnage being 169,083 tons. Last year, 1897, 736 vessels entered, but while this is less than double the number entered thirty years before the tonnage had increased almost seven-fold, or to 1,379,000 tons. Naturally, the shipments have increased correspondingly. In 1867, there were shipped out of Montreal 569,021 barrels of flour; in 1897 the total was 1,307,103 barrels. Of wheat, in 1867 there were shipments of 1,576,838 bushels; in 1897, the wheat shipments had grown to 9,900,208 bushels. Of corn, in 1867 the shipments were 681,708 bushels; last year, 6,887,087 bushels. Of oats, in the Confederation year, 681,708 bushels; in 1897, 5,203,178 bushels. Of cheese, now the most valuable article of export from Canada, there were shipped 501,943 boxes in the year 1878; last year more than five times the volume of business was done, the shipments being 2,287,422 boxes.

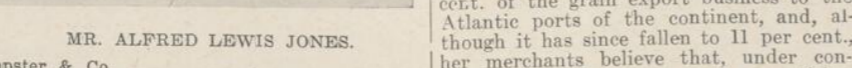
The cattle trade is another very large factor in the business of the harbor, the shipments last year being 119,188 head, the largest in any year except 1890 when the total was over 123,136. Of sheep, too, high water marks in the trade were reached in 1895, when 217,399 head were forwarded.

A good idea of the importance of Montreal as a port is furnished by the figures for the total imports and exports for 1897. The imports were \$23,938,163 on which duty was collected; \$13,714,103 of goods free of duty, and \$2,351,599 of coin and bullion, or \$40,003,865 in all. The exports amounted to \$54,340,206 without coin and bullion, or \$55,156,956 including them. Thus there was a grand total of business inwards and outwards for the year of over \$95,000,000.

But it is not the past nor the present that Montrealers think of when they turn their attention to the business of the har-



MR. ALEXANDER SINCLAIR, junior partner of Elder, Dempster & Co.



MR. ALFRED LEWIS JONES, senior partner of the firm.

Mr. Alexander Sinclair, junior partner of Elder, Dempster & Co., is a Scotchman having been born in the banks of the Clyde during the middle of the century. He received a finished education at Glasgow and Muckburgh, and for some years was in business in London. After severing a profitable partnership with his brother Sir John Lubbock in 1876, Mr. Sinclair went to Liverpool to manage the African Steamship Co., continuing until 1891, when the company went under the management of Messrs. Elder, Dempster & Co., in which firm he became a partner. In 1890 he was chairman of the Liverpool Steamship Owners' Association, comprising the greatest steamship owners of Liverpool, and representing no less than two millions of steamship tonnage.

Mr. Jones is the senior partner of the firm of Elder, Dempster & Co., and a resident of England. He is one of the world's largest ship-owners, merchant princes, and exploiters of new countries, and has achieved marked success in every business venture he has touched. He has reaped a harvest where others found a desert, and is as well known on the African coast, from Sierra Leone to the Congo, as he is in the streets of Liverpool. The trade routes of the North Atlantic, the Gulf of St. Lawrence and Mexico, are regularly traversed by his mammoth ships; while from Liverpool and continental ports are found a continual procession of his ships for Grand Canary and West African ports. He is one of the most remarkable commercial men of this century has produced.

and also of Canada, for the advancement of the one is dependent upon the progress of the other.

The Allan line is the oldest on the continent, and was the pioneer company to open a service between Great Britain and North America. It was as far back as 1822 when Capt. Alex. Allan, the founder of the line, in search of a new sphere of enterprise, ran his ship Jean from the Clyde to the St. Lawrence, and established a connection between these two great rivers, which has continued unbroken until the present day. The venture proved successful. Ship after ship has been built and called into requisition, and now the Allan fleet consists of 31 vessels, of which 10 are utilized for the Canadian trade, the total tonnage being 120,000 tons. Last year the Allan Line carried 25,125 passengers of all classes. The cattle-carrying trade last year, so far as concerns the Allan Line, was probably as large as ever it was, 33,831 cattle, 29,253 sheep and 1,808 horses being shipped from Montreal for Glasgow, Liverpool and London. When it is stated that the Allan shipments from Boston, Philadelphia, New York, Portland and Montreal did not aggregate more than 74,137 cattle, 37,036 sheep and 3,213 horses, it will be seen that the last-named port has monopolized almost two-thirds of the trade. The principal and most popular vessel of the Allan fleet at present is the Parisian, 5,508 tons register, but three larger ones are now in course of construction, two of these being twin screw steamers of 10,000 tons each, and the third 5,800 tons. These steamers, together with six already in the service, are fitted with cold storage chambers of large capacity for the conveyance of perishable cargo and will be placed on the route at an early date. The main offices of the company in Montreal are centrally located at 25 Common street,

and are very handsomely fitted up. Some forty New York men are employed in the offices, and a small army of laborers at the company's docks, which have a water front of several thousand feet, extending from Custom House wharf to McGill street wharf.

Another line which has materially contributed to develop the foreign commerce and prosperity of Montreal is the Dominion Line, owned by an English firm, whose representatives are David Torrance & Co. This line was established 26 years ago. The company possesses a fleet of ten steamers of an aggregate tonnage of 70,000 tons. Four of these boats—the Vancouver, Labrador, Dominion and Scotsman—are used for the Canadian passenger trade, and last year they carried 7,057 passengers to Montreal, and 5,691 to Great Britain. It is an interesting coincidence that the number of cabin passengers eastbound and westbound was exactly the same—1,739. The cattle trade is brisk; 19,771 cattle, 3,843 sheep and 1,277 horses were shipped, Montreal being credited with 8,411, 2,470 and 519 of these, respectively.

Messrs. D. Torrance & Co. are also agents for the Furness Line, which runs a good service of general freight carriers between Montreal and Antwerp, and between Montreal and Manchester.

The Beaver Line of Royal Mail Steamships originally known as the Canada Shipping Company, owes its creation to the energy and enterprise of a wealthy merchant of Montreal, Mr. William Murray, who, in conjunction with others, inaugurated a service of clipper ships in the North Atlantic trade in 1868, running between Liverpool and Montreal in the summer season, and to New York or the cotton ports in winter. The fleet has been enlarged and improved from time to time, and now consists of five vessels of a gross

tonnage of 24,000 tons. That the company has its share of popular favor is evidenced by last year's returns, which give a total of 10,267 passengers, and 14,791 cattle, sheep and horses carried. There were conveyed eastbound 892 cabin, 640 intermediate and 1,464 steerage travellers, while at Montreal were landed 1,053 saloon, 930 intermediate, and 5,388 steerage passengers. The cattle shipped from Montreal comprised 10,385 head, with 3,278 sheep and 1,138 horses. The general manager of the line is Mr. D. W. Campbell.

LARGE FREIGHT CARRIERS.

Three years ago Elder, Dempster & Co., the proprietors of the Dominion (Elder, Dempster) Line of steamships, operating regularly between Canada and Bristol and Canada and London, established a business in Montreal, which has rapidly assumed large dimensions. With agencies in Chicago, Toronto, New Orleans and Portland, Me., as well as in London, Liverpool, Bristol and Manchester, the importance of the line's relationship to Montreal is evident. Six large steamers fitted with cold storage accommodation, are regularly engaged in the Montreal trade. Last year 32 Montreal-Bristol steamers, of 78,316 tons, carried 10,165 cattle, 922 sheep, 273 horses, 2,645,532 bushels of grain, 2,562 tons of flour, 12,038 standards of deals, 540,689 boxes of cheese and 113,372 rolls of butter, while 23 Montreal-London steamers, of 67,706

tons, conveyed 6,305 cattle, 7,084 sheep, 838 horses, 1,989,034 bushels of grain, 9,590 tons of flour, 12,341 standards of deals, 180,311 boxes cheese and 726 tons of butter. Among the lines managed by this firm is the African Steamship Co., one of the oldest steamship companies in existence, being started in 1852, and having a royal charter granted in 1852. The founder of the company was the great African traveller and explorer, McGregor Laird, who was the pioneer of trade in the River Niger. The first steamers built for this trade were constructed by Mr. Laird's brother, Mr. John Laird, at Birkenhead, now the site of the great shipbuilding yard of Laird Bros., so well known as the builders of many of the finest English battleships. The steamers of the African Company did good service during the Crimean war as transports. Elder, Dempster & Co. also manage British and African Steam Navigation Co., which, in conjunction with the African Steamship Co., carries on the mail and passenger service between Great Britain and the West Coast of Africa. These two companies also maintain a regular weekly service between Hamburg, Rotterdam and the West Coast of Africa. Another company managed by Elder, Dempster & Co. is the Compagnie Maritime Belge Congo, which, under contract with the King of the Belgians, has maintained a regular service between Antwerp and the Congo since the foundation of that Congo Free State in 1878. The vessels of this company are under the Belgian flag. In connection with Canada, Elder, Dempster & Co. have regular weekly lines of steamers running between Montreal and London, and between Montreal and Bristol. The steamers employed in these services are among the finest and largest which come to this port. When the navigation of the St. Lawrence is closed, these steamers are engaged in the trade between the cotton ports and the United Kingdom and the Continent of Europe. Another line of steamers runs between Boston and Bristol, and in the winter time a line is maintained between Portland and Bristol. Still another line, under the Spanish flag, maintains a regular mail and passenger service in the Canary Islands, now such favorite resorts for tourists and invalids. It might also be mentioned that when the Canary Islands were nearly bankrupt, owing to the failure of the cochineal industry, Elder, Dempster & Co. started the fruit trade in the islands, which has been developed to such a magnitude that the islands are infinitely more prosperous than they have ever before been. The firm also established at Las Palmas what is one of the largest and most important coaling stations in the world, as many as 150 lines of steamers calling regularly there for coal, and it is no uncommon thing to see thirty or forty steamers in the port at one time. Elder, Dempster & Co. also manage the Ocean Transport Company. In addition to all these lines they have steamers plying to all parts of the world, wherever freights are to be obtained. The head office of the firm is in Liverpool, and they have branch offices in London, Bris-

ton, Manchester, Cardiff, Hamburg, Antwerp, New Orleans, Montreal, Las Palmas, and Santa Cruz, the two last being in the Canary Islands. The firm was founded in 1868 by Mr. Alexander Elder, brother of Mr. John Elder, the eminent shipbuilder of Glasgow, and Mr. John

Dempster, both of whom retired some years ago. The present partners are Mr. Alfred Lewis Jones, Mr. William John Davey, and Mr. Alexander Sinclair, the last of whom came recently to Montreal to represent the firm.

The Robert Rotor Co., Limited, agents for those two important lines, the Donaldson and the Thomson, have done much towards building up a large and valuable commercial connection between Canada and the Mother Country. The Donaldson Line, owning 11 steamships, of a total tonnage of 61,200 tons, supplies a weekly service to and from Montreal and Glasgow. The freight figures for 1897 tell an eloquent tale. There were shipped from Montreal by this line 2,112,653 bushels of grain, 63,385 boxes of cheese, 42,631 barrels of apples, 12,632 standards of deals, 11,729 cattle, 2,844 sheep and 301 horses; while the total amount of freight inwards was 72,072 tons. The Thomson Line, which operates weekly between Montreal and London, and also has a regular east coast service to and from the St. Lawrence ports and Newcastle-on-Tyne, Leith and Aberdeen, last year did a very extensive trade. It carried outwards 4,403,353 bushels of grain, 411,900 boxes of cheese, 34,459 packages of butter, 16,784 standards of deals, 16,970 cattle, 2,130 sheep and 4,063 horses.

The Hamburg-American Packet Co. provides direct communication between Hamburg, Antwerp and Montreal, and through this medium a large quantity of Canada's products find its way into the hands of German and Belgian merchants. Mr. James Thoms is the Montreal manager of the line. Last year he handled 14,123 tons in and 53,207 out.

Mr. John Torrance entered the firm of David Torrance & Co. in 1856, and is now its head. He is also the manager and agent of the Dominion Royal Mail Steamship Line between Montreal and Liverpool. He is a Harbor Commissioner of Montreal and has been second and first Vice-President of the Board of Trade. Mr. Torrance became a member of the firm in 1855 and has since taken an active interest in its management.

Mr. John Torrance, Sr.

Mr. John Torrance, Jr.

Mr. David W. Campbell, General Manager of the Beaver Line, is a Montrealer by birth, and was educated in the city schools and high school. In 1875 he began his business career early in life, as clerk with Thompson, Murray & Co., agents for the Canada Shipping Co., which afterwards became the well-known Beaver Line. His strict attention to business won for him constant promotion, until after 20 years' continuous service, he became in 1895 general manager of the company. He is a member of the Montreal Board of Trade, St. James' Club, and numerous society organizations, and is a general favorite in commercial circles.

date large vessels will be able to ply from Fort William, Chicago and Duluth, to meet the ocean-going vessels that come to this port, places Montreal in a commanding position. Nowhere else, except possibly at New Orleans, can this be done, and New Orleans is out of the path, which transportation companies must follow, the lines running from west to east, from the producers in the grain region to the consumers in Europe. The aim of the present is to bring the grain exports of Montreal up to 100,000,000 bushels annually, and he would be a rash man who

Mr. Andrew A. Allan, third son of Mr. Andrew Allan, has under his supervision the Montreal and Glasgow service, together with the Glasgow business of the firm generally which includes the services from Boston, New York and Philadelphia. Like his brother, Mr. Hugh A. Allan, Mr. Andrew A. Allan has been specially trained in the business, serving in the office of the firm before he was admitted to partnership in 1881. The responsibility and labor involved in the management of so many vessels are very great, and demand continuous application to business during the season. Towards the close of the season, the entire burden falls on the remaining member. It is due to the fact of a system and organization that are nearly as perfect as can be, that the business under such circumstances proceeds smoothly. The steamers depart with the regularity of trains running on schedule time, such punctuality being the result of schedules carefully planned at the beginning of the season. To Mr. Andrew A. Allan is due much of the credit for the enviable position that the Allan Company has with the public, and he also enjoys the hearty good-will of all those who, with the Allan, are interested in the commercial supremacy of the chief city of the Dominion.

Mr. George Hannah, the passenger manager of the Allan Line, is one of the veterans of the transatlantic passenger business. Born in Glasgow, he came to America when young, and in 1868 entered the service of the Inman Steamship Company. Mr. Hannah worked his way through successive steps, receiving promotion as opportunity offered, until at the close of 1892 he stood at the head of the clerical department. Towards the close of that year Messrs. Allan, requiring a man of some experience to watch over the interests of their passenger business, went to New York to select a suitable person. Their choice fell on Mr. Hannah, and he accepted an engagement with them. It has been said that poets are born, not made. So far as the saying is true, it applies also to good passenger agents. What Mr. Hannah received as his equipment for his work by heredity we know not, but thousands of people on both sides of the Atlantic would gladly testify that he is the right man in the right place, and the Messrs. Allan are to be congratulated on having in his service a gentleman that in the performance of his duty reflects credit on patrons.

Mr. Hugh A. Allan, the elder son of Mr. Andrew Allan, was born in Montreal. After receiving a preparatory education here, he, with his brother Andrew, was sent to England, receiving there a careful education, with special reference to the commercial life which was before him. Returning to Canada, he entered the office as junior clerk, mastering the details of the business in the only way it can be learned, i.e., by practical experience. In 1861 he was admitted to partnership, proceeding to Boston in 1887 to take charge of the business in that city. He remained there five years, returning here in 1892, since which time the heavier share of the management has rested on him. Mr. Hugh A. Allan is deservedly popular, maintaining always the high plane for honorable dealing for which the firm has been noted for half a century. He has a genial manner, which makes intercourse with him, on business or social affairs, pleasant; and with increasing requirements of a business which expands step by step with the growth of the city's commerce and the enlargement of the Dominion.

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tonnage of 24,000 tons. That the company has its share of popular favor is evidenced by last year's returns, which give a total of 10,267 passengers, and 14,791 cattle, sheep and horses carried. There were conveyed eastbound 892 cabin, 640 intermediate and 1,464 steerage travellers, while at Montreal were landed 1,053 saloon, 930 intermediate, and 5,388 steerage passengers. The cattle shipped from Montreal comprised 10,385 head, with 3,278 sheep and 1,138 horses. The general manager of the line is Mr. D. W. Campbell.

LARGE FREIGHT CARRIERS.

Three years ago Elder, Dempster & Co., the proprietors of the Dominion (Elder, Dempster) Line of steamships, operating regularly between Canada and Bristol and Canada and London, established a business in Montreal, which has rapidly assumed large dimensions. With agencies in Chicago, Toronto, New Orleans and Portland, Me., as well as in London, Liverpool, Bristol and Manchester, the importance of the line's relationship to Montreal is evident. Six large steamers fitted with cold storage accommodation, are regularly engaged in the Montreal trade. Last year 32 Montreal-Bristol steamers, of 78,316 tons, carried 10,165 cattle, 922 sheep, 273 horses, 2,645,532 bushels of grain, 2,562 tons of flour, 12,038 standards of deals, 540,689 boxes of cheese and 113,372 rolls of butter, while 23 Montreal-London steamers, of 67,706

tons, conveyed 6,305 cattle, 7,084 sheep, 838 horses, 1,989,034 bushels of grain, 9,590 tons of flour, 12,341 standards of deals, 180,311 boxes cheese and 726 tons of butter. Among the lines managed by this firm is the African Steamship Co., one of the oldest steamship companies in existence, being started in 1852, and having a royal charter granted in 1852. The founder of the company was the great African traveller and explorer, McGregor Laird, who was the pioneer of trade in the River Niger. The first steamers built for this trade were constructed by Mr. Laird's brother, Mr. John Laird, at Birkenhead, now the site of the great shipbuilding yard of Laird Bros., so well known as the builders of many of the finest English battleships. The steamers of the African Company did good service during the Crimean war as transports. Elder, Dempster & Co. also manage British and African Steam Navigation Co., which, in conjunction with the African Steamship Co., carries on the mail and passenger service between Great Britain and the West Coast of Africa. These two companies also maintain a regular weekly service between Hamburg, Rotterdam and the West Coast of Africa. Another company managed by Elder, Dempster & Co. is the Compagnie Maritime Belge Congo, which, under contract with the King of the Belgians, has maintained a regular service between Antwerp and the Congo since the foundation of that Congo Free State in 1878. The vessels of this company are under the Belgian flag. In connection with Canada, Elder, Dempster & Co. have regular weekly lines of steamers running between Montreal and London, and between Montreal and Bristol. The steamers employed in these services are among the finest and largest which come to this port. When the navigation of the St. Lawrence is closed, these steamers are engaged in the trade between the cotton ports and the United Kingdom and the Continent of Europe. Another line of steamers runs between Boston and Bristol, and in the winter time a line is maintained between Portland and Bristol. Still another line, under the Spanish flag, maintains a regular mail and passenger service in the Canary Islands, now such favorite resorts for tourists and invalids. It might also be mentioned that when the Canary Islands were nearly bankrupt, owing to the failure of the cochineal industry, Elder, Dempster & Co. started the fruit trade in the islands, which has been developed to such a magnitude that the islands are infinitely more prosperous than they have ever before been. The firm also established at Las Palmas what is one of the largest and most important coaling stations in the world, as many as 150 lines of steamers calling regularly there for coal, and it is no uncommon thing to see thirty or forty steamers in the port at one time. Elder, Dempster & Co. also manage the Ocean Transport Company. In addition to all these lines they have steamers plying to all parts of the world, wherever freights are to be obtained. The head office of the firm is in Liverpool, and they have branch offices in London, Bris-

ton, Manchester, Cardiff, Hamburg, Antwerp, New Orleans, Montreal, Las Palmas, and Santa Cruz, the two last being in the Canary Islands. The firm was founded in 1868 by Mr. Alexander Elder, brother of Mr. John Elder, the eminent shipbuilder of Glasgow, and Mr. John

Dempster, both of whom retired some years ago. The present partners are Mr. Alfred Lewis Jones, Mr. William John Davey, and Mr. Alexander Sinclair, the last of whom came recently to Montreal to represent the firm.

The Robert Rotor Co., Limited, agents for those two important lines, the Donaldson and the Thomson, have done much towards building up a large and valuable commercial connection between Canada and the Mother Country. The Donaldson Line, owning 11 steamships, of a total tonnage of 61,200 tons, supplies a weekly service to and from Montreal and Glasgow. The freight figures for 1897 tell an eloquent tale. There were shipped from Montreal by this line 2,112,653 bushels of grain, 63,385 boxes of cheese, 42,631 barrels of apples, 12,632 standards of deals, 11,729 cattle, 2,844 sheep and 301 horses; while the total amount of freight inwards was 72,072 tons. The Thomson Line, which operates weekly between Montreal and London, and also has a regular east coast service to and from the St. Lawrence ports and Newcastle-on-Tyne, Leith and Aberdeen, last year did a very extensive trade. It carried outwards 4,403,353 bushels of grain, 411,900 boxes of cheese, 34,459 packages of butter, 16,784 standards of deals, 16,970 cattle, 2,130 sheep and 4,063 horses.

The Hamburg-American Packet Co. provides direct communication between Hamburg, Antwerp and Montreal, and through this medium a large quantity of Canada's products find its way into the hands of German and Belgian merchants. Mr. James Thoms is the Montreal manager of the line. Last year he handled 14,123 tons in and 53,207 out.

Mr. John Torrance entered the firm of David Torrance & Co. in 1856, and is now its head. He is also the manager and agent of the Dominion Royal Mail Steamship Line between Montreal and Liverpool. He is a Harbor Commissioner of Montreal and has been second and first Vice-President of the Board of Trade. Mr. Torrance became a member of the firm in 1855 and has since taken an active interest in its management.

Mr. John Torrance, Sr.

Mr. John Torrance, Jr.

Mr. David W. Campbell, General Manager of the Beaver Line, is a Montrealer by birth, and was educated in the city schools and high school. In 1875 he began his business career early in life, as clerk with Thompson, Murray & Co., agents for the Canada Shipping Co., which afterwards became the well-known Beaver Line. His strict attention to business won for him constant promotion, until after 20 years' continuous service, he became in 1895 general manager of the company. He is a member of the Montreal Board of Trade, St. James' Club, and numerous society organizations, and is a general favorite in commercial circles.

date large vessels will be able to ply from Fort William, Chicago and Duluth, to meet the ocean-going vessels that come to this port, places Montreal in a commanding position. Nowhere else, except possibly at New Orleans, can this be done, and New Orleans is out of the path, which transportation companies must follow, the lines running from west to east, from the producers in the grain region to the consumers in Europe. The aim of the present is to bring the grain exports of Montreal up to 100,000,000 bushels annually, and he would be a rash man who

Mr. Andrew A. Allan, third son of Mr. Andrew Allan, has under his supervision the Montreal and Glasgow service, together with the Glasgow business of the firm generally which includes the services from Boston, New York and Philadelphia. Like his brother, Mr. Hugh A. Allan, Mr. Andrew A. Allan has been specially trained in the business, serving in the office of the firm before he was admitted to partnership in 1881. The responsibility and labor involved in the management of so many vessels are very great, and demand continuous application to business during the season. Towards the close of the season, the entire burden falls on the remaining member. It is due to the fact of a system and organization that are nearly as perfect as can be, that the business under such circumstances proceeds smoothly. The steamers depart with the regularity of trains running on schedule time, such punctuality being the result of schedules carefully planned at the beginning of the season. To Mr. Andrew A. Allan is due much of the credit for the enviable position that the Allan Company has with the public, and he also enjoys the hearty good-will of all those who, with the Allan, are interested in the commercial supremacy of the chief city of the Dominion.

Mr. George Hannah, the passenger manager of the Allan Line, is one of the veterans of the transatlantic passenger business. Born in Glasgow, he came to America when young, and in 1868 entered the service of the Inman Steamship Company. Mr. Hannah worked his way through successive steps, receiving promotion as opportunity offered, until at the close of 1892 he stood at the head of the clerical department. Towards the close of that year Messrs. Allan, requiring a man of some experience to watch over the interests of their passenger business, went to New York to select a suitable person. Their choice fell on Mr. Hannah, and he accepted an engagement with them. It has been said that poets are born, not made. So far as the saying is true, it applies also to good passenger agents. What Mr. Hannah received as his equipment for his work by heredity we know not, but thousands of people on both sides of the Atlantic would gladly testify that he is the right man in the right place, and the Messrs. Allan are to be congratulated on having in his service a gentleman that in the performance of his duty reflects credit on patrons.

Mr. Hugh A. Allan, the elder son of Mr. Andrew Allan, was born in Montreal. After receiving a preparatory education here, he, with his brother Andrew, was sent to England, receiving there a careful education, with special reference to the commercial life which was before him. Returning to Canada, he entered the office as junior clerk, mastering the details of the business in the only way it can be learned, i.e., by practical experience. In 1861 he was admitted to partnership, proceeding to Boston in 1887 to take charge of the business in that city. He remained there five years, returning here in 1892, since which time the heavier share of the management has rested on him. Mr. Hugh A. Allan is deservedly popular, maintaining always the high plane for honorable dealing for which the firm has been noted for half a century. He has a genial manner, which



RIVER AND LAKE LINES

Important as the trans-Atlantic service is, the steamship communication with the Maritime Provinces is also of no small moment. The Black Diamond Line boats run every eight days throughout the season to and from Montreal and Charlottetown, P. E. I., North Sydney, C. B., and St. John's, Nfld. The coal carried by the line from Sydney for the Dominion Coal Company aggregated 670,660 tons last year, of which Montreal claimed 576,330, the balance being made up as follows: 80,000 tons to Quebec, 7,000 tons to Sorel, 6,542 to Three Rivers and 157 to Chicoutimi. Other freight carried included 150,000 barrels flour, 9,000 barrels pork and beef, 2,500 barrels of apples, and 6,000 tons general produce. They carry a large number of passengers during the hot months.

Carlisle. Messrs J. G. Brock & Co. are the Montreal managers.

The Montreal and Cornwall Navigation Company, Limited, operate two freight and passenger lines (the Cornwall and Valleyfield), and call regularly at intermediate ports.

Freight from the lakes is transported by canal system from Kingston, Ogdensburg and Prescott, where additional facilities have recently been provided. Three stationary elevators, with storage capacity of 1,500,000 bushels, have been placed at Kingston, another of 1,000,000 capacity in Parry Sound, and also an elevator of half a million capacity at Coteau.

The two largest transportation companies are the Montreal Transportation Company and the Kingston and Montreal Forwarding Company. The former, incorporated in May, 1869, does a very large general freight business between Montreal and all points on the St. Lawrence River and lakes to Duluth, Minn. The equipment includes three lake steamers and six lake barges with a capacity of half a million bushels per trip on the upper lakes, and thirty-five barges and tugs on the river division, making a total of forty-five carriers in service, with a total capacity of one and a quarter million bushels per trip. The manager is Mr. D. G. Thomson.

The Kingston and Montreal Forwarding Company, Ltd., of which Mr. William Stewart is the managing director, with offices at the Board of Trade Building, were incorporated twenty years ago with a capital of \$200,000. They own a fine fleet of vessels of large capacity and have working connections with the Canada Atlantic

era. Prior to the formation of the company, 50 years ago, the steamers plying between Montreal and Quebec were in the hands of private individuals, whose lines were gradually bought up and absorbed by the new company. The R. & O. boats make weekly trips to Hamilton; daily to Toronto, Kingston, Quebec and Chicoutimi, and regular excursions are also run from Montreal to Ste. Anne de Beauport, Three Rivers, Chambly, Contrecoeur, Sorel, Berthier, Bonaventure, Longueuil and LaSalle. They also operate the St. Helen's Island ferry service, and run steamers from Sorel to points of interest on the Yamaska river. Last year the gross receipts were \$688,024.00, and the operating expenses \$552,430.94. The company is certainly the foremost tourist line of Canada. Running as it does from Hamilton and Toronto through the rapids of the St. Lawrence and the Thousand Islands to Montreal and Quebec and thence up the Saguenay, it passes some of the most beautiful and most romantic spots on the continent. During the hot months in summer their boats are crowded with tourists, many of them from Europe, the majority from the United States. Some of their boats carry six hundred or seven hundred passengers at a trip, and regularly the Lachine rapids are run with hundreds of eager voyagers on board. This year one new steel steamer has been launched, and another is in process of construction. The policy of the company is expansion all along the route, and each year the service improved. The Hon. L. J. Forget is president of the company; Mr. C. F. Gidlersleive, manager; Mr. H. M. Bolger, secretary; Mr. G. A. Brown, traffic manager.

The Ottawa River Navigation Company's steamers ply on a route that is most popular with tourists travelling between Montreal and Ottawa. The Carillon rapids prevent vessels traversing the whole distance, but the interruption is overcome by a short line of railway. Going up from Montreal the steamer traverses the beautiful Lake St. Louis, Lake of the Two Mountains, and the lower reaches of the Ottawa, calling at such pretty watering places as St. Anne's, Oka, Como, Hudson and Carillon. The steamer between Grenville and Ottawa passes through deep, light scenery. The company also runs steamers on short trips for market purposes. Mr. R. W. Shepherd is managing director. A reference to the company here is not to be complete if mention were omitted of the Commodore of the fleet, Captain H. William Shepherd, one of the oldest and best known vessel men in Montreal. Captain Shepherd is vice-president of the company, and a brother of the late R. W. Shepherd, President and originator of the company, who died in 1865. He has been steamboating for 54 years, and as captain in command of the 44 years, is recognized as one of the most experienced and best known navigators on the inland waters of Canada.

Commodore Shepherd's first command was the steamer "Lady Simpson," named after the wife of Governor Simpson, of the Hudson Bay Company, who was also a partner in the steamboat company, which was originated in 1842. In 1890 the Commodore took command of the then new steamer Prince of Wales, and held the command of that steamer thirty successive seasons, during which time he had the honor of carrying many noted persons. The Prince of Wales made the trip up the Ottawa on board the steamer Prince of Wales on her maiden trip, Prince Arthur and Prince Alfred also made voyages on the steamer during the term of Captain Shepherd's command. In 1889, when the steamer Sovereign was built and put upon the Ottawa route, Captain Shepherd took command of her and he still retains the position. Commodore Shepherd never married; his ship has been his wife. Some twelve or thirteen years ago, when in command of the steamer Prince of Wales, during a great storm, Commodore Shepherd was the means of rescuing ten persons from a sunken barge in the Lake of Two Mountains. Five of the persons were small children and one a woman. The incident is noteworthy because it was considered, at the time that he exhibited great skill in the manoeuvring of the steamer.

SHIPPING AGENCIES.

As has been said, the growth of the shipping and commission trade of the city of Montreal is one of the most important features of Canada's commercial development, and in but few branches of business are to be found more notable examples of able and energetic agents than in this. Prominent amongst the number is the representative firm of Carbury, Routh & Co., founded twenty-nine years ago, by F. Carbury and P. A. Routh. They charter vessels, and act as agents for owners of steamships and sailing vessels. They are also general agents for the North Sydney Coal Mines, which have a capacity of 300,000 tons of

coal annually, and ship cargoes of lumber direct from the mills on the St. Lawrence to Great Britain and South America. This year they have undertaken the agency of the Dene Line, which, possessing 14 steamships, has commenced a regular service between Montreal, Quebec and Antwerp, and has carried about 20,000 tons of freight inwards, and 35,000 tons outwards. Last year Messrs. Carbury, Routh & Co. handled the cargoes of 99 steamers, whose freight amounted to 140,000 tons inwards and 60,000 tons outwards, representing about \$500,000.

An old-established firm is McLean, Kennedy & Co., and in the last few years it has done much to develop Montreal as a port. It has handled the Canadian business of the Head Line of steamships running to Dublin and Belfast since 1894, when that line first engaged in Canadian trade. The Head Line fleet consists of nine modern freight carriers, with a tonnage of 49,900 tons. McLean, Kennedy & Co. are also agents for the Holme Line, six vessels of which run to this port. They are also Canadian agents for Peterson, Tate & Co., which firm has seven turret steamers engaged in the coal trade of the Dominion Coal Company, running between Sydney, C.B., and Montreal.

A committee such as was formed was really a grave necessity. A good deal of friction existed one way or another, and also many problems arising out of the separation of Upper from Lower Canada. Political feeling ran high when the committee was organized. The merchants favored a union of the provinces, which seemed to them the only means of putting an end to many of the vexed questions.

When the Committee of Trade was first organized there were in all fifty-four subscribers, and the following gentlemen were elected as officers:—

- George Auldjo, George Moffatt, Campbell Sweeney, Peter McGill, John Fleming, Thomas Blackwood, Charles L. Ogden, James Leslie.

As far as can be learned, the first meeting of the Committee of Trade was held on April 23rd in the office of Messrs. Gerard, Gillespie, Moffatt & Co. Mr. John Forsyth was the first president.

At first the committee went about its work in a very unpretentious manner, and from the start almost many things cropped up which seriously hampered its progress. But it lived to see the act constituting

of the city saw fit to federate themselves with the board and with that end in view many branch associations were formed. They have all become part of the board within the last ten years, and the various questions which arise in the course of business are often threshed out by the associations instead of being dealt with by the Board of Trade Council, which generally considers questions of a more general character. The present members and officers of the Board of Trade Council are: President, James Craib; 1st vice-president, Chas. F. Smith; 2nd vice-president, Robert Mackay; treasurer, Henry Miles.

At present the membership of the Board of Trade and the various branch associations is about 1,050. This is not the high water mark, but during the last year or more there has been an increase, and the end of the present year will likely see the figures a good deal larger. The admission fee of the board is \$100, and the yearly fee is \$10. There are the branch associations, which charge \$10, and most of the members belong to one at least. The admission fee is, however, rarely paid, new members purchasing at a reduced figure the certificates of retiring or deceased members.



BOARD OF TRADE BUILDING.

Members of Council—E. L. Bond, Thos. McDougall, A. J. Brice, Wm. McMaster, F. W. Evans, Robert Peddie, Thos. Harling, Jas. W. Pyke, H. Laporte, A. W. Stevenson, John Macfarlane, David Watson, secretary, Geo. Hadrill.

Elections are held yearly, and while members of the Council may be elected for a second term, there has of late years been a feeling that the President should not be re-elected.

The Branch associations and chairmen are as follows:—

Harbor Commission

Among the most important bodies in Montreal, or rather, in Canada, is the Montreal Harbor Commission. This Commission has, under the supervision of the Government, complete control over the harbor of Montreal. The present commission consists of the following members: Mr. Robert Mackay, chairman; Messrs. Jonathan Holston, Robert Bickerdie, Alphonse Racine, Eustache H. Lemay and William Farrel, appointed by the Government; Mr. Raymond Prefontaine, Mayor of Montreal; Mr. David G. Thomson, representing the Board of Trade; Mr. John Lawrence, Corn Exchange; Mr. Joseph Constant, Chambre de Commerce; and Mr. Andrew Allan, shipping interests.

The existence of the Harbor Trust dates back to 1830, when an act was passed giving power to the Governor to appoint three commissioners for the purpose of carrying into effect an act providing for the improvement of the harbor of Montreal. This board consisted of Hon. George Moffatt, chairman; Mr. Jules Quesnel, and Capt. Robert S. Piper, of the Royal Engineers. This first appointment of commissioners seems to have been made merely for the purpose of carrying out the improvements defined in the act of 1830, which improvements consisted in building the present quay and joining the island, now Island Harb, to the new wharf system. But as the scope of the work widened the commission was continued by acts of Parliament passed from time to time.

Up to 1850 the commissioners confined their work to the harbor, but in that year an act was passed giving them leave to borrow money for the improvement of the channel through Lake St. Peter, and till 1858 the ship channel to Quebec was under the control of the commission. In 1841 the Governor was given power to appoint additional commissioners, but this power was apparently never exercised, for there were but three commissioners until 1855. An act passed in that year provided for five commissioners, three to be appointed by the Crown, the other two being the Mayor of Montreal and the president of the Board of Trade. The board remained thus constituted till 1873, when its membership was increased to four, four appointed by the Government. The others were appointed as follows: Board of Trade, two; Corn Exchange, one; Montreal City Council, one; shipping interests, one. The tenure of office was five years. Next year the Board of Trade was allowed but one member, and five of the Board were appointed by the Government, the term being made four years.

In 1888 the ship channel was handed over to the Federal Government, and since that time the commissioners have had control only over the harbor of Montreal, which extends from the River St. Pierre to Longue Pointe. The last change in the constitution of the commission was in 1894, when two members, one representing the Chambre de Commerce, the other appointed by the Government, were added, making the total as at present, eleven members.

During the present year arrangements have been completed for the expenditure on the harbor, under the direction of the Harbor Commissioners, of several millions of dollars. The money will be loaned by the Dominion Government.



MR. JONATHAN HOBSON. MR. RAYMOND PREFONTAINE, Q.C., M.P. MR. ROBT. BICKERDIE, M.L.A. MR. JOHN TORRENCE, SR. MR. ROBERT MACKAY, Chairman. MR. E. H. LEMAY. MR. D. G. THOMSON. MR. ALPHONSE RACINE. MR. WM. FARRELL. MR. JOS. CONSTANT. MR. ANDREW ALLAN, SR.

Board of Trade

the harbor board passed, as well as the pioneer steamship make a voyage across the Atlantic. Then came a visitation of cholera in 1832 to 1834, which greatly injured trade, and a few years after that the rebellion. In 1839 the committee dissolved, and the more active members took steps to organize the present Board of Trade.

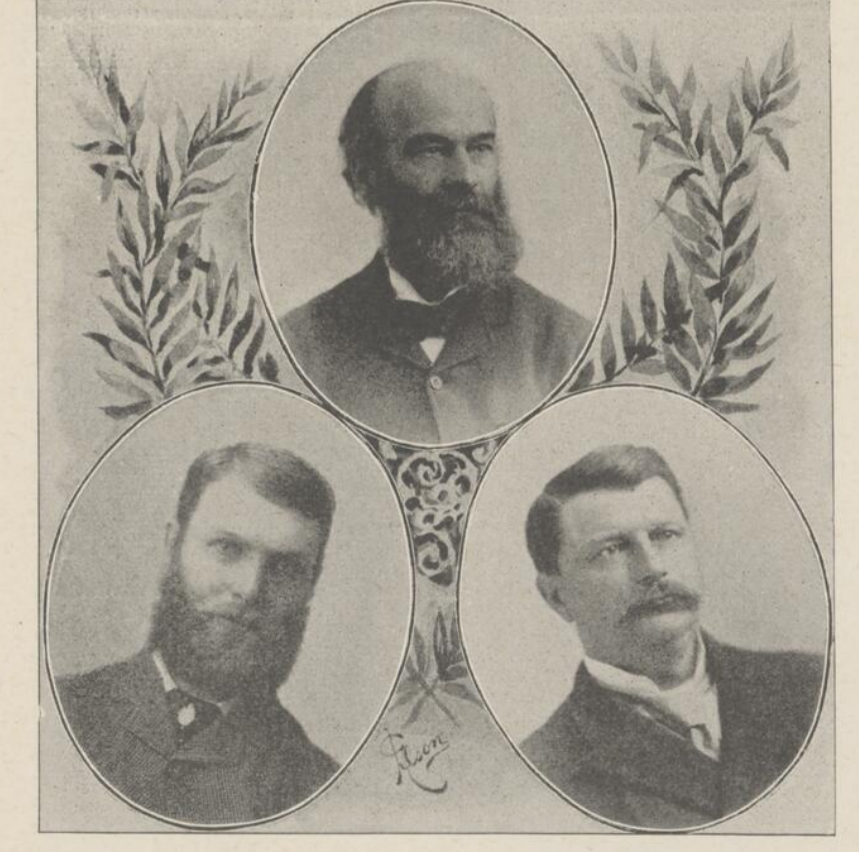
On April 6th, 1840, the first meeting to organize the new board was held, and the following committee was appointed to take the required steps for incorporation: J. T. Bronfgeest, Harrison Stephens, J. G. McKenzie, H. L. Routh, Adam Ferris, David Torrance, J. E. Mills, Thos. Cringarn, William Ritchie, William Edmondstone, O. Bostwick, J. Leaycraft.

The chairman elected was Mr. Austin Cuvillier and the Secretary Mr. James Holmes, who received a salary of \$100 for "services, room, fire and light." In 1841 the act of incorporation was procured, and proclaimed March 19, 1842. On April 4th, 1842, the first meeting was held and the second meeting on June 22nd of the same year. From that time on the board made considerable progress and grew rapidly in importance. In 1863 Mr. Wm. J. Patterson was appointed secretary, and his valuable work in that position will never be remembered. He was an energetic worker and his contributions to the trade of Montreal in its annual reports as well as in special editions are still to be found in many private libraries in the city. In 1866 he retired and Mr. Geo. Hadrill, the present secretary, took his place. Mr. Hadrill is also a constant worker and has done much to advance the interests of the board.

In the same year the Corn Exchange Association was federated with the Board of Trade and it is now a very important body. It has been very conspicuous in the grain and shipping trade of the port, and in many cases makes its representation to the Government independent of the Board of Trade itself.

But in the last six or seven years the growth of the Board has been truly remarkable. The first important step made was the construction of the present magnificent building on St. Sacrament street, and ever since then the membership has steadily increased. The various trades

- Corn Exchange..... Mr. Alex. McFee.
- Butter and Cheese..... Mr. A. J. Brice.
- Metal and Hardware..... Mr. G. E. Drummond.
- Dry Goods..... Mr. Alphonse Racine.
- Shoe and Leather..... Mr. E. Thompson.
- Wholesale Grocers..... Mr. H. Laporte.
- Marine Underwriters..... Mr. E. L. Bond.
- Bankers Section..... Mr. M. J. Frendergast.



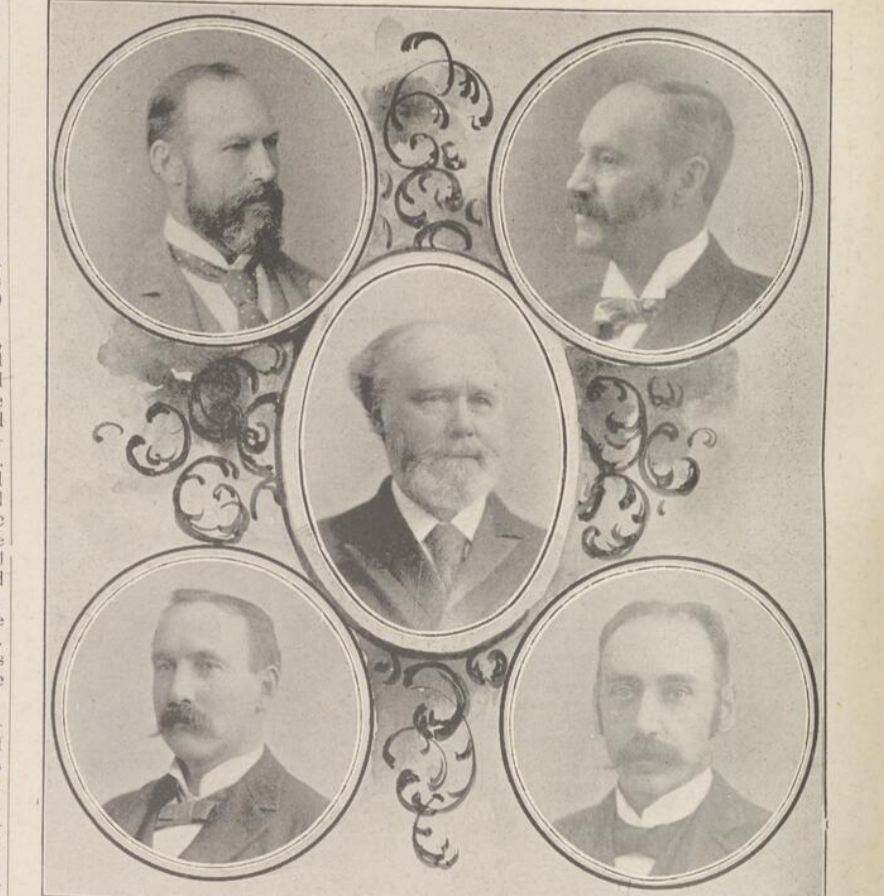
OFFICERS OF HARBOR COMMISSION.

- MR. ALEX. ROBERTSON, Secretary.
- MR. JOHN KENNEDY, Engineer.
- CAPT. TOUSSAINT BOUBASSA, Harbor Master.

The Bay of Quinte Line affords means of communication with Rochester, N. Y. Vessels are despatched fortnightly by the Quebec Steamship Company, Limited, from this port for Father Point, Gaspe, Mal Bay, Percé, Cape Cove, Sumner, Charlottetown, Georgetown, Sorel and Pictou, while the North American Transportation Company, Limited, have a fortnightly service to Gaspe and New

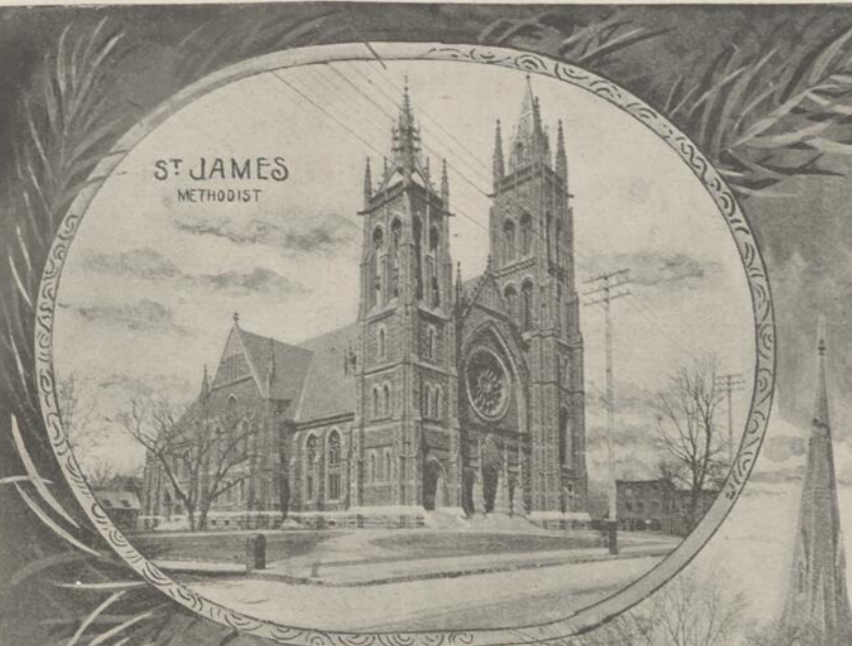
Railway via Coteau. Last year they handled in Montreal 6,000,000 bushels of grain (principally from Chicago and Duluth) and 20,000 tons of coal. The whole of the grain came from the States, not one bushel of it being Canadian.

The Richelieu & Ontario Navigation Company cater extensively for the excursion traffic, and own a fleet of 25 well equipped and handsome passenger steam-



OFFICERS OF THE BOARD OF TRADE.

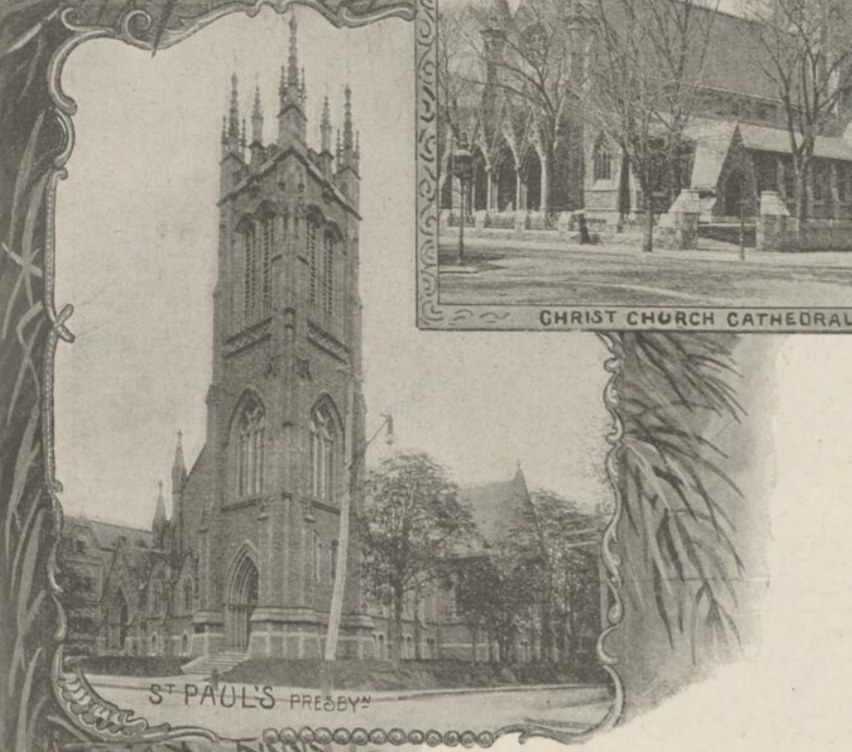
- MR. ROBERT MACKAY.
- MR. CHAS. F. SMITH.
- MR. HENRY MILES.
- MR. JAS. CRAIB, President.
- MR. GEO. HADRILL.



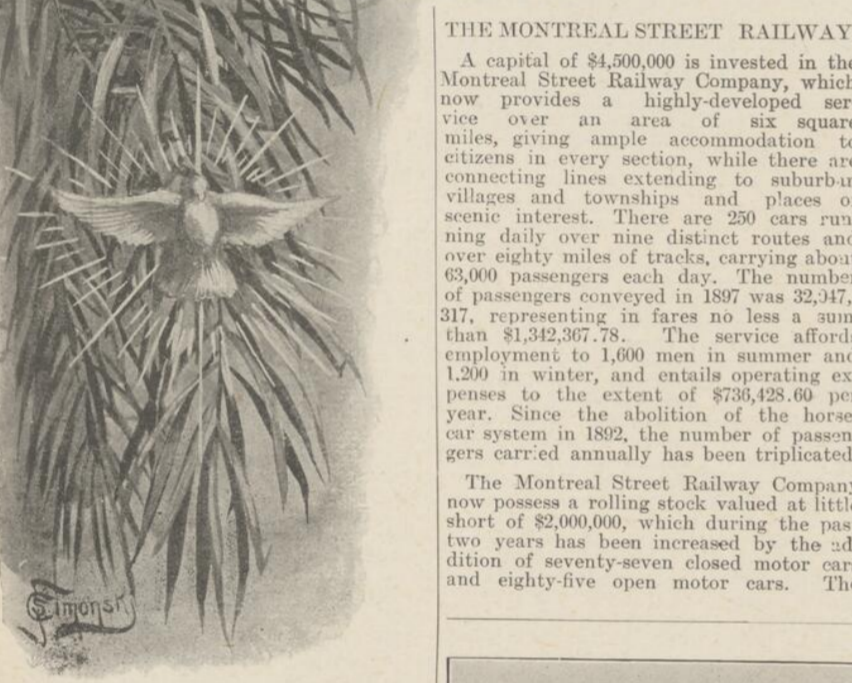
ST. JAMES
METHODIST



W.C.A.



CHRIST CHURCH CATHEDRAL



ST. PAUL'S PRESBYTERY

THE MONTREAL STREET RAILWAY.

A capital of \$4,500,000 is invested in the Montreal Street Railway Company, which now provides a highly-developed service over an area of six square miles, giving ample accommodation to citizens in every section, while there are connecting lines extending to suburban villages and townships and places of scenic interest. There are 250 cars running daily over nine distinct routes and over eighty miles of tracks, carrying about 63,000 passengers each day. The number of passengers conveyed in 1897 was 32,047,517, representing in fares no less a sum than \$1,342,367.78. The service affords employment to 1,600 men in summer and 1,200 in winter, and entails operating expenses to the extent of \$700,428.60 per year. Since the abolition of the horse-car system in 1892, the number of passengers carried annually has been triplicated.

The Montreal Street Railway Company now possess a rolling stock valued at little short of \$2,000,000, which during the past two years has been increased by the addition of seventy-seven closed motor cars and eighty-five open motor cars. The

at Pointe aux Trembles, and a third from the company's park at Bout de l'Isle to their hotel premises.

In Financial Circles

One of the best guides to the financial condition of the country is the business done on the exchanges in the metropolis. When times are good, when men in business and men with capital have money to spare, the stock broking houses are kept busily employed in filling orders received by messenger, mail, telegraph and telephone. Clients are prolific in orders, and the gain or loss of their custom means a good deal to "the Street." When times



MR. R. WILSON-SMITH.

Mr. R. Wilson-Smith, who has borne both alternate and majority honors, is one of the many representative Irishmen who have done so much to establish Montreal as the great commercial and financial centre of Canada. He was born in 1822, and came to Canada in 1848. Mr. Smith is proprietor and publisher of the Insurance and Financial Chronicle, a journal which has held a high rank for the past twenty years among Canadian publications, and which is considered one of the best authorities of the present day on all insurance and financial matters. Mr. Smith is best known as an investment broker. In the financial world of Montreal he takes a very high rank, and has a very extensive connection.

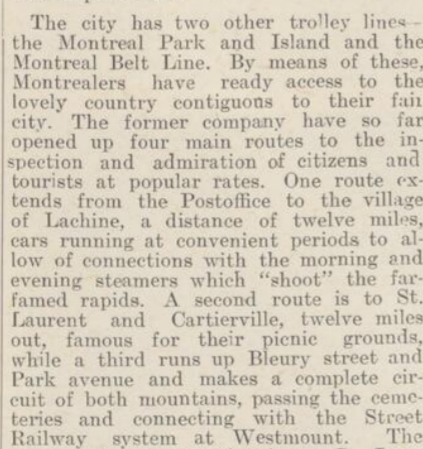


MR. W. R. MILLAR.

Prominent among Montreal's citizens who are engaged in stock broking is Mr. W. R. Millar, of the well known firm of R. Moat & Co. Mr. Millar is the senior partner of this firm. He has been connected with the firm for many years, and has been a very active member of it. He has been honored with the vice-presidency of the Stock Exchange, a position which he holds at the present time. About four years ago he was elected secretary-treasurer of the Stock Exchange, and in the election of his present office was made two years later.

business of 1897 showed a net profit of a trifle over half a million dollars, which allowed the declaration of two dividends of four per cent. each, bonuses to employees, and the addition of \$139,522.27 to the surplus fund.

The city has two other trolley lines—the Montreal Park and Island and the Montreal Belt Line. By means of these, Montrealers have ready access to the lovely country contiguous to their fair city. The former company have so far opened up four main routes to the inspection and admiration of citizens and tourists at popular rates. One route extends from the Postoffice to the village of Lachine, a distance of twelve miles, cars running at convenient periods to allow of connections with the morning and evening steamers which "shoot" the famous rapids. A second route is to St. Laurent and Cartierville, twelve miles out, famous for their picnic grounds, while a third runs up Henry street and Park avenue and makes a complete circuit of both mountains, passing the cemeteries and connecting with the Street Railway system at Westmount. The other route in operation is up St. Lawrence street, and thence straight across the country to Sault au Recollet, Riviere des Prairies, as the arm of the Ottawa River which washes the northern shore of the island of Montreal is called.



MR. G. H. SMITHERS.

Mr. Smithers was born in Brooklyn, N.Y., in 1863. He received his early education in the schools of New York city, and entered the Bank of Montreal in this city in 1879. He remained there two years, and then his attention became turned to the financial market and world. He entered the firm of Burnett & Co., stock brokers, as bookkeeper, and became a member of the firm in 1887. On the death of the senior member, Mr. G. Burnett, he became the head of the firm, having taken in as a partner Mr. J. J. Pangman. Two years ago Mr. Smithers was elected secretary-treasurer of the Stock Exchange. The firm of J. Burnett & Co. is one of the oldest firms in the "Street," and has for years carried on a conservative commission business.

The Belt Line has a mileage of thirteen miles, and starts from a point on the Canadian Pacific Railway in Hochelaga, extending northerly almost in a direct line to Bout de l'Isle. The company have their own right of way throughout, varying in width from 50 to 150 feet. The branches are: One between Notre Dame street and the main line to La Salle avenue, Maisonneuve; another from the main line to the company's power house



MR. RODOLPHE FORGET.

one of the best known and most popular members of the Montreal Stock Exchange. He is a partner in the firm of L. J. Forget & Co., bankers and brokers, of Notre Dame street. He was born at Terrebonne in December, 1831, and was educated there at Dawson College. At the conclusion of his studies he entered the office of his uncle,

the present Senator for Sorel, Hon. L. J. Forget, where he early gave promise of a successful business career. In 1857 his abilities were recognized by admission to partnership, the firm then becoming known as L. J. Forget & Co. In October, 1880, Mr. Forget was admitted to membership in the Montreal Stock Exchange, where he soon distinguished himself by the brilliancy and success of his operations. Mr. Forget is a member of the Board of Directors of the Richelieu and Ontario Navigation Company and chairman of its Executive Committee.

Mr. J. Try-Davies is a regular attendant at the daily meetings of the local Stock Exchange and operates quite extensively in many of the leading local securities. At times he has dealt extensively in Montreal real estate, but just now he devotes his time almost exclusively to Stock Exchange business. Mr. Try-Davies has many accomplishments, and his literary attainments are considerable. He is one of the oldest and best-known of the stock brokers in the city, and is also a prominent figure in society.

The founder of the firm of Burnett & Co. is now dead, and his loss is deeply felt in 'Change, where he was greatly esteemed. The partnership is now composed of Messrs. G. H. Smithers, who is regarded as almost as great an authority on stock matters as the late Mr. Burnett, and J. J. M. Pangman. Mr. Smithers conducts most of the business on the Exchange, but Mr. Pangman is often to be found on the "floor" as well.

are dull, and ready cash is at a premium, the speculating public does comparatively little in stocks. Then the brokers are reduced to dealing with each other, what is termed an "inside market" being thus formed. Into such dealings the spirit of gambling largely enters, and the long purse has a decided advantage, but Montreal brokers, as a rule, prefer the more legitimate business of executing commissions for outside clients.

About a million dollars worth of stocks change hands daily on the Montreal Stock Exchange, and a variety of standard securities is handled, comprising banking, railway, street railway, cable, coal, cotton, telegraph, telephone and mining shares. Heavy business is done in Canadian Pacific and Montreal and Toronto Streets. The brokers of Montreal are inclined to be conservative in their methods, and their demeanor on 'Change is marked by a decorum that is wanting in the New York and Chicago establishments. The number of members of the Montreal Exchange is severely limited, and a seat is highly prized. When a vacancy occurs it is sold to the highest bidder, the committee having first satisfied itself that he will be otherwise a worthy member. The price realized for seats has been as much as seven thousand dollars having been bid for the last vacancy. The number of seats on the Exchange is limited to forty, and they are now all occupied for the first time in its history.

The heaviest operators on the Montreal Stock Exchange are generally admitted to be the firm of L. J. Forget & Co. The senior partner, Senator L. J. Forget, is a prince of Canadian brokers. There is no kind of stock, banking, railway, mining, industrial or other, that he does not deal in extensively, having a numerous clientele all over the Dominion, as well as in the United States. He is president of the Montreal Street Railway, and of the Richelieu and Ontario Navigation Co., and is a director in numerous other concerns. His partner, Mr. Rodolphe Forget, is one of the most active members of the Exchange.

Mr. E. L. Wanklyn, C.E., is a native of England, and came to Canada in 1859. He settled in Montreal in 1862, where in company with his brother he established the above firm. Since then he has had a remarkable and successful career, and has been instrumental in establishing and developing a number of the leading industries in Canada. He is a director of some of the most prominent industrial companies in this city. He takes a deep interest in financial matters, as also in matters political. The firm, Hanson Bros., have established themselves in a thoroughly firm position.

The firm of R. Moat & Co. is one of the oldest established brokerages institutions in Montreal. Mr. W. R. Miller, the senior partner, is regarded as an authority in stockbroking circles. Mr. J. H. Wallace is the junior partner. The firm operates largely in all kinds of stock.

One of the most familiar figures on the Stock Exchange is that of Mr. John G. Grant. Mr. Grant is a son of the late Mr. John Grant, of the firm of Grant, Hall & Co., the well-known lumber merchants and flour millers. Mr. John G.

Mr. Charles Meredith is the sole member of the firm of C. Meredith & Co., and has for many years been one of Montreal's leading brokers. His transactions extend to New York, Chicago and London, Eng. The development of the British Columbia mines has drawn much attention to mining stocks, and Mr. Meredith executes many commissions in shares in these enterprises. Mr. Meredith belongs to a family distinguished for generations in public, professional and financial life.



MR. EDWIN HANSON.

Mr. Edwin Hanson, of the prominent financial firm, Hanson Bros., has been established in Montreal for seventeen years. He is an Englishman by birth, and came to Canada in 1859. He settled in Montreal in 1862, where in company with his brother he established the above firm. Since then he has had a remarkable and successful career, and has been instrumental in establishing and developing a number of the leading industries in Canada. He is a director of some of the most prominent industrial companies in this city. He takes a deep interest in financial matters, as also in matters political. The firm, Hanson Bros., have established themselves in a thoroughly firm position.

Grant received a sound financial training in the Bank of Montreal, after which he left that institution and started business on his own account. He is highly esteemed by his brethren on 'Change and his numerous clients.

Although one of the youngest members of the Montreal Stock Exchange, Mr. Ernest Howard, of Howard & Co., St. Sacramento street, has become a prominent figure in local financial circles and



MR. WILLIAM HANSON.

Mr. William Hanson, the junior partner of the firm of Hanson Bros., was born in England in 1851. He was educated there and in Stratford, Ont., where he took up his residence in 1863. From 1876 to 1881 he was the resident agent in Toronto of the Travellers' Insurance Company of Hartford, but during the latter year assumed the chief agency of that company, with headquarters in Montreal. On the removal of his brother, Mr. Charles A. Hanson, to England, in 1882, he became a partner in the firm of Hanson Bros., and has since taken a very active part in promoting the rapidly growing business of the firm.

stands high in the esteem of his fellow-members of the board as well as of the banking community, with which of course as an active stock broker, Mr. Howard comes in daily intercourse. He conducts an extensive business on the Exchange and devotes his attention almost entirely to local operations.

Mr. J. R. Meeker is well known on the "Street." He has always taken the most lively interest in the Stock Exchange, on the committee of which he acted for a long time. A great deal of the removal and beautifying of the building was carried out under his directions. Mr. Meeker does a general broking business. His office is in the Stock Exchange building.

H. W. Farrer & Co., stock and grain brokers, doing a commission business between Montreal, New York and Chicago, were established in Montreal in September, 1867. They have a private wire system between Montreal, New York, Chicago, Portland, Boston, Quebec, Toronto, Hamilton, Sherbrooke, St. Hyacinthe, Kingston, Belleville, Ogdensburg, St. Albans, Burlington, Albany. Their head office is in Montreal.

When a corporation, commercial, municipal or otherwise, desires to raise funds for the improvement or development of its property by means of a loan it does not retail its bonds direct to the public. That would involve an infinity of trouble, and loss as well, in all probability, for a bond can only be placed on the market at its proper value through a financial expert. Such a one will purchase an entire bond issue at a stipulated price, and the corporation receives the proceeds at once, the broker seeing as he can find purchasers, his profit being in the shape of commission, or brokerage. Thus the recent bond issue of the Quebec, Montmorency and Charlevoix Railway Co. was purchased en bloc by Messrs. Hanson Bros., who gave in payment the largest cheque drawn for some years. Mr. R. Wilson-Smith, formerly Mayor of Montreal, floated the first mortgage bonds of the Board of Trade for \$900,000 at 4 1/2 per cent. Both Messrs. Hanson and Mr. Wilson-Smith may be said to be to Canada what the Barings and other great financial firms are to Europe. The firm of Hanson Bros. is composed of Messrs. Edwin and William Hanson. A third brother, Mr. Charles Hanson, formerly in partnership in Montreal with Mr. Edwin Hanson, is now a member of the London financial firm of Coates, Son & Co. Hanson Bros. act as debenture brokers, trustees, commissioners and financial agents.

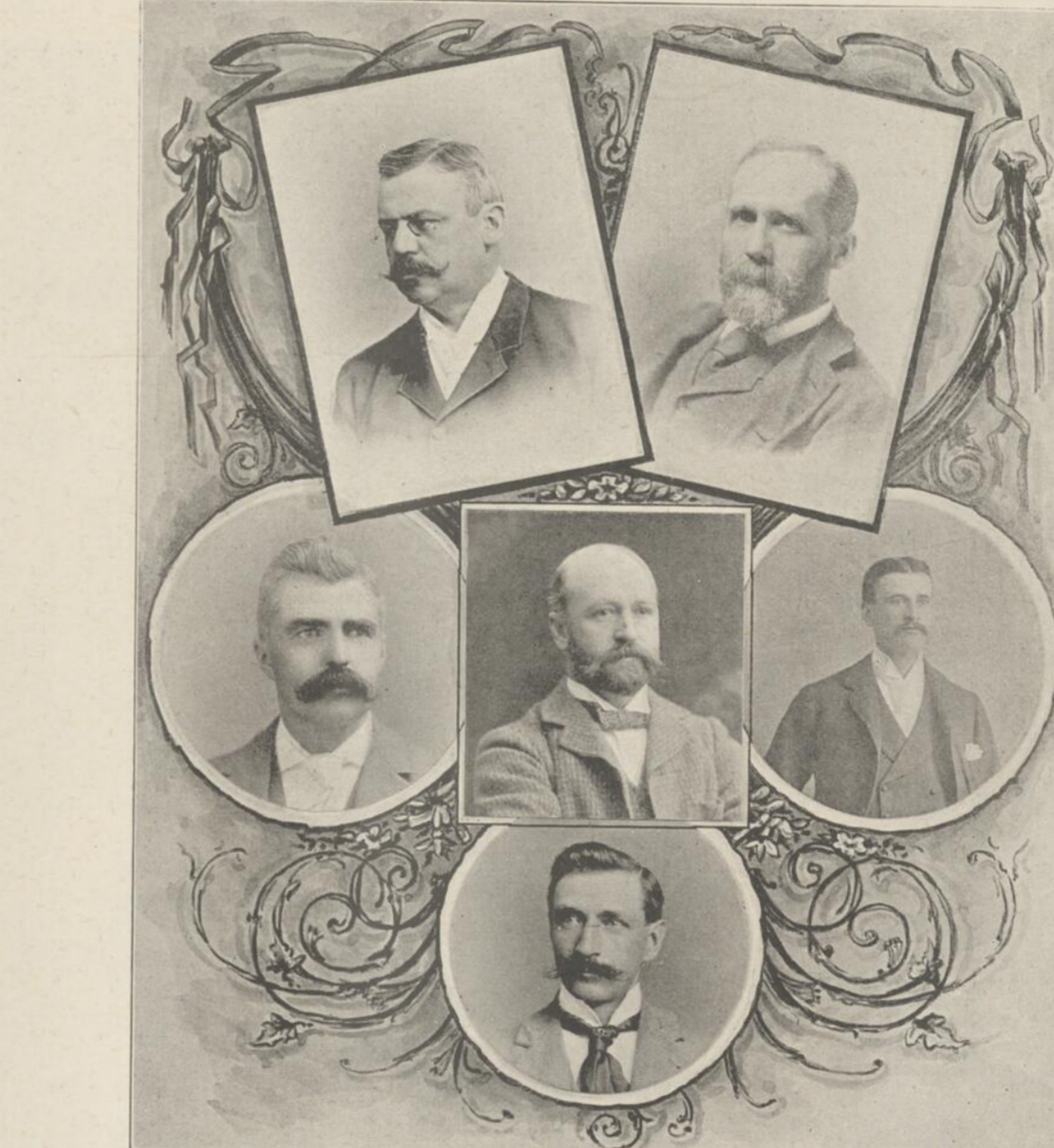
Mr. R. Wilson-Smith is proprietor and publisher of the Insurance and Financial Chronicle, which has come to be regarded as an oracle upon Montreal business. Mr. Wilson-Smith has had large dealings with the Government of this province, the city of Toronto, and other municipalities and has also conducted the financial operations of a number of British Columbia mining enterprises.

Canada exports twenty millions bushels of grain annually, and most of this goes by way of Montreal. Hence the business of grain broking in that city is one of large proportions. Mr. H. J. Coon, long a well known and popular member of the Montreal Board of Trade, undertook recently to manage the Montreal business of the Bartlett-Frazier Co. of Ontario, and has achieved remarkable success. Direct steamship communication with Dublin and Belfast now enables him to make heavy shipments to Ireland of Indian corn or maize, for which the demand is large.



MR. GODFREY WEIR.

Mr. Weir was born in 1858, and received his education in the schools of Montreal. His studies having been completed, he entered the Merchants' Bank of Canada, where he has been a partner in the firm of W. Weir & Sons, bankers and brokers. This firm is well known throughout the financial world. Mr. Weir has been a most active member in financial and stock operations, being a member of the Stock Exchange and a director of the Ville Marie Bank. Mr. W. Weir, the senior member, is president of this bank.



HON. L. J. FORGET, MR. JAMES ROSS, C.E., MR. MARTIN H. WATTS, MR. D. A. L. McDONALD, MR. E. L. WANKLYN, C.E., MR. W. G. ROSS, MR. MARTIN H. WATTS, MR. J. R. MECKER, MR. J. H. WALLACE, MR. EDWIN HANSON, MR. WILLIAM HANSON, MR. CHARLES MEREDETH, MR. ERNEST HOWARD, MR. GODFREY WEIR, MR. G. H. SMITHERS, MR. W. R. MILLAR, MR. R. WILSON-SMITH, MR. RODOLPHE FORGET, MR. J. TRY-DAVIES, MR. FREDERICK LUMB WANKLYN, C.E., MR. HON. L. J. FORGET, MR. JAMES ROSS, C.E., MR. MARTIN H. WATTS, MR. D. A. L. McDONALD, MR. E. L. WANKLYN, C.E., MR. W. G. ROSS, MR. MARTIN H. WATTS, MR. J. R. MECKER, MR. J. H. WALLACE, MR. EDWIN HANSON, MR. WILLIAM HANSON, MR. CHARLES MEREDETH, MR. ERNEST HOWARD, MR. GODFREY WEIR, MR. G. H. SMITHERS, MR. W. R. MILLAR, MR. R. WILSON-SMITH, MR. RODOLPHE FORGET, MR. J. TRY-DAVIES, MR. FREDERICK LUMB WANKLYN, C.E.

the president of the company, is head of the well-known stock broking firm of L. J. Forget & Co., composed of himself and his nephew, Mr. Rodolphe Forget. He is a native of Terrebonne, and is a Senator for the division of Sorel (Sorel), having been appointed by Lord Aberdeen in June, 1886. Mr. Forget's extensive and varied business interests have made him a well-known and universally respected personality in the commercial life of the Dominion, whilst his many social qualities have made him deservedly popular with all classes of the community. In addition to occupying the presidency of the Montreal Street Railway Company, Mr. Forget is president of the Richelieu and Ontario Navigation Company, a director of the Royal Victoria Insurance Company, a governor of the Notre Dame Hospital, vice-president of the Board of Governors of Laval University, Montreal, and a past president of the Montreal Stock Exchange. He was elected president of the Montreal Street Railway Company in 1892.

FREDERICK LUMB WANKLYN, C.E., the manager and chief engineer of the company was born in Buenos Ayres in 1826. Educated at Marlborough College, England, he served a regular pupillage under the late Chas. Sacre, M.I.C.E., chief engineer of the Manchester, Sheffield and Lincolnshire Railway, at the Gordon Works, Manchester. His first appointment was that of resident engineer of the Tramways and General Works Company on their lines in Lombardy, Italy. Subsequently he became general manager and engineer of the Lombardy Road Railways Company, with headquarters at Milan. He was appointed by the late Sir Joseph Hickson assistant mechanical superintendent of the Grand Trunk Railway, and later manager of the Point St. Charles locomotive works. He was subsequently master mechanic in charge. Besides discharging the duties of these positions, he acted as consulting mechanical engineer to the Montreal Street Railway during the construction of the power house. He was appointed general manager of the Toronto Street Railway Company in January, 1897, resigning in the fall of the same year to assume the position he now fills. He was admitted a member of the Canadian Society of Civil Engineers in 1887, and is also an associated member of the Institute of Civil Engineers, England.

the vice-president and managing director of the Company, is well known as an eminent and successful civil engineer and railway contractor. Mr. Ross steam and street railway. He was born in Scotland, and learned his profession, and came to Canada in 1859. He has been identified with the construction and management of various well-known steam railroads, and the construction of the latter part of the street railway work in that direction being the construction of the line of the Canadian Pacific Railway across a considerable portion of the prairies, and through the Rocky Mountains and the Selkirk into British Columbia. This work, carried out under immense engineering difficulties, established Mr. Ross's reputation as an engineer and constructor of the first rank. Since 1892 Mr. Ross has directed his attention and energies chiefly to street railways, and the cities of Montreal, Toronto, Winnipeg, St. John and the successful construction and operation of their street railway systems largely to Mr. Ross's direction since 1896. In conjunction with Mr. William McKenzie, of Toronto, Mr. Ross acquired the tramways systems of Birmingham, England, with a view of conveying the system to electricity, and in 1887, in conjunction with the same gentleman and others, formed a company to build electric tramways on the island. Mr. Ross is also vice-president of the Toronto Railway Company, president of the Winnipeg Electric Railway Company and of the St. John Railway Company, and president of the Dominion Bridge Company. He is also a governor of the Royal Victoria Hospital and of McGill University.

MR. W. G. ROSS, comptroller of the company, was appointed to the position in 1896. Previous to this he was engaged in the reorganization of the accounting departments of the Montreal, Toronto, Winnipeg and St. John Street Railways, which all have a uniform system of accounts. Mr. Ross is a prominent member of the Standard system of accounts formally adopted by this association is similar to those in use by the above roads. Mr. Ross was born in Great Britain in 1833, and has had a large experience in public chartered accountancy as well as in street railway work.

MR. MARTIN H. WATTS, the secretary of the Company, is a native of London, Eng., where he was born in 1851. He came to Canada towards the end of 1885, and in December of that year entered the service of the Canadian Pacific Railway, where he was employed for four years in the law department of the company. He returned to Montreal in April, 1889, he secured the appointment of private secretary to Mr. Henry A. Everett, the well-known street railway promoter of Cleveland, Ohio, and at that time vice-president and managing director of the Montreal Street Railway Company. He filed this position, and subsequently that of secretary to Mr. Granville C. Cunningham, its managing and chief engineer of the company, until June, 1896, when, upon the death of Mr. Edward Lusher, Mr. Watts was appointed secretary. His rapid advancement indicates the degree of confidence which he has inspired in his employers, and their appreciation of his ability and painstaking care which he brings to the performance of his duties.

MR. DUNOAN A. L. McDONALD, the superintendent of the Montreal Street Railway Company, was born at St. Thomas, Montserrat, in June, 1859, and removed to Montreal in 1875. He entered the service of the Montreal Street Railway in 1881 as a "knight of the whip," in order to acquire a thorough knowledge of street railway work from its very commencement. He was soon changed to conductor, and a large number of the company's present patrons will no doubt still remember him as an affable and attentive guard. After about twelve months' service in that capacity, he was promoted to the position of roadmaster. In 1888 he severed his connection with the company and engaged in other business. He still kept his eye open, however, to what was going on in street railway circles, and anticipated the progress that the trolley system would make. He went to St. Paul and Minneapolis in 1889 and secured a practical knowledge of the operation of electric tramways. Mr. Ross was then in Montreal, and he was appointed to the position of roadmaster in 1894, and by the energy which he has displayed in the performance of his duties, and notably in overcoming the difficulties arising from the climatic conditions of the winter season, he earned the title to be considered the right man in the right place.



Canada. The latter came to a most untimely end a short time ago.

The Bank of British North America was early in the Canadian field. Although the head office was originally established in London, Eng., in 1836, a branch was opened in this city in 1857, and is now one of the most flourishing financial institutions in Montreal. In connection with the Bank of British North America, it should be mentioned that during the time of the Rebellion in 1837, the year in which the branch was opened here, the bank brought a large amount of money into the country, which materially assisted in restoring confidence, and avoiding a financial panic. Although the directors of the bank sit in London, the business is done in Canada.

The Merchants' Bank of Canada, which is better known as the "Merchants' Bank," came into existence in 1864. As its name implies, this bank was established with the special object of assisting the merchants and traders of Montreal to enlarge, and at the same time expedite their business transactions. Its marvelous progress, during the first few years of its existence, shows how thoroughly the mercantile community appreciated the idea of founding such a bank. In eleven years the capital increased from one hundred thousand dollars to eight millions of dollars, this being necessitated in a great measure by the rapidly increasing volume of business done by the bank. As a proof of the great assistance this bank has always been to the trading public, it need only be said that its current loans

a few years it was found necessary to increase its capital to two million dollars to meet the requirements of largely increasing business. In the early seventies, however, it met with many reverses, owing in a measure to commercial depression. This necessitated a wholesale reduction of the capital and a making over of a considerable portion of it to the shareholders.

Another representative French bank is the Banque Ville Marie, which was established in 1872, with an authorized capital of one million dollars, of which about two hundred thousand was paid up. During its career it has always taken a prominent part in the commercial transactions of the French community. The bank had the misfortune to commence business only two years before the commercial depression which affected so many banks, from 1857 to 1873, set in. The hard times proved too great a strain on the bank, and the consequence was that, in 1880, it was deemed advisable to go into liquidation. In the following year authority was obtained to reconstruct the bank, with a reduced capital of five hundred thousand dollars.

The Banque d'Hochelega is not only the youngest of the French banks, having headquarters in Montreal, but the latest addition to banking institutions with this city as the head office. In the early days of its existence it had to contend with the hard times, and felt the effects of commercial depression, but was able to tide over the difficulties, and now occupies a position in the very front rank amongst French banking institutions in Canada. The paid-up capital now stands at one million dollars, with a reserve of four hundred and fifty thousand dollars.

The Montreal City and District Savings Bank is one of the most flourishing institutions in this city, and although of a different nature to the regular banks, shows how closely the banks of Montreal are allied with the people. It is purely a bank for deposits on interest, and this connection does an enormous business. It was first opened in 1846, when people had very little confidence in depositing their money in banks, at least the classes to whom the savings bank appeals. In 1870 the amount due to depositors was nearly three million dollars.

The history of banking in Canada virtually commences with the founding of the Bank of Montreal, in 1817, previous to which there was the greatest inconvenience experienced in matters of exchange. The Bank of Montreal had no charter when it first opened its doors owing to the delay in securing the authorization of the Imperial Government, which was necessary as well as that of the Legislature. The beginning was small, offices being rented at \$50 per year, and the business conducted by Mr. Robert Griffin, cashier, one teller and one accountant. The promoters expected themselves from the liability of partnership, by declaring the bank a limited corporation, and the first issue of notes bore the inscription: "To be paid out of the funds of the bank and no other." The first issue of the notes bore date January 1, 1818, but the bank was not incorporated until 1821. For thirteen years after this it was the only banking house in Montreal, and by that time had increased its original capital of three hundred and fifty thousand dollars to close upon one million dollars. Mr. John Gray was the first president, Mr. Robert Griffin cashier, the original directors being Geo. Gardin, Horatio Gates, James Leslie, John Forsyth, Thos. Potteus, Thomas Hiam, F. W. Ermatinger, James Millar, Thomas Torrance, Austin Cuvillier, Peter McCutcheon and David David. The story of the increase in the paid-up capital of the bank from the date above mentioned is one of the most remarkable in the history of banking. In 1829 the capital had increased to \$850,000; in 1841 it was \$2,000,000; in 1845, \$3,000,000; in 1855, \$4,000,000; in 1869, \$8,000,000. In 1871 the directors were authorized to double this capital, and by January 15th, 1872, the new stock had been taken to the extent of \$2,000,000, and by November 27th of the same year the remaining \$4,000,000 was subscribed. A remarkable feature in this connection was that the stock was sold at 25 per cent. premium, thus netting a nice profit of \$1,500,000. This amount was added to the rest which now stands at \$6,000,000.

The example of the Bank of Montreal was followed in 1833, by the City Bank, which opened here, and two years later by the Banque du Peuple. The former of these flourished for a while, and in 1875 merged into the "Consolidated Bank of

give, and to show the enormous expansion of banking business in this city the clearing house returns are given herewith since the time it was established in Montreal:

1880.....	\$448,528,000
1881.....	473,984,000
1882.....	514,907,000
1883.....	590,043,000
1884.....	568,732,000
1885.....	540,600,000
1886.....	583,100,000
1887.....	627,851,000



Mr. F. WOLFERSTAN THOMAS
Mr. T. BIENVENU

ers a uniform dividend of ten per cent. on the \$2,000,000 capital, while its reserve fund stands at \$1,800,000.

The Dominion Bank occupies a unique position amongst the monetary establishments of the Dominion. Although not nearly as old an institution as many of the Canadian banks, it has long held the premier position as a dividend-paying concern, and its shares have had a high range in stock exchange quotations, even overtopping the Bank of Montreal and Bank of Toronto. It has, for a long time, participated in the profits. The result is that the volume of business transacted through the branch office here far exceeds that of the head office in Halifax.

The Bank of Nova Scotia is one of the oldest financial establishments in the Dominion of Canada, having been founded at Halifax in 1822. During its early career it opened up branches in every central town in Nova Scotia, New Brunswick and Prince Edward Island, and for a time its business ramifications were exclusively confined to the Lower Provinces. As the trade of the



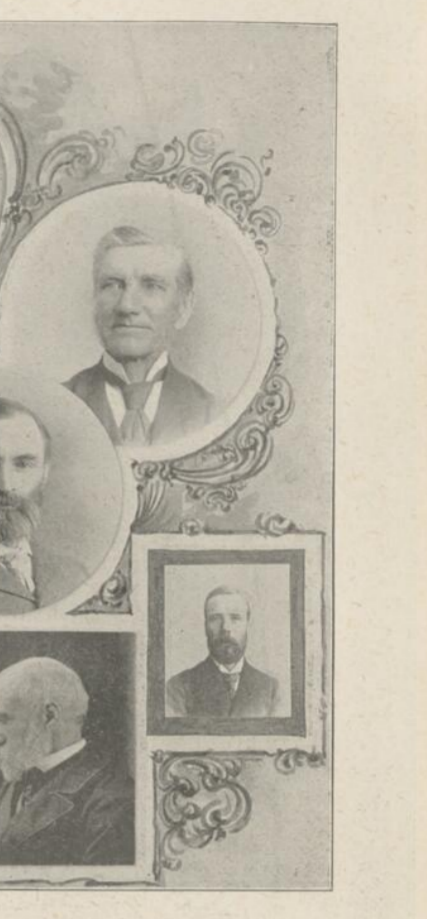
Mr. E. S. CLOUSTON
Mr. M. J. A. PRENDERGAST

Dominion began to centralize and develop so rapidly in Montreal, the bank found it necessary to open a branch here in 1878. This was attended with marked success, and in a few years the bank began to be looked upon as one of the solid financial concerns of this city. The status of the bank was considerably strengthened by this step, and it has for years paid a dividend of 8 per cent. The market price of its shares stands at 215. A further enterprise of the bank was the opening of a branch, some years ago, in Minneapolis, one of the great grain centres of the Western States.

The Union Bank of Canada was founded in Quebec, in 1865, under the name of the Union Bank of Lower Canada. Two years after a branch was opened in Montreal, and this was followed by branches being established in various parts of the Dominion. A prominent feature of this bank during the past few years, has been the rapid extension of its business throughout Manitoba and the North-West provinces, where it has opened up branches in all the leading centres of population. This has brought about a considerable addition to the volume of business transacted. The most important branch of the bank is, however, Montreal, and here the Union Bank has been for a long period well and favorably known. The bank continued to do business under the name of the Union Bank of Lower Canada until 1885 when it was re-organized, under its present name.

The Quebec Bank, with head offices in the Ancient Capital, was early in the field for a share of Montreal's business. Since 1867 the bank has had a branch of its own here. Previous to this, however, it was represented for some years, by the Banque du Peuple, until 1864, when the agency was transferred to the Ontario Bank. Unlike Canadian banks in general the Quebec Bank has confined its operations within a very limited area, and with the exception of its branches in the City of Quebec, is only directly represented in Montreal and Three Rivers. The bank stands well in the financial world and pays a 6 per cent dividend on its paid up capital of \$1,000,000. In Montreal it does a fair share of the French business of the city.

The Banque Nationale of Quebec entered the Montreal field in 1873, and at first conducted its business through the Banque du Peuple. It soon, however, opened premises of its own on Place d'Armes Square. Amongst the French commercial community the bank does a fair share of the business of Montreal, and for some time past has paid a dividend of 6 per cent. per annum on its capital of \$1,200,000.



Mr. W. M. MACPHERSON
Mr. THOMAS McDONNELL
Mr. GEO. HAGUE
Mr. THOMAS FISHER

At the present rate of increase the year 1888 will show considerably over \$700,000,000 clearings.

BRANCH BANKS.

Of the branch banks in Montreal having headquarters outside of the city, the Canadian Bank of Commerce occupies a

higher dividend than any of the other active Canadian banking institutions, and has declared and paid its dividend quarterly, this amounting to 12 per cent. per annum. A remarkable feature about the Dominion Bank is that its deposits amount to over eight times its capital, an incontrovertible proof of the confidence the public have in its stability. It was established in 1871 with headquarters in Toronto, where it has also four branches, in addition to ten others in Western Ontario. The Montreal branch was opened in February, 1888, and, as might have been expected with such prestige, has already secured a good share of business.

The Imperial Bank of Canada was incorporated in 1874, and commenced business in the following year, when it obtained authority from Parliament to incorporate with the Niagara District Bank. Like all successful Canadian banks, it soon had a number of branches established, these being at first confined to Ontario, but of late years the sphere of operations has been extended, and branches of the Imperial Bank are to be found in Manitoba and the North-West Territories. In addition to general banking business, the Imperial has made a specialty for some years of handling Government and municipal debentures, and in this connection has floated several large loans. The bank also transacts the business of the Government of Manitoba, and has been largely instrumental in developing the resources of that Province and the North-West. The success of the bank can best be judged from the fact that since its opening it has paid a dividend of close upon 8 per cent., even in times of severe financial crisis, and now adds to the 8 per cent. a bonus of 2 per cent. It was not until January of the present year that a branch was opened in this city, but it has already gained a sound footing in the commercial metropolis of the Dominion.

The Ontario Bank, as its name implies, is almost exclusively confined to its business connections, to the Province of Ontario, if we except the two branches, Montreal and Buckingham, in the Province of Quebec. It was one of the earliest monetary establishments in the Province of Ontario, and since its foundation has made steady progress. One fact that adds to the stability of this institution is that it represents the Ontario Government, for which it is the agent. The bank was incorporated in 1837, its headquarters being established in Toronto, but previous to this it had carried on a prosperous business for some years with headquarters in the career of the bank has been marked by steady and uniform progress, the Montreal adjunct having at all times proved a most valuable source of assistance to the parent institution.

The Merchants' Bank of Halifax is a striking example of the prosperity attending those Canadian financial institutions having headquarters outside Montreal, which are directly represented in this city. The head office of the bank is situated in Halifax, N.S., where it was established in 1869. The career of this bank has been, from the first, one of steady progress, but since the opening of the branch in Montreal in 1877, it has made more rapid advancement. So rapidly has the business developed here that it was deemed advisable in 1880 to open a second branch in the west end of the city, and this step has been fully justified. At first the bank was content with opening up branches throughout Nova Scotia, New Brunswick, Prince Edward Island and the Province of Quebec, but finding that the great bulk of Canadian business centred in Montreal, found it necessary to follow it here, in order to par-

participate in the profits. The result is that the volume of business transacted through the branch office here far exceeds that of the head office in Halifax.

The Bank of Nova Scotia is one of the oldest financial establishments in the Dominion of Canada, having been founded at Halifax in 1822. During its early career it opened up branches in every central town in Nova Scotia, New Brunswick and Prince Edward Island, and for a time its business ramifications were exclusively confined to the Lower Provinces. As the trade of the

ties where banking is carried on. For safety, soundness and stability it is unequalled. The distinguishing features are—

1. That each bank doing business in Canada issues its own notes. In order to do this the bank is required to deposit with the Government a sum equal to five per cent. of its total note issue, and this in reality forms a sort of mutual guarantee insurance fund.
2. The shareholders are each held legally liable for double the amount they hold in shares in any bank, and this forms an additional source of security in case of failure, if such should occur.
3. Another feature ensuring the stability of the Canadian banking system is its extraordinary elasticity, due in part to its widespread ramifications through branch banks all over the Dominion.

The history of banking in Canada virtually commences with the founding of the Bank of Montreal, in 1817, previous to which there was the greatest inconvenience experienced in matters of exchange. The Bank of Montreal had no charter when it first opened its doors owing to the delay in securing the authorization of the Imperial Government, which was necessary as well as that of the Legislature. The beginning was small, offices being rented at \$50 per year, and the business conducted by Mr. Robert Griffin, cashier, one teller and one accountant. The promoters expected themselves from the liability of partnership, by declaring the bank a limited corporation, and the first issue of notes bore the inscription: "To be paid out of the funds of the bank and no other." The first issue of the notes bore date January 1, 1818, but the bank was not incorporated until 1821. For thirteen years after this it was the only banking house in Montreal, and by that time had increased its original capital of three hundred and fifty thousand dollars to close upon one million dollars. Mr. John Gray was the first president, Mr. Robert Griffin cashier, the original directors being Geo. Gardin, Horatio Gates, James Leslie, John Forsyth, Thos. Potteus, Thomas Hiam, F. W. Ermatinger, James Millar, Thomas Torrance, Austin Cuvillier, Peter McCutcheon and David David. The story of the increase in the paid-up capital of the bank from the date above mentioned is one of the most remarkable in the history of banking. In 1829 the capital had increased to \$850,000; in 1841 it was \$2,000,000; in 1845, \$3,000,000; in 1855, \$4,000,000; in 1869, \$8,000,000. In 1871 the directors were authorized to double this capital, and by January 15th, 1872, the new stock had been taken to the extent of \$2,000,000, and by November 27th of the same year the remaining \$4,000,000 was subscribed. A remarkable feature in this connection was that the stock was sold at 25 per cent. premium, thus netting a nice profit of \$1,500,000. This amount was added to the rest which now stands at \$6,000,000.

Banks and Bankers

It has long been an established fact that one of the best criterions of the commercial progress of any country is the condition of its banking system. Taking this for granted, the Dominion of Canada occupies a proud position among the mercantile nations of the world. A thorough system of monetary exchange is quite as essential to the commercial prosperity of a country as is the transportation of its exports and imports by either railroad or steamboat facilities, and there is no country to which this applies with greater force than to Canada. From the time when the system of banking was first established in this country, now about eighty years ago, it was plainly evident that such an institution was destined to play a most important part in the development of the country's resources. That such has been the case there has been abundant evidence during each succeeding decade, and to the city of Montreal, justly termed the commercial metropolis of the Dominion, belongs the greatest share of credit for the vast expansion of Canadian trade.

The Canadian banking system is universally allowed to be one of the best, if not the best, in the world, and in some most important points differs materially from the systems in vogue in other countries and discounts average close on to twenty million dollars. It is, therefore, no wonder that the Merchants' Bank has always been a popular favorite with the commercial community.

The Molsons Bank, which was founded here nearly half a century ago, has always held one of the most prominent positions in Montreal, and during the past few years has extended its ramifications far and wide throughout the Dominion. It was founded in 1833 by the Molson family as a private bank only, but in a little over two years they found the absolute necessity of extending their business to the commercial world. The bank was therefore duly incorporated in 1835, and has since been a public institution. Perhaps no bank ever enjoyed the implicit confidence of the public in a more marked degree than the Molsons Bank. There is a story still current in Montreal that at one time during a financial panic numbers of the country people flocked into the bank for the purpose of exchanging their gold for the bank's notes, feeling thereby that they had gained additional security. A prominent feature of this bank is that the reserve fund amounts to nearly as much as the paid-up capital. This alone is proof of the thorough stability of the institution.

The Bank Jacques-Cartier was established in 1861, with an authorized capital of one million dollars, of which seven hundred thousand was paid up. During its thirty-seven years of existence it has experienced many changes. Its early career was one of decided success, and in



Mr. T. F. HOW
Mr. J. A. RICHARDSON
Mr. R. N. KING
Mr. L. DEGUISE
Mr. H. VINCENT MEREDITH
Mr. J. S. MEREDITH
Mr. GEORGE H. BALFOUR
Mr. J. PENFOLD
Mr. A. CROMBIE
Mr. C. A. BOGERT
Mr. FRANK KENNEDY

The following figures will indicate the progress of banking in Montreal during the past forty years:

Year.	Capital.	Public deposits.
1848.....	\$13,457,904	\$ 6,123,988
1868.....	18,781,283	20,388,171
1878.....	33,805,111	30,718,571
1888.....	27,554,306	43,489,428
1897.....	27,500,000	73,510,290

The Government returns published December 31st, 1897, show an amount of \$387,668.11 of unclaimed balances lying in Montreal banks, which would go to prove that Canadians have money to spare.

As to the volume of business transacted by the banks in Montreal, the annual increase of late years has been something remarkable. About ten years ago it was found necessary to establish a clearing house in order to facilitate the rapidly increasing business. Probably there is no more reliable indication of the volume of trade than the clearing house returns

most prominent position. In 1867, the year of Canadian Confederation, the Hon. W. McMaster, a director of the Bank of Montreal, realizing the financial requirements of the country, resigned his position and established the Canadian Bank of Commerce in Toronto. The original capital of \$1,000,000 was in a comparatively short time increased to \$6,000,000, so that the bank now stands second only to the Bank of Montreal in Canada.

The Bank of Toronto is perhaps the most notable example of the benefits arising from having a direct and close connection with the trade and commerce of Montreal. Originally established in Toronto, in 1825, by Messrs. Gooderham & Worts, it soon found its way into the centre of Canadian enterprise, and in 1860 opened a branch here. The career of this branch since that date has been one of unqualified success, due in a great measure to the liberal patronage it has always received from the merchants and traders of Montreal. Like the other leading Canadian banks, the Bank of Toronto has extended its ramifications all over the Dominion, and it may be said, over the whole of the financial world; but its success is in no small measure to be attributed to the large amount of business it has always transacted here. The bank is proverbial for its conservative financial policy, while at the same time it has become popular by extending every legitimate facility to its customers. In times of commercial depression it has stood the test and has paid its shareholders

and to show the enormous expansion of banking business in this city the clearing house returns are given herewith since the time it was established in Montreal:

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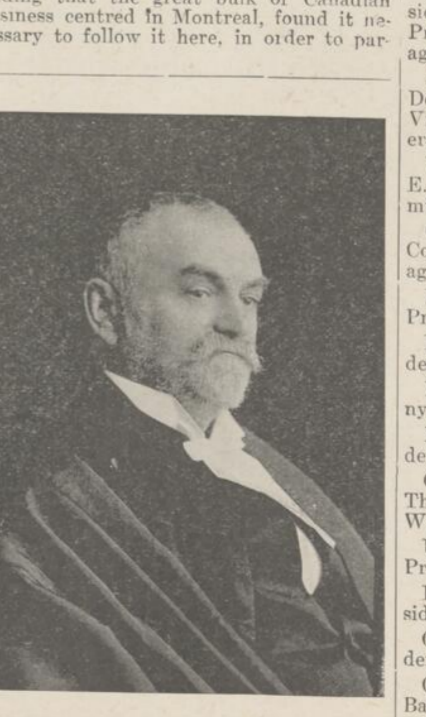
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BANK OF MONTREAL



MR. B. A. T. DE MONTIGNY
Recorder of Montreal.

BANK OFFICERS.

The officers of the banks doing business in this city are—

Bank of Montreal—The Right Hon. Lord Strathcona and Montreal, President; Hon. G. A. Drummond, Vice-President; E. S. Clouston, General Manager; H. V. Meredith, Local Manager.

Merchants' Bank—Andrew Allan, President; Hector MacKenzie, Vice-President; Geo. Hague and Thos. Fyvie, Joint Managers; J. S. Meredith, Local Manager.

Molsons Bank—W. M. Macpherson, President; Wolferstan Thomas, General Manager; Jas. Elliott, Local Manager.

Bank of British North America—Harry Strickman, General Manager; Jeffrey Penfold, Manager; A. E. Ellis, Joint Local Manager.

Hochelega Bank—F. X. St. Charles, President; Robt. Bickerdike, M.P.P., Vice-President; M. J. A. Prendergast, Manager and Secretary.

Jacques Cartier Bank—Hon. Alphonse Desjardins, President; A. S. Hamelin, Vice-President; Tancredi Bienvenu, General Manager.

Ville Marie Bank—W. Weir, President; E. Lichtenheim, Vice-President; F. Lemieux, Cashier.

Canadian Bank of Commerce—G. A. Cox, President; A. M. Crombie, Manager.

Bank of Toronto—Geo. Gooderham, President; Thos. F. Howe, Manager.

Bank of Nova Scotia—John Doull, President; F. Kennedy, Manager.

Merchants' Bank of Halifax—T. E. Kenney, President; E. L. Pease, Manager.

Banque Nationale—R. Audette, President; L. Deguise, Manager.

Quebec Bank—R. H. Smith, President; Thos. McDougall, General Manager; J. Walker, Manager.

Union Bank of Canada—A. Thomson, President; G. H. Balfour, Manager.

Dominion Bank—Sir Frank Smith, President; Clarence A. Bogert, Manager.

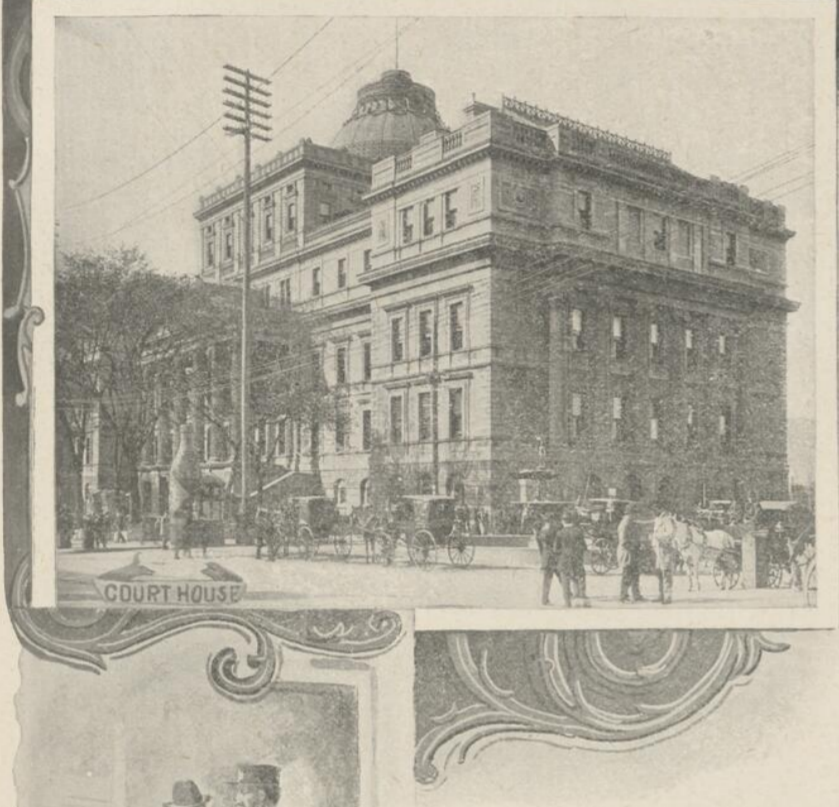
Ontario Bank—W. P. Howland, President; R. N. King, Manager.

City and District Savings Bank—Henry Barbeau, Manager.

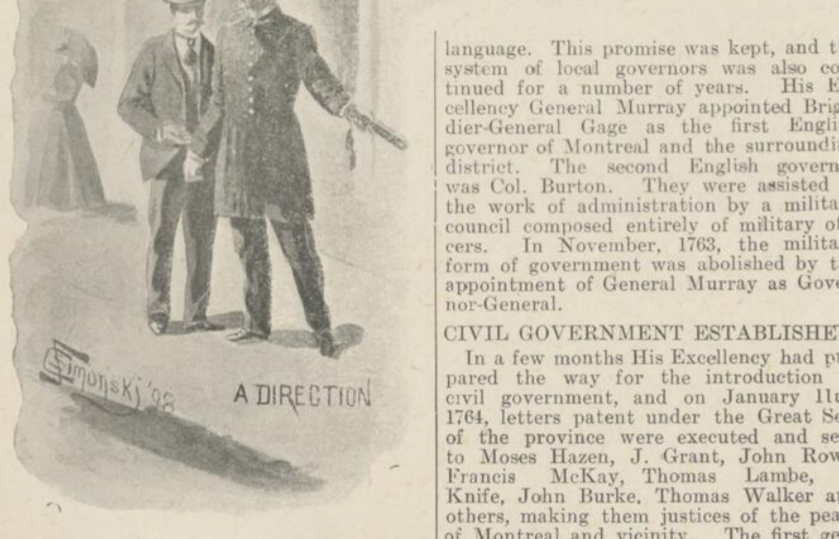
Imperial Bank—H. S. Howland, President; J. A. Richardson, Manager.



CITY HALL



COURT HOUSE



The City and Its Rulers

The municipal history of Montreal dates back to the 18th of May, 1642, when the Superior of the Jesuits consecrated the spot upon which the nucleus of the present city was built.

The municipal history of the city begins, as we have said, at the service of Mass. Here Maitre de la Peltre and Mademoiselle Mance adorned it with bright-colored cloths, bunting and the flowers of the virgin forest, and Mass was celebrated by Father Vimont.

When the tri-color was lowered in 1701, and the city surrendered to the British troops under General Amherst, Vaudreuil was governor, and to him fell the unpleasant lot of handing over to the care of another flag the last important stronghold held by the brave and chivalrous French on this continent.

The Citadel, the old Bonsecours Church, the Recollet Church and other buildings of that period have disappeared. The Chateau de Ramezay, probably the only building now in Canada which has floated the official flags of three nations, the French tri-color, the Stars and Stripes and the Union Jack, is one of the most remarkable of the relics of early Montreal.



MR. EDWARD BOND

was born in Montreal, in 1850, and is the youngest son of Right Rev. W. B. Bond, Lord Bishop of Montreal. He is the chief agent in Canada for the British and Foreign Marine, Reliance Marine, and Maritime Insurance Companies of Liverpool, the General Marine Insurance Company of Dresden, and the General Insurance Company of Trieste; director and chief agent for the Province of Quebec of the Ontario Accident Insurance Co., and agent of Lloyds' Plate Glass Insurance Company of New York. He is a member of the Council of the Montreal Board of Trade, and president of the Montreal Marine Underwriters' Association. He has been closely connected with the military history of Canada for over twenty-five years.

the successors to be elected by the people. From 1840 to 1852 the mayors were, with the exception of Hon. Mr. McGill, in 1840, chosen by the Council. By the Act 14 and 15 Vic., cap. 128, passed August 31st, 1851 the election of mayor was committed to the citizens.

THE MONTREAL OF TO-DAY. The government of the Montreal of to-day is a development of that instituted by special act of Parliament in 1832. It must be admitted that the growth of the municipal system of the city, in its administrative phases, has not been commensurate with the progress of the city.

While some additions have been made to the debt which should have been charged to revenue account, the permanent indebtedness of the city, less than \$25,000, is largely made up of expenditures for improvements.

As the appropriations were made on the basis of the assessment roll of 1896, the revenue for the year exceeded the appropriations, and the year's transactions closed with the books showing a balance on hand of \$82,476. The total receipts from all sources, including the balance on hand at the commencement of the year amounting to \$1,220,034, the total disbursements were \$4,089,000, leaving a balance of \$131,424 to be carried forward to 1898.

up a great city. With what success the following figures showing the growth of population will tell:—

Table with 2 columns: Year and Population. Rows include 1667, 1689, 1703, 1790, 1812, 1838, 1871, 1881, 1891, 1898 (estimated).

THE COUNCIL AND COMMITTEES. The present Council is divided into eight committees, with seven members on each. In the Council there are nine English speaking aldermen and seventeen French speaking. With the Mayor, those are the members of the Council.

ALDERMEN. East Ward—Seal No. 1, C. Beaulieu; No. 2, G. Marsolais. Centre—H. Laporte, H. B. Rainville. West—A. A. Stevenson, James McBride. St. Ann—D. Gallery, T. Kinsella. St. Antoine—George W. Sadler, H. B. Ames. St. Lawrence—Joseph B. Clearhise, H. A. Ekers. St. Louis—P. E. Paquette, Arthur Gagnon. St. James—Joseph Brunet, Joseph Archambault. St. Mary—H. W. Lereau, H. Dupre. Hochelaga—R. Dufresne, J. B. Wilson. St. Jean-Baptiste—L. Oumet, Jr., Ed. Roy. St. Gabriel—L. A. Jacques, R. Turner.

St. Denis—F. X. Prouveau, Jr., P. G. Martineau. HEADS OF DEPARTMENTS. City Attorneys—L. J. Ethier, Q.C., and J. L. Archambault, Q.C.; R. Roy, Q.C., and Hon. A. W. Atwater, Q.C., consulting attorneys. City Clerk—L. O. David; A. Gosselin and Rene Bauset, assistant city clerks. City Treasurer—Wm. Robb. City Comptroller—O. Dufresne. City Surveyor—P. W. St. George. Chief of Fire Department—Z. Benoit. Superintendent of Waterworks—J. O. A. Laforest. Chief of Police—Lieut.-Col. George A. Hughes. Medical Health Officer—Dr. Laberge. Recorder—B. A. T. de Montigny.

THE CITY'S FINANCES. The charges against the revenue account for administration purposes last year amounted to a little less than \$3,000,000. The following table shows the increases in the assessed values and in gross revenue since 1850:—

Table with 3 columns: Year, Assessed value, and Revenues. Rows include 1850, 1860, 1870, 1880, 1890, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908.

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Insurance and Its Representatives

Nearly fourteen millions of dollars annually is the amount received in premiums by insurance companies doing business in Montreal. Insurance business has made tremendous strides here of recent years, and British and United States companies are coming in continually, to dispute with each other and with the local institutions, the lucrative field which they see before them.

With such a premium income for companies doing business within her limits, lying contiguous to the city and practically now a part of it are several thriving municipalities, villages, towns and cities. The town of St. Henry has a population of nearly 15,000; the city of Ste. Cenevide contains about 10,000 inhabitants; the town of Westmount, Montreal's prettiest suburb, about 4,000; St. Louis de Mile End, about 5,000; the town of Notre Dame des Neiges, 1,000; Outremont, 800, and Maisonneuve probably 3,000. In due course all these must become a part of Montreal. Their incorporation will add a population of more than 50,000 to the city and increase the area by more than 100 per cent. Messrs. Lovell & Son, in the Directory for the present year, estimate the population of the city and suburbs at 226,000, and they place the number of inhabitants in the outskirts at 13,000.

MR. DAVID BURKE. Perhaps one of the best examples of the distinctly successful insurance man to-day in Canada is Mr. David Burke, General Manager of the Royal Victoria Life Insurance Company. He is a native of Charlottetown, P.E.I., and at 19 entered the insurance business with his brother, Mr. Walter Burke, then general manager of the New York Life in Canada. In 1870 he went to Toronto as manager for the company there, and in 1883 returned to Montreal to take the position of general manager for Canada. In 1897 he severed his connection with that company and organized the Royal Victoria Life Insurance Company, and from the first the company has been unusually successful. Mr. Burke was elected a member of the Institute of Actuaries of Great Britain in 1881, and in 1897 a member of the Royal Statistical Society, of London, England.

heavy increase of shipping at the port. No merchant now thinks of depending on good fortune to shield his goods from act of God, the Queen's enemies and other uncontrollable perils of the deep encountered in ocean bills of lading. He finds it more to his advantage to insure his freight with a reliable company. Improvements in the channel of the St. Lawrence have a favorable effect in reducing marine insurance rates, and the benefit of such improvements is thus directly felt by business men. The following is an abstract of marine insurance business in Montreal in 1897:

Table with 3 columns: British and Foreign, Premiums, Losses, Policies. Rows include London Marine, Reliance Marine, Aetna, Mr. E. L. Bond.

Montreal twenty-five insurance offices, twenty-nine fire, fourteen marine, four accident, two guarantee, one boiler, one burglary, and three plate glass. FIRE INSURANCE. Fire insurance business in Montreal is in a highly satisfactory condition, the ratio of losses to net premiums being slightly over fifty per cent., while the volume of transactions expands steadily, with a decreasing ratio of losses owing to improvements in fire fighting apparatus and protective appliances.

The following figures show the position of and business done in Canada in 1897 of five companies having their Canadian headquarters in Montreal:

Table with 3 columns: British Companies, Premiums, Losses. Rows include Alliance, Atlas, Caledonian.

Street widenings, the purchase and beautification of parks, harbor improvements and other works, the benefit of which will be enjoyed by many generations to come, have caused the city's indebtedness to grow of late years much more rapidly than the population.

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Table with 3 columns: United States, Premiums, Losses. Rows include Aetna, Connecticut, Ins. Co. of North America, Phoenix, Hartford, Queen.

The Royal Insurance Co., of Liverpool, England, is the largest fire office in the world. Its Canadian headquarters is in Montreal, and it has been doing business in this city since 1851. Mr. George Simpson is the chief agent in Montreal. The Royal also does life business. Mr. Simpson is also chief agent for the Queen's Insurance Co., of America, which deals heavily in fire risks. The liability of the proprietors is unlimited. Mr. Wm. Mackay is associated with Mr. Simpson in the two concerns named as assistant manager.

The Imperial Insurance Company of London occupies its own palatial office building facing Place d'Armes Square, built on a historical site, the second plot of land granted to any individual in Canada by Maisonneuve. The Imperial Insurance Co. entered Canada in 1847 for fire insurance. In 1883 the business had grown so remarkably that it was decided to concentrate the Canadian business at Montreal. Hence the "Imperial" building was erected. Mr. G. R. Kearley is resident manager for Canada.

The Alliance Assurance Company, with its twenty-five million dollar capital, has its head office in London, and its headquarters for Canada in Montreal. The company was established in 1824. Mr. P. M. Wickham is the Montreal manager. The London Assurance Corporation's charter dates from 1720. Mr. E. A. Lilly manages the Canadian branch, which is established at Montreal, where an extensive fire insurance business is done. Mr. Walter Kavanagh, one of the best known insurance agents in Montreal, represents the Norwich Union Fire and the Scottish Union and National Insurance companies in this city. The Norwich Union was a hundred years old last year and its records tell of a prosperous career from the outset. The Scottish Union and National, also represented by Mr. Kavanagh in Montreal, has its headquarters in Edinburgh. This fine old company was organized in 1824 under the unlimited liability laws of Great Britain, its first president being Sir Walter Scott. It has over two million dollars invested in Canada. A new Montreal fire insurance company is at present in process of organization. Its name will be the Victoria-Montreal and its promoters are justly confident that they will be able to participate in the constantly increasing fire insurance business of the country without diminishing the profits of other companies.

MARINE INSURANCE. The business of marine insurance has attained important dimensions in Montreal, through the confidence of the public in the companies doing business here, and the

Table with 3 columns: Equitable, London & Lancashire, Royal, Standard, Germania, Mutual of New York, New York Life, Travellers, Union Mutual.

The Sun Life is a company which has achieved notable success. It now carries on operations in every part of Canada, and in the United States as well. The management has always displayed a broad and liberal spirit in dealing with the employees and with its customers. The headquarters are in the handsome "Sun Life Building" on Notre Dame street. A fountain, with carved lion, on Dominion square, is a gift to Montreal by the company, to commemorate Her Majesty's Diamond Jubilee. The assets of the Sun Life Co. on December 31st, 1897, were \$7,422,371; income for 1897, \$2,238,894; life insurance in force January 1st, 1898, \$4,983,796. In 1897 the amount of premiums received by the company outside of Canada was \$2,144, and the amount of foreign policies in force on January 1st, 1898, was \$16,893,008. Mr. R. Macaulay is president of the Sun Life, and Mr. T. B. Macaulay, secretary. The Royal Victoria, another Montreal enterprise, is as yet on its trial, having been founded only last year. It has the right men at the helm, however, and under the management of Mr. David Burke, who made such a good record in handling the affairs of the New York Life Insurance Co., its prospects of finding a large place in an ever-widening field are excellent. The Standard Life Insurance Co. is one of those British corporations which have found Canada a profitable field for investment, and the company, whose headquarters are in Edin-

burgh, has thirteen and a half millions placed in Montreal real estate and other Canadian securities. Its total invested funds are \$43,000,000, and its deposits with the Canadian Government amount to over three and a quarter millions. The company is very liberal in the matter of lapsed policies, and is prompt in its settlements. The Canadian manager is Mr. W. M. Ramsay, and the offices are in the "Standard" building.



MR. W. ROBB, DR. LABERGE, MR. L. O. DAVID, MR. J. O. A. LAFOREST, MR. P. W. ST. GEORGE, MR. L. J. ETHIER, MR. Z. BENOIT, MR. J. L. ARCHAMBAULT, MR. G. A. HUGHES

Table with 3 columns: Premiums, Claims, Policies in force. Rows include Commercial Union, Royal Victoria, Sun Life, North British, National, Phoenix, Norwich Union, Phoenix of London, Royal, Northern, Scottish Union and National, United States.

THE LONDON AND LANCASHIRE LIFE ASSURANCE CO.'S NEW BUILDING. (Cor. St. James and St. John Sts.) The good fortune of the company in securing so splendid a site for their new building calls for a structure worthy of it; and from the above cut it will be at once seen that the city is to be congratulated upon securing so beautiful and imposing an addition to its already many handsome edifices. The style of architecture is that known as the French Renaissance. The building is seven stories in height. The ground floor is leased for a term of years to the Bank of Nova Scotia; the first floor will be occupied by the Company's offices, and the remaining floors will be divided into offices fitted up in the very latest and best style—in fact, no expense will be spared to make the building an ideal business one. It is expected to be ready for occupancy by May 1, 1898. The stone being used in the construction is Wor-



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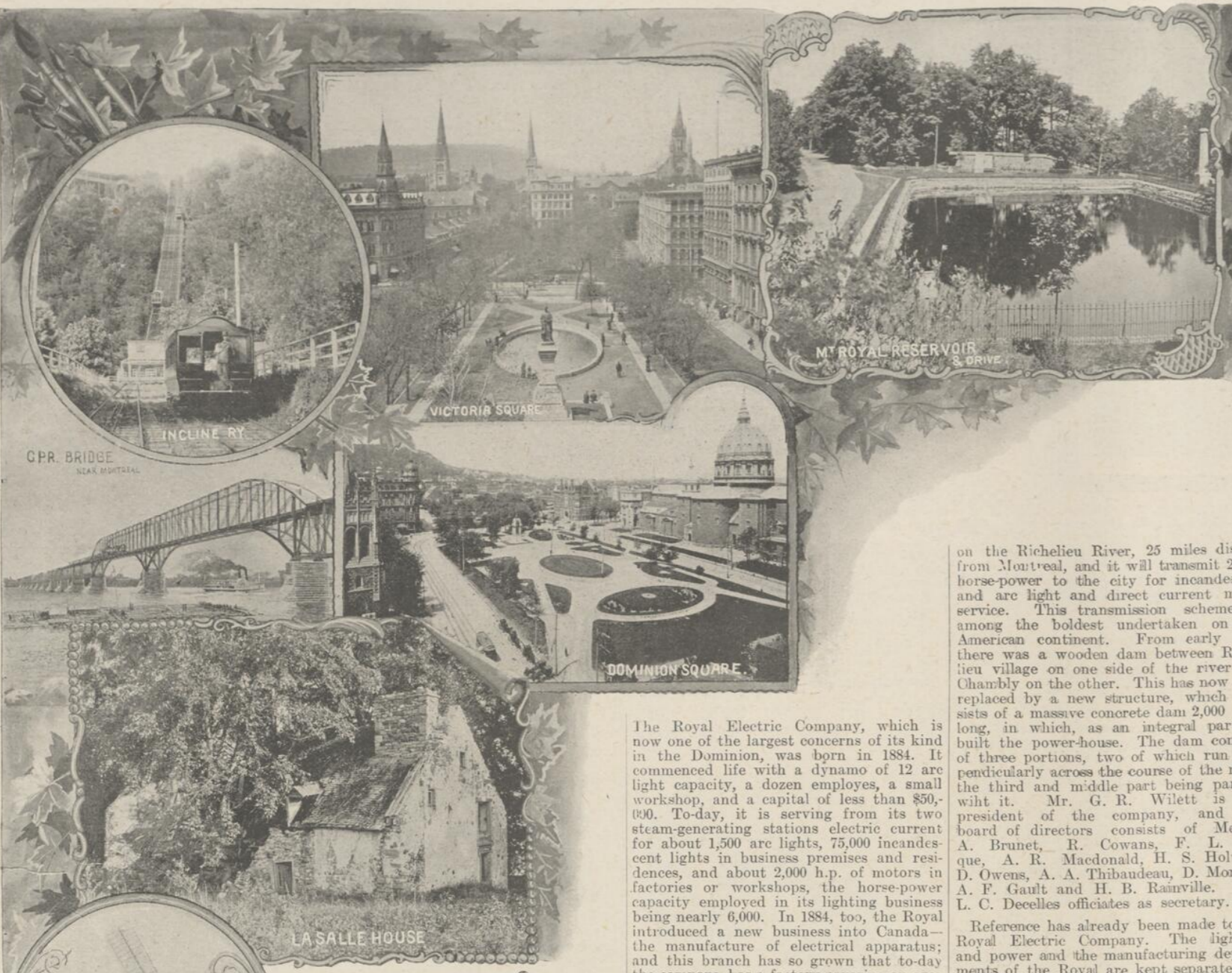
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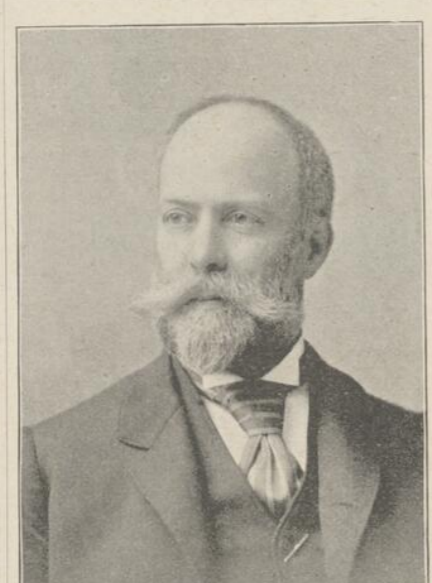
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The extent of the operations of the Ocean Accident and Guarantee Corporation illustrates the remarkable growth of this form of insurance. The head office of the company is in London, and it opened an office here three years ago, its representatives being Messrs. Rolland, Lyman and Burnett, who are general managers for the Dominion of Canada and Newfoundland, the senior partner Mr. Francis F. Rolland, being the "chief agent" to receive process under the Dominion Insurance regulations. The superintendent of agencies is Mr. A. Duncan Reid, who had



MR. W. H. BROWNE, Manager Royal Electric Co.

considerable previous experience in another English company, and has had remarkable success in the field work of the Ocean. Mr. Reid's headquarters are in Toronto. The blue book returns show phenomenal success. The record of the company was in its favor, and its being one of the largest accident companies in the world and the most enterprising in Great Britain naturally impressed the public. It makes a specialty of insurance against disability from accident or sickness, and assumes the liability of employers for accidents to employees. Most of the factories in Montreal which insure in this way pay premiums to the Ocean. All the electric railways in Canada with possibly one or two exceptions, that carry liability insurance are found on the books of the Ocean, and with commendable enterprise, it has also undertaken the insurance of municipal corporations against claims arising out of accidents in the streets and all other sources. Mr. Burnett, of the firm of Rolland, Lyman & Burnett, some years ago, negotiated the first risk of this kind probably in Canada. The corporation has a number of towns and cities on its books, and is negotiating with Montreal.

The Electrical Wizards

It is a truism to say that for the increasing convenience and comforts of modern life we are indebted in no small degree to the electrical wizards who sit in their little dens and in a thousand and one ways apply their subtle power to the uses and for the good of mankind. Commercial activity and scientific research are hand in hand to-day. The remarkable progress of electricity affords striking evidence of the practical character of scientific research in recent times. The days of experiment in electrical lines are practically over, and the industry is now so well established that machines for generating are as closely standardized as are steam engines or bolts or screws. The electric power question was one which developed soon after electrical illumination was found to be practical and profitable. It is not now a matter of power for one particular branch of industry, but line after line has come under the spell of the magician's wand. In the development of this new industry Montreal has played an important part in common with other influential cities on the continent; and it is confidently asserted by those who "know that of which they do speak," that outside the great railway and shipping interests there is more money invested and turned over annually in the different branches of electrical enterprise in this city than in any other of Montreal's industries. Millions of capital have been invested in it within the last two decades. Like all infant ventures, electric enterprise in Montreal started out on a modest scale

The Royal Electric Company, which is now one of the largest concerns of its kind in the Dominion, was born in 1884. It commenced life with a dynamo of 12 arc light capacity, dozen employees, a small workshop, and a capital of less than \$50,000. To-day, it is serving from its two steam-generating stations electric current for about 1,500 arc lights, 75,000 incandescent lights in business premises and residences, and about 2,000 h.p. of motors in factories or workshops, the horse-power capacity employed in its lighting business being nearly 6,000. In 1884, too, the Royal introduced a new business into Canada—the manufacture of electrical apparatus; and this branch has so grown that to-day the company has a factory covering an area of 40,000 square feet. The employees of the company in the lighting and manufacturing businesses combined number about 500, while the capital investment is upwards of two and a half millions.

In the matter of Montreal's street lighting, electricity is displacing gas. On the first of June, 1886, the City Council experimented with 133 arc lights, which number has increased by leaps and bounds. There are now nearly 1,000 arc lights illuminating the public streets, including 98 in use at the harbor. The number of gas lamps utilized has been decreased annually, and has at present dropped to 700. Electricity has demonstrated its great usefulness in rendering vast resources of natural power of immense value. Witness the utilization of Nature's forces in harnessing the Lachine Rapids to the service of Montreal's industry and commerce. The idea of taking advantage of the rapids for industrial purposes was not by any means a new one. As far back as 1808 a company was formed called the St. Louis Hydraulic Company, in which a number of Montreal's then prominent citizens were interested. But the objects which this company was in its favor, and its being as well as directly, met with much opposition. However, the engineers of the company, Mr. W. McLea Walbank (who is also the managing director) and Messrs. I. Pringle & Son, overcame all obstacles, and on Saturday, September 5th, 1897, the new great electric plant was set in operation.

A brief description of the works will doubtless be of interest. The dam race is 4,600 feet long and 1,000 feet wide in the main dam, on which the power-house is built, the depth being 13 feet. It was almost entirely blasted out of solid rock. The bottom of the tail race is about nine feet lower than the head race, and 1,400 feet wide. There are 43 flumes in the main dam, between which the massive piers of cut stone present a very solid appearance. In each of these flumes, extending three waste weirs, two 300-horse-power turbine wheels are placed. The wing dam, parallel to the shore, and about 1,000 feet distant therefrom, is a mile in length. It is built of 12 by 12-inch timbers, filled with rock, and faced with 3-inch plank. The equipment includes 750 kilowatt generators and 72 improved cylinder gate wheels, each 54 inches in diameter.



MR. C. W. BROWN, Supt. Northern Electric Co.

meter. Under the average 14 feet head of water obtained, these wheels will develop 300 horse power per wheel. From the power-house to the Lachine Canal, near the Wellington Bridge, where the wires are attached to a specially designed terminal pole, is about 30,000 feet. From this point the wires are gathered together and formed into a cable covered with paper and lead, and passing through the streets of Montreal into the sub-station. Another great hydraulic electric plant is that of the Chambly Manufacturing Company. The company has been founded with a capital of \$200,000 to develop the water-power at the Chambly Rapids

on the Richelieu River, 25 miles distant from Montreal, and it will transmit 20,000 horse-power to the city for incandescent arc light, arc street, and motor service. This transmission scheme is among the boldest undertaken on the American continent. From early days there was a wooden dam between Richelieu village on one side of the river and Chambly on the other. This has now been replaced by a new structure, which consists of a massive concrete dam 2,000 feet long, in which, as an integral part, is built the power-house. The dam consists of three portions, two of which run perpendicularly across the course of the river, the third and middle part being parallel with it. Mr. G. B. Wilett is the president of the company, and the board of directors consists of Messrs. A. Brunet, R. Cowans, F. L. Beique, A. R. Macdonald, H. S. Holt, C. D. Owens, A. A. Thibault, D. Morrice, A. F. Gault and H. B. Rainville. Mr. L. C. Decelles officiates as secretary.

Reference has already been made to the Royal Electric Company. The lighting and power and the manufacturing departments of the Royal are kept separate and distinct. The factory is 192 feet long by 95 feet wide, the ground floor being occupied by the heavier machines, and the four galleries, each 25 feet wide and extending the entire length of the building, being fitted with lighter machinery. The equipment includes the latest and most modern machinery capable of building the largest electric machinery used in the world.

In the sales department the general agent is Mr. J. A. Kammerer, with headquarters at the company's Toronto branch, and a staff of five salesmen, one of whom is locally at Halifax, N. S., and another in Victoria, B. C., thus covering the whole

of about 30,500 square feet, and contains under one roof a mechanical department, a finishing room, a brass foundry, a nickel-plating room, buffing room, blacksmith's shop, polishing room, wire insulation department, battery department, engine room and carpenter's shop. In all of these are the latest and most ingenious contrivances for the perfecting of mechanical art. There are upwards of 250 different machines used in the processes of manufacture.



MR. CHARLES R. HOSMER, Manager C.P.R. Telegraph.

The Montreal Electric Company was founded in 1893 by the brothers John and Wm. B. Shaw, natives of Ayrshire, Scotland. The firm commenced business as contractors for installations of electric light, bells, etc., dealers in electrical sup-



MR. C. F. SISE, President Bell Telephone Co.

plies and manufacturers of electrical apparatus. The company has made a specialty of manufacturing apparatus for surgeons and dentists, and has been successful in devising a "medical transformer" for reducing ordinary household current to the necessary voltage for cautery operations, thus doing away with the cumbersome storage batteries which were used previous to this invention. A well equipped workshop, with a competent staff of workmen, has enabled the company to undertake all manner of repairs in the electrical line. Installations of electric light and bells have been made not only in large houses and factories in and around the city of Montreal, but also in various cities and



MR. W. H. SCOTT, Sec.-Treas. Northern Electric Co.

towns of Quebec and Ontario. In the spring of this year it was found necessary, owing to business developments, to remove from the old quarters on St. James street to more commodious premises at 1888 Notre Dame street.

THE TELEPHONE SYSTEM.

There have been two wonderful methods of communication developed within the

last half century—one of them, indeed, within the memory of the present generation. Electricity is the potent factor in both, and both have been effected by means of wire. The one is, of course, the telegraph, the other the telephone.

The Montreal Telegraph Company (which



MR. JOHN SHAW, Managing Proprietor of the Montreal Electric Co.

is a native of Ayrshire. He came to this country some twenty-one years ago, entering the G.T.R. offices. He subsequently became office manager for Abbott & Hodgson, and later held a similar position in Hodgson's Pipe Mills. About six years ago he started business on his own account, in company with his younger brother, Mr. Shaw, who is well known as a shrewd, keen business man, and amongst business connections his work looked upon as equal to his bond. He personally superintends the financial department of the concern, and his business methods are highly spoken of.

Mr. Wm. B. Shaw, junior partner, is considered one of the best all-round practical electricians in Canada. He is a native of Ayrshire, and came to this country when only eight years of age. After completing his education at the Montreal High School, he joined the late Hibbard Electric Company, and thereafter with the T. W. Ness Company, which he left to assume charge of the Royal Electric Company's wiring department, where he remained until starting in business with his brother as the Montreal Electric Company, of the practical department of which firm he has charge. He thus employed a large and varied experience in electrical work.

had control of the Edison patents) and the Dominion Telegraph Company (which had originally exploited the Bell telephone patents) both commenced operating telephone exchanges in Montreal in 1878. In 1880 the Bell Telephone Company was organized, and immediately combined these two exchanges into one, at the same time consolidating the whole telephone business of the Dominion under one head. Starting with a capital of \$500,000, the progress of the corporation was extremely rapid, and now the capitalization is represented by millions. During its history the company has occupied three different buildings for its main exchange. From 1880 to 1885 it tenanted the upper flat of the City and District Savings Bank; the upper flat of the British Empire building was occupied from 1885 to 1897, and in Jubilee year the company moved into its new and handsome structure on the corner of St. John and Notre Dame streets. The new building is in every respect a credit to the city. The dimensions are 108 feet on St. John street, 35 feet on Notre Dame, and 98 on Hospital, and it is six stories in height. On the ground floor are located the local offices of the company, the long distance telephone rooms and waiting rooms. The first and second floors, and a part of the third, are rented as offices, etc. On the third floor is situated the battery room, chief operator's room, offices, etc. On the fourth floor is the company's workshop. This room is 32 feet wide and 108 feet long, with windows on four sides as well as large skylights. The Bell Company has five exchanges in Montreal, one at the corner of St. Catherine and St. Andre streets, one at the corner of Mountain and St. Catherine streets, one at Westmount, and a fourth at 2452 Notre Dame street. The switchboards at these exchanges were put in at an aggregate cost of \$220,000, that at the main exchange alone costing \$120,000. The company has 55,000 miles of wire in operation, 38,000 miles being for the use of exchange subscribers, and 17,000 being long distance lines connecting Montreal with the cities and towns of Canada, and extending from Windsor in the west to the neighborhood of Quebec in the east. Numerous connections have also been made with the long

distance telephone service of the United States, so that it is possible now to talk to people in any of the large American cities—a convenience which is largely appreciated by business men. Instead of receiving about 200 calls a day, as in 1880, the number of calls daily in this city is now no less than 117,000, and in place of the handful of men who were the first "Hello girls," there are at present in the Montreal exchanges 171 young ladies, more than average brightness and intelligence. The management of the Bell Company is in the hands of experienced men. Mr. Charles F. Sise, the organizer of 472 subscribers. The number of subscribers has risen to 1,800, and these keep the 22 operators busily engaged answering calls which have been known to total nearly 50,000 in the course of twenty-four hours. The officers of the company are: President, A. S. Hamelin; vice-president, J. E. Beaudoin; treasurer, L. E. Beauchamp; secretary, J. M. Marcotte; directors, A. S. Delisle, L. H. Henault, E. N. Ducharme, R. Moisan, S. Larchevêque and J. B. Thibault.

THE TELEGRAPH SYSTEM.

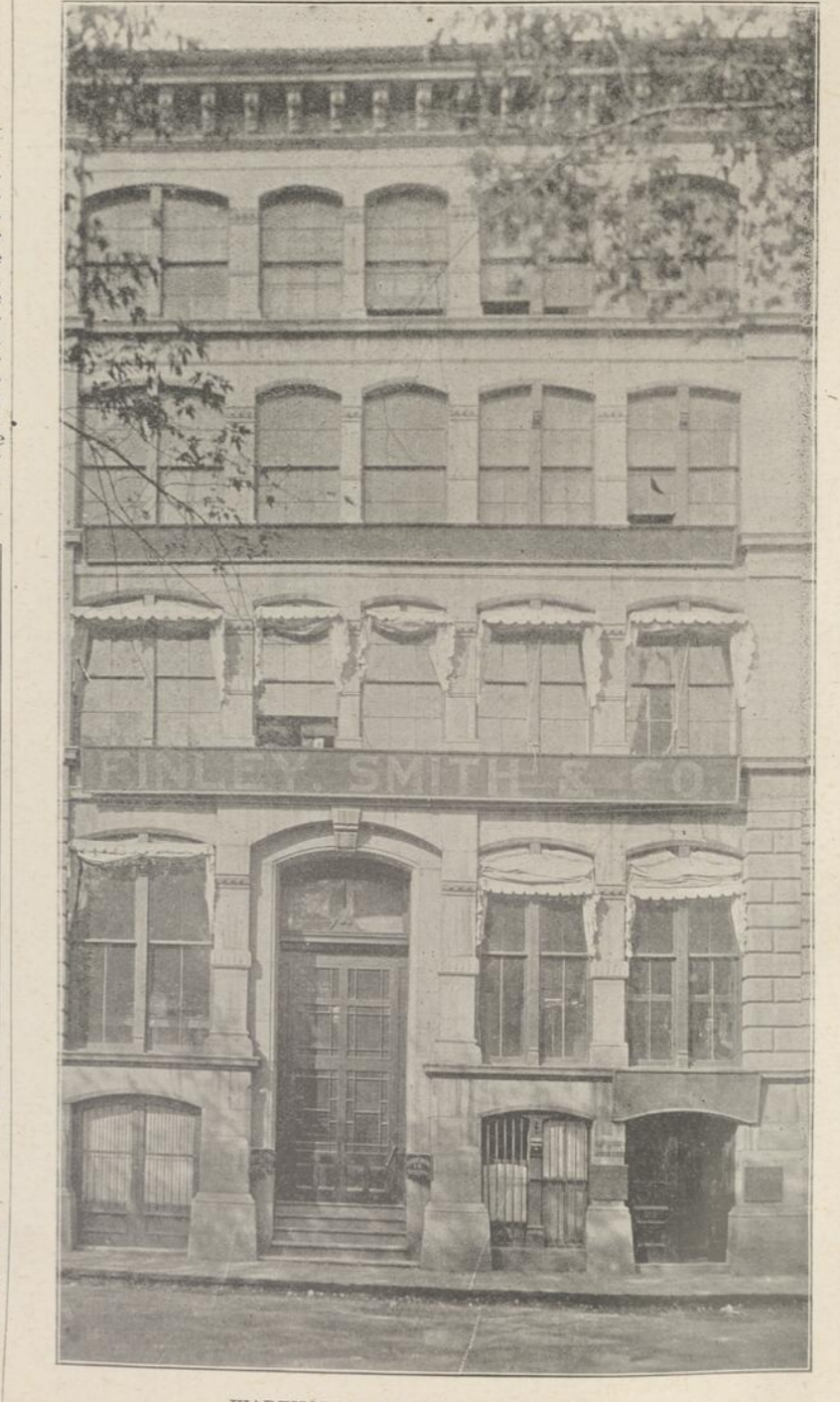
A complete system is operated by the Great North-western Telegraph Company throughout the provinces of Quebec, Ontario, New Brunswick, Nova Scotia, Manitoba, British Columbia, and the



MR. L. B. MACFARLANE, Gen. Supt. Bell Tel. Co.

North-West Territories, with extensions into New York, Vermont, New Hampshire, Maine, etc. The company was organized in 1881, when it took over the lines of the Montreal Telegraph Company and the Dominion Telegraph Company under a lease for 99 years. The Montreal headquarters are at the corner of St. Francois Xavier and St. Sacrement streets, Mr. W. B. Powell being the local manager. There are thirty-three branch offices in Montreal, and in the city employment is given to 230 people. The electric power is furnished by thirteen dynamos, taking the place of batteries.

In 1891 the Anglo-American Telegraph Company, who laid the first Atlantic cable, opened a branch in Montreal, and under the local management of Mr. Fredrick H. Waycott, a constantly increasing Canadian business has been established. Montreal is the headquarters of the Canadian Pacific Railway's telegraph system, which extends from Louisbourg, Cape Breton, on the Atlantic coast, to Victoria, British Columbia, on the Pacific Ocean, embracing all the chief cities and towns of the Dominion. The mileage of wire is about 35,000 miles. The new copper wire between Montreal and Vancouver is the longest circuit worked in the world. The Montreal main office is equipped with 39 single line, five quadruple and six duplex instruments. There are 28 branch offices in the city. The Montreal officials are: Mr. Charles R. Hosmer, manager of telegraphs; Mr. James Kent, superintendent, and Mr. Arthur Walsh, agent.



WAREHOUSE OF FINLEY, SMITH & CO. Woollens and Tailors' Trimmings, 29 Victoria square, Montreal.



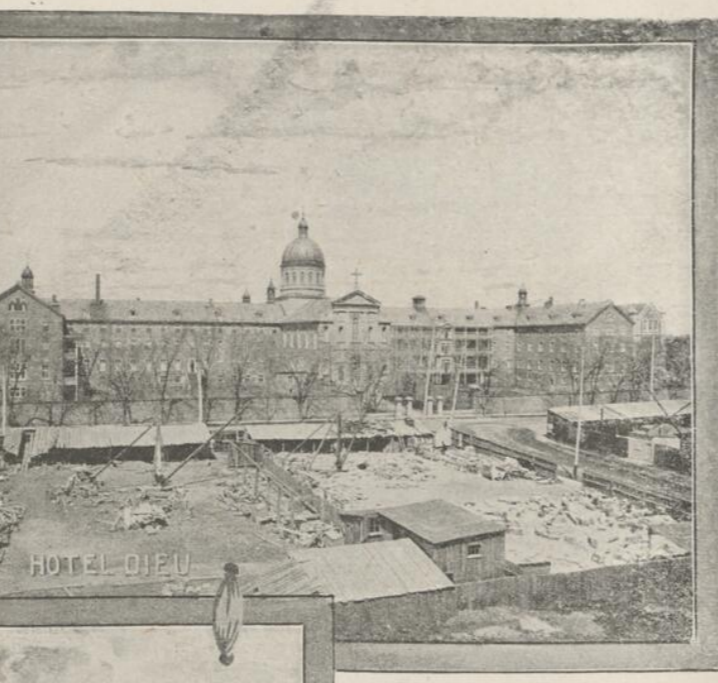
WESTERN HOSPITAL



ROYAL VICTORIA HOSPITAL



GENERAL HOSPITAL



ous industries, the home supply of iron and steel, and manufactures thereof, is naturally insufficient for all demands. About five thousand tons of pig iron, of which six-sevenths were from the States and one-seventh from Great Britain, were received at the port of Montreal in the year 1897, while some 500,000 hundred weight of steel rails were received at the same port during the same period.

The following is an approximate estimate of the values of some of the prin-

thing over, and the business was conducted by the Crown, on its own account. This was in 1743. In 1752, skilled workmen having been brought from France and Sweden to improve the furnace, it was rebuilt by them, in part at least, producing the blast furnace as it now stands.

In 1767 the English Government leased the land and works to Christopher Pellissier "et al," at a rental of twenty-five pounds per annum. During the Yankee invasion of 1775, Pellissier helped the invaders with tools and money. He cast shot and shell to be used in the siege of Quebec, and, finally, on the eve of the English victory of Point du Lac, he fled to the United States, taking with him all the funds, as well as vouchers for goods and money supplied the revolutionary forces. He got these vouchers cashed and sailed for France. The furnace was inactive for some time subsequently.

In 1773 Conrad Guy leased the works for sixteen years, at an annual rental of eighteen pounds fifteen shillings. The furnace was operated more or less continuously until 1853, when it was closed.

More enduring is the enterprise founded by Messrs. Lorne & Co. in 1860, when they established a blast furnace, forge, rolling mills and a car wheel foundry near Three Rivers. The establishment received the name of Royal Forges, the capital invested being estimated at \$1,000,000.

A large hardware business is done by the firm of Caverhill, Learmont & Co. This house may be said to date its existence from 1854, when the firm of Crathern & Caverhill was registered. On the death of Messrs. Caverhill, in 1884, the business was divided. Messrs. Caverhill, Learmont & Co. being one of the departments, the other branches of trade were consolidated and carried on by Messrs. Caverhill, Learmont & Co., who acquired the large premises on Colborne Street for the heavy goods warehouses. The premises on St. Peter Street consist of five flats and a basement, and here are carried complete stocks of shelf goods representing the products of home and foreign manufacturers. The office and sample rooms are also on St. Peter Street.

The firm of B. & S. H. Thompson & Co. is one of the largest and best known in its particular line in Canada, or, for that matter, in Great Britain, where the headquarters are. It deals in metals and hard-

ware, and does a general commission business. The members of the firm are S. H. Thompson, Birmingham; Geo. Patterson, Birmingham; and G. A. Kohl, of this city. Mr. Kohl, as resident partner, has charge of the Canadian office. The firm buy direct from all the best known manufacturers in Great Britain and on the Continent, and shipments are made from these to the consumer. During its fifty years of existence the firm has seen many changes, but none interfered in the least

Agricultural implements	\$192,000
Steel bars	107,000
Canada plates	270,000
Cutlery	100,000
Hardware	100,000
Machines	500,000
Tools	394,000

The London Iron Co., London, N.S., has its head office in Montreal. The capital stock, ordinary and preferred, is one million dollars. The company's property covers thirty-six thousand acres of property free hold. The annual output of pig iron, ore and flux is about forty-five thousand tons; manufactured iron, two thousand and five hundred tons.

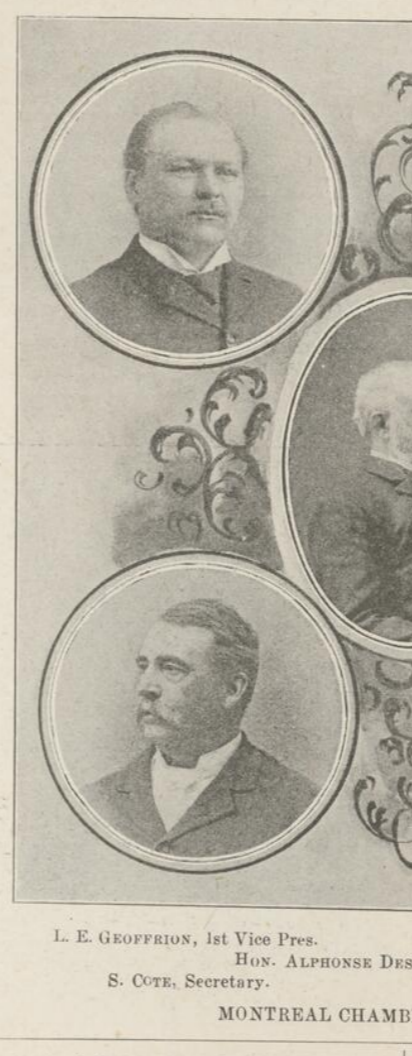


Known throughout the Dominion for the excellence of their goods, few jewellery dealers in the city occupy as high a position in the eyes of Montreal as the above firm. Their office and showroom is at 224 St. Catherine Street, where they have been for the past two years. Previous to that the firm had its office on Notre Dame Street. The present building is very beautifully fitted up and well lighted. The cases of jewellery and other goods are so arranged that visitors can examine the beautiful stock to the best advantage. Everything in connection with the business is on the ground floor, another great convenience. The firm carries a full stock of the largest and finest diamonds in the market. Richer gems cannot be found in

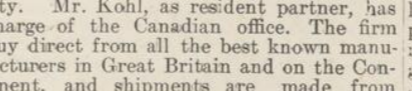
This is an important and flourishing business in Montreal, and a conservative estimate places the capital invested in the wholesale trade, within the city limits, at two millions of dollars. Montreal imports small hardware on a large scale, both for local consumption and for the supply of dealers in other cities. The members of the trade, who are entering at the port of Montreal annually may be estimated at thirty millions; this in addition to the product of the local factories. Montreal imports annually about eighty thousand pairs of cast iron forks; sixty thousand dollars worth of locks of all kinds; a hundred and twenty thousand pounds of nails and spikes, including railway spikes; three to four thousand pounds of screws; forty thousand pairs of axes, chiefly from Germany; seventy thousand pounds of washers, bolts and rivets; forty thousand dollars worth of pen-knives; fifty thousand dollars worth of table and other cutlery; twenty-five thousand dollars worth of rifles and other firearms; ten thousand dollars worth of needles; fifteen thousand dollars worth of surgical instruments; fifteen thousand dollars worth of saws; fifteen thousand dollars worth of files and rasps, and so on.

A large hardware business is done by the firm of Caverhill, Learmont & Co. This house may be said to date its existence from 1854, when the firm of Crathern & Caverhill was registered. On the death of Messrs. Caverhill, in 1884, the business was divided. Messrs. Caverhill, Learmont & Co. being one of the departments, the other branches of trade were consolidated and carried on by Messrs. Caverhill, Learmont & Co., who acquired the large premises on Colborne Street for the heavy goods warehouses. The premises on St. Peter Street consist of five flats and a basement, and here are carried complete stocks of shelf goods representing the products of home and foreign manufacturers. The office and sample rooms are also on St. Peter Street.

The firm of B. & S. H. Thompson & Co. is one of the largest and best known in its particular line in Canada, or, for that matter, in Great Britain, where the headquarters are. It deals in metals and hard-



L. E. GEOFFROIS, 1st Vice Pres.



HON. ALPHONSE DESJARDINS, 2nd Vice-Pres.



S. COTE, Secretary.



DAMASK MASSON, 2nd Vice-Pres.



UBALDE GARAND, Treasurer.

MONTREAL CHAMBER OF COMMERCE.

with its steady progress, the last season's business being one of the largest on record. A great many different lines are represented. The business is principally direct shipments in carload lots from the source of supply, the manufacturers who the firm represents, to Canadian and United States dealers. A peculiarity of the firm's business is the fact that very large shipments are made by sailing vessels to British Columbia. This mode of carriage is slow, but the financial saving is great enough to justify it. The firm pays particular attention to the all-important questions of shipping and freight charges. The Montreal offices are at 26 and 28 St. Sulpice street.

Several firms in Montreal, or in any other



JEWELRY STORE OF HENRY BIRKS & SONS

city, can boast a longer or more honorable record than the old house of Frothingham & Workman, wholesale hardware dealers and manufacturers. The business was started in 1809, under the firm name of Frothingham & Co. On being joined by the late Messrs. William and Thomas Workman, its name was changed to Frothingham & Workman. The late Hon. Edward Murphy became head of the firm after the death of Mr. Thomas Workman. The present partners are Messrs. Henry Archibald, Geo. W. Eadie, Edward Archibald and Real Angers. The firm imports extensively from Germany and the United States, and also handles British goods. It has a shovel factory on St. Patrick Street, in which forty hands are steadily employed. The firm makes a specialty of the manufacture of shovels.



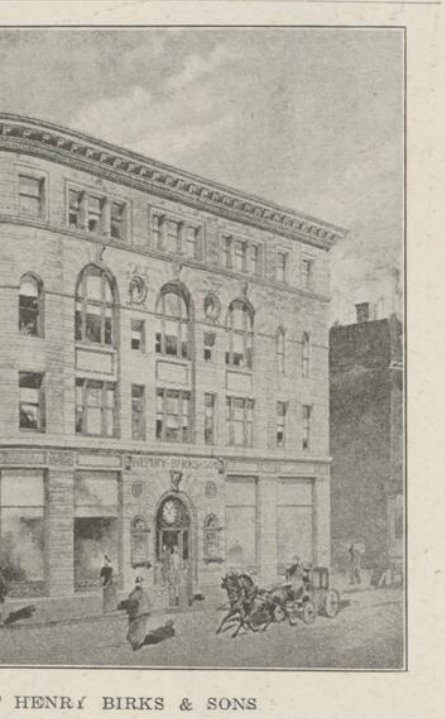
MR. JOHN A. PILLOW

From the ponderous steel bar to the humble but penetrating tack, the people of Canada, from Halifax to Vancouver, look to Montreal for everything that is produced in a rolling mill. There are, it is true, mills at Hamilton, Ont., New Glasgow, N.S., and St. John, N.B., but their competition stimulates trade, and does not prevent Montreal being the headquarters of the business. There is nearly three millions of capital invested in rolling mills in Montreal, and the annual turnover is represented by a similar sum. Among the varieties of articles manufactured are cut wire nails, wire, bar iron, bar steel, iron pipe, bolts, nuts, screws, horse-shoes, horse nails, tacks, rivets, spikes and railway material of all descriptions. Nearly two thousand hands are employed in the industry. The raw material used is mostly imported from England and the United States, with a small proportion of scrap iron purchased in the home market.

The Montreal Rolling Mills Company has been making bars and bolts, nails, pipes and horse-shoes, at her gentle home for forty years, and now gives steady employment to seven hundred hands. Its works extend from Notre Dame street to the Lachine canal. The equipment is thorough in every detail, and includes a ten-ton steam hammer, the largest in the Dominion, with all the other machinery required in the business. The mills can turn out twelve thousand tons of rolling mill horse-shoe iron annually; nine thousand tons of nail plate, twenty-five thousand tons of horse-shoes and as many boxes of horse-shoe nails; a hundred thousand bags of cut and ninety-five thousand of wire nails. It takes twenty thousand tons of coal a year to run these mills. Mr. Andrew Allan is president of the company, the other officers being Messrs. Hugh McLennan, vice-president; Wm. McEwen, managing director; and A. F. Macpherson, secretary-treasurer. The company has offices in Toronto and agents at Victoria, Vancouver, Halifax and Winnipeg.

The works of the Pillow & Hersey Manufacturing Company, Limited, which are perhaps the most extensive and well equipped of the kind in Canada, are situated in the heart of the manufacturing district. The various lines made by them embrace the following: Bar and sheet iron, nail and hinge plate, horse shoes, railway and ship spikes, cut nails and washers, all of which are manufactured at their St. Patrick street works. These cover an extensive block, and are fitted with every facility

for economic production. No expense has been spared in securing the latest and most improved machinery and methods of manufacture, which the general excellence of their product will attest. The entire buildings of themselves are more fire-proof than most so-called fire-proof structures, and are fitted with automatic sprinklers, fed from an eight-inch main. Throughout the yards and outbuildings are hydrants, ready to throw powerful streams on any portion of the property. The management have also provided a powerful pump having an intake pipe to the Lachine canal, and supplied with power from a boiler in which 80 pounds of steam are carried at all hours of the day and night. This company are the sole manufacturers



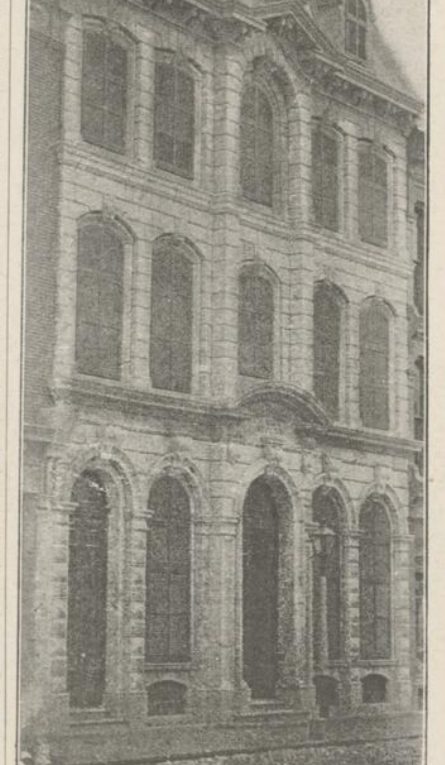
LA BANQUE DE ST. JEAN

of the old reliable "Blue Hoop" brands of nails, spikes and horse shoes, so long and favorably known. The demand for their goods has now reached such enormous proportions that notwithstanding their rolling mill, which contains four trains of rolls requiring fifteen boilers to drive, has run continuously day and night (except Sundays) since the first of January, they still have difficulty in filling orders promptly. About one-half mile from the rolling mill is situated the bolt, wire and tack works of this company. At these works, driven by water power, are manufactured wire, wire nails, tacks, bolts, nuts, rivets, railway and bridge material of all descriptions. Mill street divides the property and furnishes means of ingress and egress, whilst the canal frontage supplies excellent facilities for making water shipments. The general offices of the company are in the Board of Trade building, from whence the general policy of the company is directed. They are well equipped with labor-saving systems, also a complete telephone exchange connected with all portions of their works, as well as with the main city exchange. This company employs upwards of six hundred hands, and has agencies in all the principal cities in Canada. The business was commenced in a very modest way by Mr. T. D. Bigelow in the early forties, the entire premises being located on a single lot at the corner of St. Catherine and Bleury streets. It is now under the management of Mr. John A. Pillow, who has been actively connected with it in that capacity for upwards of thirty-five years. Its expansion and success must prove a source of great gratification to him, as to his untiring efforts they have been mainly due. He has been ably assisted the past few years by Mr. W. Wallace Near, the secretary of the company.

The firm of Peck, Benny & Co. is an old one, having been founded in 1828 by the late Mr. Thomas Peck, the present members being Messrs. Thomas and James H. Peck. It operates the Canada Rolling Mills and Horse Shoe Works, built on the Lachine canal, and covering an area of four or five acres. The plant includes all the necessary trains of rolls, fire-heating furnaces, nail machines, etc., and the usual capacity of the mills is ten thousand gross tons.

Messrs. Abbott & Co., owners and operators of the Metropolitan Mills, have been busily manufacturing to supply the demand for their commodities for the past fifteen years. They employ a hundred and fifty hands. The works are on Delorimier avenue, in the East End of the city.

The Grand Trunk people have been operating rolling mills for themselves here since 1862. Their mills have a capacity of four thousand tons, and the product comprises all things needed for railway purposes.



LA BANQUE DE ST. JEAN

Head Office, St. Johns, P.Q. Organized in 1873. Branch at St. Remi, P.Q., under management of Mr. C. A. Bedard. Mr. Louis Mollere, President; Mr. James O'Callan, Vice-President; Mr. J. N. Gauthier, Cashier; P. I. L'Heureux, Asst. Cashier. Correspondents—Canada, The Montreal Bank; New York Agents, Bank of Montreal; Boston, National Reserve Bank.

The Chamber of Commerce

The Chamber of Commerce, or more strictly speaking La Chambre de Commerce de District de Montreal, was organized in 1886 in the office of the Monteur de Commerce. The first president was Mr. Alfred Thibodeau, uncle of the present senator. The association, however, was only legally organized in February of 1887, when the first president to be elected was Mr. Jacques Grenier. For two years the work of the association was only limited, but in 1889 it branched out materially, and the late Mr. J. N. Dumais was then president. In the same

There are few keener men in the financial world than Mr. James Baxter, banker, 157 St. James street. This gentleman settled in Montreal some ten years ago, and succeeded in gradually forming an extensive connection. He is noted for shrewd judgment and judicious enterprise. He handles most forms of security.

MR. JAMES BAXTER. Prominent among the private bankers of Montreal is Mr. James Baxter, whose handsomely appointed offices are very centrally located at 157 St. James Street. The banking house was established in 1878, and under Mr. Baxter's experienced business management, has continually increased. The field and rapid development of the city, Mr. Baxter's executive ability has resulted in success. He offers many advantages to his clients, and is prepared to accord to his customers every facility and accommodation. He was born in Ontario, and has long taken an active interest in business affairs in Montreal. A branch office of the house is conducted at 708 St. Lawrence Street.

PRIVATE BANKERS

Mr. Jean Tache, who belongs to a distinguished French-Canadian family, was employed for some years in the Merchants' Bank of Halifax, and rendered valuable service in developing the western business of that institution. Recently he founded the firm of Jean Tache & Co., private bankers, and now does an extensive banking and broking business, dealing in all kinds of standard securities, sterling, American exchange, etc.

There are few keener men in the financial world than Mr. James Baxter, banker, 157 St. James street. This gentleman settled in Montreal some ten years ago, and succeeded in gradually forming an extensive connection. He is noted for shrewd judgment and judicious enterprise. He handles most forms of security.

MR. JOHN L. BITTINGER. Mr. John L. Bittinger, the representative in Montreal of the United States, was born near Chambersburg, Penn., and was educated in the common schools of Ohio; removed to Missouri in 1855; represented the St. Louis Union in the National Typographical Convention in Chicago in 1858, and in Boston in 1859; in 1861 he was appointed postmaster at St. Joseph by President Lincoln; was for many years a member of the Republican State Committee; was a member of the 22nd, 26th, 27th, 28th, 32nd and 34th General Assemblies; is and has been for many years managing editor of the St. Joseph Herald. He is a strong friend of popular education, and has always played a most important part in Republican political circles. He was appointed Consul to Montreal by President McKinley in 1897.

Metals and Their Products

This is an iron age—not, indeed, in the sense that men's manners and characters have acquired that hardness and sternness of which the stout metal is accepted as the type, but in a strictly literal sense. Gold and silver are useful and valuable; iron is indispensable. The wealth of Canada's mines, as yet largely unexplored, but sufficiently apparent to justify hopeful anticipations, is one of the surest guarantees of the continued and permanent prosperity of the country, but, at present, the local production is insufficient to supply the demand which activity in the construction of railways and in the promotion of other large enterprises has created.

Bog iron ore occurs in great abundance near Montreal, in the Three Rivers district, or between the rivers St. Maurice, Batiscan and St. Anne. Other deposits are found in the townships of Stanbridge, Farnham, Simpson, Ascot, Ireland, Eardley and Hull, the seigniory of Vandreuil, etc., all directly tributary to Montreal. Magnetite, hematite and specular iron are also found in the vicinity of Montreal. The manner of the establishment of the first blast furnace in Canada was characteristic of the period of the regime then in the ascendant. The site was within a hundred miles of Montreal. King Louis XV., in 1737, empowered La Compagnie des Forges to erect iron works in the seigniory of St. Maurice, and advanced a hundred thousand livres from the Royal treasury, at the same time granting exemption from "cens and rentes."

THE IMPORT BUSINESS.

In the present incomplete development of the country's vast mineral resources, and with the prevailing activity in vari-

Metals and Their Products

(Continued)

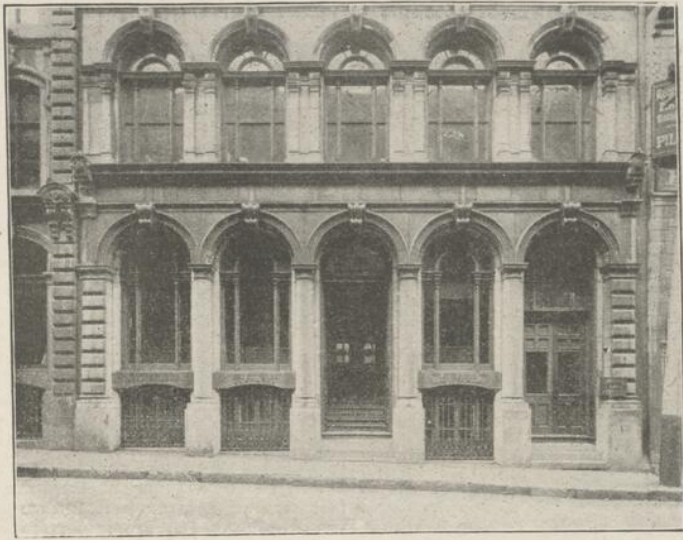
HEATING APPARATUS, ETC.

The old-established firm of Warden King & Son, whose sole representative at present is Mr. James Cochrane King, is probably the largest manufacturer of steam pipes, steam fittings and hot water heating apparatus in the Dominion. The founders were the late Messrs. George Roger and Warden King, who succeeded the late Mr. Thomas Molson, taking over the old St. Mary's foundry, upon the site of which the Canadian Rubeen Company works have since been erected. In a few years the foundry was transferred to Craig street, where it has remained. The firm is the pioneer in the manufacture of hot water heating apparatus, and makes a specialty of the "Daisy" boiler, which has been successfully introduced in Great Britain, Norway and Sweden, Russia, and

elevator cars, iron castings (heavy and light). They are the only manufacturers in the Dominion of all brass bedsteads. They are also the largest manufacturers in the country of iron bedsteads, of which they keep a very large stock on hand. These bedsteads are of handsome designs. They stand true and firm. The enamel is of the very finest quality and finish. They are all fitted with Gunn patent socket casters, which are absolutely anti-friction. The casters pins are made of the finest steel, and with direct bearings can never break or bend.

Institution beds for hospitals, convents, asylums, etc., etc., are made to order, and are supplied when wanted with neatly turned wood or rubber feet.

The firm have resident agents in St. John, N.B., and in Winnipeg, Man. They are also agents for the "Hamilton" radiators, which are made by the Hamilton Radiator Co., Ltd., Hamilton, and are the Canadian agents for the Pittsburg, Pa., manufacturers of pure aluminum.



JAS. HUTTON & CO.

As Manufacturers' Agents, the firm of James Hutton & Co. plays a leading part in the commercial life of Montreal. The offices and warehouses are at 15 St. Helen Street. The firm carries in railway, mining supplies of every description, electro-plated spoons and forks, iron and brass bedsteads, and carries a large stock of cast steel, spring steel, machinery steel, Norway iron, galvanized iron, emery and emery cloth, cold rolled shafting, drill rods, etc. Messrs. Hutton & business was founded in the forties by the late James Hutton, and is now in

the hands of Messrs. G. J. Crowley and H. W. De Courtenay. The firm are sole agents for the following great English houses: Joseph Rodgers & Sons, Ltd., Sheffield, table and pocket cutlery, etc.; W. & S. Butcher, Sheffield, razors, files and cutlery; Thos. Firth & Sons, Ltd., Sheffield, crucible cast steel for tools, taps, dies, etc.; Steel, Pease & Tozer, Ltd., Sheffield, railway and carriage spring steel; Henry Rogers, Sons & Co., Wolverhampton, iron, metals and hardware; Thos. Goldsworthy & Sons, Manchester, emery and emery cloth; Burroughes & Watts, Ltd., London, billiard tables, etc.

even in the United States. The "Gen" is another boiler turned out by this firm that has given great satisfaction. The hands employed number about a hundred and fifty. The foundry has been extended from time to time, and a large increase was made lately. A new machine shop was also recently erected. The firm is represented in Great Britain and all over Canada, and employs a large staff of travellers.

The making of radiators is a new industry, started only about ten years ago. This heating appliance is manufactured on a large scale by the Curney-Massey Company, a concern which occupies a large establishment on St. Paul Street, Montreal, which is the headquarters of a business extending over the whole Dominion and to Great Britain. This company has installed the heating plant in such buildings in Montreal as Laval University on St. Denis Street; the New York Life, Temple and Board of Trade buildings; the new Canadian Pacific Railway station on Viger Square. Col. Massey, president of the company, resides in Montreal, and attends actively to the business there. The works are in Toronto.

The Safford patent radiators, manufactured in Toronto, are handled here by H. McLaren & Co.

The business of H. R. Ives & Co. was established in Montreal in 1859, nearly forty years ago, by Messrs. Ives & Allen. The main foundry, with pattern shops, machine shops, are located on Prince, William, Queen and Ottawa streets. The entire premises cover an area of nearly three acres. The buildings are three to five stories in height, and are connected by an iron overhead bridge across Queen Street. The Prince street iron yards are connected with the foundry works by a tunnel. The foundry contains all modern appliances,

The firm of Dorken Bros. & Co., successor to that of E. Heuser & Co., is composed of Messrs. H. W., E. R. and F. J. Dorken. The business is fifty years old, and is largely in the product of the great Baker steel and cutlery factories. Messrs. Dorken deal only with jobbers and wholesale houses,



THE OXFORD CAFE.

Mr. Wm. Kearney established himself in the restaurant business in this city sixteen years ago, and the Oxford Cafe, 34 University Street, is the successful outcome of his labors. It is a handsome building, and all its appointments are in keeping. The cuisine is generally acknowledged to be equal to any in the city, and the Oxford has, in consequence, become a favorite up-town resort for the hungry at mid-day and in the evening. The volume of business is so large that the services of about fifty employes are required.

crosses the St. Lawrence above the La Chine rapids, and such also is the Canada Atlantic bridge between Coteau and Valleyfield. Bridge construction is a growing business, being a necessary result of the extension of the Canadian railway system. Montreal firms do the bulk of the country's bridge work, with one competitor in Hamilton, Ont., and, of course, many in the United States, the latter competing very keenly for a share of this country's business. The Dominion Bridge Company, of Montreal, is the largest concern of the kind in Canada. It has its shops at Lachine, where two hundred and twenty-five handes are steadily employed. This com-

pany has done about two-thirds of the bridge-work in Canada during its fifteen years of existence, and has also filled contracts outside, in Newfoundland, Jamaica and elsewhere. The Canadian Pacific bridge across the St. Lawrence at Lachine was constructed by this company, as was also the Canada Atlantic bridge across the St. Lawrence from Coteau to Valleyfield, both great works. Practically all the material used by this company in manufacturing its girders and other bridge-work, is imported, making it a heavy shipper in and out of its works. The Phoenix Bridge & Iron Company, another important concern, with shops on McGill

Street, Carrier, Laine & Co., of Quebec, with branch offices in Montreal, turn out a quantity of bridge material. The principal wholesale dealers in articles required for bridge construction are Messrs. J. W. Pyke & Co., and Thos. Robertson & Co.

HOTELS.

Montreal owes not a little of its increasing popularity with business men, and with the travelling public generally, to the excellence of its hotel accommodation. Large and important commercial, scientific, religious and benevolent organizations select Montreal as the place for holding their annual conventions on account of this advantage among others. Montreal, indeed, has become a great "convention" city, the success of the great Christian Endeavor convention held there in 1883 having apparently established her reputation as having the ability, as well as the inclination, to suitably entertain a large number of visitors. Delegates like the facilities which Montreal affords, and the conduct of their business proceedings, and it takes a large delegation to make its presence conspicuous, so that the comfort of ordinary guests does not suffer. The antiquarian and the historian find Montreal rich in memorials of a romantic past, and linger there to gather from an apparently inexhaustible source subject for lecture or narration. There are about a hundred and fifty places in Montreal where refreshments and lodging are provided for travellers, and the capital represented by these establishments may be estimated at five millions of dollars, ranging from about a quarter of a million dollars downwards. The Windsor is one of the most handsome hotels in America, and, being ably managed, has for many years past proved a profitable investment to the enterprising citizens who built it. The St. Lawrence Hall is one of those comfortable, old-fashioned hostels, which travellers love. Its central situation makes it popular with business men. Few hotels in the city can equal the Balmoral for comfort and elegance. It is very much affected by the quieter portion of the community, and has perhaps more regular patrons than any other similar establishment. The "Queens" and the "Carlslake" are two welcome additions to Montreal's hotels, and the new Place Viger Hotel at the Canadian Pacific East End Station, is a fresh evidence of the enterprise of the big railway company and the taste of the directors.



THE BALMORAL CASTLE HOTEL

is one of the finest hostels in Canada, palatial, yet homelike, and can accommodate five hundred guests, who are met by polite and attentive clerks with that wonderful fund of information, for which the hotel clerk is noted. The offices and main corridor are very attractive, being illuminated by electric lights arranged very artistically. Here can be found one of the best equipped cigar parlours in the Dominion, and also a ticket office, where transportation to all points can be secured. The foyer, on the second floor, which is reached by a fine broad staircase, richly carpeted, is well furnished with lounge, arm-chairs, and settees. The tread of the passing hundreds is noiseless, and a magnificent Concert Grand awaits the musician. To the right is one of the largest dining halls in Canada, just the place for

banquets, etc., magnificently lit from the ceiling, with 120 electric lamps.

Mr. A. Archibald Welsh, the proprietor of the hotel, was well and favorably known in Western Ontario for years, where he had a reputation second to none as a commercial tourist, representing Messrs. Crathern & Caverhill, and Learmont & Co., to their entire satisfaction. Since then he has spent several years as a caterer, associated with that well-known confiseur, Robert W. Rough, in the firm of Welsh & Rough, who have entertained thousands of Montreal's best citizens.

Taking the above into consideration, and that free "busses" meet all trains and boats, "The Castle" should control a fair share of the patronage of the travelling public.

MONTREAL WATERPROOF CLOTHING COMPANY.

It was in the year 1880 that Mr. Harris Wener organized the Montreal Waterproof Clothing Company. Conducted on a strict business basis from the first, it soon sprang into prominence, and is now enjoying a large business, and people all over the Dominion are wearing samples of the company's artistic and serviceable clothes. The

spacious building on St. Paul street now occupied by the company, is the fourth into which they have moved since commencing business, each change being made necessary by the increasing patronage.

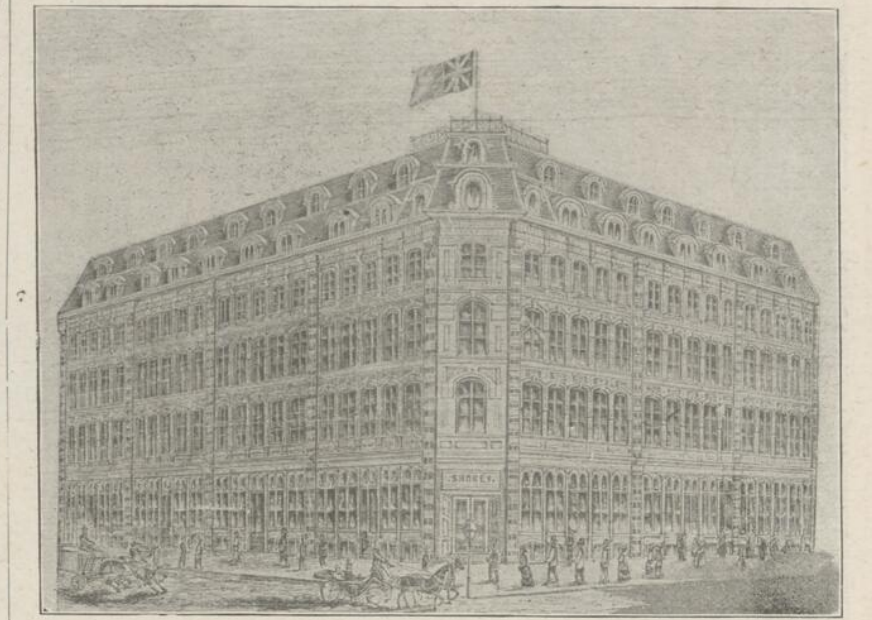
The company imports its raw material from England and manufactures every kind of first-class waterproof clothing that can be worn by men, women and children. Only the higher grades are dealt in, and they are cut and manufactured on the St. Paul street premises. The garments are vulcanized, sewed, cemented and taped so as to stand any climate, whether hot or cold.

In the factory all the latest and most im-

proved machinery used in the business is run by electricity. Fifty hands are employed, and they are kept busy constantly supplying the large orders. A staff of competent travellers visit the trade twice a year, or as much oftener as the requirements call for.

The excellence of the goods has secured a lucrative trade from the Atlantic to the Pacific. Mr. Wener, the proprietor and manager, is well known as a reliable and enterprising business man, in whom the trade has every confidence.

Money is refunded in case of dissatisfaction, or other garments are supplied.



MESSRS. H. SHOREY & CO.

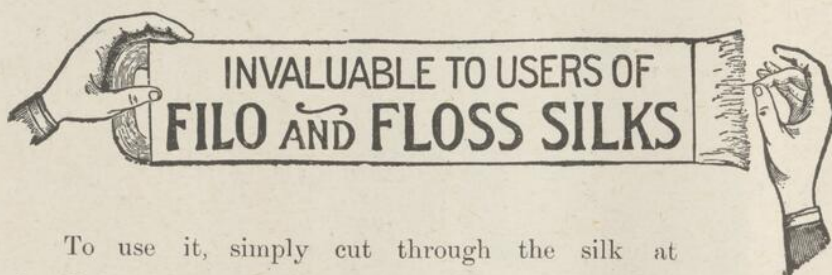
The house of H. Shorey & Co. of Montreal, a cut of whose premises we publish, are among the houses in Montreal whose commercial record has tended to give to this city its prestige of reliability as the manufacturing centre of the Dominion. The house was founded in the early sixties by the late Hollis Shorey, who saw an opening in Canada for a superior class of ready-made clothing. What were then sold were very largely slops imported from England, or equally sloppy goods manufactured in Canada. The object which inspired Mr. Shorey in starting the business, namely, to produce a class of clothing that gentlemen might wear without the necessity of leaving their order and having their goods made up by a tailor, has been the active principle of the house from its inception. Realizing that it cost no more to cut a garment properly than it does to cut it badly, and that by a system of training operatives can produce well made goods as cheaply as they can slops, the firm has acted upon this principle which has been the key-stone of their business success, until at the present

day "Shorey's clothing" has become a household word throughout the Dominion. A great feature has been the guarantee card, which is furnished with every garment. This is as binding as a notarial contract, and reads, "Satisfaction guaranteed or your money refunded." Their customers throughout the Dominion are instructed to return money to the consumer where the goods do not turn out as represented. A new feature, adopted recently, is putting a descriptive card on the goods stating exactly the quality of the material, and whether it is all wool or not, and if it is fast dye. This enables the consumer to know exactly what he is buying, and greatly facilitates the inexperienced in the selection of wearing apparel. This firm made up by a tailor, has been the active principle of the house from its inception. Realizing that it cost no more to cut a garment properly than it does to cut it badly, and that by a system of training operatives can produce well made goods as cheaply as they can slops, the firm has acted upon this principle which has been the key-stone of their business success, until at the present

A Lady's Invention

The patent holder in which all Brainerd & Armstrong wash embroidery silks are put up, like so many other useful contrivances in the home, was invented by a lady, Mrs. A. Smith, manageress of the Brainerd & Armstrong Co.'s needlework department in New York. There are, perhaps, a score of other patented holders in the possession of this company, but the one invented by Mrs. Smith is the simplest and best of them all.

It thoroughly protects the silk from soiling by handling or from being wasted.



INVALUABLE TO USERS OF FILO AND FLOSS SILKS

To use it, simply cut through the silk at the little paper tag and then withdraw a needleful as required.

This is the only silk put up in a holder that absolutely prevents the silk from becoming soiled

Sewing Silk

Full Weight and Length

Corticelli Sewing Silk is made from the purest, strongest raw silk, that is, that part of the silk which the worm winds about the cocoon with a fibre three-quarters of a mile long, and strong enough to hold 200 times its own weight

A number of these fibres, according to the size of the thread required, are brought together into strands. Several strands are then twisted into sewing silk.



Some sewing silks are made smaller than they are numbered, thus giving greater length—to the makers—and less strength. But Corticelli Sewing Silk is all full size and length as stated on the spool label.

Who Corticelli Was

His Love Disappointment

Corticelli Silk derives its name from Count Corticelli, a celebrated Italian nobleman, who devoted his life to the study of silk culture. To his ceaseless, life long study the world owes much of the beauty and luxury of the product of the humble silk worm. When the manufacture of Corticelli Silk was begun in 1838 it was named in honor of him. The fame of this silk has in no way detracted from the lustre of his achievements, and will doubtless help to preserve his name to posterity.

It is said that the Count became a studious recluse through a disappointment in love. The story goes that he loved a young noblese who eloped with a Russian army officer on the eve of their marriage.

His faithless fiancée died of cruelty and neglect in a year, and in the bosom of her bodice was found a handkerchief on which was embroidered the word "Corticelli" with Chinese silk. It afterwards came into possession of the Count, and was doubtless the slender means that first suggested the researches which made him renowned.

Thus the fickleness of one fair maid gave a bent to the genius of a man whose achievements were destined to become of inestimable value to the world.

Corticelli Skirt Protector

Is made of tough, soft, elastic Angora wool. It is steam shrunk and therefore cannot possibly draw or pucker the edges of the skirt. It is dyed in 350 shades to match almost any shade of dress goods.

The softness of the Angora wool prevents chafing of the finest shoes.

Its elasticity gives it a self-cleaning action that precludes the possibility of dirt remaining in it, and thus soiling or staining the most delicately shaded dress goods.

The open, porous weave allows it to dry quickly when wet.

Its toughness makes it wear as long as the skirt.

It is fine enough for the daintiest and costliest garment—cheap enough for the most ordinary.

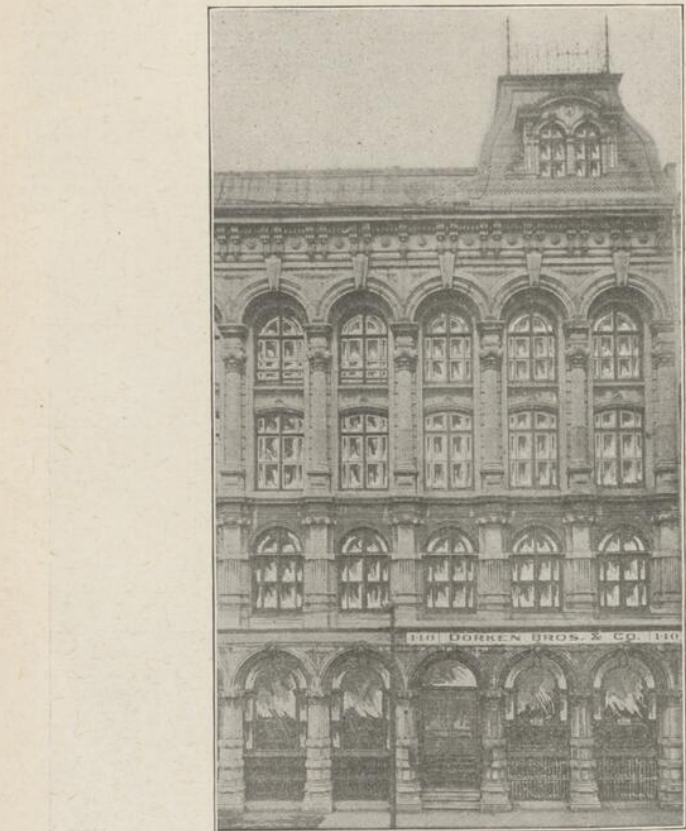
It is put up in five yard packets, and is also sold by the yard.

Every packet and every fourth yard in the piece bears this trade mark. Without that there is none genuine.

It is sold at all dry goods stores.

If a dealer wants to sell you something "just as good" it is more than likely there is a bigger profit on the substitute.

No lady who knows her own mind, or who wants to be absolutely sure of getting the best, will accept anything but the genuine when urged to buy a substitute of unknown quality.



140 McGill Street.

Distributing Depot for—

HARDWARE, CUTLERY, ETC.

Henry Boker, Renscheid, Germany.
H. Boker & Co., Solingen, Germany.
Alexanderwerk Renscheid, Germany.
John Wilson, Sheffield, England.

John Newton & Co., Sheffield, England.
Gebr. Noelle, Luedenscheid, I.W., Germany.
Etc., Etc.

and the moulding floor is one of the best fitted in Canada. The firm have executed many important contracts for architectural ironwork, elevators, grilles, fire escapes, etc., etc., including Parliament Buildings, Ottawa; Mechanics' Institute Building, Montreal; McGill College, Montreal; Lennoxville College, Lennoxville, P. Q.; Montreal General Hospital, Montreal; Court House, Custom House, St. John, N.B.; Montreal Board of Trade Building, St. Peter's Church, Montreal; Perrault's Block, Montreal; Laval University, Quebec; Merchants' Bank of Halifax, Montreal; Royal Victoria College, Sherbrooke Street, Montreal; new City Hall Building, Toronto; Halifax Drill Shed, Western Trust and Loan Building, new C.P.R. station, Dalhousie Square, and many other public buildings in different parts of the country for the Dominion and Provincial Governments.

This firm also manufactures shelf hardware, including Mrs. Pott's genuine sad irons, patent steel horn casters, Gunn socket casters, a full line of stable fixtures, out cleaners, iron railings, gates, crestings,

and do not cater to the retail trade. They import shelf hardware from the factory of Henry Boker, of Renscheid, Germany. Henry Boker & Co., of Solingen, Germany, supply cutlery, razors, pocket knives, etc. From Alexanderwerk, Renscheid, come meat choppers, fruit presses and bread graters, and Gebruder Noelle, of Luedenscheid, sell, through Messrs. Dorken, Britannia metal spoons, etc. Messrs. Dorken also represent John Wilson, manufacturer of butcher knives, and John Newton & Co., manufacturers of table cutlery, both of Sheffield, England. Their establishment is on McGill street.

BRIDGES.

When Victoria Bridge was first built across the St. Lawrence it was regarded, and justly, as a splendid feat of engineering. It remains to-day a splendid piece of work. Bridge building has passed through many phases since the Grand Trunk first joined the north and south shores of the St. Lawrence, and now the all-iron cantilever model is preferred to any other. Such is the Canadian Pacific Bridge that

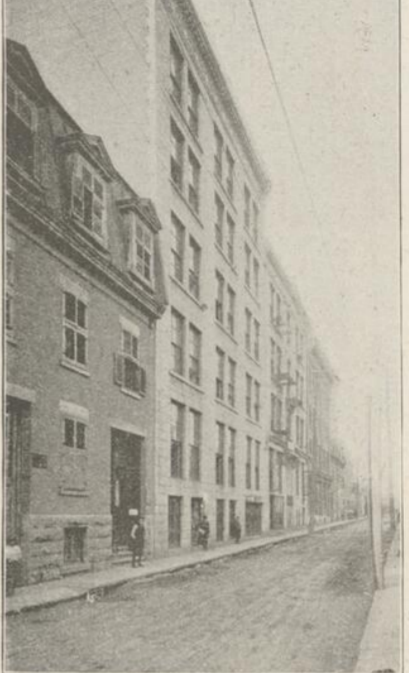
MONTREAL And The St. Lawrence Route.



The Fragrant Weed

Montreal completely overshadows all other Canadian cities in the tobacco industry. Forty million cigars are the annual output of her factories, and the yearly importations of cigars value over a hundred thousand dollars.

In smoking and chewing tobacco, and in cigarettes, a huge business is done by



Mr. J. M. Fortier is a cigar manufacturer and importer of leaf tobacco on a large scale. He is a strong believer in the possibilities of the home-grown product, and advocates tariff legislation to encourage the native industry.

Montreal can boast of some attractive retail tobacco and cigar stores that import many widely-known brands and do an extensive business both with the city trade and throughout the Provinces of Quebec and Ontario.

Mr. H. Jacobs & Co. are manufacturers of the "Stonewall Jackson," a popular five cent cigar. Smith, Fischel & Co. make the "Rosebery," L. O. Grothe & Co.'s "Boston" and "Peg Top" cigars are well known brands.

The Reliance Cigar Factory are manufacturers of several well known brands. G. Dreyfus & Co. are importers of cigar leaf tobacco. Goulet Bros. are known for their "La Fortuna" and "Artist" brands. The Jos. Tasse Co. manufacture high grade cigars and deals in leaf tobacco.

Montreal dealers, and the largest factories in the Dominion are here. The following figures give the receipts at this port during the past year:

Quantity.	Value.
Leaf tobacco	3,251,790 \$546,975
Manufactured tobacco ..	21,223 7,432
Cigarettes	1,312 2,690
Cigars	28,461 72,587

Three and a quarter million pounds of leaf tobacco imported at this port in one year, for distribution among the different factories, does seem a large quantity. And yet this is supplemented by the home-grown supply. For her Ladyship cigars the Snows grows tobacco, and very good tobacco, too. It is in the district of Montreal that the "Tabac Canadien" is most largely grown, but Essex, in Western Ontario, is becoming a centre of much tobacco cultivation. During the year ended June 30th, 1907, the quantity grown was 6,235,661 pounds. Cigarettes made from Canadian tobacco numbered 91,808,000. Of "twist tobacco" excise duty was paid on 14,029 pounds at the Montreal Inland Revenue office.

In May, 1896, Cuban trade was entirely suspended, the Spanish Government placing an embargo upon the exportation of tobacco. As a result of the embargo other grades of tobacco came into demand, and some local makers succeeded in furnishing an effective substitute for the prized Havana.

There is no better known name in Canada in the cigar business than that of S. Davis & Sons, who for many years have been manufacturers of high grade cigars on a very large scale. They have not been afraid to take full advantage of printers' ink and of other mediums to announce to the public what they have to sell, and as a consequence their trade has increased by leaps and bounds.

Not was this enough. The chain of cold storage from producer to consumer must be complete. An absence or defect of any one link would result in goods being spoiled. In order to have products, such as butter, in good condition, it was necessary to have cold storage depots in convenient places, where these products might be kept till put on the cars. The department, feeling that owners of creameries would not build proper refrigerators unless greatly encouraged, granted a bonus of \$100 to those who complied with the wish of the department in this respect. Seventy first-class refrigerators were thus started at the various creameries, and as the offer was again made this number has been greatly increased.

This completed a system of cold storage from the Canadian producer to the British consumer, by which all perishable products could be shipped in almost perfect condition and command the highest prices. The effect on trade is shown in the figures re the exports of butter since 1894, which are here given, and show that the butter trade has been practically built up by cold storage shipments:

1894	32,055 packages
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There are probably few firms in Montreal who can boast of more central location or better business premises than S. Davis & Sons. Their factory on Beaver Hall Hill, which they have been forced to move from their old office into the new and handsome building is devoted entirely to the manufacture of cigars, a fact that speaks volumes for the progress that this firm has made. The building is of stone, and has a very handsome appearance. The main floor, occupied by the bookkeepers, clerks, and private offices, is large, airy and well lighted. It is noteworthy that every foot of the im-

The American Tobacco Co. takes first rank among the tobacco factories of the Dominion, its brands being household words in the mouths of all users of the weed. The following names of their leading brands will be recognized by all users of good tobacco: "Old Chum Cut Plug," "Old Gold," "Seal of North Carolina," "Duke's Mixture," "Old Virginia," "Richie's Navy Cut," "Richie's Hand Cut Cavendish." Their leading cigarette brands are: "Sweet Caporal," "Athlete," "Richmond Straight Cut," "Derby," "Old Gold," "Sweet Sixteen" and "New Light."

Mr. W. C. McDonald, whose donations to McGill College may well be termed princely, is the millionaire manufacturer of chewing tobacco. His factory in the East End was burned down in 1895. There was no insurance, but Mr. McDonald rebuilt at once, at the same time making a large donation to one of the McGill faculties.

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Mr. Joseph M. Fortier commenced his commercial career in 1878, when he established a cigar factory on St. Paul street. The premises, as illustrated, are situated now at 149, 151 and 153 St. Maurice street, and have several times had to be extended to meet the requirements of an increasing business. He does an extensive trade in leaf tobacco in the United States and imports largely into Canada. He pays periodical visits to the tobacco growing districts of the United States to make personal selection of the raw leaf and purchases of 20 and 40 carloads at a time are not at all unusual. At present he employs about six hundred hands. He is a member of the Montreal Board of Trade and for a number of years has been one of the most active members of the Chambre de Commerce.

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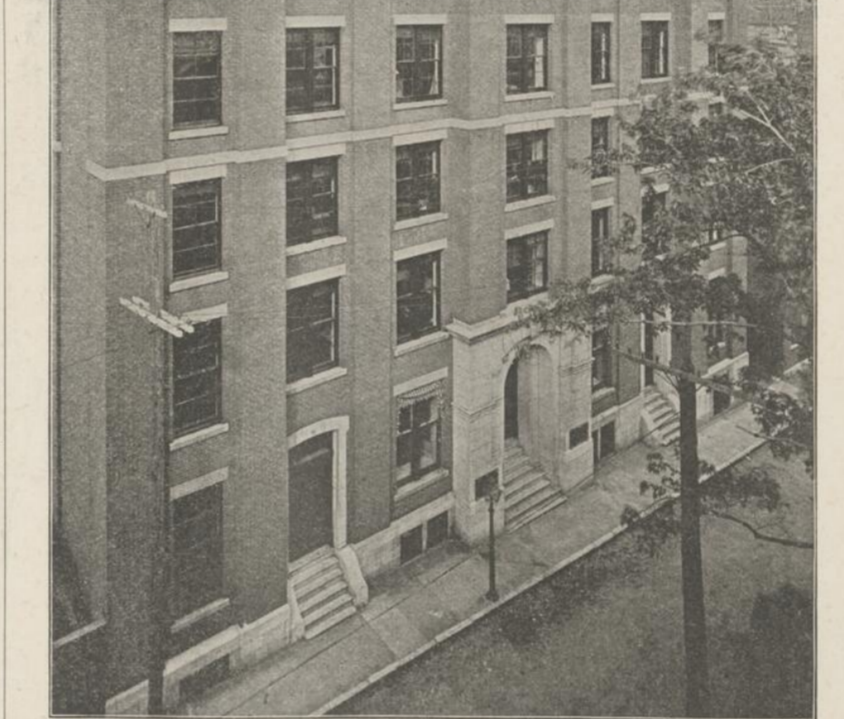
Cold Storage

For the last twenty years Montreal has had what was called cold storage, but it was nothing more nor less than the carrying of certain products in ice boxes. This was good enough in its way, but the whole effect was spoiled by the lack of a

continuous system, and often butter which had already deteriorated in quality by the time it reached Montreal, was sent to Europe in this way. It was not till 1885 that anything was really done to establish a regular system of cold storage for the carrying of such perishable produce as butter, eggs, fruit and meats. In that year excellent cold storage was available in Montreal at the warehouse of the Montreal Cold Storage and Freezing Company, and through the efforts of Mr. Jas. W. Robertson, commissioner of agriculture and dairying, the use of cold storage was encouraged by the government offering to pay half the charge of cold storage of fresh-made creamery butter shipped to Great Britain. It was arranged with the Elder-Dempster Company, whose Bristol boats in 1885 carried 80 p. c. of the creamery-butter exported to Great Britain, and with the companies running vessels to Liverpool and to Glasgow, that the government should fit up insulated compartments on a number of steamships for the carriage of butter which had been cooled in cold storage before being shipped. Ten steamships were so fitted, the department guaranteeing earnings on the space occupied at the rate of 20 shillings per 40 cubic feet.

Seventeen steamships were fitted with mechanical refrigerating plants in 1897, so that there was a weekly service to London and to Bristol, a nearly weekly service to Liverpool, and a fortnightly service to Glasgow. The lines who united in giving this service were the Allan, Dominion, Thomson and Elder-Dempster lines. The government agreed to pay not less than half the cost of fitting up these plants.

But it was not enough that there should be cold storage from Montreal, for by the time perishable products reached Montreal they might be spoiled by too high temperatures. Mr. Robertson, accordingly, encouraged by the present minister of agriculture, arranged for a complete system of cold storage by the various railroads of Canada, the depart-



THE AMERICAN TOBACCO CO. OF CANADA, LIMITED.

Occupying a very large magnificent building on Cote Street, in the heart of the city, is the American Tobacco Company of Canada (Limited). The immensity of the factory is the best indication that the firm must have won its way by increasing popularity into the front rank of tobacco manufacturing houses in the world. Certainly they must be exceedingly proud of the success they have achieved. They have, without doubt, one of the handsomest buildings in Montreal, and it would be exceedingly difficult to find prettier or more comfortable offices. There

are no smokers in Canada who cannot praise the brands of tobacco and cigarettes prepared by this company—"Old Chum Cut Plug," "Old Gold," "Seal of North Carolina," "Duke's Mixture," "Old Virginia," "Richie's Navy Cut," "Richie's Hand Cut Cavendish," "Sweet Caporal," "Athlete," "Richmond Straight Cut," "Derby," "Old Gold," "Sweet Sixteen," and "New Light." These goods have gained for the makers the high place they now occupy among the tobacco houses of the world.

ment undertaking to guarantee the earnings on each car up to two-thirds of the railroad rate. Nor was this enough. The chain of cold storage from producer to consumer must be complete. An absence or defect of any one link would result in goods being spoiled. In order to have products, such as butter, in good condition, it was necessary to have cold storage depots in convenient places, where these products might be kept till put on the cars. The department, feeling that owners of creameries would not build proper refrigerators unless greatly encouraged, granted a bonus of \$100 to those who complied with the wish of the department in this respect. Seventy first-class refrigerators were thus started at the various creameries, and as the offer was again made this number has been greatly increased.

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Drugs and Druggists

Physic has always been a necessary evil; a true friend in forbidding disguise, assisting us to combat the ills to which our flesh is heir. In primitive days a few simple remedies sufficed to meet the needs of a hardy and temperate generation, but civilization brings not only blessings in its train, and the development and settlement of a country are marked by an increased demand for commodities whose use is expected to alleviate suffering. Drugs, then, are imported largely into Canada, and it is to Montreal that the bulk of importation is directed. The demand for local consumption here is naturally large, and the position of the city makes it a convenient point of distribution for a spacious territory, covering, in some cases, the entire Dominion. About four hundred thousand dollars is the annual value of drugs entered at this port, the largest individual item being proprietary medicines.

It is a somewhat curious fact that in Toronto, a city two-thirds the size of Montreal, there is more than double the number of retail drug stores than here. This would seem to point to an increased demand for local consumption in the Queen City, but Montreal may well console herself with the reflection that, if her citizens use a smaller quantity of medicine than those of Toronto, it may be that the healthfulness of their city makes it unnecessary, while, in any event, by far the largest volume of the wholesale trade of the Dominion is centred here.

Another indication of Montreal's importance as a centre of the wholesale drug trade is to be found in the fact that many English and United States manufacturers of proprietary medicines have found it

profitable to open branch establishments here, whereas to manufacture for the Canadian trade. Further, in one article at least, as specially noticed below, Montreal is the manufacturing headquarters for America and for the world.

In Montreal most of the wholesale druggists unite to their business of selling imported drugs that of manufacturing some special article, and many, by confining themselves to one line of manufacture and by perfecting methods of production, have acquired a reputation which extends beyond our boundaries. Everyone is not aware that "Pain Killer" is an article of Messrs. Evans, Lescher & Webb, London, Eng.; Messrs. Evans & Sons, Limited, Montreal and Toronto; Messrs. Evans & Sons, Limited, Boston, Massachusetts. Mr. Alfred Robertson Evans is the managing director of the Canadian business. The history of the company in Canada dates back to 1866, when the Liverpool firm, seeking to extend their colonial trade, purchased the business of Messrs. Lambough & Campbell, and in 1878 changed the name to H. Sugden Evans & Co. In 1884 Mr. H. Sugden Evans was appointed Dominion analyst by the Government, and his interest was bought by the English firm, who founded a limited liability company under the title of Evans & Sons, Limited. Since this period great progress has been made, and the firm is to-day booming Montreal manufactured goods not only throughout the Dominion, but also in the United States. The well-equipped factory and laboratory extends from St. Jean Baptiste to St. Gabriel streets, occupying with the offices and warehouses, one whole block, and giving employment to little short of one hundred hands. The plant is, of course, thoroughly modern. In the mills are to be witnessed in impressive and bewildering detail the various operations of manufacture in connection with numerous preparations which form staples of the trade. Pill-making and coating by machinery is a feature which at once awakens interest. Complete and extensive as is the Montreal factory, it is of course a small affair compared with the Liverpool establishment, which is the largest in the world and employs over 800 hands. The Montreal house is the only firm in the Dominion issuing a current price list and monthly market report. This publication is a standard for prices throughout the country, as it follows closely all market changes, frequently enabling the retail druggist to place an order advantageously. Mr. A. B. Evans, who is a member of the Montreal Board of Trade, is a junior partner of the Liverpool firm, and has the management of the Boston business as well as of the Canadian concern. Under his direction an ever-increasing trade has been built up. In addition to the establishment at Toronto, there is an agency at Victoria, B.C., while the country is well covered by a small army of travellers. It is interesting to note that Evans & Sons, Limited, are the sole consignees for Canada and the United States of the Montreal Fruit Juice, a production which has not long been introduced into the country.

The firm of Leeming, Miles & Co. deals largely in proprietary medicines, such as Nestle's Food, Tongaline, Diphtheria Antitoxine, Bovine, Hunya, James Water, Dick's Condition Powders and Horn medicine, etc., and manufactures certain lines for the Canadian trade, the United States business being done from the New York office. This firm does a large business with the wholesale trade of Canada as well as with retailers. Mr. Henry Miles directs the firm's Canadian business. This gentleman, well-known in Board of Trade circles, and managing editor and publisher of the Montreal Pharmaceutical Journal, entered the firm of Lyman, Sons & Co. while a boy. He became general manager in 1888, and managing partner in 1888, severing his connection with the firm in 1896 in order to form his present partnership with Mr. Thos. Leeming.

Kerry, Watson & Co., in addition to their large wholesale business, manufacture Fluid Extract and Gray's Syrup. Henri Jonas & Co. manufacture essences extensively; Lyman, Sons & Co., fluid extracts; Lyon Silverman, essences; Kenneth Campbell & Co., quinine wine; Bernard McGale, Coderre's Syrup and butternut pills; John T. Lyons, Dr. Gordon's pills and bed bug poison; Franco-American Company, Dr. Coderre's red pills; W. A. Dyer, malt extracts, concentrated essences, fruit jellies, etc.

Evans is at the head of four of the largest drug businesses in the world: Messrs. Evans, Sons & Co., Liverpool, Eng.; Messrs. Evans, Lescher & Webb, London, Eng.; Messrs. Evans & Sons, Limited, Montreal and Toronto; Messrs. Evans & Sons, Limited, Boston, Massachusetts. Mr. Alfred Robertson Evans is the managing director of the Canadian business. The history of the company in Canada dates back to 1866, when the Liverpool firm, seeking to extend their colonial trade, purchased the business of Messrs. Lambough & Campbell, and in 1878 changed the name to H. Sugden Evans & Co. In 1884 Mr. H. Sugden Evans was appointed Dominion analyst by the Government, and his interest was bought by the English firm, who founded a limited liability company under the title of Evans & Sons, Limited. Since this period great progress has been made, and the firm is to-day booming Montreal manufactured goods not only throughout the Dominion, but also in the United States. The well-equipped factory and laboratory extends from St. Jean Baptiste to St. Gabriel streets, occupying with the offices and warehouses, one whole block, and giving employment to little short of one hundred hands. The plant is, of course, thoroughly modern. In the mills are to be witnessed in impressive and bewildering detail the various operations of manufacture in connection with numerous preparations which form staples of the trade. Pill-making and coating by machinery is a feature which at once awakens interest. Complete and extensive as is the Montreal factory, it is of course a small affair compared with the Liverpool establishment, which is the largest in the world and employs over 800 hands. The Montreal house is the only firm in the Dominion issuing a current price list and monthly market report. This publication is a standard for prices throughout the country, as it follows closely all market changes, frequently enabling the retail druggist to place an order advantageously. Mr. A. B. Evans, who is a member of the Montreal Board of Trade, is a junior partner of the Liverpool firm, and has the management of the Boston business as well as of the Canadian concern. Under his direction an ever-increasing trade has been built up. In addition to the establishment at Toronto, there is an agency at Victoria, B.C., while the country is well covered by a small army of travellers. It is interesting to note that Evans & Sons, Limited, are the sole consignees for Canada and the United States of the Montreal Fruit Juice, a production which has not long been introduced into the country.

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The firm of Leeming, Miles & Co. deals largely in proprietary medicines, such as Nestle's Food, Tongaline, Diphtheria Antitoxine, Bovine, Hunya, James Water, Dick's Condition Powders and Horn medicine, etc., and manufactures certain lines for the Canadian trade, the United States business being done from the New York office. This firm does a large business with the wholesale trade of Canada as well as with retailers. Mr. Henry Miles directs the firm's Canadian business. This gentleman, well-known in Board of Trade circles, and managing editor and publisher of the Montreal Pharmaceutical Journal, entered the firm of Lyman, Sons & Co. while a boy. He became general manager in 1888, and managing partner in 1888, severing his connection with the firm in 1896 in order to form his present partnership with Mr. Thos. Leeming.

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ROYAL VICTORIA COLLEGE

MC GILL UNIVERSITY

MC DONALD GHEMISTRY BLDG.

PETER REDPATH LIBRARY

THE COTTON TRADE.

Practically all the cotton goods used in Canada are manufactured within the Dominion itself, with the exception of the finer cambrics, fine printed goods, and other special lines. The capital invested in cotton mills in this country is, in round figures, about \$13,000,000, and the yearly production of goods is about \$9,000,000. The number of hands employed in the different mills is 8,700, and the wages paid to them reach \$2,350,000 annually, exclusive of fuel, freight, insurance, etc.

The raw cotton used in manufacture comes principally from the United States, from whence last year we took 39,143,92 pounds. From China we purchased 195,558 pounds of the finer grade, from Egypt 17,922 pounds, and from Great Britain 8,111 pounds; the whole being valued at \$3,117,922.

There are in Canada 22 cotton mills today, carrying 545,100 spindles, or practically one to every ten of the population, and Montreal's share in this amounts to 260,000 spindles. The mills in operation are:

Mills	Spindles
Barnard Cotton Mill	11,400
Canada Cotton Mills	35,940
Stornont Cotton Mills	23,620
Stamilton Cotton Co.	10,000
Ontario Mills	12,000
Bangston Mills	10,000
Merrion Mills	12,500
Montmorency Cotton Co.	10,000
Riverside Manufacturing Co.	2,000
Merchants' Manufacturing Co.	52,000
Montreal Cotton Co.	90,000
Gibson Cotton Mills	22,000
St. Croix Cotton Mills	34,144
Avonport Cotton Mills	10,000
New Brunswick Mills	30,000
Nova Scotia Mills	24,000
Windsor, N.S., Mills	14,000
Yarborough Lark Co.	6,000
Paris Winery Mills	3,600
Coticook Cotton Mills	10,000
Hochelaga Cotton Mills	100,000
Magog Mills	20,000

Of these mills the St. Anne's and the Hudson, operated by the Montreal Cotton Co., and the mills of the Merchants' Manufacturing Company, are located in the environs of this city, and give employment to 2,500 hands. The others are distributed all over the Dominion. But with few exceptions their output is controlled in this city by two great organizations—the Dominion Cotton Mills Co., with a capitalization of \$3,000,000, which controls the output of the Hochelaga, St. Anne's, Coticook, Magog, Kingston, Brantford, Moncton, Nova Scotia, and Windsor, N.S., mills, or the product of 298,000 spindles and 4,382 looms; and the Canadian Colored Cotton Co., with a capital of \$2,700,000, which controls the St. Troix, Merrion, Lyster, Canada Cotton Mills, Stormont, Ontario, Hamilton and

Gibson mills, or in all, the product of 152,704 spindles and 4,569 looms, and for which the firm of D. Morrice, Sons & Co., of this city, are the selling agents. Thus 70 per cent. of the product of Canadian mills is distributed from Montreal houses. This represents the domestic output of cotton textiles, nearly all of which is practically controlled in Montreal, since the



HERMANN H. WOLFF & CO.

The offices and warehouses of Hermann H. Wolff & Co., importers and wholesale dealers in dry goods, are situated at 227, 228 and 229 McGill Street. In 1883 this flourishing business was established by Mr. F. Boas, who conducted it until 1888, when Mr. Wolff became a partner. There are two buildings, five stories each, 50x80 feet in size, the first floor being devoted to offices, splendidly fitted up, and the other floors to stock of silks, satins, velvets, woollens, linens, cottons, dress fabrics, furniture and carriage makers' supplies, fancy goods, notions, etc. Mr. Wolff imports direct from the best European houses, and is the Canadian representative of H. D. Warburton & Co., General European Export Merchants of Hamburg, Berlin, Paris, London, and other mercantile centres.

Merchants' Manufacturing Company and the other mills not controlled by the two great syndicates are either located here or are run with Montreal capital. In addition to this, there were imported last year fine cottons to the extent of \$305,227, also distributed from this city. And, besides this, Montreal houses export to China, Australia and South Africa cotton goods, principally greys, to the value of \$558,633, out of a total of \$628,806, which were the total exports of the Dominion.

WHOLESALE HOUSES.

It is not too much to say that the great wholesale houses of this city sell as much textiles as the houses of the whole of the rest of the Dominion combined. They are in closer contact with the sources of supply, and because of this they have opportunities that are in part denied to wholesalers in our other Canadian cities. The reason that buyers visit this city from all parts of the Dominion for cotton and other textiles is because it pays them to come. They can buy more cheaply here, or, if they stay at home, of the travellers of the Montreal houses. But by visiting the warehouses themselves they have an opportunity to see a larger assortment, and in the piece instead of from samples, and thus most dry goods merchants find it to their interest to visit Montreal.

To handle and distribute the enormous volume of business done in Montreal requires firms of large capital, far-reaching agencies, and able to command the services of a small army of expert employees. Prominent among these is the incorporated firm of Gault Bros. & Co., dry goods merchants and importers, who occupy a magnificent five-story and basement building at the corner of St. Helen and Recollet streets. The building has 65,000 feet of flooring space, and is so constructed as to give the maximum of light and room. The firm was established in 1854 by Messrs. A. F. Gault and the late Jas. B. Stevenson, under the title of Gault, Stevenson & Co. A few years later, on the retirement of the latter gentleman, the firm became Gault Bros. & Co., and in 1890 was incorporated under the same title under Dominion charter with a capital of \$750,000, of which \$600,000 was paid up. Mr. A. F. Gault, the founder of the firm, is the president of the company, and Mr. James Rodger is the secretary-treasurer. Messrs. R. W. Macdougall, Leslie H. Gault and Mrs. R. L. Gault are the other shareholders. The company are importers and dealers in every branch of the dry goods trade, both fancy and staple, and some of the best of the nation in their business, can be gathered from the fact that they have fifteen travellers constantly on the road, in addition to a warehouse staff of seventy-five to eighty employees. Mr. A. F. Gault is a man largely identified with Montreal's financial and industrial growth. He is a director of the Bank of Montreal, and also president of the Dominion Cotton Mills Co., the Canadian Colored Cotton Mills Co., and the Montreal Cotton Co. He is also well-known for his munificent public donations. Among the latest of his philanthropic schemes is the erection of the block of workmen's flats now in course of construction on St.

Antoine street. Mr. R. W. Macdougall is the active manager of the warehouse, while Mr. Leslie H. Gault, a nephew of the president, has control of the buying department. Mr. James Rodger is in control of the financial details. The directors are members of the Wholesale Dry Goods Association and the Board of Trade, and hold a prominent position in textile trade circles.

No more striking or well-known personality exists in the dry goods trade than that of Mr. E. B. Greenfields, senior partner in the firm of S. Greenfields, Son & Co., one of the largest wholesale dry goods houses of the Dominion. He shares with Mr. A. F. Gault the reputation of being one of the two best known dry goods merchants in Canada. Born in 1850, he has been at the head of his firm since 1876, and has always been a man of mark in trade circles. He is a director of the Bank of Montreal and the Standard Life Assurance Co., a governor of McGill University, president of the Wholesale Dry Goods Association, and an ex-president of the Board of Trade.

The firm was founded in 1834 by the late Samuel Greenfields and his son John. Shortly afterwards two other sons, W. G. and D. J. Greenfields, were admitted. In 1870 Mr. E. B. Greenfields, the present partner, and Mr. John L. Cairns, were admitted, and the firm took possession of their spacious building on Victoria square. The deaths of Mr. John L. Cairns, D. J. and Samuel Greenfields, left Mr. E. B. Greenfields the sole partner in 1888, and in 1891 he admitted Messrs. G. B. Fraser, E. C. B. Fetherstonhaugh and Geo. L. Cairns, who constitute the present firm. The house has twenty-six travellers constantly on the road, as well as eighty employes in the warehouse, and its annual turnover is one of the largest in the Dominion.

To Thibaudau Bros. & Co. is allotted the credit of being the oldest dry goods house in Canada, and it is therefore to



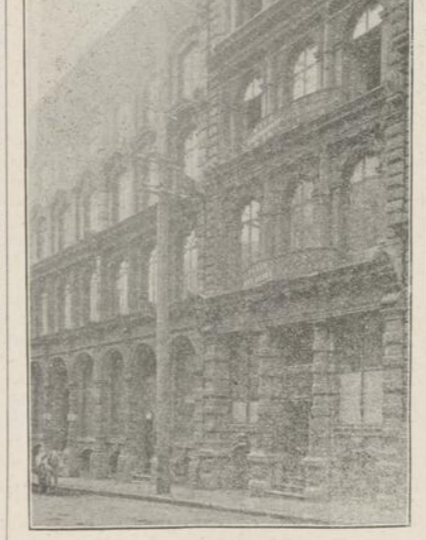
S. GREENFIELDS, SON & CO.

On Craig Street and Victoria Square this well-known firm has its beautiful large warehouse and offices. The building, as the accompanying reproduction shows, is of stone, six stories in height. Each flat is 100x100 feet. The building is fitted throughout with thermostat electric fire alarms and has also electric burglar protection. There are also distinct departments. The basement and part of the second floor are devoted to cotton goods; on the third, carpets and housefurnishings, fancy goods and notions; on the fourth, imported and domestic woollens, haberdashery and men's furnishings; on the fifth, millinery. The entry room is on the rear of the ground floor, and below it is the shipping and receiving department. The firm are the agents for B. Priestly & Sons, of Bradford, who have a world-wide reputation for black dress goods, and also represent in Canada, E. Powny & Co., the well-known kid glove manufacturers, of Grenoble, France.

Be regretted that after an active career of eighty-seven years in business it should be now winding up its affairs in this city. It was founded in 1811, and originally bore the name of Robertson & Co. As its members combined Scotch caution with the energy of the French, it soon secured a good introduction, not only to London and foreign merchants, but also to the retail trade, and quickly took a prominent place, more particularly in competition for the French-Canadian custom. Since that

Board of Trade, and are known as representative business men of high standing. The extensive wholesale dry goods house of A. Racine & Co. was founded some thirty-five years ago in this city and was originally known as A. Roy & Co. This was the name it bore until 1878, when Mr. A. Racine, who for twelve years, had been the foreign buyer and a most successful traveller for the firm, took it over himself and changed the name to its present style. The premises are located in a spacious four-story and basement building on St. Paul street, and the stock carried is in the vicinity of a quarter of a million dollars. Mr. Racine is a member of the Board of Harbor Commissioners, vice-president of the Wholesale Dry Goods Association, and a member of the Board of Trade.

A leading firm in the dry goods trade is



KYLE, CHEESBROUGH & CO.

This firm is more especially known in the dry goods world as the largest dealers in Canada in all kinds of laces. They have a very large five-story stone building at 16 St. Helen Street. The office is at the front of the ground floor, and in the rear is an assortment of dress goods, linings, buttons, etc. On the second floor are arranged the laces, trimmings and brads. On the third floor are lace curtains, hosiery, underwear and ribbons. The sampling department is on the fifth floor. The shipping, entry and receiving room is in the basement. The firm makes a specialty of laces. Last season over 75,000 pieces of lace were handled, as much, it is claimed, as were handled by any other three dealers in Canada.

early beginning the firm has seen several changes in style, the first being to Robertson, Masson & Co.; then to Robertson, Masson, Laroque & Co.; Robertson, Masson, Strange & Co.; in 1832 it was again changed to Robertson, Masson, Bruyere & Co., and in 1845 to Masson, Bruyere, Thomas & Co. In 1849, upon the admission of Mr. Thibaudau, it received the name of Thibaudau, Genevex & Co., and finally, in 1870, it assumed its present style of Thibaudau Bros. & Co. Hon. Senator Thibaudau, the senior partner, is also a director of Laval University, is governor of Notre Dame Hospital, and a director in the Montreal Park and Island Railway. Mr. Rudolph Audette, who entered the firm some ten years ago, is president of La Banque Nationale and a director of the Quebec Bridge Co. The remaining member of the firm is Mr. Roger Larue, who has been in the firm some ten years, and who has charge of the buying and distribution of the goods. The firm has branches in Quebec and London, Eng., and when the business in this city is finally wound up, the headquarters of the firm will be located in Quebec.

The firm of Hodgson, Sumner & Co., dealers in staples and importers of foreign dry goods, small wares and fancy goods, is located in a handsome five-story and basement stone warehouse on St. Paul street, and does one of the largest businesses in its line in Canada. The house was established in 1867, under the name of Foulds & Hodgson. Mr. Foulds retired in 1871, and for a while the firm's style was Hodgson, Sumner & Murphy. On the late Mr. Murphy's retirement it assumed the present style of Hodgson, Sumner & Co., the members of the firm being Messrs. Jonathan Hodgson, one of the wisest and most successful merchant princes; George Sumner, Thomas E. Hodgson and James Gardiner. The house does a large and substantial business and employs a force of about 100 hands. Its line of wares, besides its travelling staff on the road. The partners are members of the



THE PATON MANUFACTURING CO.

This corporation, which is one of the most important of the manufacturing establishments in Sherbrooke, was founded in 1866 by the late Andrew Paton. It is to-day the largest woolen and worsted mill in Canada, and in every respect maintains the position it has always held as the leading mill of the country. The products consist principally of beavers, worsted serges and suitings and sale yarns. The yearly output of the mills is over \$900,000, and the business of the company extends from Halifax to Victoria. The company, which has a paid up capital of \$600,000, has its head office in Sherbrooke, with branches in Montreal and Toronto. The company employs 600 hands, and pays out annually over \$150,000 in wages. Mr. E. W. Hensker is president of the company, John Turnbull, managing director, J. E. Bowen, secretary, William McCallum, manager, and W. E. Paton, selling agent.

It occupied premises on McGill street. Eight years ago it removed to its present commodious quarters in the five-story stone warehouse, No. 16 St. Helen street. The firm claims a capital of \$100,000, and has ten travellers on the road, who push its goods from the Atlantic to the Pacific, besides twenty employes in the warehouse.



BELDING, PAUL & CO. LIMITED.

The business having been started at York, the materials used are the finest known, the greatest care being taken in the selection of the raw goods, and the after inspection and sorting. Branch houses are operated in Chicago, Philadelphia, Boston, St. Louis, Cincinnati and New Orleans. The local branch is managed by Mr. Frank Paul and Mr. Fred Birk, the former of whom has been a resident of Montreal for twenty-two years, and takes an active interest in the welfare of the city.

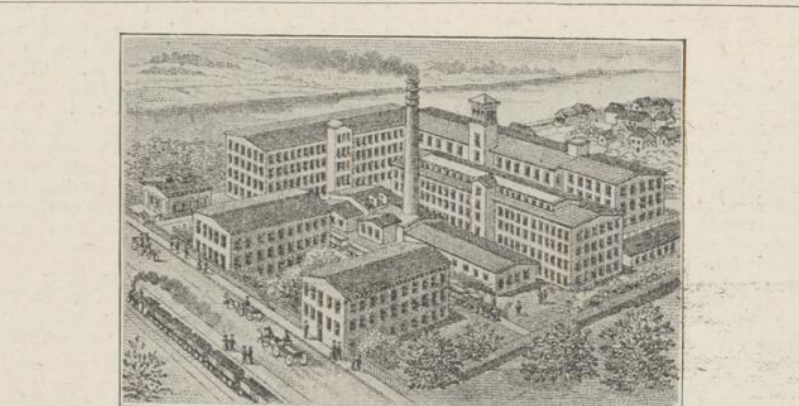
the old-established house of J. G. Mackenzie & Co., which was founded by the late Mr. J. G. Mackenzie in 1820. At his death, in 1881, the conduct of the house devolved upon the present partners, Messrs. Hector Mackenzie and James P. Cleghorn, under whose able management the firm has moved steadily along the path of success. Mr. Hector Mackenzie, the senior partner, is vice-president of the Merchants' Bank of Canada and a director of the Montreal Telegraph Co., the Dominion Telegraph Co., the Richeieu & Ontario Navigation Co., and a prominent member of the firm. They are members of the



D. MORRICE, SONS & CO.

The firm of D. Morrice, Sons & Co., established in 1865 by the present senior partner, Mr. David Morrice, is one of the largest and finest devoted to the wholesale dry goods trade in the city. The premises are six stories in height and 75x110 feet in dimensions. The firm are general agents for the Canadian Colored Cotton Mills Co. The mills owned by this company are located at Merrion, Hamilton, Dundas, Cornwall, Milltown, N.B., and Marysville, N.B. They also control the product of many large woolen mills, such as Penman Manufacturing Co., Paris; Auburn Woolen Co., Peterboro; Trent Valley Woolen Manufacturing Co., Campbellford.

member of the Board of Trade and of St. Andrew's Society. Mr. James J. Morrison has been with the firm since 1853 and became a partner in 1865. He was president of the Board of Trade in 1889 and 1890, and is also president of the Intercolonial Mining Company and a director of the Wagon Bank, the Merchants' Insurance Co., the Canada Accident Assurance Co., and the Sun Life Assurance Co. He is also a life governor of the Montreal General Hospital and president of the Mount Royal Cemetery Co. The firm occupies a spacious four-story and basement warehouse on St. Paul street and maintain a branch warehouse on Milk street, Lon-



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The Textile Trade

The manufacture and distribution of textile fabrics has had concentrated upon it so large a proportion of the inventive and administrative talent of the age that competition in it has been exceptionally severe. As a consequence it is even more true of this than of the other branches of industry and commerce, that it is compelled, like all other natural forces, to conform rigidly to the laws of least resistance. That is to say, the distributors of textiles select those channels for the conduct of their trade through which their mechanism can be most cheaply and expeditiously performed and with the least



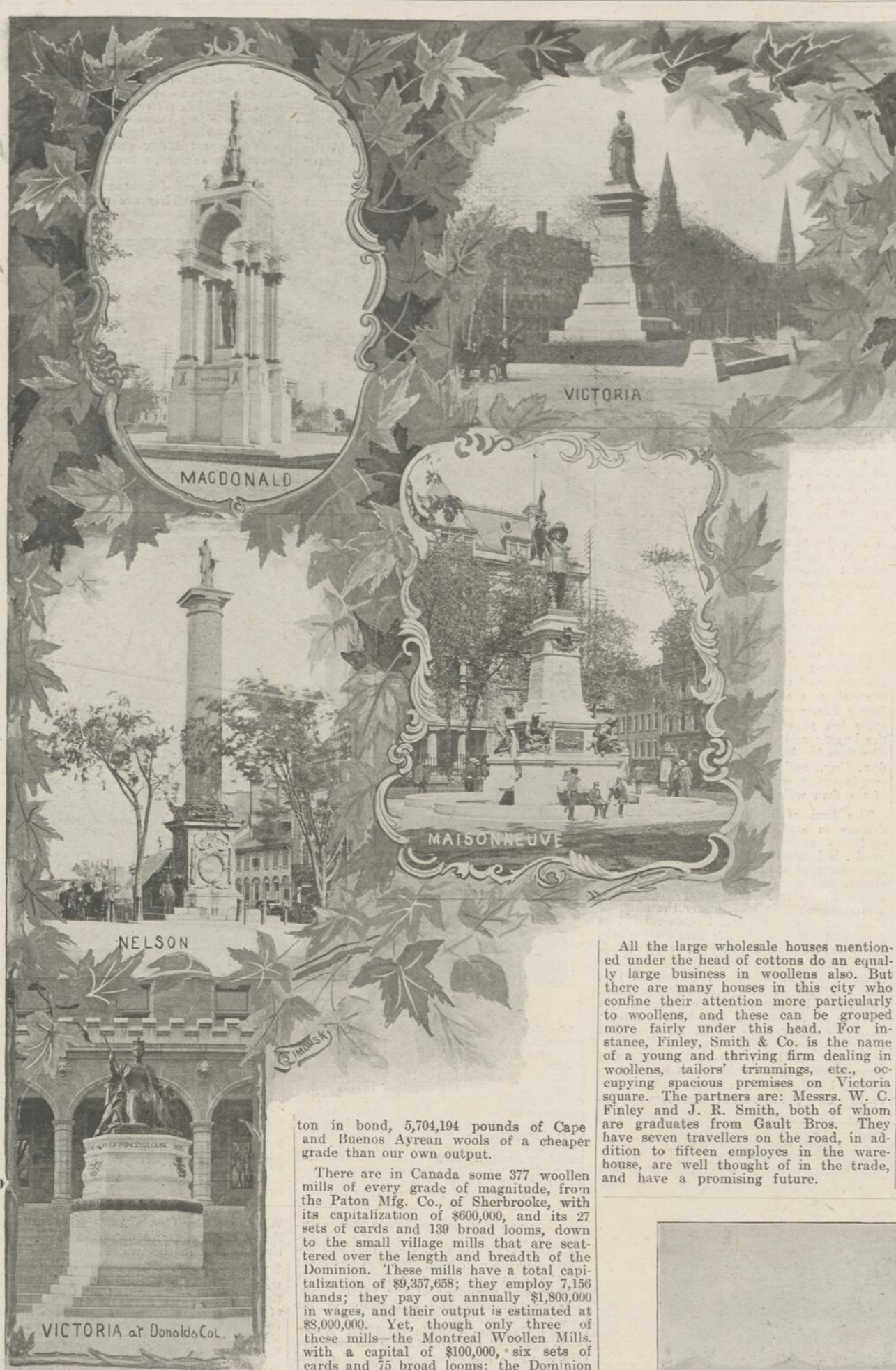
MONTYRE, SON & CO.

The above picture represents the business offices and warehouse of this noted firm, the building being one of the most commodious and substantial of the many structures in the city devoted to the wholesale dry goods business. The prestige of the firm, in its particular line, is second to none in the Dominion. It acts exclusively as manufacturers' agent and importer of foreign goods, and the house is said to be the largest distributor of foreign linens and textile goods in Canada, being, in fact, the only establishment devoted entirely to the business. Upon the death of Mr. Duncan Montyre, founder of the firm, in 1885, Mr. William C. McIntyre, his son, became the chief partner, his associates being Messrs. Samuel Hird and James K. Whyte.

amount of friction. Now, as direct ocean transportation is the cheapest form of transport of goods, it follows that commerce in textiles will select by preference those routes which bring the ocean transporters closest to the desired destination, and will form its entrepôts at those points where the occurrence of natural or artificial obstacles enforces the transshipment of the goods to the inland carrier. Such a natural commercial centre is Montreal, and it may safely be said that four-fifths of all the cottons, prints, woollens, silks, linens and fancy fabrics, either made in or imported into this country, are sold by Montreal houses or their agents. This is the primary market of Canada for textiles of all kinds. Canadian cotton mills, with few exceptions, do not sell a dollar's worth of their output directly. They reach the public through the great wholesale houses of the city, who handle their output, and hence are to all intents and purposes "first" hands. Those who buy in Montreal buy practically of the producers. Those who buy elsewhere do so, as a rule, from second hands.

HODGSON, SUMNER & CO.

This firm, with its warehouses at 247-249 St. Paul, and 144 and 146 Le Royer, may easily be ranked as among the very largest importers of dry goods, small wares and fancy goods, wholesale, on the continent. Their building is a stone one, six floors, and each floor is covered with stock. Not an inch of space is wasted in the building. In the basement the linen and flannel goods are kept; the offices and city shipping room are on the ground floor. On the first floor are the dress goods and tweeds of every description. Toys and small fancy wares occupy the second floor, and glassware and statuettes the third. Here also are the rubber goods. Reserve stock is on the fourth floor. The country shipping and entry room is also on the fourth floor.



Textiles

(Continued)

Among the largest handlers of staple cottons and woolsens in this city are D. Morrice, Sons, & Co., the selling agents of the Canadian Colored Cotton Co., and also for the Auburn Woolen Co., Penman Mfg. Co., Trent Valley Woolen Mills Co., and a number of smaller mills. The business was established by Mr. David Morrice, sr., in 1863, and twenty years later he admitted his sons, David Morrice, jr., and W. J. Morrice. Mr. David Morrice, sr., is a director in a number of commercial corporations, and was the donor of the Convocation Hall, which bears his name, to the Presbyterian College.

THE WOOLEN TRADE.

In Canada, containing as it does, between two and a half and three million sheep, the woolen trade assumes considerable proportions, although, owing to its superior quality, and peculiar adaptability to the manufacture of certain dress goods, most of the Canadian clip finds its way across the border, and is replaced by importations principally of Cape wools. Thus last year we exported 7,499,949 pounds of Canadian wool to the United States, while we imported, chiefly by way of Bos-

ton in bond, 5,704,194 pounds of Cape and Buenos Ayrean wools of a cheaper grade than our own output.

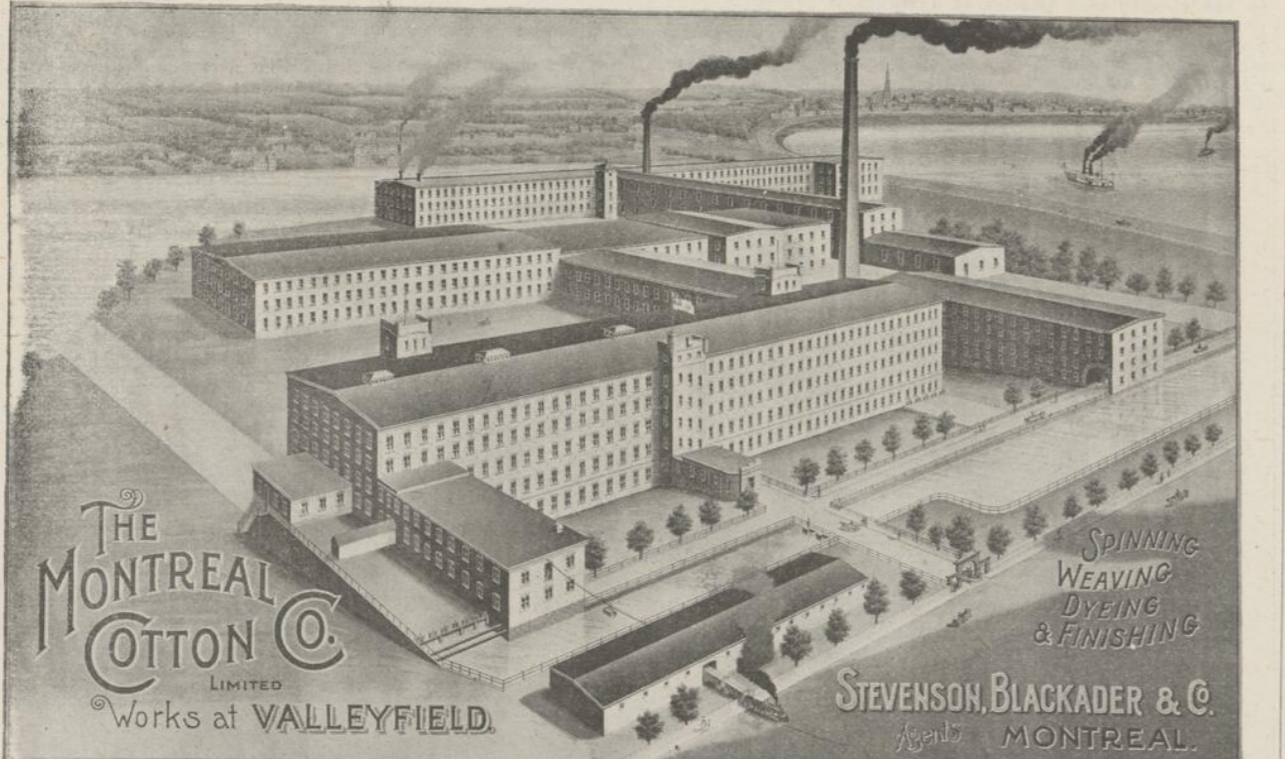
There are in Canada some 377 woolen mills of every grade of magnitude, from the Paton Mfg. Co., of Sherbrooke, with its capitalization of \$600,000, and its 27 sets of cards and 139 broad looms, down to the small village mills that are scattered over the length and breadth of the Dominion. These mills have a total capitalization of \$9,337,638; they employ 7,153 hands; they pay out annually \$1,800,000 in wages, and their output is estimated at \$5,000,000. Yet, though only three of these mills—the Montreal Woolen Mills, with a capital of \$100,000, six sets of cards and 75 broad looms; the Dominion Woolen Mills of Beauharnois, with a capital of \$300,000, five sets of cards and 43 broad looms, and the Excelsior Woolen Mills, with 12 sets of cards and 68 broad looms—are located in or near this city, what has been said of the controlling power of Montreal houses of the cotton interests of the country is equally true of the woolen manufactures. Probably in the way of financial control the command of Montreal is greater in the case of woolens. The making of woolen goods is more frequently undertaken by small concerns and small capitalists than the manufacture of cotton goods, and the necessity of an agent sufficiently well capitalized to carry stock in the course of distribution is greater in proportion.

Montreal distributes 75 per cent. of the woolen manufactures of Canada, and practically bears the burden between the time of the production of the goods and the payment of the accounts by the buyers.

As with the woolen goods manufactured in this country, so with those imported into it. During the year 1897 there were imported into this city woolen goods to the extent of \$3,064,516, made up as follows:

Carpets	\$225,799
Clothing	234,620
Shirts	326,493
Dress Goods	315,490
Knitted Goods	234,511
Shawls	8,596
Yarns	28,135
All other manufactures of	107,482

This large industrial enterprise was organized in 1889, with a capital stock of \$3,000,000. It has factories in this city, Brantford, Port Hope, Halifax, Lachute, St. John, N.B., and Quebec, and employs a small army of men, as high as 360 in Montreal, and up to 1,200



THE MONTREAL COTTON CO.

This establishment is situated at Valleyfield, on the St. Lawrence. The Company was started in 1877, with 500 looms and corresponding carding and spinning machinery for the purpose of manufacturing bleached sheetings. About sixteen years ago the capacity was increased to 1,300 looms, and the production was turned into dyed goods, the bleached sheetings being dropped. About five years ago the mill underwent a further development, the looms being increased to 2,350 and spindles to 80,000, hydraulic electric power being used for the increased capacity. At present the Company are building a new spinning mill, with a capacity of 50,000 spindles, for the purpose of spinning fine counts, principally from Egyptian yarn, to make a class of goods hitherto not made in this country. When the new mill is in operation the total number of hands employed will be about 2,000. The production of the mill is all bleached, dyed and finished by the Company, who have large and substantial dye houses and finishing rooms, including the mill are varied, consisting of costumes, sarahs, satines, pocketings, Italian cloths, super twills, Turkey reds, ducks, fast black aniline goods, organdies, lawns, and a vast number of smaller lines. The Company take great interest in the welfare of their employees, the President, Mr. A. F. Gault, having erected a splendid school and endowed it liberally. They have their own club or institute, which is open for membership to the employees of the mill, and also lease a number of acres of ground for the

use of the Athletic Association. The present manager of the concern is Mr. Louis Simpson, who has been in the employment of the Company for the last ten years, during which time the bulk of the extensions and improvements have been made. The selling agents of the mill are Messrs. Stevenson, Blackader & Co., with offices and warehouse in Montreal. Mr. Stevenson has been connected with the Company since its inception. The goods of the Montreal Cotton Co. are distributed from Halifax to Victoria, and are in the hands of every wholesale and retail concern in the country, and give universal satisfaction, the stability of prices and total absence of so-called jobs or hospital jobs being much appreciated by the trade generally. Mr. A. F. Gault has been president of the company for a number of years.

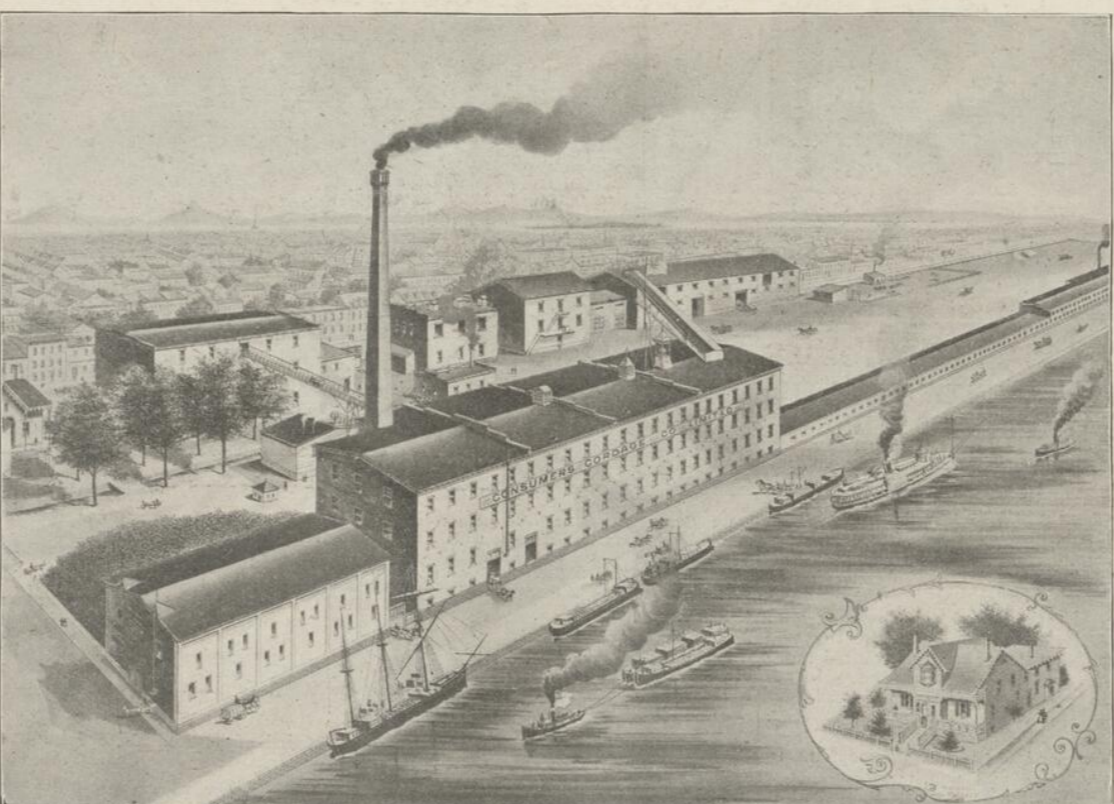
Among the leading importers of foreign woollens and dry goods must be remembered Hermann H. Wolff & Co., sole agents in this country for the great firm of R. V. Warburg & Co. of Hamburg, Berlin, Paris and London, as well as for the Montreal Silk Mill Co. The firm occupy a six-story and basement warehouse on McGill street, have sixteen travellers on the road and forty employees in the warehouse. Mr. Hermann H. Wolff is consul for Denmark, a member of the Board of Trade, a governor of the General Hospital, and vice-president of the Numismatic Society.

Fitzgibbon, Schaffheitlin & Co., who succeeded the firm of Thourer, Fitzgibbon & Co. in March, 1882, occupy a large stone warehouse of five flats on Victoria square. The firm is composed of M. Fitzgibbon and F. S. Schaffheitlin, both of whom are now resident here. The firm deal in imported and domestic woollens, tailors' trimmings, hosiery and specialties, and have fourteen regular travellers on the road, as well as sixteen employees in the warehouse.

THE CORDAGE INDUSTRY.

The cordage business of Montreal has labored under a series of disadvantages of late—some the outcome of natural causes, and others artificially created. For years past the steady substitution of steamers for sailing vessels and the increasing use of steel wire rope for hawsers and rigging has removed one large and lucrative source of consumption, and for another thing the closing down of the binder twine industry owing to the rush of American twine into the country cuts off a considerable part of the trade. The American twine we get here is often of poor quality because it is the remnant of a stock which has been moved steadily northward with the harvest from Texas to Dakota, and is not dumped across the frontier until the American demand is satisfied.

The cordage industry is one of the oldest in Canada, and is an important factor in the total of rail and ocean freights paid in this country. During the year 1897



THE CONSUMERS' CORDAGE CO.

James Crathern, vice-president; Norman Wight, secretary; directors, James Wilson, R. Wilson-Smith, R. D. McGibbon, W. P. Whitelock, and H. L. Rutherford. The works in Montreal are on St. Patrick Street, extend 1,600 feet, and comprising, besides other buildings, a rope walk 1,300 feet long,

sisal, manilla, and hemp, undressed, to the value of \$181,863, were entered for consumption at this port alone, and for the whole country the figures were \$31,372. All that is made here now are cordage, oil well ropes, transmission ropes, fishing halter, and bed cords, and nets of all kinds.

The largest cordage establishment in Canada is located in this city, and is that of the Consumers' Cordage Company, Limited. In 1880 the company was organized with a capital stock of \$3,000,000, the officers now being Elisha M. Fulton, president and general manager; James Crathern, vice-president; and Norman Wight, secretary. The company has factories in this city and also at Brantford and Port Hope, Ont., Halifax, N.S., Lachute, P.Q., St. John, N.B., and Quebec, while the company's present directors are Messrs. James Wilson, R. Wilson-Smith, R. D. McGibbon, W. P. Whitelock, and H. L. Rutherford.

THE OILCLOTH, JUTE AND RUBBER TRADES.

It says much for the credit of Montreal's energy and enterprise that practically the whole of the table and enamelled oilcloth and nearly the whole of the floor oilcloth trade of Canada is now controlled by one of our large city industries, the Dominion Oilcloth Company, located at the corner of St. Catherine and Parthenais streets. To-day they do not sell a piece in the Dominion, and of the 400,000 square yards of floor oilcloth imported into this country last year the bulk was linoleum and cork-matting—

neither of which are as yet manufactured in Canada—and the remainder consisted of high-grade English goods, which it would not pay to manufacture here because our mills could not sell enough of a pattern to make it worth their while to manufacture it.

It is the more creditable to our Montreal oilcloth works that this is so, because—unlike the cotton mills—every one of their raw materials, except the jute canvas that forms the base of floor oilcloth, is subject to duty, and thus at the start they are handicapped by having to pay 25 per cent. more for their raw material than their British competitors. The cotton sheetings, drills, and ducks, and the linseed oil they use are all dutiable at 25 per cent., and thus the 30 per cent. protection on the finished article is cut down to a modest 5 per cent. margin.

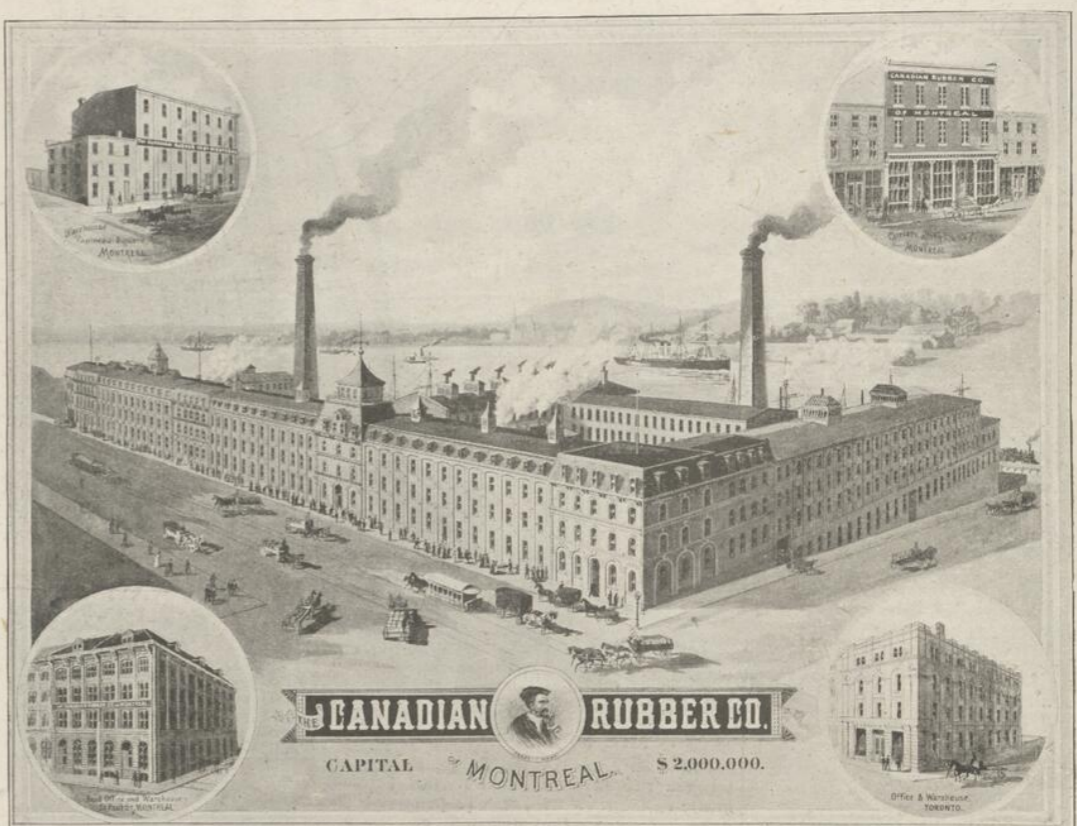
The value of this industry to Canada is shown by the fact that the Dominion oilcloth mills purchase 90 per cent. of their cotton goods from Canadian mills, and are the largest single consumers of cotton goods in the country. They are also the largest consumers of linseed oil. But this latter staple is principally im-

ported; as, although there are linseed crushing mills at Baden, Winnipeg and other western points, they supply Ontario first, and only the surplus over this need be shipped to this city. This is a pity. For Canadian linseed oil is the best on earth, and at equal figures would be far preferred by the mills to the imported. The jute canvas comes from Dundee, and is imported free of duty. During the past fiscal year this city imported 9,210,505 yards of this cloth

almost entirely for the manufacture of floor oilcloth. The fact that the Dominion Oilcloth Company is able to control the Canadian market speaks volumes for the skill and energy of the management, inasmuch as many things contribute to handicap the Canadian manufacturer. The company was established twenty-six years ago, and has a paid-up capital of \$200,000. Its works comprise seven large brick factories, with commodious oil-boiling, engine, store boiler and warehouses. It employs 140 skilled hands, and manufactures every grade of table enamelled, shell, stair and floor oilcloths. Mr. Andrew Allan, the president, is one of the foremost business men in Montreal, is head of the Allan Line of steamships, president of the Cornwall Manufacturing Company and of the Merchants' Bank of Canada, the Montreal Rolling Mills, the Canadian Rubber Company and the Montreal Telegraph Company. Mr. J. O. Gravel, the vice-president, is also secretary and treasurer of the Canadian Rubber Company, and a director in a number of leading institutions, while Mr. John Baillie, the managing director and secretary, who has been

of the company's output it may be mentioned that their imports of crude rubber alone during the past year were valued at \$735,000.

MANUFACTURERS' AGENTS. The firm of Geo. D. Ross & Co., woolen commission merchants and manufacturers' agents, of 648 Craig street, was founded in 1870. Mr. Geo. D. Ross, the sole partner, is the representative in this country of W. & J. Knox, Limited, Kilburne; W. Paton & Co., Limited, of Johnston; John Dewhurst & Sons, Limited, Skipton; H. M. Ward & Co., Limited, Redditch; Anthony Ward & Co., Leek; M. Bond & Co., Ashbourne, Derby; Edelman, Moser & Co., Bradford; Henry Bond & Co., Maccary, Rider & Co., J. & D. Hewson & Co., Pickles Bros., Limited, Crosses & Dewsbury, Ltd., and Hughes & Young, Ltd., all of Manchester; T. W. Rush & Co., Ltd., Melton Mowbray; U. & F. Sudbury, Nottingham; Greenlees & Lambie, Glasgow; Robert Noble & Co., Hawick; John Gunning & Son, Ltd., and Jas. Blair & Co., of Belfast; Louis Weber and E. Rudolph, Chemnitz; Robert Peter A. Ode; Maltes & Lutz, Besigheim, and Titte & Kruger, Leipzig. In addition,



THE CANADIAN RUBBER COMPANY.

The manufacturing of rubber has become one of the greatest industries of the Dominion, and foremost in the ranks of rubber manufacturers is the above-named company. The foundation of this business was laid nearly half a century ago, and the dimensions now attained testify to the superiority of its products. The factories and grounds, on Notre Dame East, cover about five acres, and employment is given to one thousand

hands. The chief articles manufactured are rubber boots and shoes, clothing, felt boots, belting, fire hose, carriage cloths, and hard rubber goods of all descriptions. Branch offices have been established in Toronto and Winnipeg. The capital of the company is \$2,000,000, of which \$1,500,000 is paid up. The officers are: Andrew Allan, president; Hugh McLennan, vice-president; F. Scholes, managing director; J. J. McGill,

manager; J. O. Gravel, treasurer. With so large a capital, and giving employment to such a regiment of men, this company easily takes rank among the leading industrial concerns of Canada. Its directorate are men high in the commercial world, and the products of the factory have earned a reputation which goes to prove that the directorate have been satisfied with nothing short of the best possible results.

with the company for many years, has the active management of the business.

The Canada Jute Company, Limited, are also very large importers of jute fabrics from Dundee, which are brought to this city rough from the looms and finished and calendered in their large three-story brick factory on the banks of the canal. Their works are situated on St. Martin street, and are 100 by 140 feet, fitted with the latest improved bag making and printing machinery. The company manufactures every grade of bag in cotton and jute fabrics, including flour export bags, salt bags, bags for lead ores, and many other purposes, and keeps sixty hands in steady employ. The company are the largest single customers for Onanburgs and cottons of that grade in the city, and are extensive importers of jute fabrics, black rams, paddings, etc. It was organized in 1882 with a capital of \$100,000, and the officers are: Robert Covans, president, and Francis Braidwood, secretary, treasurer and manager.

The Canadian Rubber Company may safely be called one of the giant industries of the Dominion. Established over forty years ago, it has grown steadily from the small factory established by Mr. Ashley Hibbard, in the fifties, to the enormous brick square occupied by the company's works to-day. The present company is the successor of the firm of Brown, Hibbard, Brown & Co., and was incorporated in 1867 with a paid-up capital that now reaches \$1,500,000. The works occupy three sides of a square situated on the banks of the river at Papineau square, and are fitted with wharves, railway tracks and every appliance for shipping and handling goods. The factories are substantial brick structures three to five stories in height, and 800 feet by 600 feet by 60 feet in area. There is in addition a five-story and basement building, 60 by 120 feet, on St. Paul street, in which are located the offices and show-rooms of the company. A small army of 1,000 employees is employed in the works, and the output covers every variety of rubber goods, such as belting, hose, packing, carriage goods, clothing and electrical goods. But the great specialty of the company is rubber footwear, and for this it is celebrated from the Atlantic to the Pacific. The president of the company is Mr. Andrew Allan. The managing director is Mr. Francis Scholes, for twenty-five years the active manager of the works. The manager is Mr. J. J. McGill, who has been connected with the works for some fifteen years, and the treasurer is Mr. J. O. Gravel, who has been with the company ever since its inception, and is identified with the office end. To show the extent

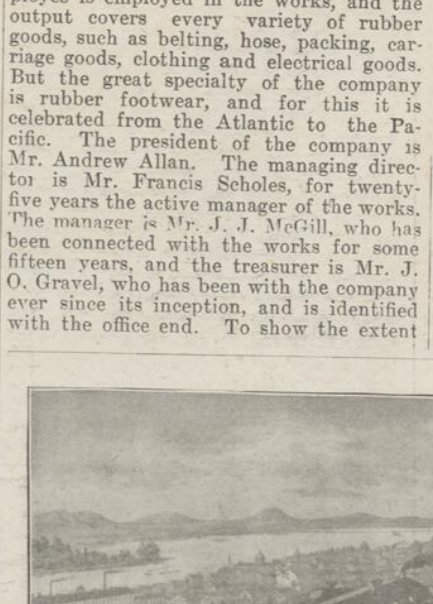
George D. Ross & Co. represent in Canadian textiles the Perth Woolen Co., Ltd., Wylie & Shaw, Almonte; and Brown & Wylie Co., Ltd., & the well known knitting factories of Jos. Simpson Sons, Toronto; T. A. Code, Perth; Joseph Cart-



MR. E. A. SMALL.

of the firm of E. A. Small & Co., who conduct the only factory in Canada for the manufacture of Fit-Reform clothing, and it takes 450 hands to run the concern. The Fit-Reform method of doing business is original with them. Messrs. Small & Co. formerly sold goods through the country by means of travellers, and it cost them ten per cent. to do it. To-day, through the Fit-Reform stores in the leading cities and towns of the Dominion, they sell direct to the wearer, and they do it at a cost of one and a half per cent. The management has resolved mankind into nine divisions, and makes clothing of every size in each division. They are as follows:—"The normal man," "the over-erect man," "the stooping man," "the sloping-shouldered man," "the slender man," "the long-legged man," "the short-stout man," "the portly man," and "the tall-stout man."

lidge & Son, Guelph, and Jos. Beaumont, Glenora, Ont. The firm employs several travellers in its Montreal branch, and two in Toronto, and maintains representatives in Winnipeg and St. John, N.B. They occupy a spacious stone warehouse in this city, centrally situated at 648 Craig street.

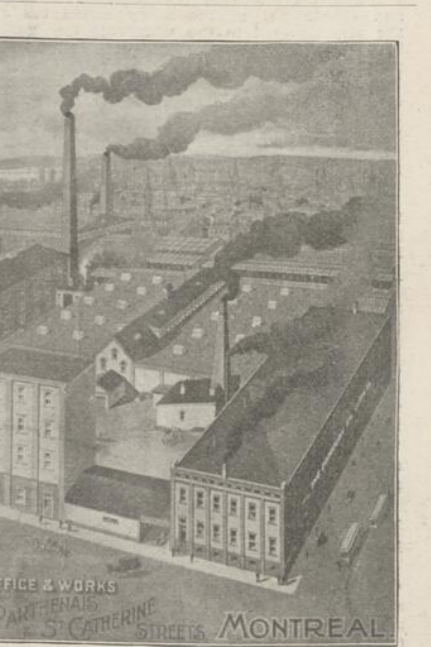


DOULL & GIBSON.

Doull & Gibson, wholesale clothiers, 133 McGill Street, though a practically new firm for Montreal, are a very old firm. Five or six years ago they began business in Montreal, but before that time, for many years, they had been engaged in the dry goods and clothing business in Halifax. They are located in connection with the Maritime Bank, and have pushed their goods to the West right up to the Coast. The original firm in Halifax was Doull & Miller. The present firm is composed of Mr. W. M. Doull and Mr. F. H. Doull.

THE DOMINION OILCLOTH COMPANY.

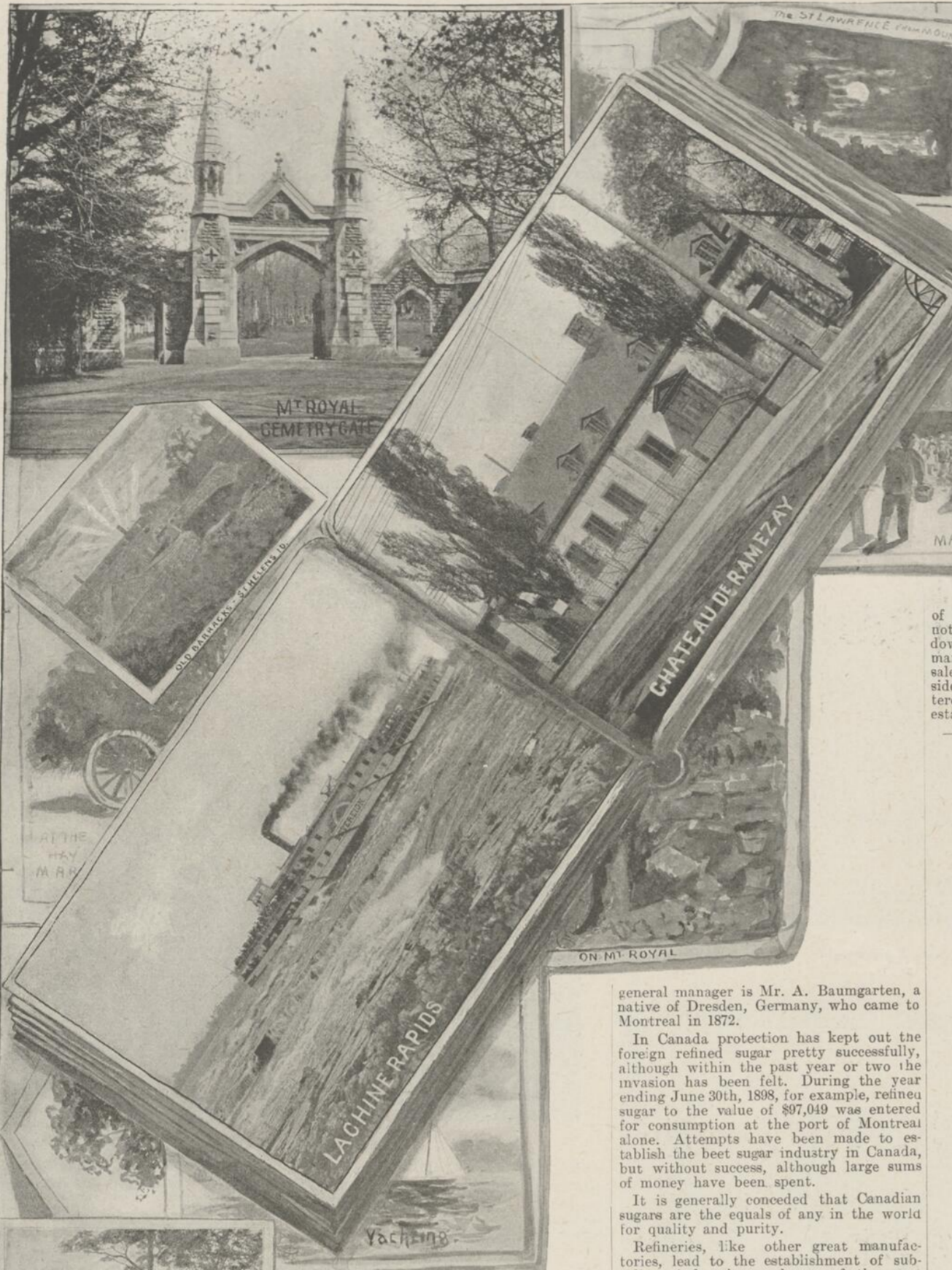
Established in 1872, with a capital of \$2,000,000, this company has built up an enormous business in the manufacture of oilcloths, including all the various grades of floor, carriage, table, stair, and enamelled oilcloths. One hundred and forty hands are



THE DOMINION OILCLOTH COMPANY.

employed, and the product of the factory finds ready sale in all parts of the Dominion. The office and factory are located on St. Catherine and Parthenais Streets. The office manager is Mr. Andrew Allan, president; J. O. Gravel, vice-president; J. J. McGill, treasurer; John Baillie, managing director.

MONTREAL And The St. Lawrence Route



until he had paid them in full. The creditors accepted the offered composition. Business improved slowly, and five years had elapsed when every creditor received the last instalment, in full settlement of his claim, principal and interest.

Of wholesale grocers proper in Montreal, there are about thirty firms, all substantial concerns, representing an estimated capital of two and a half millions. These do a general grocery business, supplying the trade of an extensive territory, the French-Canadian firms also, with not more than one or two exceptions, handling wines and liquors; this branch, as far as English-speaking houses are concerned, being regarded as a special line.

The firm of Laporte, Martin & Co. is one of the representative wholesale grocery firms in Montreal. Ald. Laporte, senior partner, is president of the Montreal Wholesale Grocers' Association, and represents Centre ward—the business men's division—in the City Council. He is noted for his interest in public questions and his zealous advocacy of municipal reforms and



Domingo in 1494, from which it spread over the West Indies and South America. Towards the end of the fifteenth century a Venetian received a reward of 100,000 crowns for the invention of the art of making refined sugar. The enormous increase in the consumption is shown by the fact that while in 1700 the amount used in Great Britain was only 10,000 tons,

general manager is Mr. A. Baumgarten, a native of Dresden, Germany, who came to Montreal in 1872.

In Canada protection has kept out the foreign refined sugar pretty successfully, although within the past year or two the invasion has been felt. During the year ending June 30th, 1898, for example, refined sugar to the value of \$97,049 was entered for consumption at the port of Montreal alone. Attempts have been made to establish the beet sugar industry in Canada, but without success, although large sums of money have been spent.

It is generally conceded that Canadian sugars are the equals of any in the world for quality and purity.

Refineries, like other great manufacturing concerns, lead to the establishment of subsidiary industries, and one of the most important is the cooperage department, where a large force of men are employed making the barrels in which the finished sugar is shipped to consumers.

Chicago boasts that it feeds the world. Montreal, if disposed to a similar strain of self-glorification, might say that she feeds the Dominion of Canada, and a little



This firm of wholesale grocers was established nearly a quarter of a century ago, by Hanson, Forbes & Co., and assumed its present title three years ago. The business has been uniformly successful from the start, one

of its most successful years being 1897. The premises occupied are Nos. 152 and 153 McGill Street. It is one of the best adapted in the city for the purpose, being situated in the most frequented business thoroughfare in the city.

in one form or another of the wherewithal to satisfy or gratify the demands of hungry millions, one is inclined to ask, where does all this food go? Whence has it come? It goes to sustain and strengthen the population of Canada, and it represents the sum of the contributions of every land and clime.

The Montreal wholesale grocery trade has to a certain extent been affected by changes in the tastes of the population, and in the arrangements for the direct supply of inland traders. Before the construction of the Grand Trunk and Canadian Pacific Railways, and other means of access to the country districts, a brisk and profitable trade was done between the wholesale grocers, particularly the French-Canadian section, and the habitants and country traders. The latter would exchange so much dairy or farm produce for its supposed equivalent in groceries; but the grocer, from his more accurate knowledge of values, usually contrived to have the better of the bargain.

The completion of the railway system changed all this, and old methods are now quite forgotten by a new generation of merchants. The wholesale grocers of Montreal enjoy a deservedly high reputation. One of the oldest firms in the city was tottering some years ago. Its head assembled the creditors, and explained the position. They could force him to assign, or accept the composition, which he offered, with his word of honor, not to regard his obligations as acquitted

economical administration. Mr. Damase Masson, of the firm of D. Masson & Co., formed one of the commission charged during the crisis of 1892, with the examination of the charges against the Mercier Government. He discharged his delicate duties in a manner that was applauded by all parties. His colleagues were Judge Mathieu and Mr. Donald Macmaster, Q.C.

Other well-known wholesale grocery firms are Hudon & Orsali, A. Cusson, D. O. Brossard, Watt & Gordon, Lockerby & Bro., J. A. Mathewson, Birks, Corner & Co., Carter, Galbraith & Co., D. H. Remondson, Charles Lacaille & Cie, A. Robitaille & Fils, P. N. St. Charles & Cie., Hudon, Hebert & Cie., N. Quintal & Fils, L. Chaput, Fils & Cie., and Forbes Bros.



HON. GEORGE A. DRUMMOND.

Mr. Drummond was born in Edinburgh, Scotland, in 1829, and was educated at the Edinburgh High School and University. He came to Montreal in 1854 to assume the management of the extensive sugar refinery, established by the late John Redpath. In 1879 Mr. Drummond founded the Canada Sugar Refining Co., and became its president. He became a director of the Bank of Montreal in 1882, and has been vice-president of that institution since 1887. He joined the Montreal Board of Trade in 1884; was vice-president that and the following year and president in 1888-89. Owing in part to his efforts the Port of Montreal was freed from the burden contracted by the deepening of the St. Lawrence channel. He was president of the company owning and developing the coal and iron mines at Londonderry, N.S., and is connected with various other commercial and industrial enterprises. He is president of the Art Association of Montreal, and owns one of the finest galleries of paintings on the continent. In 1886 he was called to the Senate of Canada.

A. Robitaille & Cie., wholesale grocers and produce merchants, of 354 and 356 St. Paul Street, are one of the best known and most reliable houses in the city. They make a specialty of wines, liquors and teas. The firm enjoy a large business and have the confidence of the retail trade.

TEA IMPORTING.

A couple of years ago Canadians drank 21,000,000 pounds of tea in twelve months. There is no reason to believe that the consumption has decreased since; so it may still be taken for granted that the rate per capita is about 4 1/2 pounds per annum. This means a lot of tea and a big

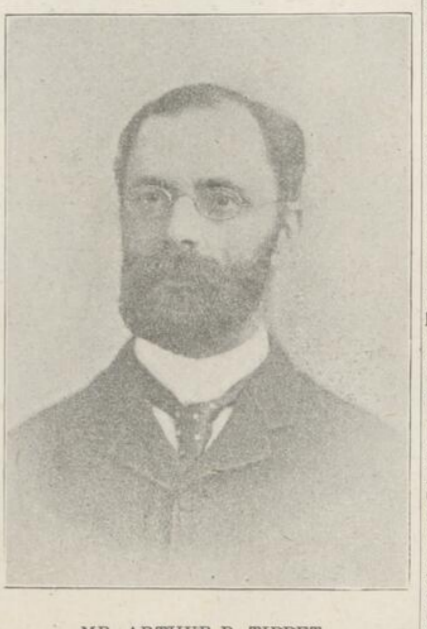
importation, for, of course, every pound must be imported. Tea comes to Montreal from every country where it is grown and the business is a highly important, if intricate and difficult, one. The business is conducted in Canada chiefly by wholesale grocers, who receive shipments from big firms in the different parts of the world that produce tea.

There are but few firms in Canada that directly import tea to supply the wholesale trade. One of these firms, and one that imports more tea than any other Canadian firm, is S. H. Ewing & Sons, 27 St. Jacques Street. This firm does business directly with Japanese and Chinese

port of Montreal may be roughly stated as follows:

Quantity.	Rate.	Value.
Absinthe	\$50	\$1,250
Brandy	85,000	130,000
Cordials and Liqueurs	6,000	18,000
Gin	200,000	76,000
Rum	11,000	7,500
Whiskey	55,000	82,000
Other Spirituous Liquors	23,000	4,000
Vermouth	2,700	3,600
Ginger Wine	1,400	1,000

All of the above is not consumed at the port of entry. There are more wholesale wine dealers in Montreal than in the rest of the Dominion together, the reason being the advantageous position of the city as the terminus of transatlantic traffic. Orders for French, Spanish, Italian and German wines, liquors and brandies, Scotch and Irish whiskeys, and English and Irish ales, are received from all parts of the Dominion, east and west, comparatively little direct importing being done, and filled in Montreal. Scotch whiskey has of recent years, in some instances, almost extinguished the demand for Canadian rye. The latter product of the Ontario distilleries has in its turn obtained a large sale in United States cities. The light wines of France are largely used by the well-to-do classes of the French-Canadian population of the Province, those containing the smallest percentage of alcohol being preferred to the stronger kinds. J. M. Douglas & Co., Board of Trade Building, are Dominion agents for a number of French, English, Irish, Scotch, Spanish and German houses, including Robert MacAndrew & Co., John Dewar & Son, Orard, Dupuy & Co., Ackerman-Laurence, Heidsieck & Co., Brkhausen & Co., Bouchard Aine & Fils, E. Normandin & Co., Silva & Cosens, F. W. Cosens & Co., Oliva, Andrew & Co., R. Guille Cassinet, Larave & Co., Woodhouse & Co., Rutherford & Browne, J. B. Sturm, Wm. Corry & Co., Lea & Perrins and James Keiller & Son. Other prominent wine houses in Montreal are Colin Campbell, Wm. E. Farrell, L. A. Wilson & Co., Gillespie & Co., John Hone & Co., J. & R. McLea, Meagher Bros. & Co., John H. Semple, and Chard, Jackson & Co.



MR. ARTHUR P. TIPPET.

Mr. Tippet, of Arthur P. Tippet & Co., wholesale agents, is the founder of the firm bearing his name. The business was established in 1878 and was removed to Montreal in 1883. The company are pioneers in the business of importing California dried fruits and are the largest dealers in these in Canada, having handled upwards of twenty thousand packages during the past season. They also control the Canadian business for a number of large English and French houses, and have special agents in all important cities in Canada. Their head office in Montreal is a handsome and commodious one. Their branch office in Toronto is in charge of Mr. W. H. Tippet. Mr. A. P. Tippet spent his early life in Manchester, England, and from there went to India, where he remained several years and where he acquired a wide mercantile experience. Among the principal articles handled by the firm are California dried fruits, sulphur and chemicals, French and English fancy groceries and canned fish. They are Canadian managers for "Maypole Soap," the great English Home Dry.



MR. WALTER PAUL.

He was born in Stirlingshire, Scotland. He came to this country when a young man, and commenced "the grocery business" twenty years ago. His busy headquarters are situated on St. Catherine and Metcalfe Streets. Without handling liquors, Mr. Paul has one of the largest of Montreal grocery businesses in the city, his trade being very large among the richer classes. He is a direct importer of all the foreign-made goods he has on sale. Mr. Paul takes an active interest in public affairs. He is a strong temperance advocate, and is closely associated with church and Sunday school work.

tea producers, and imports large quantities, which it supplies to the wholesale trade of Canada. Mr. S. H. Ewing has been in the business for a long time, and has the confidence of the business community. His sons are capable business men. The firm also handle spices, and represent several companies in the capacity of their Canadian agents.

WINES AND LIQUORS.

In view of the general interest attaching to the liquor question in Canada at the present time, a brief reference to Montreal's part in the wine and liquor traffic of the Dominion will be appropriate. As stated elsewhere, nearly all the French-Canadian wholesale grocers of Montreal are dealers also in wines and spirits, while the members of the English section of the trade leave that line almost altogether to wine merchants, who make a specialty of the business. The quantities and values of wines and spirits received annually at the



CANADA SUGAR REFINING CO., LTD.

The founder of this great business was the late John Redpath, who established the business in 1854. In 1879, after a few lesser changes, the company was incorporated with a capital stock of \$1,000,000. The company has its office at 82 St. Francois Xavier, while the refinery, located on the Lachine canal, covers over twelve acres, and includes buildings of from two to eight storeys, consisting



of not only a first-class refining plant, but also a cooperage building. Twenty-two large steam boilers are used to produce the steam necessary to boil the sugar, which is done by the vacuum process. The capacity is 2,500 barrels per day, employment being given to over 500 men. The products of the company have gained an exceptionally high reputation and are recognized as standard in all parts of the Dominion.

L. CHAPUT, FILS & CIE.

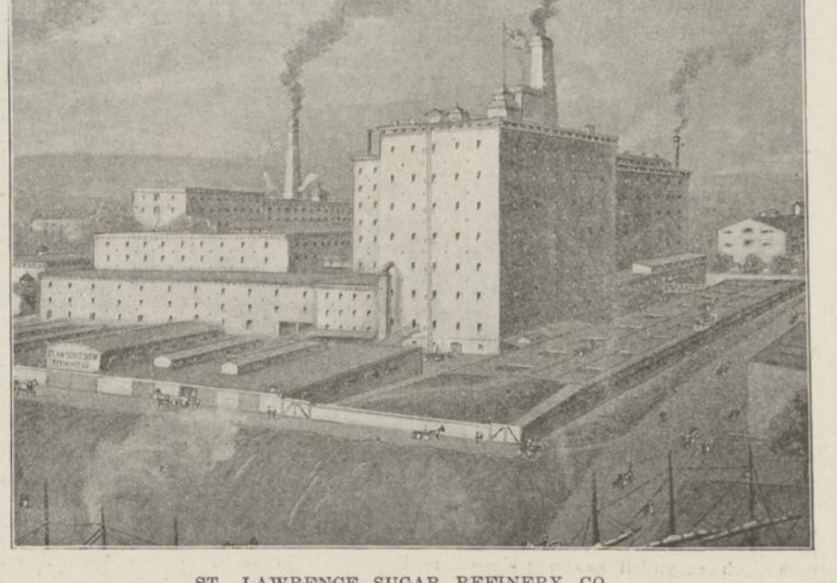
The firm of Messrs. L. Chaput, Fils and Cie., importers of tea, groceries, wines, liquors and provisions, whose offices and warehouse are situated at 2, 4 and 6 De Brosses, 17 St. Dieler and 123 to 131 Le Royer streets, was founded in 1842 by Mr. L. Chaput. Mr. 1885, and Mr. Chas. Chaput was admitted in 1882. The present partners are Mr. Charles

Groceries

THE SUGAR INDUSTRY.

Few articles of food are as general use as sugar, and yet few have had a shorter history from the manufacturing point of view. The total sugar product of the world is about 8,000,000 tons, but most of that development has taken place within a century. Over half of the sugar trade of the Dominion is centred here.

Sugar reached the West from India at a comparatively late date, and it is supposed that the art of sugar-refining which the farther East learned from the Arabs was developed by the Arabian physicians, in whose pharmacopoeia sugar had an important place. In the age of discovery the Spaniards became the great disseminators of sugar cultivation, planting the cane in Madeira in 1490, and carrying it to San



ST. LAWRENCE SUGAR REFINERY CO.

The refining of sugar is one of the most important industries of Montreal, and one of the most enterprising manufacturers is the St. Lawrence Sugar Refining Co., Ltd., whose offices are on St. Jacques and St. Nicholas Streets. The company were incorporated in 1878, and in 1887 it built its present works in Maisonneuve. They are close to the St. Lawrence River, and on the line of the Canadian Pacific Railway, thus possessing superior dock and railway facilities. The plant covers

more than a block of ground. The company has an extensive cooperage. The buildings are all substantial structures and the equipment is of the most improved character. The refinery has a capacity for the production of 1,500 barrels of sugar daily. The plant is protected by the automatic fire sprinkling system, and has also an excellent equipment of pumping machinery. Employment is given 400 men. The various grades of sugar produced have an enviable reputation among dealers and consumers.

it had risen in 1800 to 150,000 tons, and is now about 1,500,000 tons.

The first beet sugar factory was erected near Breslau, Germany, in 1801, but it was not until 1830 that the industry secured a firm footing. Since 1840 the progress of the beet sugar industry has been extraordinary, until now it is of national importance, especially in Germany, and controls the market against cane sugar.

The imports of raw and refined for the whole of Canada in 1897 were valued at \$7,504,209, while those entered at Montreal alone amounted to \$3,701,908. For the year lately ended the imports at Montreal were somewhat larger than the preceding year, amounting to \$3,761,076. There is practically no sugar exported from Canada, and the product of the refineries is therefore consumed in this country.

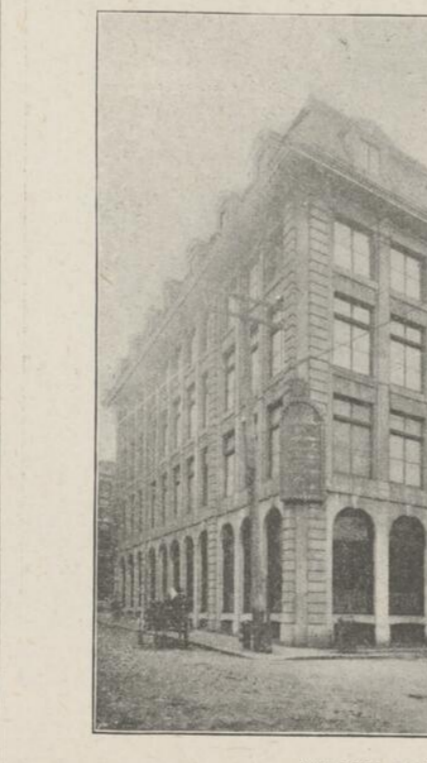
The first refinery here was established by the late John Redpath in 1854. Shortly afterwards his son, the late Peter Redpath, became a member of the firm, and later Mr. George A. Drummond was made a partner and the manager of the refinery. In 1879 the company was incorporated under the name of the Canada Sugar Refining Company, Limited, with a capital of \$1,000,000. Senator Drummond is now the president and managing director. The refinery, situated on the banks of the Lachine canal, covers about twelve acres of land, and consists of massive buildings from two to eight storeys in height. The company employ some 650 men, whose pay roll amounts to about \$200,000 a year, and the output of the refinery is estimated at \$4,500,000 annually.

The St. Lawrence Sugar Refinery Company, Limited, was incorporated in 1878, and the refinery was originally inside of the city, but in 1887 the company built the present works on the shore of the river at Maisonneuve. The establishment covers a large block, and the buildings run from two to nine storeys in height. The employees number 320, with a pay-roll of \$130,000 a year, and the annual output is placed at \$3,500,000. The president and



N. QUINTAL & FILS.

This firm was established in 1851 by Mr. N. Quintal, whose son was admitted in partnership in 1881. The intervening forty-seven years coupled with thorough business management have served to make the firm well known throughout the province. The warehouse and offices are at 274 St. Paul Street. The shipping department is in the basement. The interior of the building is divided into five flats, each having an area of 6500 feet. These floors are all systematically used for the storage of goods, wines, liquors, teas, coffees, sugars and all lines of groceries. The firm makes a specialty of wines and liquors of every kind. Imports are made from nearly every country of importance in the world.



HUDON, HEBERT & CO.

The firm of Hudon, Hebert and Co. was established over sixty years ago, in 1837, to carry on a business as wholesale grocers and wine importers. Several changes took place in the proprietorship up to 1883, when the present proprietors, Messrs. L. Brault and J. Jarrett, then old clerks, assumed the reins, the firm being given its present name. The business is carried on at 142, 145 Comminsters street, and 204, 206 St. Paul street, where they have a fine six-story building

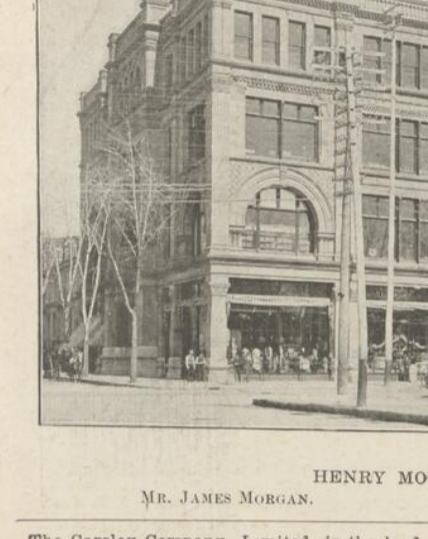
Departmental Stores.

Montreal possesses many fine stores, as has already been pointed out, but there are several establishments which go in for general business as departmental stores.

The "Colonial House," was founded in 1841 by David Smith and Henry Morgan. In 1853 Mr. Smith retired, and the business was then carried on by the late Mr. Morgan and Mr. James Morgan, the firm name being Henry Morgan & Company.



HENRY MORGAN & CO.



The Carsey Company, Limited, is the leading down town departmental store. It is forty-one years since Mr. Samuel Carsey came out to Canada.

John L. Cassidy & Company was formed into a joint stock company a few years ago, and was incorporated by letters patent in 1896, under the name of the John L. Cassidy Company, Ltd., of Montreal.

Among the most recently established manufacturing firms in Montreal, the Montreal Pottery Company deserves special mention. The company was formed in 1893, and has, by its unceasing efforts, coupled with a thorough knowledge of the trade, succeeded in building up a substantial connection.

The firm of John Murphy & Co. was established in 1869, and for many years the premises at the corner of Notre Dame and St. Peter Streets were well-known to shoppers.



JOHN L. CASSIDY & CO.

Clark, The American Journal of Health recently complimented Mr. Clark on the excellence of his "sliced smoked beef," which is said for purity and nourishment to be perfect.

Another large firm is the Laing Packing and Provision Company, whose head office and warehouse is at 839 St. Catherine street. There are seven retail shops of the firm in different parts of the city.

Messrs. S. H. & A. S. Ewing. In many Canadian households no other coffee or spices are used but those which have come from the Montreal Coffee and Spice Steam Mills, of which S. H. & A. S. Ewing are the proprietors.

The firm of Henry & N. E. Hamilton is an example of how large businesses spring from small beginnings. A start was made in a small store on Notre Dame Street, west of McGill Street, and by careful management and a well selected stock a business was worked up which necessitated the enlargement of the premises.

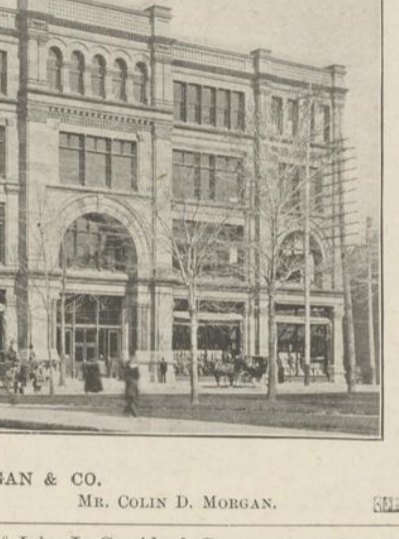
The Crockery Trade.

The crockery and chinaware business in Montreal amounts to about one million dollars a year. That covers the wholesale and retail trades, and also the earthenware manufacturing business in the city.

The John L. Cassidy Company, Limited, of Montreal, is one of the oldest firms in the crockery trade in Canada, and does an immense business throughout the Dominion. The firm has its warehouses and offices on St. Paul street, and has also four branch stores in the city. The old firm



JOHN L. CASSIDY & CO.



exported to the Old Country, where Canadian meat brings the highest price. One of the oldest established packers in the city is Wm. Clark, 83 Amherst street.

The establishment in Montreal of a permanent exhibition of minerals has done much to attract attention to the great mineral wealth of the Dominion.

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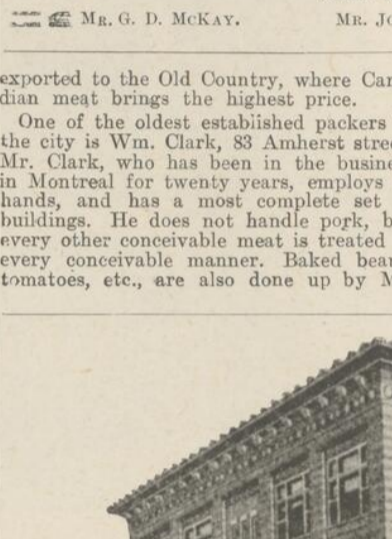
The Packing Industry.

Altogether there is between five and six million dollars invested in the packing industry in Montreal and everything in the way of meat that is edible is packed.

The market for the produce of the packers covers all Canada and not a little is



JOHN MURPHY & CO.



exported to the Old Country, where Canadian meat brings the highest price. One of the oldest established packers in the city is Wm. Clark, 83 Amherst street.

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TRANSPORTATION COMPANIES.

There are but few transportation and cartage companies in Canada. The Dominion Transport Company, the Shedden Co., the Hamilton Co. of Hamilton and Toronto, and a Winnipeg company are all of any importance in the Dominion.

The Dominion Transport Co., (Ltd.), are described as general forwarders and carriers, and cartage agents for the Canadian Pacific Railway. Mr. Omas, Gasparides is president, Mr. John Burns vice-president, Mr. W. B. Smith general manager, and Mr. Geo. R. Starke, secretary-treasurer. The head offices are at 2 Place Royal, and the stables at 30 Ave. street.

The Brewing Business.

JOHN H. R. MOLSON & BROS. The house of John H. R. Molson & Bros. can fairly claim to be the pioneers in the brewing business in this city. The house was founded by the Hon. John Molson, who came to Montreal in 1782, and for more than one hundred years his brews have maintained their place at the head of the trade.

The brewery business now conducted by Ald. H. A. Ekers is an old-established one, and in its age gives proof of the hold its product has on the taste of beer drinkers. It was in 1840 that the late Mr. Ekers established his business in what was then a suburban place of Montreal, but is to-day the heart of a busy manufacturing district.

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Engraving - Lithographing

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The firm of Sissons Bros. & Co., Ltd., of Hull, England, manufacturers of varnishes, paints, oils, etc., have established a branch in Montreal, and have undertaken to give the Canadian dealer English paints at English prices.

The Canada Engraving and Lithographing Company Limited.

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The Standard Photo-Engraving Co. is comparatively a new organization, but the success it has achieved has been most encouraging.

The Montreal Transportation Company was formed in 1842, of carrying freight between Montreal and Kingston by steamer, grew rapidly under the management of the brothers, John and Hugh, that it was found advisable in the year of Confederation to place it in the hands of a company, and accordingly Mr. John McLennan having retired, the Montreal Transportation Company was formed, with Mr. Hugh McLennan as its first, and so far, only president.

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The Investment Company, Limited, of Montreal. There are hundreds of people with money to invest, and as many more who wish to get a loan on good security, but they never

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BIRDS EYE VIEW OF HULL WORKS

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MONTREAL And The St. Lawrence Route.

The Paper Industry

Whereas twenty years ago the paper consumed in Canada was almost altogether imported from Great Britain and the United States, to-day the imports of this commodity are comparatively high, Canadians having discovered—that instead of sending their pulp wood across the line to be made into pulp and then into paper, it would be more profitable to many individuals, and to the country at large, that the raw material should be converted into the finished product without leaving the country. Since then the paper manufacturing industry has kept pace with the constantly-increasing demand, and Canadian producers find the business growing to such an extent as to justify the erection of establishments devoted to the production of special lines.

Although importations of paper show a considerable relative decrease during the past twenty years, owing to the gratifying causes referred to, the annual receipts of the various manufacturers of this product continue large, to supplement the supply of the native article.

The annual receipts at the port of Montreal average in value a quarter of a million dollars, and Montreal thus serves a wide area of country. But it is as a manufacturing centre that Montreal takes a conspicuous place in the paper industry of the continent. About four millions of dollars are invested in manufacturing and wholesale enterprises in Montreal, and with an annual output of a value about equal to the capital invested, the business is in a satisfactory condition. Canadians are becoming more and more alive to the existence of an immense wealth of pulp woods in her forests, and there is every reason to hope for a brilliant future for the industry and the business generally.

The Royal Paper Mills Company, of East Angus, Que., with extensive warehouses in Montreal and Toronto, is a large concern, which has created an extensive industry in a productive district.

The well-known Rolland Paper Co., of Montreal, has its mills at St. Jerome, and that flourishing little town owes a great deal of its prosperity to the enterprise of the Rolland family.

The mills at St. Jerome are perhaps the best in the Dominion of their kind, and the only manufacturers in Canada of two-sized and lot-dried papers, linens, ledgers, book papers, etc. The sole agents of the Rolland Paper Co. are the firm of J. B. Rolland & Sons, established in 1842 by

half, the annual output being placed at some three million dollars in value, while the industry gives employment to some three hundred hands. These figures are far higher than any which can be shown by any other city in the Dominion, Toronto, which comes next to Montreal, only boasting four wholesale establishments.

The annual importation of paints and colors and varnishes at the port of Montreal indicate that the merchants of the metropolis do a heavy business in this commodity, the demand for which cannot be altogether supplied by the home product. The figures are approximately as follows:

The product of the native wells at Petrolia and elsewhere the importation of the United States product is large. The annual receipts of the port are about three million dollars of illuminating oils, almost exclusively from the United States. The Bushnell Company, Limited, with warehouses at the Mile End and hand-some offices in the Board of Trade building, is the large handler of petroleum and its products, and makes a specialty also of railroad signal and cylinder oils. It represents the Pratt Manufacturing Co., (naphtha and gasoline) of New York; the Thompson, Bedford Co., Limited, (fire engine and cylinder oils), New York; and the Acme Oil Company, (prime white American oil) of Olean, N.Y. Among the products of the Bushnell Company handles are Perfect Canadian Coal Oil, Acme American Prime White and Water White, burning oils; Pratt's Astral, etc.; Perfection Canadian Benzine and Stove Gasoline, mineral seal oil, paraffin wax, all grades; Diamond Axle Grease, Globe Cylinder oils, and many others.

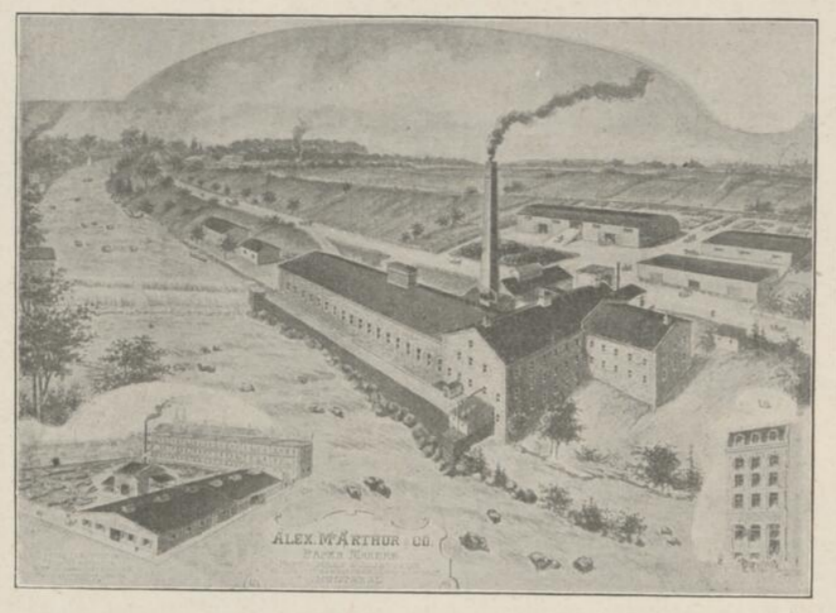
Year.	Number.	Amount.
1897	1853	\$9,327,007
1896	1294	4,929,431
1895	1368	5,920,405
1894	1500	7,003,314
1893	1523	8,479,669
1892	1769	9,938,603
1891	1923	11,196,352
1890	2197	9,219,223
1889	2030	9,056,024

The highest price ever paid in the city was for the lot at the corner of St. James and St. Peter streets, on which the handsome building of the Canada Life Assurance Co. is erected. It cost the company \$29 a square foot in 1883, and has increased in value greatly since then. About the same

Montrealers have used gas for lighting purposes, for fifty years, and the popularity of that form of illuminant continues undiminished in spite of the keen rivalry of electric lighting companies. Cooking by gas is growing in favor, the price of gas for such purposes being \$1 per 1,000 feet. For illuminating purposes the price is \$1.25. The gas stoves supplied by the company are suitable for all kinds of cooking, and are even in many respects superior to the ordinary coal cooking range, and the advantage of being able to dispense with that source of warmth during the summer months can be readily understood.

The Montreal Gas Company numbers among its shareholders some of the city's

leading citizens. The present chairman, Mr. H. S. Holt, has been at the head of affairs several years, conducting some delicate enterprises with tact and ability. Mr. Holt has been a most successful railway contractor; but he has made a special study of the science of gas production, and the company benefits materially by the results of his investigations, as the small proportion of disbursements to revenue plainly shows. The present directors of the company, in addition to Mr. Holt, are Messrs. Hugh McLennan, vice-president; Henry Joseph, J. P. Dawes, Robert Mackay, John Crawford, Hector Mackenzie, C. R. Hosmer and Hugh Paton. The secretary of the company is Mr. W. W. Moore.



ALEX. McARTHUR & CO.

One of the first to recognize the adaptability of the Montreal district as a centre of the paper manufacturing industry, and to act upon the conclusion he had reached, was Mr. Alexander McArthur, who, nearly twenty years ago, founded the firm of Alex. McArthur & Co., of which he was, and is, the sole partner. For many years all the various kinds of paper used in Canada had been imported, chiefly from Great Britain and the United States; but men like Mr. McArthur and others have shown that an article of equal, if not superior quality, can be made at home from raw material, which Canada furnishes in abundance. The firm of Alex. McArthur & Co. has its warehouses and office at 6 Lemoine street, Montreal; factory, corner of Harbour and Logan streets, and mills, at Joliette, Que. This firm's products now reach every part of Canada and New-

foundland, and include manilla, brown, blott, printing, gray and straw papers. Messrs. McArthur also manufacture roofing and sheathing paper, and a large stock of special lines bearing the well known names: "Black Diamond Brand Tarred and Untarred," "X L" Building Paper, "Two and three-ply ready roofing," and "Three-ply canvas paper." The Joliette paper mills are situated in five large stone buildings, covering seven acres of ground. Their capacity is now ten tons daily. The Montreal factory premises have an area of nearly sixty thousand square feet. Mr. McArthur gives steady employment to sixty skilled hands, besides a large staff of travellers, bookkeepers and clerks, and his sales amount to nearly a quarter of a million dollars annually.

Flour and Milling

When one reflects upon the small beginnings of the milling industry of Canada, how in the last century the cure of each parish was the miller, to whom the habitant brought his grain to be ground into flour for his domestic use; how, later, at the beginning of the present century, the callings of baker and miller, like those of barber and surgeon in the Middle Ages, were pursued by one and the same person, and how at the present day the Canadian miller produces a supply, not only sufficient for local consumption, but the surplus of which finds markets in Europe, Central America and Australia, one is led to the conclusion that the milling industry of the country has progressed. Montreal is the head of ocean navigation; it is also the head of a great canal system and the centre of a network of railways; therefore, it is not surprising that it should be the headquarters for the distribution of the enormous product of the agricultural lands of the West. The grain producing centres of Quebec, Ontario, Manitoba, and the North-West are tributary to Montreal, and such great concerns as the Lake of the Woods Milling Company and W. W. Ogilvie, with their numerous elevators and agencies in every part of the Dominion, have found it to their interest to make Montreal their headquarters. In the city itself there are flour and grist mills representing capital invested of nearly three million dollars, with an annual output of over four millions; but this is trifling when compared with the immense business done in the city by men who handle, as agents and exporters, the product of the whole country. Some hundred brokers are engaged on an extensive

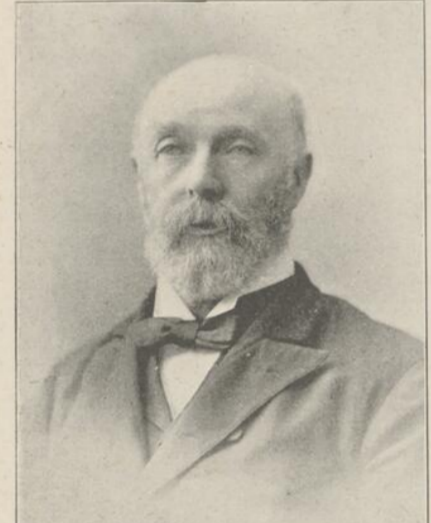


THE MONTREAL GAS COMPANY

has splendid offices in the New York Life Building. Its works are at the corner of West End, the gas works, mains and lanes occupied by the works are valued at \$100,000.

An important allied business is the loaning of money on the security of real estate. Messrs. H. H. Brossseau & Co., St. Lambert hill, for example, recently negotiated the sale of the lots at the corner of that hill and St. James street to Hon. G. Berthelme, of La Presse, for \$6.50 a square foot. Compared with the figures at which surrounding property is held and the figures for which corner lots farther west have sold, this was a bargain. Messrs. Brossseau & Co. then placed in England the loan for the construction of the building. They also make a specialty of buying and selling municipal bonds, and have lately put through a number of important transactions of that kind.

time the Bank of Toronto paid \$100,000 for 36,000 feet at the corner of St. James and McGill streets, or at the rate of nearly \$28 per square foot. The Barron lot at the corner of St. James and St. John streets, was sold a few months ago for \$24 a square foot. Although these are the highest prices the most rapid advances in values have taken place on St. Catherine street west. The north-west corner of Guy and St. Catherine streets was sold thirty years ago at 25 cents per square foot, and a couple of years ago the north-east corner, which is equally as good, brought \$5 per square foot. A well known gentleman invested \$15,000 in vacant land on St. Catherine street, between Drummond and Mountain streets, about the 1857. He has since realized over \$200,000 on sales, and has still left a portion which is worth \$30,000 to \$40,000.



MR. COLIN McARTHUR.

Mr. McArthur is the senior member of the firm of Colin McArthur & Co., the widely known wall paper manufacturers, and one of the largest firms of the kind on this continent. He commenced the manufacturing of wall paper in Montreal in 1873, previous to which date wall papers were principally imported from Great Britain and the United States. His energy and genius in design have made his name famous, the firm exporting to all parts of the Dominion, Australia, Tasmania, New Zealand, South Africa, West Indies, Trinidad, South America, the United States, and Continental countries. The total daily capacity of the factory is 60,000 rolls. All the extensive supplies necessary are drawn from Canadian paper mills. Mr. McArthur was born in Glasgow, in 1835. He is one of the most pleasant and approachable men in Montreal, and as full of business enterprise and enthusiasm as he manifested in his younger days.

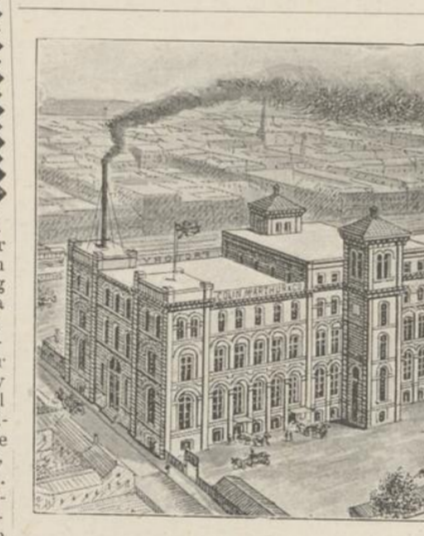
the late Senator Rolland. The present members of the firm are the Hon. J. D. and Messrs. S. J. B. and Octave Rolland. The Canada Paper Co., Ltd., are paper-makers and wholesale stationers. The mills are at Windsor Mills, Springvale and Riviere du Loup. Their head office and warehouse is on Craig street, Montreal, and they have a branch warehouse on Front street west, Toronto. Their business extends to every part of Canada.

	Lbs.
Dry Colors, not elsewhere specified.....	400,000
Colors and Pigment.....	250,000
Dry White and Red Lead, etc.....	2,000,000
Ochres and Ochre Earths.....	250,000
Colors and Pigment, mixed.....	350,000
Putty.....	70,000
Varnish, etc.....	10,000

The Canada Paper Company, Limited, is a concern which has acquired the businesses of Ferguson, Alexander & Co., the William Johnson Company, and A.

Wall Paper

Twenty years ago Montreal imported wall paper largely for local use and for distribution. It was not until Mr. Colin McArthur conceived the idea of utilizing the abundant raw material which Canada produces, and manufacturing at home, that the native industry became established. Three-fourths of the wall-paper of the Dominion is now done at Montreal, and about forty retail stores deal in the article. Remarkable advances have been made in the manufacture of wall-paper during the last few years, and some of the effects are most artistic. The total capital in the business is estimated at three hundred thousand dollars. The leading manufacturing firms in the city are Messrs. Colin McArthur & Co., and Watson, Foster & Co. Montreal produces annually about one hundred thousand eight-yard rolls of wall paper; but ninety per cent. of the Canadian demand is supplied by the native manufacturers, who produce every grade for which there is any sale. The increasing popularity of tinting as a style of mural decoration has affected the wall paper business in Montreal as elsewhere, but not appreciably, or in a manner not to be offset by increased demand resulting from the growth and development of the country. Colin McArthur & Co. are the proprietors of the Montreal Wall Paper Factory at 15 Voltaire Street, formerly Molsons College. The building is a four-story one, two hundred and twenty-five feet long. Watson, Foster & Co.'s factory is situated at the corner of Ontario Street and Desjardins Avenue, Maisonneuve, and is one of the largest and best equipped in America, with a daily capacity of sixty thousand rolls.



COLIN McARTHUR & CO.

The foundation of the Montreal Wall Paper factory, in 1878, marked an era in Montreal's commercial history. The business was carried on prosperously by Messrs. Watson and McArthur, and, in 1884, came into the hands of Messrs. Colin McArthur & Co. Mr. Colin McArthur is now sole partner. The high character of the goods produced, and the excellent reputation of the firm in business operations, until every part of the Dominion has been covered. The old premises were situated on Gray Nue Street, but increasing business made a removal necessary, and, accordingly, the present commodious establishment, 15 Voltaire Street, formerly Molsons College, was secured. It is a four-story building, two hundred and twenty-five feet by forty-five, equipped with all modern appliances and machinery. All kinds of wall paper are here manufactured, the most skillful artists in America being numbered among the firm's employees. The stock includes the greatest variety of wall papers, from the most elaborate to the simplest designs. At Messrs. Colin McArthur & Co. have exhibited, they have secured first prizes, and the firm's reputation has thus been borne to all parts of the world. The success of the exhibition at Antwerp and Trinidad was specially conspicuous.

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One of the veterans in the paper trade of Montreal is Mr. Alexander McArthur, founder and sole partner of the well-known firm of Alex. McArthur & Co. His mills at Joliette and his factory in Montreal produce various kinds of paper and roofing material.

The business of this enterprising firm was established some seventeen years ago, and it has grown steadily since. Its roofing and sheathing materials are in high favor with builders, and are extensively used in all portions of the Dominion.

The old established firm of Austin & Robertson, of which Mr. John Robertson is the sole partner, does a large wholesale business in printing and writing papers

Paints and Oils

There are about twenty-five large wholesale paint houses in Montreal, of which some ten are manufacturers. The capital invested in the native industry within the limits of the city of Montreal is about two million dollars and a

C. Peuchen Company, and manufactures white leads, paints, and colors and varnishes for domestic, carriage, locomotive and paper staining purposes. The company also deals largely in oil, both as a refiner and importer. The head office and works are at 572 William Street. The company was incorporated in 1892, with a capital stock of seven hundred and fifty thousand dollars. It manufactures a class of goods of exceptional merit in all parts of the world, owing to the uniformly high standard maintained. The Canada Paint Company's varnishes are noted for their brilliancy, rapidly drying properties, reliability and durability. The colors are the best that perfect machinery and skilled labor can produce, and are not anywhere excelled in brilliancy, texture and durability.

Messrs. McCaskill, Dougall & Co., and A. Ramsay & Son are two well known paint firms whose names are a guarantee of the merit of the goods they handle.

In coal oil there is an extensive business done at Montreal. Exclusive of

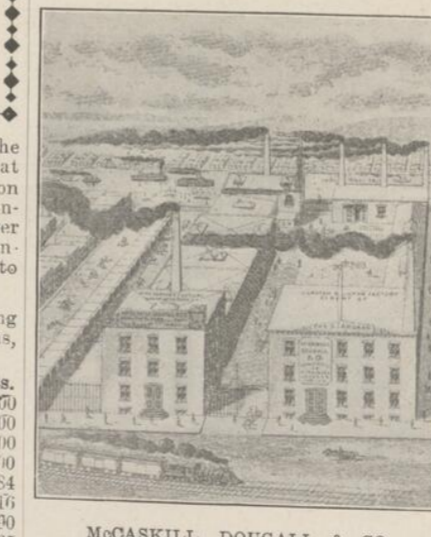
producer and consumer, for the supply of the most necessary of all the gifts of nature. Ten million pounds of flour leave Canada annually for Newfoundland, Great Britain, Australia and other places, including the East Indies, and of this it is estimated that forty per cent. finds its outlet at Montreal. A quantity goes at present to Boston, New York and other United States ports; but the energies of the Government are now being exerted to secure for the St. Lawrence route its proper share, which should mean almost the entire trade.

Real Estate in Montreal

"Cheap as dirt" hardly applies to the city of Montreal, in the central parts at least, for, owing to its peculiar position between mountain and river, the ever-increasing population can spread only over the other two bounds, rendering the centre more and more valuable from year to year.

The valuation of real estate, according to the assessment roll and the exemptions, are as follows:—

Year.	Real Estate Assessments.	Exemptions.
1880	878,387,759	813,762,450
1881	79,883,445	13,790,100
1882	82,202,678	14,117,660
1883	84,505,092	14,359,940
1884	88,327,569	15,324,084
1885	89,845,000	15,568,816
1886	94,457,348	16,519,490
1887	116,755,512	17,921,943
1888	108,766,013	18,314,120
1889	115,663,137	19,749,210
1890	122,859,859	20,879,929
1891	128,413,000	21,165,020
1892	136,235,395	22,735,170
1893	165,020,135	31,185,864
1894	170,457,315	33,188,350
1895	173,827,055	33,954,339
1896	170,237,110	36,297,755
1897	176,821,090	39,039,765

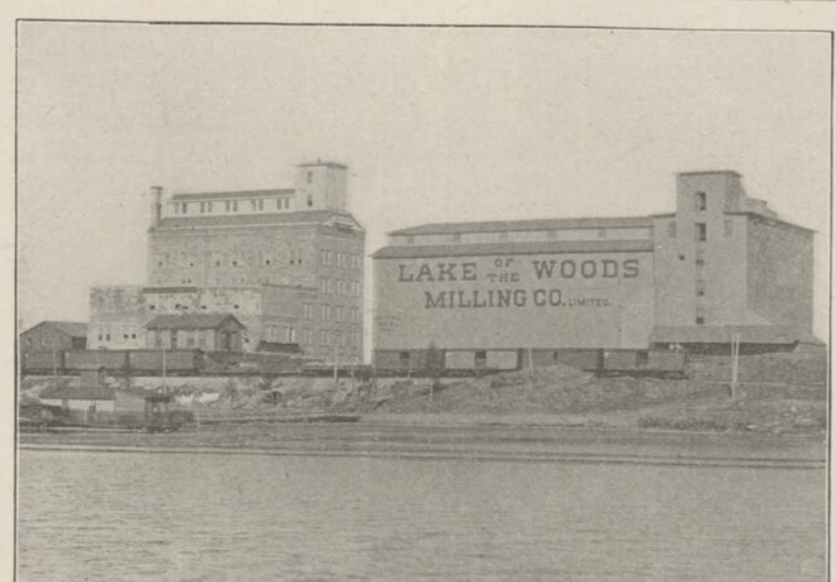


McCASKILL, DOUGALL & CO.

The firm of McCaskill, Dougall & Co., successors to D. A. McCaskill & Co., 39 St. John Street, with factories embracing the most up-to-date equipment for their business, fitted up by an English engineer, at St. Patrick, Manufacturers and D'Argenson Streets, and most favorably known of Canadian industrial concerns. The partners are Messrs. D. A. McCaskill and J. S. N. Dougall. The firm enjoys an enviable reputation in the manufacture of high grade varnishes and japans, railway and carriage woods being a specialty. The business covers every part of the Dominion, extending also beyond the Canadian border. During the past twenty years the varnishes manufactured by this firm have been awarded first prizes, gold, silver and bronze medals, and diplomas, at every exhibition at which they have shown, including the Colonial, at London, the Kingston, Jamaica, exhibitions, among other patrons are the principal railway and carriage builders of the Dominion.

MR. ALEXANDER RAMSAY.

To Mr. Alexander Ramsay, of the firm of A. Ramsay & Son, belong the credit of introducing plate glass into Canada, and his firm has since supplied the window material for some of the largest buildings in the country. Mr. Ramsay was born in Glasgow, Scotland, in 1840, and in the following year his parents brought him with them out here. He has since lived in Montreal. He joined his father's paint and oil business in 1859, and is now the head of one of the largest commercial enterprises in Canada. The firm manufactures white lead, paints, oils, varnishes, printers' and lithographic inks, vermilion and colors of all kinds, and is a large importer of ordinary window glass, plate glass, panes, supplies, artists' materials, etc. The manufacture of mirrors is also a branch of the firm's business. The warehouse and offices are at 37, 39 and 41 Recollet Street, the paint factory, 15 to 22 Recollet Street, and the varnish factory 106 William. Messrs. Ramsay's goods go all over the Dominion of Canada, and the concern is steadily extending its operations.



THE LAKE OF THE WOODS MILLING CO.

is a gigantic concern whose existence is beneficially felt in every part of this grain growing Dominion. It has mills at Keewatin, Ont., and Portage La Prairie, Man. Its principal offices and agencies are at Winnipeg, Portage La Prairie, Montreal, Toronto, Ottawa, Halifax, St. John, N.B., and Vancouver. Montreal being the most important. The daily capacity of the mills is three thousand barrels. Lake of the Woods Milling

Co. flour goes to Great Britain and other European countries, Australia and the West Indies. The elevators of the company number forty-seven, and are placed at the best wheat growing centres in Manitoba and the North-West Territories. No other milling company in Canada controls such a number of elevators. Mr. Robert Melgion, president of the company, and Mr. W. A. Hastings, the vice-president and general manager, reside in Montreal.

and general stationery. The business was established in 1882 by McFarlane, Austin & Robertson. An extensive stock is carried, comprising everything in the way of office and commercial stationery and book and newspaper, lithograph and plate paper, cardboard, writing, glazed, colored papers, etc. A large office staff and several travellers are employed. The establishment extends from 343 St. Paul street to Levee street. The house has close connections with the leading manufacturers of Canada and the United States, and controls the entire output in certain lines of some mills.



A Needlework Magazine

All ladies interested in home needle work will be genuinely pleased to learn that "Corticelli Home Needle Work" is to be published quarterly as a magazine.

Over 15,000 ladies are now subscribers to it—costs 25 cents a year.

The first number for 1899 has just been published. It contains articles from the best embroidery artists in Canada and the United States; tells how to embroider center pieces, doilies, tea cloths, sofa cushions, photo frames and all kinds of fancy embroidered work in new designs.

It shows just how all the different embroidery stitches are made.

It shows plainly and simply how to shade various flowers and leaves.

This number contains twenty-five entirely new and superbly colored plates. These are in themselves works of the highest artistic merit. Five are of double roses.

There are also rules and new patterns for cross stitch, church embroidery and Corticelli Decore Crochet, the latest thing in needlework.

Subscription 25 cents per year, single copies 10c. each.

Address "Corticelli Home Needle Work," 61 Richelieu Street, St. John's, P.Q.

Products of the Forest

size and importance is not generally realized. Scattered over the city are planning and moulding mills, sash and door factories and lumber yards which supply builders with the finished woods. A favorite spot on account of the facilities for transportation by rail and water is along the canal bank. Here, for example, at the corner of Napoleon and Tracy streets, is the business established about ten years ago by Mr. Toussaint Prefontaine and incorporated last spring under the name of T. Prefontaine & Co., Limited. The company has extensive yards on each side of the canal, and the manager, Mr. Ashley P. Twidale, intends to cultivate the export trade in England in doors, blinds, mouldings, hard wood, etc. The firm has one of the best equipped dry kilns in the city, with a capacity of 200,000 feet, and carries a full line of foreign woods, such as Indiana quartered oak, mahogany, sycamore, etc. Among its contracts may be mentioned the doors and windows of the new mining building at McGill University, and the work for the New London & Lancashire building on St. James street.



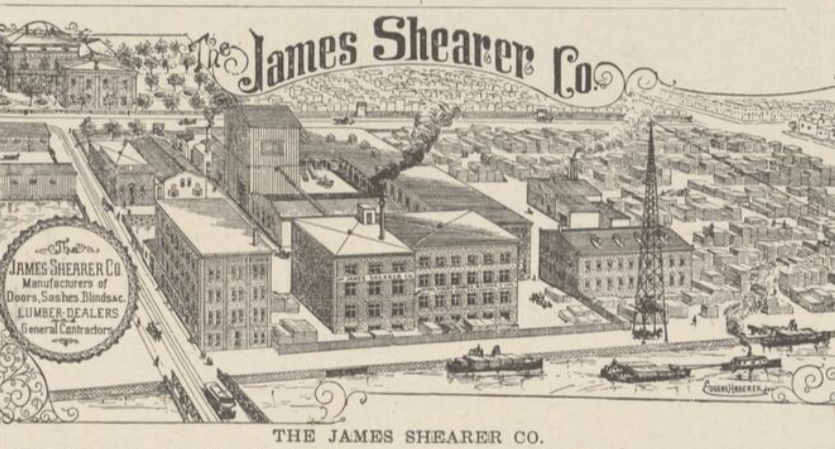
ALEXANDER MACLAREN.

Situated within easy distance of the lumber wharves at Maisonneuve is the extensive lumber factory of Alexander MacLaren, 107 Papineau avenue. Mr. MacLaren himself lives at Buckingham, Que., but his manager, Mr. Ashley P. Twidale, attends to all the details of the business here. The firm manufactures doors, windows, blinds, mouldings, and is dealt in rough and dressed lumber, in hard and soft woods of all grades and sizes. Kiln-dried lumber is a specialty. Mr. MacLaren has one of the best equipped dry kilns in the city, the capacity of which is five hundred thousand feet. Estimates are made on all kinds of factory work, and the establishment carries a full line of foreign woods, such as Indiana quartered oak, mahogany, sycamore, etc. The doors and windows of the new mining building of McGill University and the wood work for the new London & Lancashire Insurance Co., building on St. James street, on the site of the old Barron block, are supplied by this concern. The advantageous situation of the factory in respect of shipments by water is being utilized by Mr. Twidale, who intends to cultivate the export trade to England in doors, blinds, mouldings, hard wood, etc. There is a strong demand in the English markets for the finer qualities of lumber, and Mr. Twidale is confident that the superiority of his firm's products will be quickly recognized as soon as they have been properly introduced. Mr. Twidale resides at 111 Papineau avenue, close to the factory.

Even taking all these facts into consideration, it is hard to realize the magnitude of the lumber business. The figures of the census on the point are surprising. The capital given includes land, buildings, machinery and working capital. The product is the result of one year's work.

10 saw mills	\$83,000	\$475,250
4 planing mills	\$11,000	\$23,000
43 furniture factories	\$54,450	\$90,710
3 packing case factories	\$1,500	\$10,000
89 sash and door factories	\$1,233,490	\$1,848,085
1 cigar box factory	17,500	19,000
13 cooperage factories	88,450	165,450
92 carpenter shops	\$24,725	\$491,400

The business is equally important from the point of view of the number of employees and the amount of wages paid yearly.



THE JAMES SHEARER CO.

The James Shearer Co., 172 Shearer street, is an extensive manufacturer of doors, sashes, blinds, mouldings and all kinds of house and steamboat work, also lumber, flooring, laths, shingles, clapboards, etc. The business was founded forty years ago by Mr. James Shearer, and on January 1st, 1886, the present company was organized, with Mr. James Shearer as president; Mr. James T. Willis, vice-president, and Mr. Bert H. MacLaren, secretary and treasurer. The plant comprises a four-story planing mill, sash, door and blind factory, and large lumber yard, bounded by Shearer, St. Patrick, Island and the Canal Bank, while the equipment embraces the latest improved machinery, operated by an engine of one hundred horsepower, and steady employment is given to a hundred and forty skilled hands. The company has unusual facilities for supplying builders' material, and is also prominent as contractors and builders, having erected John McDougall's boiler shop, the finest in America; the Protestant Assylum, Verdun, and numerous other large buildings.

John A. Balmer & Company, who established their business as long ago as 1871, had for some years a number of yards, but have lately concentrated their business at the corner of Dorchester and St. Charles Borromeo, finding the locality best suited for the requirements of their trade. The firm makes a specialty of mahogany quartered oak, quartered sycamore, and all kinds of hard woods. They are also well equipped with kilns, and make a further specialty of kiln-dried maple flooring. In addition to a large local trade, the firm ships extensively to other points.

Mr. Damase Parizeau is one of those French-Canadian merchants who, with little or no capital at the outset, save what he had saved himself, has succeeded in establishing himself in the front rank of Montreal's lumber merchants. He has been president of the Chambre de Commerce, and sat four years in the Quebec Legislature for the St. Louis Division of Montreal. He does a large lumber business, and has yards at 512 Lagache street, at the Lachine Canal Basin, and at St. Louis du Mile End.

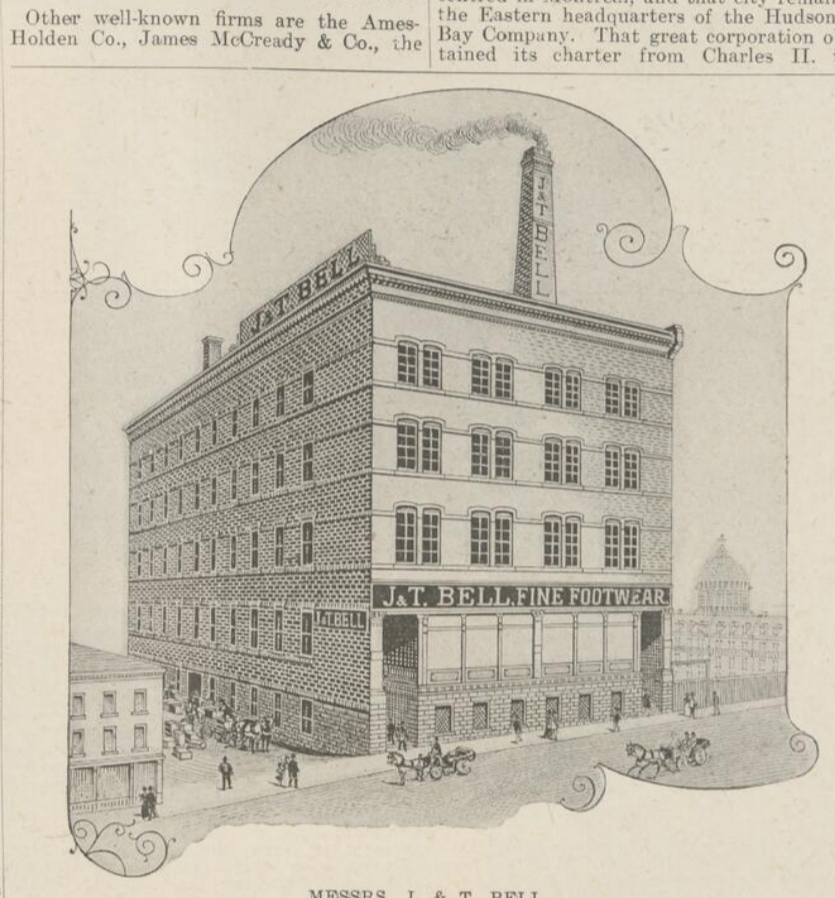
In the East End, at 107 Papineau avenue, are the yards of Alexander MacLaren, and the yards of Alexander MacLaren lives in Buckingham, but this business is conducted entirely independent of the MacLaren estate. The establishment is particularly well situated for shipping, being only a few blocks' throw from the lumber wharves at Maisonneuve, and the manager, Mr. Ashley P. Twidale, intends to cultivate the export trade in England in doors, blinds, mouldings, hard wood, etc. The firm has one of the best equipped dry kilns in the city, with a capacity of 200,000 feet, and carries a full line of foreign woods, such as Indiana quartered oak, mahogany, sycamore, etc. Among its contracts may be mentioned the doors and windows of the new mining building at McGill University, and the work for the New London & Lancashire building on St. James street.

The name Galibert has been for generations a household name in the leather trade and industry in France and Canada, and the reputation of the family is worthily upheld in this country by Messrs. Calixte, Emile, Paul, Louis and Fred. Galibert, who have the credit of establishing in this country an industry in fine leathers, which can compete with the most finished products of the factories of France. Mr. Emile Galibert is the sole owner of the business of Calixte Galibert & Son, and is also connected with the Montreal Wool and Sheepskin Co., and with the Montreal Hide and Calfskin Co. He is President of La Chambre de Commerce Francaise de Montreal. Mr. Frederick Galibert is the youngest son of Mr. Calixte Galibert. He has to-day one of the best equipped glove factories in Canada. He also owns a glove leather tannery, where all leathers required for his goods are prepared.

There are over fifty large shoe factories in Montreal, with a united capital of four millions, giving employment to four thousand hands, with an aggregate annual output of about five million dollars worth. Messrs. J. & T. Bell, pioneers in the trade, are wholesale manufacturers of fine boots and shoes, and wage a vigorous and successful war against foreign competition. The business was founded in 1814, and is now in the hands of Mr. John T. Hagar. The new factory now occupied by the firm is one of the handsomest in the Dominion.

Pounds.	
Sole leather	100,000
Tanned belting leather	30,000
Upper leather, not dressed	120,000
Upper leather, dressed, waxed, or glazed	300,000
Patent leather, etc.	150,000
Tanned calf, kid, or sheep	40,000
Calf, kid or sheep, dressed, waxed or glazed	200,000
Glove leathers	15,000

Other well-known firms are the Ames-Holden Co., James McCready & Co., the bogany, sycamore, etc. The doors and windows of the new mining building of McGill University and the wood work for the new London & Lancashire Insurance Co., building on St. James street, on the site of the old Barron block, are supplied by this concern. The advantageous situation of the factory in respect of shipments by water is being utilized by Mr. Twidale, who intends to cultivate the export trade to England in doors, blinds, mouldings, hard wood, etc. There is a strong demand in the English markets for the finer qualities of lumber, and Mr. Twidale is confident that the superiority of his firm's products will be quickly recognized as soon as they have been properly introduced. Mr. Twidale resides at 111 Papineau avenue, close to the factory.



MESSRS. J. & T. BELL.

A pioneer boot and shoe manufacturing firm is that of J. & T. Bell, founded in 1814, and now in the hands of Mr. John T. Hagar. That gentleman entered the house in 1850, and, eleven years afterwards, became sole partner. For nearly forty years the premises of the concern have been at 1665 and 1667 Notre Dame st., but Mr. Hagar found that increasing business demanded extension of manufacturing space, and accordingly he purchased the handsome, in every respect modern, factory on Inspector Street, where two hundred hands are employed, turning out four thousand pairs of shoes weekly, hardly sufficient to meet the orders which pour in from all parts of the Dominion.

Hector Lamontagne & Co. handle on a large scale leather and saddlery hardware, shoe findings, tanners' tools, traveling bags, etc. They manufacture harness, moccasins, uppers and over-gaiters, and make a specialty of harness leather. Their establishment extends through from St. Paul to Commissioners streets, and is one of the handsomest in the city.

Shaw, Cassils & Co. are tanners of hemlock sole leather, the largest and oldest firm in the country. Their tanneries are established from New Brunswick to Muskoka, and their operations cover the markets of Great Britain and Canada, their customers being the wholesale and retail manufacturers of both countries. The partners are Messrs. Brackley Shaw, John H. Cassils, and C. T. Shaw, and the establishment is at the corner of Notre Dame and Recollet streets.

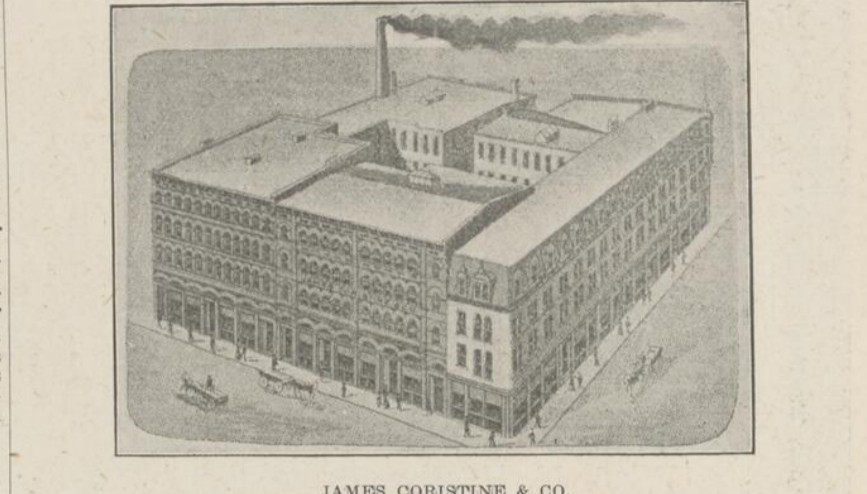
Dowler McIntosh & Co. do a large business in leather, both as merchants and agents. They carry a large stock of hides at their establishment on St. Peter street, and represent some of the largest western tanners, including Hyman & Co. of London and Wingham, Ont., and Benton, N.B., tanners of the celebrated "Slaughter" sole leather; Bowman & Linkin, of Southampton, Ont., tanners of Spanish sole leather, and B. F. Sturtevant, manufacturer of "Sturtevant" Pegwood.

On the whole, the leather trade in Montreal, extensively engaged in the manufacturing of sashes, doors, mouldings, etc. is that of Messrs. Mantha, Lefebvre and Laperrriere. This business was established in 1880, under the name of Mantha & Company, and so continued till 1883, when the present firm was organized and succeeded to the control, the proprietors being Messrs. Jean Baptiste Mantha, Onesime Lefebvre and Joseph Laperrriere. The premises occupied by the firm comprise an area of about 18,000 feet, and are centrally located, at numbers 10, 12, 14, 16 St. Charles Borromeo Street. About seventy-five hands are employed by the firm the year round in the manufacture of all kinds of woodwork. The City of Montreal is noted for the splendor of its public buildings and private residences, and while these structures reflect great credit upon the contractors, it reflects equal credit upon the workmanship and ability of those whom the contractors employ. The firm of Mantha, Lefebvre & Laperrriere are favorably known by the leading contractors of the city, for whom they do extensive works. Besides the large business done in Montreal and its suburbs, they do an extensive business in other parts of the province, notably in the Gulf districts, where they are most favorably known. The planing mills and sash and door factory operated by the firm turn over between 16 and 20 million dollars a year. In speaking of his business, Mr. Laperrriere expressed himself as very satisfied with the times. "Business is very good," he said, "and we are well satisfied with the way things are going."

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MR. EMILE GALIBERT. The firm of Calixte Galibert & Son, so favorably known in the tanning industry as well as in the hide and wool business, was established in Montreal in the year 1853 by Calixte Galibert and his son Emile. Emile is the sole owner of the business, his father, through old age, having retired last year. Emile Galibert is also connected with the Montreal Wool and Sheep Skin Co., and the Montreal Hide and Calf Skin Co. Mr. Galibert is a native of France, and occupies a prominent position amongst the French colonists of Montreal. He is president of the Chambre de Commerce Francaise de Montreal, and has held that office for several years. Lately, in recognition of his valuable services in the promotion of trade between France and Canada, the President of the French Republic appointed him Consul-Generel du Commerce Extérieur de la France.

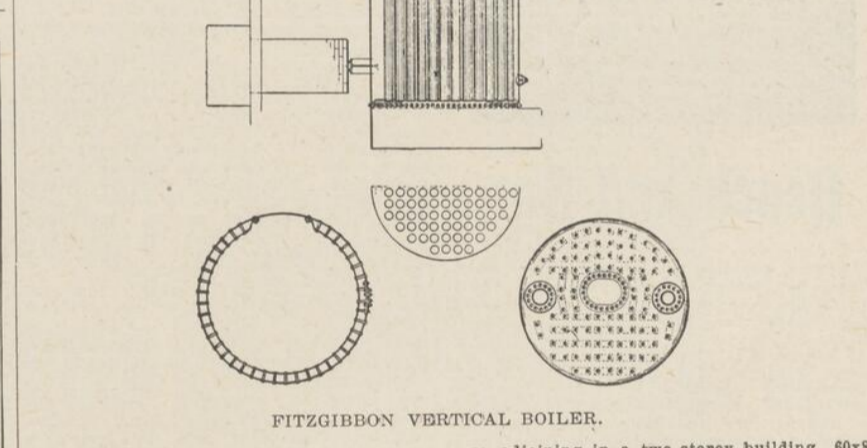
purpose of moving grain brought to this port from the river or canal boats to the big ocean steamers. Under the management of Mr. Alexander McDougall the company was successful from the first. Its business has shown a steady development year by year, and the company has shown every enterprise in meeting the increasing requirements of the trade. Of the immense quantity of western grain annually shipped Montrealwards, amounting now to many million bushels, the bulk is for transportation to Europe, and is handled by the elevators of this company. The way in which the elevators work is interesting. When an ocean liner has discharged her upward cargo, and is waiting to receive her European load, the elevator comes alongside, the barge of grain attached, and the grain is rapidly transferred from the barge to the hold of the vessel. To give an idea of how



JAMES CORISTINE & CO. The firm of James Coristine & Co. extends back to 1854. In 1869 Mr. James Coristine purchased the business of G. Lomer & Co., in which he was partner, and has since continued the business part of the time associated with his late brother, Mr. T. J. Coristine. The premises are the largest in the Dominion at present, and developed a large connection throughout the country from the Atlantic to the Pacific.

real during the winter make large purchases of furs there, and a profitable trade is done. The capital invested in the wholesale business is in the neighborhood of two million dollars, and the annual turnover may be represented by a similar sum. The annual imports of furs and manufactures thereof at the port of Montreal amount in value to about three hundred thousand dollars, and the same figure will represent the value of the undressed fur skins received at the same port. Montreal dealers and manufacturers also purchase largely direct from the trappers, who pursue their calling in the northern woods, visiting the city from time to time to dispose of their

are adjoining in a two-story building, 60x30 feet. All the buildings are constructed with steel frames, and at present are being adapted to the yards of the steamers. This firm has designed and constructed many of the finest marine engines. Their work is to be seen on the boats of the Black Diamond Line, Sincennes-McNaughton Co., Upper Ottawa Improvement Co., Montreal Transportation Co., Montreal Forwarding Co., and Ottawa Forwarding Co. Within the last five years they have gone more extensively into the building of steel steamers than ever before, and have turned out several of the fastest and most seaworthy boats on the river. Among these are the "Chateauguay," "Spray," "Russell," and "William Davis." One of the firm's specialties is the Fitzgibbon boiler, both marine and vertical. For the former they have the sole rights for the Dominion. This boiler has several good points, which have led to its being extensively used.



MESSRS. J. & R. WEIR. As engineers, boiler-makers and steel boat builders, no firm in Montreal is better known or has a more solid reputation than that of J. & R. Weir. Born and brought up on the Clyde, both Mr. J. C. Weir and Mr. R. S. Weir came to Montreal through masters of their business, the former in 1860 and the latter ten years later. In 1876 Mr. J. C. Weir founded the present firm, which has gone on prospering more and more in each of its twenty-three years of existence. Premises at the corner of Nazareth and Brennan streets were secured. The machine shop is a two-story building, 40 x 100 feet, and is fully equipped for all classes of work, including pumps, valves and cocks, engine and boiler fittings, and machine parts. The draughting room and pattern shop are on the second floor, the latter ten years later. In 1876 Mr. J. C. Weir founded the present firm, which has gone on prospering more and more in each of its twenty-three years of existence. Premises at the corner of Nazareth and Brennan streets were secured. The machine shop is a two-story building, 40 x 100 feet, and is fully equipped for all classes of work, including pumps, valves and cocks, engine and boiler fittings, and machine parts. The draughting room and pattern shop are on the second floor, the latter ten years later.

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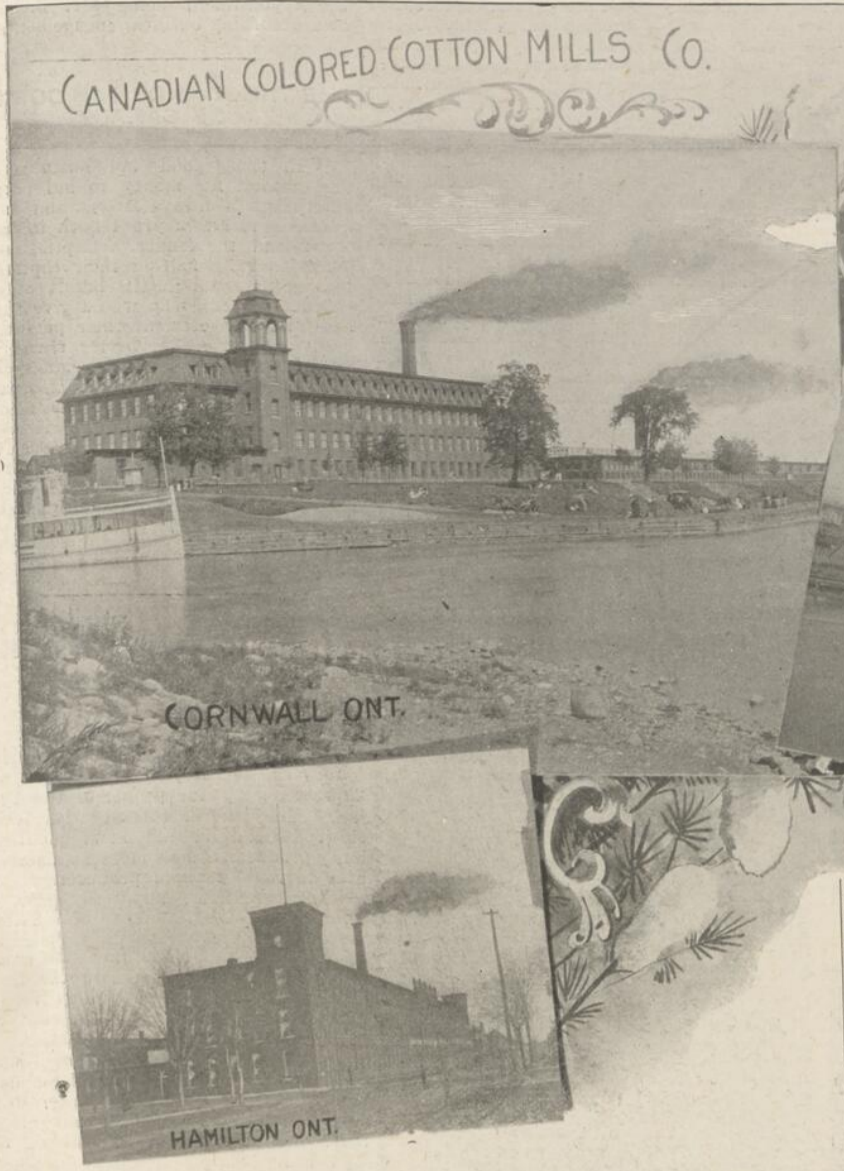
MONTREAL GRAIN ELEVATING COMPANY.



MR. P. MCKENZIE. Although the development of Canada's transportation system had the effect of removing the centre of the Hudson Bay Co.'s operations from Montreal to Winnipeg, the company still found it advisable to retain Montreal as the headquarters of a department, controlling a district extending from Lake Superior to Ungava Bay, whence an annual tribute of the furs of martens, mink, musk rats, otters, lynx, fox, wolves, wolverines, black bears and other animals is collected to the value, realized at the London sales, of about two hundred thousand dollars.

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Advertisement for Shearer & Brown Co., featuring an illustration of a large industrial building and text describing their manufacturing capabilities.



Canadian Colored Cotton Mills Co., Limited.

Canada's industrial progress has been nowhere more strongly marked than in the growth of the cotton manufacturing industry, and the enormous concerns which regulate the output in the different lines excite the wonder of many. The Canadian Colored Cotton Mills Co., Limited, is a mammoth enterprise, the founders of which have succeeded in establishing an industry which gives employment in many parts of the country. An idea of the extent of the operations of the company may be had from the following figures: The company controls no less than four thousand looms and one hundred and fifty thousand spindles. It has mills at St. Stephen, N.B., Cornwall, Ont., (two); Hamilton, Ont., and Merrittown, Ont. The mills at these places are directly owned by the company, which, besides, controls the output of the Gibson Cotton Mill, of Marysville and the Hamilton Cotton Co., of Hamilton, Ont. The officers of the Canadian Colored Cotton Mills Co. are D. Morrice, president; C. D. Owen, vice-president; T. D. King, D. Morrice, Jr., and W. J. Morrice, directors. The annual output of the mills is worth \$1,300,000. Mr. A. A. Ayer is president, the other officers being Messrs. W. G. Cheney, secretary-treasurer; A. Hawksworth, superintendent and general manager; and F. Hawksworth, assistant general manager. The factory was built about fifteen years ago by Mr. Walter A. Payne, Fall River, Mass., and the extension, lately completed, increases the producing capacity very largely. The pay roll of the company is

ACCOUNTANTS.

That Montreal alone should give business to over sixty firms of expert auditors and accountants is another proof of the vast volume of business transacted annually in the city. The firm of P. S. Ross & Sons, made up of Messrs. P. S. J. G., A. F. C., and J. W. Ross, have perhaps the largest connection in the city, and their offices in the Sun Life Building are a scene of constant activity. They are chartered accountants, and also act as auditors and trustees and managers of estates. Their certificate of the good financial position of any firm or corporation is a veritable hall-mark.

Stationery
and
Book Binding

Found in 1835, the business of Morton, Phillips & Co. bears the close of its third quarter of a century of existence with every prospect of a continued prosperous career. Few stationery firms are better known than this one, which is now a familiar name in every part of the Dominion. The partners at present are Messrs. Henry Morton, C. S. J. Phillips, Hugh Cameron and Robert J. Gibson, who have been associated since 1869. The firm does business as stationers, blank book makers and printers. Every kind of office and general stationery is handled in the stationery store, but only goods of sterling quality, of which about fifty are staples in every day demand. Over three hundred kinds of office and bakers' goods are manufactured, of which about fifty are staples in every day demand. The confectioneries comprise a large assortment, with new designs being turned out almost every day. Up to about seven years ago almost all the candied lemon, orange and citron peel was imported, but now, through the many new facilities devised, the Canadian trade is about entirely

supplied by the home manufacturers. This department is a very important branch of the firm's trade. The goods are sold as fast as they are made, and frequently the demand exceeds the supply. Mr. Joseph Luttrell is the head of the firm, the company being nominal. Their location is at 682 Albert Street.

LANG MANUFACTURING CO.

Not until one gets a peep at the office, warehouses and workrooms of the Lang Manufacturing Company, 16 to 20 St. Montpelier Street, can one have the slightest idea of the remarkable business done by this firm, of which Mr. Lang is the managing director. They are manufacturers of biscuits and confectionery of every possible style. They have the name of having turned out the greatest novelties in the latter line, and children are wont to ask for "Lang's biscuits." In the matter of biscuits the firm's fancy boxes are to be found on the shelves of stores all over Canada. Its travellers boast that some of the notable Montreal where no traveller in a similar line has any business whatever. From British Columbia right over the continent and into Newfoundland, Lang's drummers find their way and sell their goods. The firm also does their business as a general dealer in foreign and domestic fruits. Just now they are very busy preparing for the Christmas trade, and their hands are working overtime to catch up with the orders.

MESSRS. JOSEPH LUTRELL & CO., wholesale confectionery and biscuit manufacturers, are another of the notable Montreal firms in this line. The house was established in 1869, with a moderate trade, but has since that time become one of the largest in the city. All the latest improved machinery has from time to time been introduced, and the firm employs workmen constantly employed, equals the labor of at least two hundred hands in former times. Over three hundred kinds of office and bakers' goods are manufactured, of which about fifty are staples in every day demand. The confectioneries comprise a large assortment, with new designs being turned out almost every day. Up to about seven years ago almost all the candied lemon, orange and citron peel was imported, but now, through the many new facilities devised, the Canadian trade is about entirely

THE AULD MUGLAGE CO.

is one of the long list of firms that go to make up Montreal's standing as a manufacturing centre. As its name would imply, the principal article manufactured by the company is mullage, and on desks everywhere from Halifax to Vancouver can be seen bottles of Premium Mullage, which has gained a wide reputation on account of its excellence. The company also manufactures lithographs, lithograph composition and printers' roller composition, in all of which a large and lucrative business is enjoyed. The company was first doing business for fifteen years. The headquarters are at 17 Bleury street, where the mullage is manufactured. Mr. William Auld, manager, and to his business ability the large trade of the company is due. In the manufacture of mullage the purest Soda gun-arabic is used, and it requires the work of experts to make the best of mullage of it. The company supplies the wholesale trade all over Canada.

CHEMICAL IMPORTING.

Bellhouse, Dillon & Co. have recently performed some important public paving contracts. The firm is also a large importer of chemicals, dye stuffs, etc., with office and warehouse at 30 St. Francois Xavier street. The business was founded in 1860 by Mr. Da-

THOSE WHO DID THE WORK.

This edition, representative of the manifold interests of Montreal, has been the result of much thought and labor by men skilled in the various branches of the designer's, the engraver's and the printer's art. The illustrations are almost wholly from photographs by Notman, the Montreal photographer. Dominion-wide fame will be strengthened by this further proof of the great scope and beauty of his work.

The designing, grouping and drawing of the corner pieces which add so much to the appearance of the work is to be credited to the artistic taste of Mr. S. C. Simonski, of Toronto, who has practically no superior in Canada in this class of work. The cover is also the design of Mr. Simonski, and its striking beauty and originality have won the admiration of all who have seen it. The beautiful grouping of the portraits was the work of Mr. D. J. Watson, of Montreal. The half tone engravings reflect the highest credit on the Standard Engraving Co., of Montreal, by whom they were all executed, the work being uniformly clear and well defined. The type-setting was wholly done on the Linotype machines, and the entire edition printed direct from this type.

Canadian Pacific Railway Hotels.

THE LAKE LOUISE CHALET.
A quiet resting place in the mountains, is situated on the margin of Lake Louise, about two miles distant from the station at Laggan, from which there is a good carriage drive, and is an excellent point for tourists and explorers desiring to see the lakes and the adjacent scenery at their leisure.

MOUNT STEPHEN HOUSE, FIELD.
is a pretty chalet-like hotel, fifty miles west of Banff, in Kicking Horse Canon, at the base of Mount Stephen—the chief peak of the Rockies, towering 8,000 feet above. This is a favorite place for tourists, mountaineers and artists, and sport is plentiful. Looking down the valley from the hotel, the Ottertail Mountains are seen on the left, and the Van Horne Range on the right, and Emerald Lake, one of the most picturesque mountain waters, is within easy distance. The rates are three dollars per day.

GLACIER HOUSE
is situated in the heart of the Selkirk, within thirty minutes' walk of the Great Glacier, which covers an area of about thirty-eight square miles. The hotel, which has recently been enlarged twice, to accommodate the ever-



MR. JAMES BRYCE.

THE EXPRESS BUSINESS.

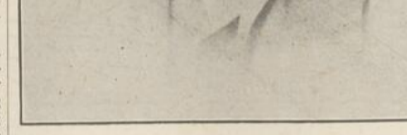
Montreal is the headquarters of the express trade in Canada, and among the companies engaged in the business the Canadian Express Company stands prominent. The business was established in 1850 by the late Mr. Benjamin P. Cheney, under the name of Cheney, Rice & Company, with small beginnings. The late Mr. William Cheney was appointed a messenger, running between Montreal and Toronto, in 1852, and the messenger running opposite to him was Mr. G. H. Babbitt, who died the other day. Mr. B. P. Cheney was president and Mr. Howe was superintendent. In those days the messengers travelled by steamer in summer and by stage coach in winter. When the Grand Trunk line was opened the company extended its services, the name being changed to the British-American Express Company. In 1865 the company was incorporated as the Canadian Express Company, the directors being B. P. Cheney, Boston; E. H. Virgil, Troy; W. G. Fargo, Kent; and Thomas Campbell, Kirkpatrick, Kingston. Sir Alex. Campbell and Sir Richard Cartwright joined the directors later. William Cheney became in succession superintendent, general superintendent, and in 1890 president. Retiring in 1892, he was succeeded by Mr. L. J. Seagrave, and in January, 1896, Mr. C. M. Hays became president. In May, 1896, Mr. James Bryce, who had been superintendent for many years, was appointed manager of the company.

BARTLETT-FRAZIER CO., LIMITED.

The grain trade of Montreal is destined to reach dimensions which at present may seem visionary, but which will surely be realized when the harbor improvements are effected. An important position in that trade is occupied by the Bartlett-Frazier Company, of Ontario, Limited, a corporation which carries on a large business as grain and provision brokers throughout Canada. There are three principal branches of the business: the filling of orders for future delivery in the Chicago and New York markets for customers on commission, the shipping of grain to the United Kingdom, the States, and Europe generally, and the transacting of forwarding business for Western customers. The firm is incorporated under letters patent with a capital of \$50,000, and has its head offices in Windsor, Ont. A Montreal branch has been opened at 30 St. Francis Xavier street, under the management of Mr. H. J. Coon. The business is conducted on sound principles, and its directors are all men of long experience and of excellent judgment. As an index to the business done it may be mentioned that in the one branch of ocean shipping they will this season have shipped over 5,000,000 bushels of grain.

SIMPSON, HALL, MILLER & CO.

There has been of late years a great increase in the demand for silverware and fine electro-plate ware, in which branch of industry the above firm is the most prominent in Montreal. The local manager is Mr. A. J. Whimby, a gentleman of great practical experience, executive ability and business enterprise. Since he assumed the management of the firm's trade has grown largely. Mr. Whimby is Mayor of St. Lambert.



MR. A. J. WHIMBY.

Bakers and Confectioners.

The firm of Viau & Frere, manufacturers of self-raising flour, biscuits and confectionery, at Notre Dame Street is known in every corner of the Province of Quebec. They also do a large business in a portion of Ontario, and the Lower Provinces. Mr. C. T. Viau is the sole proprietor. Viau's self-raising flour is a household word in Quebec province. Housekeepers are the first to recognize the good goods turned out by such firms, and the fact that "Viau's Self-Raising Flour" is asked for in every store where flour is sold, means that the housekeeper has realized its value. In the matter of confectionery, Mr. Viau has been remarkably successful. In all sections where his travellers touch, candies and fancy confections of all kinds are sold in great quantities, and



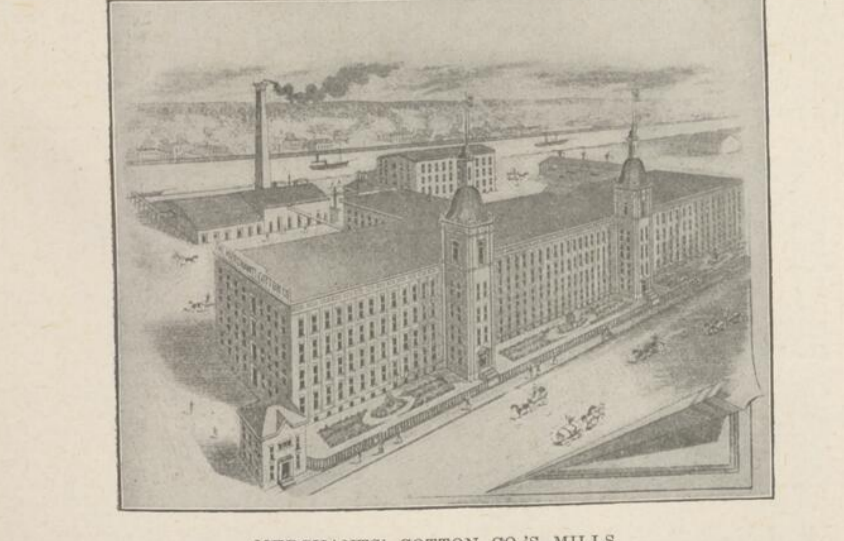
STORMONT MILL, CORNWALL, ONT.

includes fancy woven colored cotton goods, such as flannellettes, cottonades, ticks, denims, shirtings, gingham, lawns, dress goods, etc. Lately, this company has been spending a good deal of capital in the development of the fine trade which had been hitherto in the hands of the English manufacturers who shipped their goods out to Canada, the products including fancy cotton dress goods, fine gingham and goods of that character. Now, however, the Canadian Colored Cotton Mills Co. has entered upon this line of manufacture, and its goods have been pronounced fully equal to the best imported article, and the manner in which the native goods have sold shows that the trade appreciates this new departure on the part of a Canadian concern, and is well pleased with the articles turned out. The gingham trade in particular shows every indication of being unusually heavy this season and the demand for woven fabrics

yards, knitted underwear of every description, Cardigan jackets, mitts and gloves, fine mohair and dress braids, linnas, corset laces, carpet rugs, etc. The business is exclusively with the wholesale trade. Mr. David Morrice, the head of the firm, has aided greatly in developing the industry and commerce of Montreal. He is connected with many important enterprises, and is also well known as a liberal contributor of aid to worthy public movements. He donated his handsome convocation hall to the Presbyterian College and may be credited with many other generous benefactions. The high reputation of the firm of D. Morrice, Sons & Co. may be attributed as much to the personal character of its members for integrity and honorable dealing as to the energy they have exerted and the skill they have employed in building up the immense business which they now control.

Merchants' Cotton Company.

Fourteen hundred operatives, most of them heads of families, receive steady employment at the mills of the Merchants' Cotton Company, in the town of St. Henri, adjoining Montreal. This corporation has a capital stock of \$800,000, and the annual output of the mills is worth \$1,300,000. Mr. A. A. Ayer is president, the other officers being Messrs. W. G. Cheney, secretary-treasurer; A. Hawksworth, superintendent and general manager; and F. Hawksworth, assistant general manager. The factory was built about fifteen years ago by Mr. Walter A. Payne, Fall River, Mass., and the extension, lately completed, increases the producing capacity very largely. The pay roll of the company is



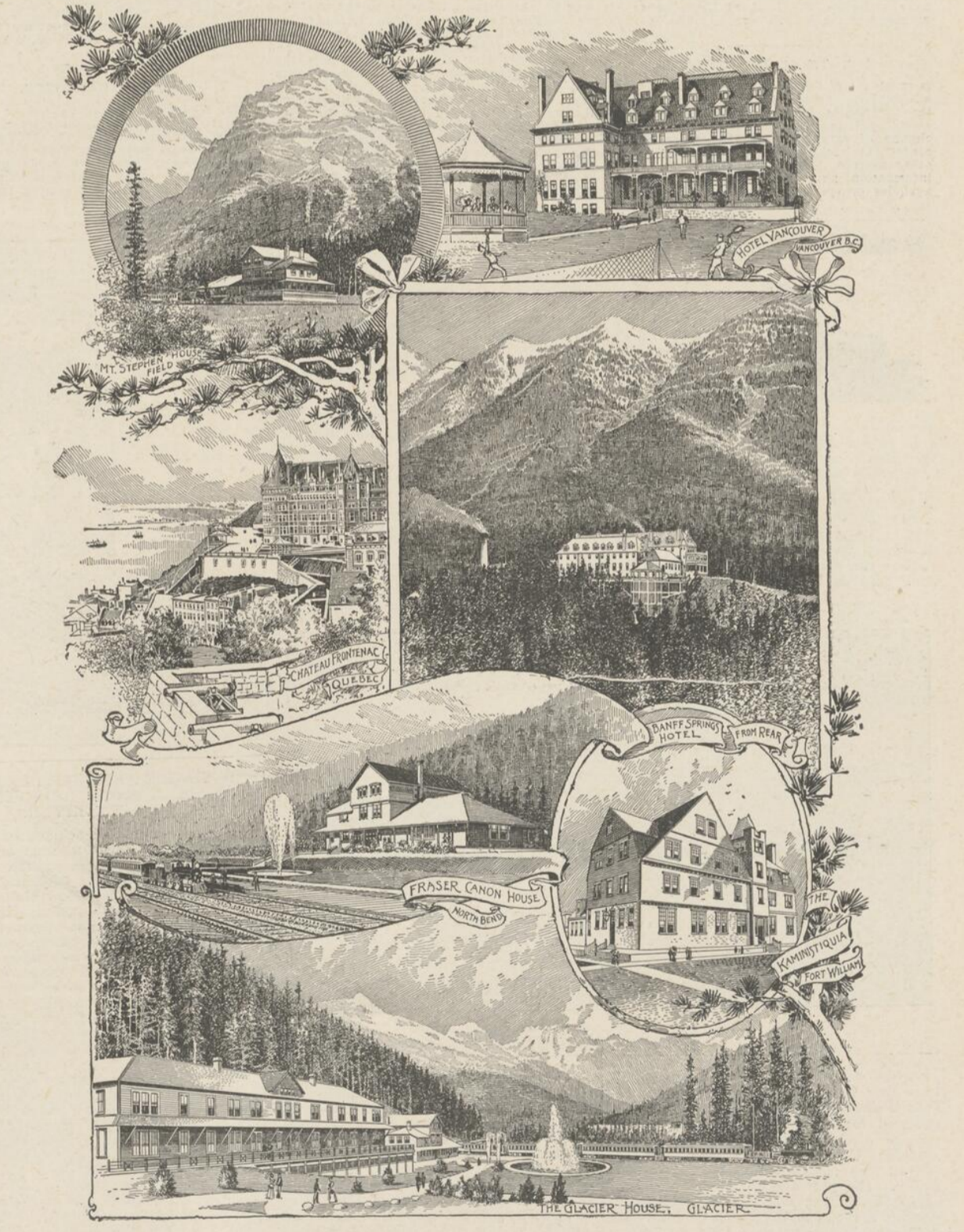
MERCHANTS' COTTON CO.'S MILLS, SHOWING NEW ADDITIONS.

money orders was inaugurated, which has met the wants of the public. The superior business ability of the commercial world. Under its present management, the company prospers, and will continue, in the past, to hold a prominent position in the business community.

The headquarters of the company are situated at 84-86 St. Francois Xavier street. The network of railways that exist today enables the company to have communication in Canada from ocean to ocean. It employs over 2,000 people, and has special messengers on the fastest passenger trains on the following lines:

Grand Trunk Railway System; Canadian Government Railway System; Canada Atlantic Railway; Ottawa, Amppoir & Parry Sound Railway; Central Ontario Railway; Bay of Quinte Railway & Navigation Co.; Lake Erie & Detroit River Railway; Erie & Huron Railway; London & Port Stanley Railway; Montreal & Sorel Railway; Quebec & Levis St. John Railway; Temiscouata Railway; Canada Eastern Railway; New Brunswick Central Railway; Buctouche & Moncton Railway; Cumberland Railway; des Chateaux Railway; Brookville, Westport & S.S.M. Railway.

The company has nearly one thousand offices located in the principal cities, towns and villages in Canada. It has a tri-weekly service to Liverpool, Eng., enabling it to handle promptly packages for all parts of the world. Its cars are specially fitted up for carrying express matter, being spacious and well ventilated. The floors are raked to keep parcels from any dampness, and during the fruit season fruit racks are arranged in the cars. Money and valuables are carried at low rates, from 25 cents upwards, according to amount and distance. Insurance is unnecessary. The shipper is given a receipt which positively secures him against loss. It has 200 trusty messengers daily on the road, 25 workmen in Montreal and 25 in Toronto. In 1891 the system of



THE KAMINSTIQUIA
at Fort William, the western terminus of the Lake Route and of the Eastern Division of the C.P.R., is an excellent, well-appointed hotel in every respect, which offers many unique attractions as a vacation home. Housekeepers are the first to recognize the good goods turned out by such firms, and the fact that "Viau's Self-Raising Flour" is asked for in every store where flour is sold, means that the housekeeper has realized its value. In the matter of confectionery, Mr. Viau has been remarkably successful. In all sections where his travellers touch, candies and fancy confections of all kinds are sold in great quantities, and

THE BANFF HOT SPRINGS HOTEL,
at Banff, in the Canadian National Park, on the Eastern slope of the Rocky Mountains, is placed on a high mountain plateau, 1,500 feet above the sea level, at the confluence of the Bow and Spray Rivers, and is a large and handsome structure, with every convenience that modern ingenuity can suggest, and costing over a quarter of a million of dollars. While it is not intended to be a sanitarium, in the usual sense, the needs and comforts of invalids are fully provided for. The Hot Springs, which is in the region of Sulphur Springs, varies in temperature from 80 to 121 degrees, and bathing facilities are provided by the hotel.

The hotel rates are from three dollars and fifty cents to five dollars per day, according to the rooms.

THE FRASER CANON HOUSE,
at North Bend, 130 miles east of Vancouver, is situated on the Fraser River, and is managed with the same attention to the comfort of its patrons that pervades all branches of the Company's service. The scenery along the Fraser River is well described as "ferocious," and the hotel is a comfortable base from which to explore.

Rates, three dollars per day.

HOTEL VANCOUVER.
at Vancouver, B.C., is the Pacific Coast terminus of the Railway. This magnificent hotel is designed to accommodate the large commercial business of the place, as well as the great number of tourists who always find it profitable and interesting to make here a stop of a day or two. It is situated near the centre of the city, and from it there is a glorious outlook in every direction. Its accommodations and service are perfect

THE PLACE VIGER.
the latest of the Canadian Pacific Hotels, the illustration of which appears elsewhere in this number, represents everything that is latest and best in hotel construction, equipment and management. Thanks to the enterprise of the Canadian Pacific Railway Company, travellers between east and west have now every inducement to break their journey at Montreal, where they can have the assurance that their material comforts during their stay will be carefully looked to. The hotel is built facing the square from which it takes its historic name. The building is of handsome Scotch brick and stone, with spacious verandas and galleries out of doors. The interior is most artistically finished, and the rooms are all handsomely furnished in that substantial fashion which distinguishes all the works of this Company. The dining room is remarkably well arranged, and the table is all that can be expected in a hotel of the first class. Passengers arriving at the Hotel Viger Station can register at the hotel and have their baggage brought to their rooms as soon as it leaves the car.

A Group of Prominent Citizens

MR. WILLIAM STRACHAN.
Mr. Wm. Strachan is the sole proprietor of the soap manufacturing concern which bears his name, and is one of Canada's leading and most successful business men. His "Gilt Edge Soap" is almost a household word throughout the Dominion, and the extraordinary success of the article is due almost entirely to Mr. Strachan's untiring efforts and his excellent business foresight. The business has been established for over eight years, and Mr. Strachan has had sole control of it for the last twenty-three years or more. But besides this, Mr. Strachan is engaged in many other business enterprises of importance. For many years he has figured prominently in the cattle trade. He has also been identified with the Banque Ville Marie, is a heavy real estate holder, and is interested in many progressive companies.

MR. A. A. AYER.
Mr. A. A. Ayer is at the head of the largest cheese and butter exporting house in Canada. Year after year the firm has led all others in point of exports to Europe, and Mr. Ayer's name is probably more closely identified with the produce trade of the country than any other. For many years his business occupied the large building on the corner of McGill and Wellington Streets, but three years ago Mr. Ayer moved to a more modern building on St. Paul Street. The firm has representatives in every important cheese producing centre in the Dominion, and Mr. Ayer is a prominent member of the Board of Trade and is often seen on the floor of the Exchange. He takes a lively interest in church matters and is a strong advocate of temperance.

MR. THOMAS HARLING.
was born in Liverpool, and received his education at the Liverpool College. In 1873 he entered as junior in the firm of Wm. Hunter & Co., ship brokers, who had an extensive connection among American ship owners. They loaded vessels on the berth to New York, Boston, Philadelphia, Baltimore, New Orleans, Montreal, etc. In 1883, on the death of the senior partner, Mr. Harling succeeded to the business, and has since had the management of the steamer Oxenholm, then running regularly in the Canadian trade. In 1891 branch office was opened in Montreal, as Mr. Harling had made a specialty of Canadian business, and had induced a number of Liverpool steamship owners to send the boats to the St. Lawrence including the following lines—Moss, Leyland, Johnston, and Eldon. Mr. Harling, and later company having added largely to the fleet. Mr. Harling made an arrangement to amalgamate his business with Messrs. Elder, Dempster & Co., and came to Canada in 1895 as their representative, after working on a large trade, especially to Bristol and London, which ports up to this time had been served by small and inferior promenade vessels. In his connection with the Elder-Dempster Line in May, 1898, he did not remain idle, but almost immediately afterwards opened negotiations with his old friends, the Leyland Line, and has now arranged to run a weekly service of Liverpool to Montreal in winter, and from Montreal in summer, and if his success in establishing the Elder-Dempster lines here can be taken as a criterion, the Leyland Line, under his management, has a successful trade in view.

MR. THOMAS B. BROWN.
is president of the Credit Exchange, Limited, a Canadian organization incorporated under the Companies Act of the Dominion, and established to conduct a systematic interchange of experience in credits for use in connection with information received from other sources, but not to attempt to furnish information now being supplied by other agencies or systems. The objects are to so

systematically collect and furnish members interested with the trade liabilities and dealings of merchants as to render it almost impossible for unscrupulous credit to multiply, for a dishonest dealer to overbuy and get the goods, or a merchant who disregards his obligations with one house to purchase from another; in other words, to furnish a "Credit Exchange" for the records and experience of credit men, which will supply them with the missing link in their present chain of information. The company was started something less than a year ago, with head offices in Aberdeen Chambers, Toronto, and Bell Telephone Building, Montreal. The development of the business has been such that branch offices are now being started in the larger commercial centres of the various provinces, and the numerous letters received from the members of the Exchange show that it is filling a long-felt commercial want. The officers of the company are—Thomas B. Brown, Montreal, President; R. N. Smyth, Montreal, Vice-President; A. E. Oster, Toronto, Secretary-Treasurer; B. O. McCulloch, Galt, Director; R. B. Osborne, Toronto, General Superintendent.

COL. F. C. HENSHAW.
Col. Henshaw is one of Montreal's most prominent business men, and is active throughout Canada. He is at present Consul for the Argentine Republic, Vice-Consul for Uruguay, and a director in many of the large

enterprises. Among these may be mentioned the Montreal Street Railway, and the Standard Drain Pipe Co. He is also President of the Ottawa and Rideau Canal, and a member of years he was commanding officer of the Victoria Rifles. In amateur sport Col. Henshaw has also figured prominently, being at one time president of the Amateur Athletic Association of Canada. In politics too, Col. Henshaw has been active, being at one time he was president of the Junior Conservative Club.

MR. H. J. BEEMER.
Mr. H. J. Beemer was born at Holmesdale, Penn., in 1848. He began business in New York with Smith & Ripley, who brought him to Canada. His first work as a contractor was on the Ottawa Railway bridge, followed by portions of the Dufferin improvements at Quebec. Since then Mr. Beemer has constructed a number of important roads and waterworks, and among his undertakings are mentioned the C.P.R. bridge at Ottawa, the Quebec & Lake St. John Railway, the Quebec, Montmorency & Charlebois Railway, the Welland Canal, and the water works in Quebec, not to speak of a number of others. Mr. Beemer is a director of, and is otherwise interested in many of the companies whose works he has constructed. His head office is in the Canada Life Building, on St. James Street.

MR. A. MARCOTTE.
Mr. Alphonse Marcotte, head of the firm of Marcotte Bros., St. James Street, has been in the auction business for 32 years. For several years past this firm has annually sold \$2,500,000 worth of goods under the hammer, principally in imported articles and the goods from bankrupt estates.

MR. A. A. AYER.
private residences in the city. He is a well-known figure in the business world and is a member of the Board of Trade.

MR. W. C. HAGAR.
Without a doubt, Mr. W. C. Hagar is one of the best known young business men in the city. For many years he held an important position with the Royal Electric Co., but a short time ago severed his connection with that concern to succeed his father, Mr. Charles Hagar, in the insurance business. Mr. Hagar has his place of business in the Board of Trade Building, and is the agent in this city for the Guardian Assurance Company of London, England. Mr. Hagar has always taken a deep interest in athletics and has an enviable reputation as an athlete himself. Several years ago he played on the Montreal Football Team, and in the year

MR. THOMAS HARLING.

MR. W. C. HAGAR.

MR. W. C. HAGAR.

MR. A. MARCOTTE.

MR. H. J. BEEMER.

MR. A. MARCOTTE.

MR. EM. ST. LOUIS.
One of the best known general contractors in Canada is Mr. Em. St. Louis, who has probably figured in a greater number of the larger enterprises than any other in the city. Mr. St. Louis was born in this city 45 years ago, and began business as a contractor in partnership with his brother about 25 years ago. The firm, however, was dissolved in 1888, and Mr. St. Louis has since carried on the business alone. Among the many public buildings that he has erected can be mentioned the Harbor Commissioners' building, Windsor Hotel extension, Drill Hall, and District Savings Bank, Notre Dame Street. Mr. St. Louis has also built a number of fine

MR. THOMAS HARLING.

MR. EM. ST. LOUIS.

MR. EM. ST. LOUIS.

MR. THOS. B. BROWN.

MR. H. J. BEEMER.

MR. A. A. AYER.

Such companies as these, conducted on the excellent principles which they have laid down as their rule, are what add stability to the industries of Canada. It is an accepted fact that their preparation is a worthy one, and that their motto, used on their posters and in their advertising to the effect that "Abbey's Effervescent Salt is the foundation of health," is quite justified. There is no doubt but that the daily use of Abbey's Effervescent Salt will keep one in good health, and this is not only the conviction of the proprietors of the company, but the opinion unanimously expressed by the leading medical journals and physicians of this as well as other countries.

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Live Stock Shipments.

Montreal is par excellence the port of America for the shipment of live stock, and notwithstanding restrictions imposed in the interest of public health, shipments to the English market continue heavy. The total number of cattle shipped from Montreal during the season of 1897 was 119,188 head, of which 12,171 head were United States cattle shipped through in bond, this being one of the new features of the trade. The total value is placed at something over seven million dollars. The number of cattle-carrying vessels that sailed from Montreal in 1897 was 304, against 274 in 1896, 240 in 1895, 254 in 1894, 235 in 1893, and 260 in 1892.

Mr. Robert Bickerdike, M.L.A., one of Montreal's leading business men, is a large handler of live stock. This gentleman has been president of the Board of Trade, is vice-president of the Bank of Hochelaga, and represents Canada's most important constituency, St. Antoine division of Montreal, in the Legislative Assembly. Mr. Bickerdike's name is freely mentioned as a probable Provincial Treasurer in the

NIAGARA FALLS.

The countless thousands who visit the cataract of Niagara pronounce it the greatest natural wonder on the American continent. Next in sublimity and grandeur to the waterfall itself is the gorge through which the waters, after their awful plunge over the cliff, rush onward to Lake Ontario in Sweden, and the head from the foot of the falls the stream is comparatively placid, but gathering momentum as its channel narrows it fills the gorge and rushes over the rocks in foamy rapids, here breaking into spray and there springing high in air, as it dashes against some rocky obstruction in its mad race for the calmer reaches of the bed below.

The waters of the Great Lakes, on their way to the Atlantic, make a grand plunge over a precipice one hundred and sixty-four feet in height, and in volume unequalled by any waterfall in the world.

PORTLAND, MAINE.

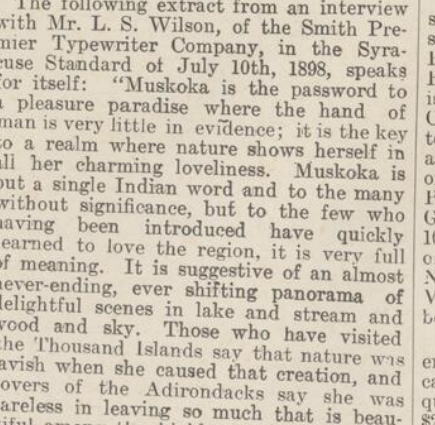
Portland, the eastern terminus of the Grand Trunk Railway System, is situated on a narrow peninsula projecting from the mainland for three miles in a north-westerly direction with tide water upon either hand, its narrowest part being barely three-quarters of a mile wide. Seldom has a city such surroundings of sea and shore, and seldom has a series of summer resorts such an attraction to offer as this beautiful city, a non-manufacturing trade centre, with well-stocked stores, pleasant homes and numerous points of historical as well as scenic interest.

In close contiguity to Portland are some of the best known sea coast resorts, such as Muskegon, Secor's Pine Point, famous Old Orchard and Grand Beaches, and Prout's Neck and all the island resorts situated in the beautiful Casco Bay. The Grand Trunk trains enter at the western extreme of the city, and afford their patrons a generous view of Casco Bay. During the winter months Portland is the winter port of the Grand Trunk Railway. Boston is only 90 miles distant, and a day's trip takes one up the wildly romantic Crawford Notch, and through the beautiful Saco Valley, forming an experience never to be forgotten.

In 1890 the Grand Trunk erected an enormous elevator at this point with a carrying capacity of one million and a quarter bushels, and at an expense of \$225,000, and made extensive improvements in their terminal facilities to handle the heavy traffic which their trans-Atlantic connections have evoked. The trains of this vast system run on to their own wharves and unload at the "ocean greyhounds" side.



GRAND TRUNK RAILWAY SYSTEM AND CONNECTIONS.



SCENE ON THE MUSKOKA LAKES.

of the marvel of engineering skill known as the famous St. Clair tunnel, which is, in some respects, the most remarkable in the world. Over it flow all the waters of the Great Lakes, which later tumble over the cliff at Niagara Falls, and eventually reach the Atlantic as the majestic St. Lawrence River.

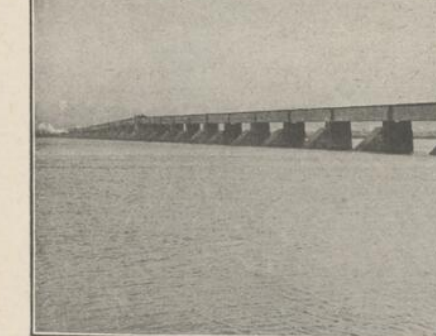
A few statistics—only a few—as of special interest, may be given here. The length of the tunnel proper is 6,025 feet, and of the open portals, or approaches, 5,093 feet additional, or more than two miles in all—the longest sub-marine tunnel in the world. It is a continuous iron tube, nineteen feet ten inches in diameter, put together in sections as the work proceeded, and firmly bolted together, the total weight of the iron aggregating 56,000,000 pounds.

The work was commenced in September, 1888, and it was opened for freight traffic in October, 1891, a little more than three years being required for its completion. The present season has been an unprecedented one in the way of tourist travel over the lines of the Grand Trunk Railway, especially has it been more noticeable

Grand Trunk Railway System.

The Grand Trunk Railway has been one of the chief factors in building up the Dominion of Canada during the past fifty years of its progressiveness. It is pre-eminently the pioneer line of the Dominion, and one of the earliest pioneers of railway enterprise on the American continent; in fact, in the world generally, for the oldest systems in the world were but in their early infancy when the charter of the Grand Trunk Railway was granted in 1826.

That part of its present main line running between Montreal and Toronto was



OLD VICTORIA TUBULAR BRIDGE.

opened for traffic in 1856, and since that time new lines have been acquired, and branch lines built, the whole being amalgamated into one great system, with a mileage of 4,186 miles, under one management. A glance at the map will give one an idea of the extent of the Grand Trunk. The province of Ontario is literally covered by a network of steel, embracing the tracks of this great system, and its main line extends from Portland, Me., on the Atlantic coast, through Montreal—the commercial metropolis of Canada—to Toronto, Hamilton, London and Sarnia, in Ontario, thence through that most wonderful engineering feat, the St. Clair tunnel, to Port Huron, and on until it reaches the great western city of Chicago. Branch lines from the main line extend to Quebec, Niagara Falls, Buffalo, N.Y., to the magnificent tourists' resorts and fishing and shooting grounds of the Highlands of Ontario, including the Muskoka Lakes District, Lake of Bays District the Magnetawan River and Georgian Bay regions, and to the principal points on Lake Huron and Lake Erie. In the east it can boast of many fine attractions, including the beautiful scenery of the White Mountains of New Hampshire, the trains of the Grand Trunk running through the heart of them.

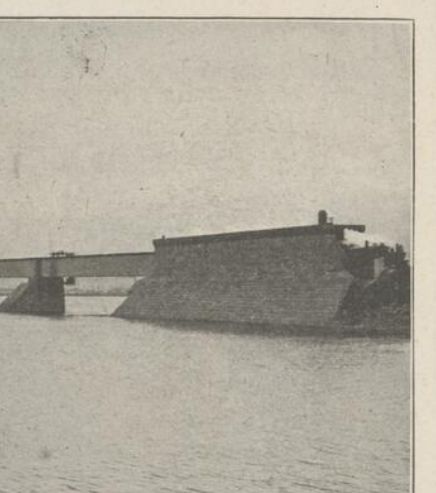
Magnificent trains are run on all the lines of the Grand Trunk System, with the handsomest coaches that modern ideas have created; also palace sleeping cars between Portland, Boston and Chicago, with palatial dining cars between eastern points and the west. Solid vestibule train service between New York and Chicago daily.

All the modern and latest inventions for the comfort and safety of travellers are embodied in the equipment, and pas-

sengers over this system will enjoy the minimum of comfort on the fastest trains, with luxurious accommodations.

For years the Grand Trunk has been spoken of throughout the world as having some of the most wonderful engineering achievements that have been known in railway building and that have ever been accomplished. Among these may be mentioned:

THE VICTORIA TUBULAR BRIDGE, which spanned the St. Lawrence River at Montreal, and which was inaugurated by the Prince of Wales in person in the year 1861. At the time of the completion of this bridge it was numbered in the category of marvelous things, as the eighth wonder of the world. Through increase in traffic and with the onward march of time and improvement, this bridge has become inefficient to meet the demands of the company, and a beautiful new open

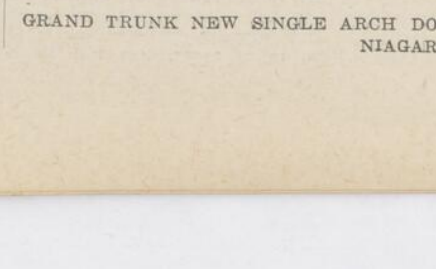


NEW SINGLE ARCH DOUBLE TRACK STEEL BRIDGE OVER THE NIAGARA RIVER.

Another remarkable achievement of engineering skill is the new single arch, double-track steel bridge over the Niagara River. The old railway suspension bridge across Niagara River below the falls has been replaced by a beautiful single steel arch, as shown in the accompanying illustration. The new structure is said to be the largest single arch steel railway bridge in the world. The old bridge was completed in 1855, and has passed into history as a remarkable engineering work. It has now disappeared, and exactly upon the same spot stands the new structure. This work was done without interruption of traffic.

The new bridge is a single steel arch of 550 feet in length, supplemented by a truss span, at either end, of 115 feet in length. This, with the approaches, makes the total length of the bridge slightly over 1,100 feet. The railway tracks surmounting the bridge are 252 feet above the water. The bridge has two decks or floors. On the upper floor there are two tracks for railway purposes exclusively, while the lower floor contains a wide central carriageway, double electric railway tracks, and on either side passageway for pedestrians.

THE ST. CLAIR TUNNEL. The Grand Trunk system had for many



GRAND TRUNK NEW SINGLE ARCH DOUBLE TRACK STEEL BRIDGE OVER NIAGARA RIVER.

Manufacturers' Safeguards
Inventions and Patents.

Interview with Marion & Marion, Patent Solicitors, Montreal, Canada.

In the preparation of this issue, representatives of the paper have been called on to interview a great many business men and manufacturers. In passing through the various departments of these industries, the unanimity with which the various machines, and also the articles made by the machines, were stamped with the words "Patented" or "Patent applied for," was noticed.

The head of one of the largest of these manufacturing concerns was asked whether these various articles and machines were really patented or whether they were stamped in that manner for a special purpose. In reply, the manufacturer stated that these markings were for the sake of protecting their rights, and that patents had been granted or applied for on each of the articles or machines thus stamped. "As for the reason for the practice of marking these articles, and the obtaining of patents for them," said the informant, "the entire matter can be summed up by the use of one word, and that is 'Competition,' as you can readily see by my telling you of one incident which happened some years ago, and which served as a lesson on the value of obtaining patents, a lesson which, having learned, we have ever since put into practice."

"When we first began manufacturing electric bells, there was a fair profit to be obtained, but this fact served to place a number of rivals in the field, with the natural result that a cut in the prices was made, until the competition had become so great that the profit was eliminated, it being so small as to leave but an exceedingly small margin to the manufacturer. We had several advantages over our competitors, including the latest improved machinery and skillful workmen, enabling us to manufacture the bells at the lowest possible cost and of a better grade of bell for the same amount of money than our competitors could furnish. This, however, led our competitors to follow our lead, obtain new machinery, etc., and by locating at points where wages and cost of living ended them, and one manufacturer in particular, to still undersell us in the open market. "As we did not care to run the business at a loss, we had about decided to discontinue the manufacture of the bell entirely, when one day a working-man walked into the office and asked to see me. I was engaged at the time, and one of the clerks unsuccessfully attempted to find out his business. "When I was informed of the call, I asked the man into my private office, and after some general conversation, he told me that he had an improvement in an article which we were manufacturing, and as he thought that he would receive good treatment at our hands, he had come to us before going to anyone else. I thanked him for his confidence in us, and on enquiring as to what his improvement consisted in, he told me that he had gotten up an electric bell which could be manufactured much cheaper than the bells which were then being manufactured, yet would be as attractive and as serviceable as those in use, stating that he should judge the gain to be about 10 per cent. He showed me a model of his bell, and I saw that it could be manufactured at a less cost, but was rather dubious about the amount of gain. We discussed the matter for some time, but to make a long story short, we finally agreed on terms by which we took up the manufacture of the bells on a royalty basis, with the privilege of purchasing

the invention outright within a limited time. "The inventor told me that he had not applied for a patent on the bell, but wanted to do so, and thought that as we were taking the matter up, we might advance him the necessary money to apply for his patent. We did this and the application was filed before we began the manufacture. The manufacture of these bells required the use of new machinery, which we made and put into use, and began placing the bell on the market. We soon saw that the results were exceeding our anticipations, our former customers began coming back to us, and our business improved generally. Our one particular competitor also saw the results, and, being a shrewd business man, immediately set to work to imitate our bell and continue the competition. As our patent was not yet granted, we could not stop him manufacturing, but seeing that he was bent on grabbing our trade, we immediately filed our applications for the improved machinery.

"Our patents were granted shortly after, and we then took the usual proceedings, compelling our competitor to stop his manufacture. As we were now practically controlling the electric bell trade, you can readily see what a boom our business took, and from that time we can date our prosperity and the name which our firm bears in the community.

"This is only one of a number of instances which have come up, and you can understand why we are believers in the practice of patenting articles and improved machinery, and why we believe in investigating each article brought to us for inspection, with a possible view of manufacturing the invention, and perhaps purchasing it outright. Of course, we are not the only manufacturers who do this, and for this reason, you see, almost all of the machinery used in our shops, as well as the articles we make, marked either 'patented' or 'patent applied for.'"

As the question of "patents" appeared to be one of interest, an interview was sought with the manufacturer's solicitors, Messrs. Marion & Marion, New York Life Building, Montreal, relative to patents generally.

Upon relating to Mr. J. A. Marion, the senior member of the firm, the statement of the manufacturer made above, he stated that the firm in question was one of their best clients, and that they would not undertake to put any new article or machine upon the market, or even make use of it themselves, without first procuring the protection of a patent, they finding that even

though the article or machine was not a success, and was sometimes never used, yet the small cost of obtaining the patent was money well spent, the success of one patented article more than counterbalancing the cost of those not proving successful. "In addition to this," said Mr. Marion, "the firm in question makes it a point to examine into the merits of each and every invention submitted to them, and ask our advice as to whether protection can be secured on the invention, and, if so, how broad would the protection be. In all our dealings with this firm they have invariably taken our advice."

Mr. Marion was asked to give a brief outline of the value of inventions generally, and also as to the proper procedure in obtaining patent protection, but in reply to this stated that to give any clear information on these points would take up so much time that it might not prove interesting, but agreed to briefly answer questions.

"Why are inventions valuable?" was asked. "This is a question which is rather deep and requires an answer of considerable length," said Mr. Marion. "Every trading nation and its people are aspiring to obtain a leading position in the commerce of the world, and as this can but result in competition between different nations, one great result must ensue, and that is the nation obtaining the commercial lead must give inducements which the competing nation cannot offer, and the inducements generally are in the nature of a lower selling price.

"To enable these inducements to be made, the cost of protection must be taken into consideration, and as this can only be done, either by the use of labor-saving machinery or cheap labor, and the latter never pays, the manufacturer must necessarily equip himself with such machinery as will do the work in the most possible manner and at the least possible cost. You can readily see that the successful nation, therefore, is the one which uses the modern improved machinery, and that those in use in other countries, or that the nation will occupy a secondary position, it being an absolute certainty that the nation in the front rank can only lead the way by devising improvement itself, by the exercise of the inventive faculty of its people.

"The improvement in the arts and manufactures which are the basis of trade is essentially the function of invention, and every new invention, small or great, advances the knowledge of those engaged in the particular trade and enables them to better meet the demands of competition. There is no manufacture of any sort or kind which in its present state is not the result entirely of invention; in other words, of numberless small and great improvements which have gradually led up to the result as we have it. Even in the earth, even in matters of agriculture, from the time the surroundings are prepared for the natural phenomena of production, till the finished article is made, transported and furnished to the consumer, every step of the process is the result of a foregoing invention of some person. Thus to stimulate the inventive faculty of its subjects, and so promote improvement, while a matter of policy with every trading nation, is one fundamentally essential to a leading nation.

"In special instances sums of money have been offered by governments for solution of certain widely important and difficult problems, but in the present day the reward held out to all inventors of matters and processes useful to trade is the monopoly of the respective invention for a limited time, so that only the inventor, or such others as he may authorize, may use the invention to his or their profit and advantage. This form of reward is therefore pre-eminently a suitable one, since on the one hand it tends to make the inventor's profit proportional to the value of the invention, and on the other, operating, so to speak, automatically in this respect, and on the other induces the inventor to work his invention energetically, so that it is the sooner brought into public use.

"It can be said that the nation, in giving monopolies to inventors, is not acting with a view to benefit individuals, but for the general welfare of the community. Inventions are protected not for the sake of simply rewarding inventors, but for obtaining the benefit of the improvements for the nation. The monopoly of an invention is an inconvenience for the time to its existence, and the only reasons for its existence are the ultimate and general benefits to the country which are derived from holding out this monopoly as an inducement to invent and improve.

"The propriety of granting protection for new inventions has always been a matter of much discussion, and although the law has remained practically the same, the prevailing fashions of different times in regarding patents sometimes as a benefit, at other times as the reverse, have left their mark in alternate laxity and strictness in construing the rights given by the patent in the past. It has been said that an inventor has no equitable right to an exclusive property in his invention, since it may occur equally to others. In the United States and Canada, however, the laws are based on the recognition of such equitable right, and with the better sense, since a patentable invention is the practical form of an idea produced by specially directed thought of the individual. Nevertheless, whichever view be correct, the nation cannot afford to recognize an unlimited right. Very brief consideration would show the absurdity which would result if patents lasted forever. Broadly speaking, no inventor can retain any exclusive property in an invention unless he keeps it secret, or unless, after publishing, it is such right is allowed him by the pleasure of the community as expressed in the law.

"The only question then is, should such protection be granted? It may be taken as true that if no reward be given there would be no inducement to invent, or perhaps, more properly speaking, to reduce crude ideas into good working practice; thus, though crude ideas might be disclosed, there would be no practically useable form of an idea produced by experiments and personal endeavors of the individual that render the crude idea valuable to trade, and protection is clearly necessary as an inducement to such exertions. The nation thus gains even by the temporary exclusion of public opportunity involved in the grant of the monopoly of an invention.

"We have seen that no more suitable way of rewarding inventors can be devised than the grant to them of an exclusive right in their inventions for a certain length of time, since whatever the length of the term, the grant gives the inventor the opportunity of obtaining what-aver value there may be in the invention during that term, and no more. The potentiality of remuneration is therefore exactly proportional to the value of the invention, while it rests with the inventor to obtain the whole value or such proportion as his personal exertions accord him. It will be seen that every invention receives

the same reward proportional to its value, is justly recompensed on the same scale; that all patents being of the same length in a country, there can be no favoritism, each inventor obtaining exactly the same conditions. Also, the recompense being dependent on the patentee's exertions in bringing his invention into notice and use, there is every incentive to carry out the invention in practice, so that it comes into general employment and benefits trade. Broadly, such a system is one of payment by results in its happiest working conditions, and that it meets with the inventors' approval on its broad lines, and acts as an incentive to improvement, is shown by the fact that no voice has ever been raised against its principle from the ranks of inventors. Its general suitability must, therefore, be taken to be beyond question.

"Patents and trade go hand in hand. Take away the motive of invention, and you destroy an important ally of improvement. It is said that the inventors always will invent, that inventions come when they are needed, and common phrases make them to be, as it were, automatically evolved out of the necessities of business. Inventions do not come merely because they are needed, but because they are needed and will be paid for, and it is only by making them profitable that they are worth pursuing. They are influenced, like other things, by the law of supply and demand; but the law of supply and demand does not operate where there is no inducement to supply and no payment accompanies the demand. Demand must come with purse in hand, or supply does not respond. Inventions do not come when and merely because they are called for, as by the stroke of the magician's wand. Long years must perhaps be spent in study and costly experiment. A premium was offered for a steam engine by Charles II, but Watt only produced one under George III. A steam plough has been a desideratum for a generation, but the demand has not yet produced the supply."

"Suppose, then, a man has an idea of an invention, what would you advise him to do with it?" "Patent it, by all means, if it can be patented, provided, of course, that it is of some value. I suppose you will next ask me what the procedure is, but I beg to be excused from answering that, as my time is limited, and you can get what information of that kind you may desire from our 'Inventor's Help,' which, I think, gives concise ideas of the procedure, at least, a sufficient amount of information to give to give the reader a general idea of the work. By the way, you might state, if you so desire, that we are sending this book to all who enquire, upon receipt of a stamp to pay postage, so that if any of your readers want any special information, they should send for the book."

"Supposing, then, an inventor obtains a patent, is the patent necessarily valuable?" "It does not seem necessary to say that a patent, apart from an invention, is of no value, but many inventors have the impression that if an invention possesses patentability, it must necessarily have pecuniary value. This is probably the greatest mistake made by the majority of inventors. To be of any value whatever, the invention must cover something for which there is a demand, or for which a demand can be created. It may be an entirely new device, or it may be an improvement upon an existing invention; in any event, it must have a certain degree of utility. There are two general classes into which inventions may be divided. First, those having comparatively few applications and requiring great capital for their promotion, such, for example, as the Bessemer steel process, the Westinghouse air-brake, or the electric light; and second, those which find use in every family and by almost every person, such as the shoe-lace hook, the various buttons and buckles, the rubber-tipped pencil, etc. Of these

two classes the latter has proved to be by far the most popular and profitable. An inventor who can convince the people of this country that he has an article that is worth more to them than the price asked for it, even if he should only make a profit of a trifle upon each article, the invention would net him a large fortune.

"The first thing to be done, therefore, is to invent something that the mass of people want. It is at this point that the inventor is apt to err. He is liable to think that because his invention seems to him practical and desirable, it will appear in the same light to others. "If an inventor is able to forget himself to such an extent as to look upon his invention with unbiased eyes, it may appear in a new light to him. He must be honest with himself. Does his invention appear really valuable in his own estimation? Is he alone in the field of his particular invention, or has he a thousand competitors?"

"The thing for the inventor to do is to make a new departure, leave the old grooves, and strike out for something new. But how is he to do this? may be asked. Certainly not by following the suggestions of others, particularly those who furnish lists of 'inventions wanted,' for the reason that when the fact is known that a certain invention is wanted, the most valuable point of the invention is gained. A suggestion upon which the inventor can base his invention is often worth thousands of dollars. It cannot, therefore, be supposed that anyone will furnish such suggestions gratis, or for a mere nominal sum.

"A certain class of people who think themselves to be inventors say, 'If some one would tell us what is needed we would invent it,' forgetting that the principal secret of invention is to find out this very thing. The very word 'invention' means the calling into existence of something not before known.

"Now, as to the method of invention little can be said. The habit of observation is of the greatest importance to the inventor. By observation he catches ideas which will lead to invention. By the exercise of this faculty the inventor sees wherein the existing methods and machines are defective, and thus discovers opportunities for new methods and new machines.

"It is seldom that an inventor hits upon an entirely new idea, occasionally, however, he is able to do this. It is generally hard work that an entirely new and valuable invention is made. The valuable inventions or discoveries made by accident are very few. The vulcanization of rubber, the art of lithography and the principle of the turbine are said to have been discovered, by accident, but these are rare examples."

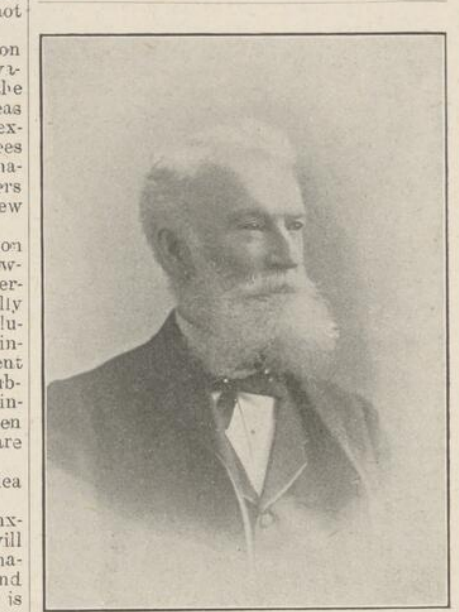
"Well, Mr. Marion, can you give an idea as to the value of patents?" "Naturally the inventor is not so anxious about how much his invention will advance civilization, or build up the nation, or administer to the wants and pleasures of mankind generally, as he is about how much it will net him in dollars and cents; but he must not forget that actual usefulness of an invention and its adaptability to some great want felt by everyone, and it matters little whether the inventor intends himself to deal with the public, or to deal with a man, or set of men, who are afterwards to deal with the public, the conditions are the same.

"Now, let the inventor consider himself a disinterested party, referee if you please. Let him look upon his own invention as that of another. If he honestly concludes that it would be desirable to himself and others, then he should have great confidence in the merit of his invention, and he should be able to make a fair estimate of the actual value of it. "Everything depends upon the manner in which the invention is placed before the public. Some men have the faculty of presenting an article in such a way as

to make it seem indispensable to everyone, while others will create the opposite impression. If a patented article is of such a nature as to admit of manufacturing it on a small scale, one of the best methods of arriving at its value is to manufacture a limited quantity of the article, and try the experiment of introducing it in a small territory, say in a city or town, or county, taking great care to select a man who is capable of carrying forward the business in a business-like manner.

"One of the legitimate uses of patents is the protection of an industry or monopoly. The man who has invented a really good thing which is likely to be largely in demand, if he consults his own interests, will manufacture the article himself, as I will thus not only make the inventor's profit, but also the manufacturer's profit, which is quite as important. In this case, if the inventor has not the means wherewith to establish a business on the basis of his patent, he can readily secure a partner, and while he will be obliged to divide the profits with his partner, he will still have the advantage of manufacturing the article with as much profit to himself as he would realize from a royalty, and, besides this, he would be the proper person to manage the business of manufacturing and would therefore be entitled to a salary, which to some extent would offset the proportion of the profits which goes to the partner.

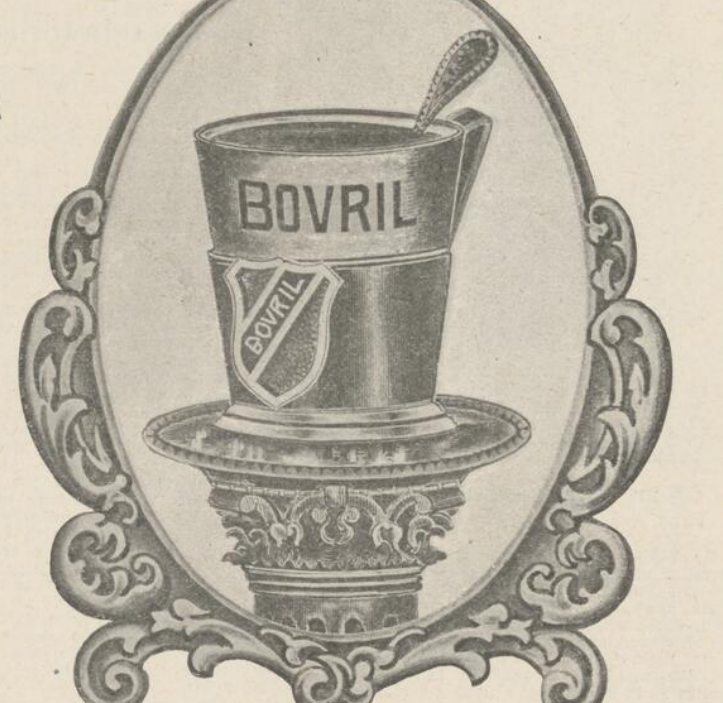
"If the above does not enter into a detailed statement as to the intricacies of the patent procedure, the 'Inventor's Help' has been found, on examination, to give these facts, dry as they may seem, in a clear-cut and interesting manner, which is not always the case with pamphlets prepared for free distribution. Interested readers should send for a copy of the book.



MR. ROBERT FORSYTH.
Almost every useful and beautiful marble known in Europe, Africa and America, is to-day used in the decoration of large buildings, and The Forsyth Granite and Marble Co., 546 to 550 William Street, Montreal, leads in this line. The company of which Mr. R. Forsyth is president, and Mr. J. Duthie, secretary-treasurer, was incorporated in 1887, to continue the business of Robert Forsyth, established in 1865. The company's chief work is the exterior decoration of buildings in marble onyx. The Canada Life, New York Life, Royal and Bell Telephone Buildings, Montreal, the Confederation and Canada Life Buildings, Toronto, and the Sun Life Buildings in Ottawa and Hamilton, exhibit illustrations of the firm's admirable work. For many years Mr. Forsyth has been one of the largest granite producers in Canada. He was the introducer of granolithic pavements, and sidewalks laid by him ten to fifteen years ago, are still in first-class condition. The firm laid the magnificent sidewalk at the new East End Station.

BOVRIL, LIMITED LONDON, ENGLAND
30 Farringdon Street
MONTREAL, CANADA
25-27 St. Peter Street

Capital, \$12,500,000.00 - Fully Paid Up



It is not generally known that this first-class beverage (the largest of its kind in the world) was originally started by the present chairman of the company, J. Lawson Johnston, Esq., in the city of Montreal.

Mr. Johnston came to Montreal about the year of 1872, and introduced his patent preparation, Johnston's Fluid Beef. The success with which his energies were rewarded are well known. After working up an extensive business and creating a general demand for Johnston's Fluid Beef



in all parts of Canada and the United States, he determined to sell his Canadian business and go to London. On arriving in London he at once made arrangements for securing direct shipments of Extracts of Beef from the Argentine Republic and Australia, these extracts being of better flavor and strength than those produced in any other part of the world, and with the aid of these extracts he was enabled to place a better preparation than Johnston's Fluid Beef on the English market, and this English production he named "Bovril," which name he decided upon giving it after reading Lord Lytton's book entitled "The Coming Race," in which the ox is known as the "Bo" and "Vril" as mighty power, capable of endowing health, strength, longevity, etc., and Bovril, not only in name, but in reality, is the life-giving power of the flesh of the ox. This new preparation very rapidly found great favor in the English mar-

ket, and in the short space of ten years the demand had become the largest and most prosperous business of its nature in the world. The London offices of this company are at No. 30 Farringdon street, E.C. Twelve years ago this building was a frequently common room embracing both office and factory. At the present time the whole building is used as offices, and the factory is situated at the corner of City Road and Bath street. It occupies an entire block, in which 600 to 700 hands are constantly employed. In an adjoining building there is the Bovril Cocoa and Chocolate factory of this company, where the famous and well-known (in England) Bovril and Kudlow brands of Cocoa and Chocolate are manufactured. These goods are almost unknown in Canada at present. Since the Canadian branch has been opened all their time and attention have been fully occupied by supplying the demand

for Bovril, but as they have recently considerably enlarged their plant and premises, they are now in a position to place these other preparations on this market. In March, 1897, the London office considered the advisability of extending their business to the American continent, and decided to commence by buying out the old Johnston Fluid Beef Company, thereby taking back the parent business of the present gigantic concern. From present appearances their judgment seems to have been good, as month by month since the Montreal branch was opened the sale of Bovril has gradually but very perceptibly increased, so much so that since they commenced in Montreal two extra buildings have been leased, and they have been running a staff of 125 hands. One very noticeable feature in connection with the Montreal factory is that there is no privacy or secrecy about their business. In their advertisements they invite the pub-

Henry Morgan & Co.

"Colonial House"

Phillips Square, MONTREAL

Christmas Goods are now being shown in great variety.

Annual Descriptive and Illustrated Catalogue is now ready, and will be mailed free to any address on application.



We will display during the Christmas season an immense collection of imported and manufactured articles in our various well-known Departments, which for variety, quality and value, will far surpass all previous efforts.

IMPORTANT ANNOUNCEMENT

ABOUT eight years ago, needing more room for our business, and having every confidence in the continued growth of this great Commercial City, we transferred this establishment from the "Colonial House," corner of St. James St. and Victoria Square, to the new "Colonial House" on St. Catherine St., now the Commercial Centre of the City, where the building fills the entire block on the North Side of Phillips Square.

Many sympathetic friends regarded our venture with curiosity, and some with fear, nearly all seeming to have more hope than faith as to the future.

To all such and to the public at large we are glad to announce that plans for a large addition to our present premises are being prepared.

The additions and alterations intended will necessitate many changes, involving the re-arrangement of certain departments and the removal of others to new quarters. To facilitate this it will be absolutely necessary to reduce our extensive stock as speedily as possible to the lowest point. In order to accomplish this, **UNPARALLELED DISCOUNTS** will be offered, and every inducement held out to make the forthcoming January Sale, including the first week of February, superior to its predecessors in every respect.

AN IMMENSE STOCK OF

Toys, Dolls, Games, Books, Cards, Calendars, China, Glassware and Lamps

FANCY GOODS OF EVERY DESCRIPTION

These are all illustrated in the Catalogue, and have prices quoted to assist customers in making selections.

HENRY MORGAN & CO., - MONTREAL

COLONIAL HOUSE

Western Canada

FREE FARMS FOR MILLIONS

200,000,000 ACRES

Wheat and Grazing Lands for settlement in Manitoba and the Canadian Northwest.

Deep soil, well watered, wooded, and the richest in the world; easily reached by railways. The best area for wheat growing available in the world...

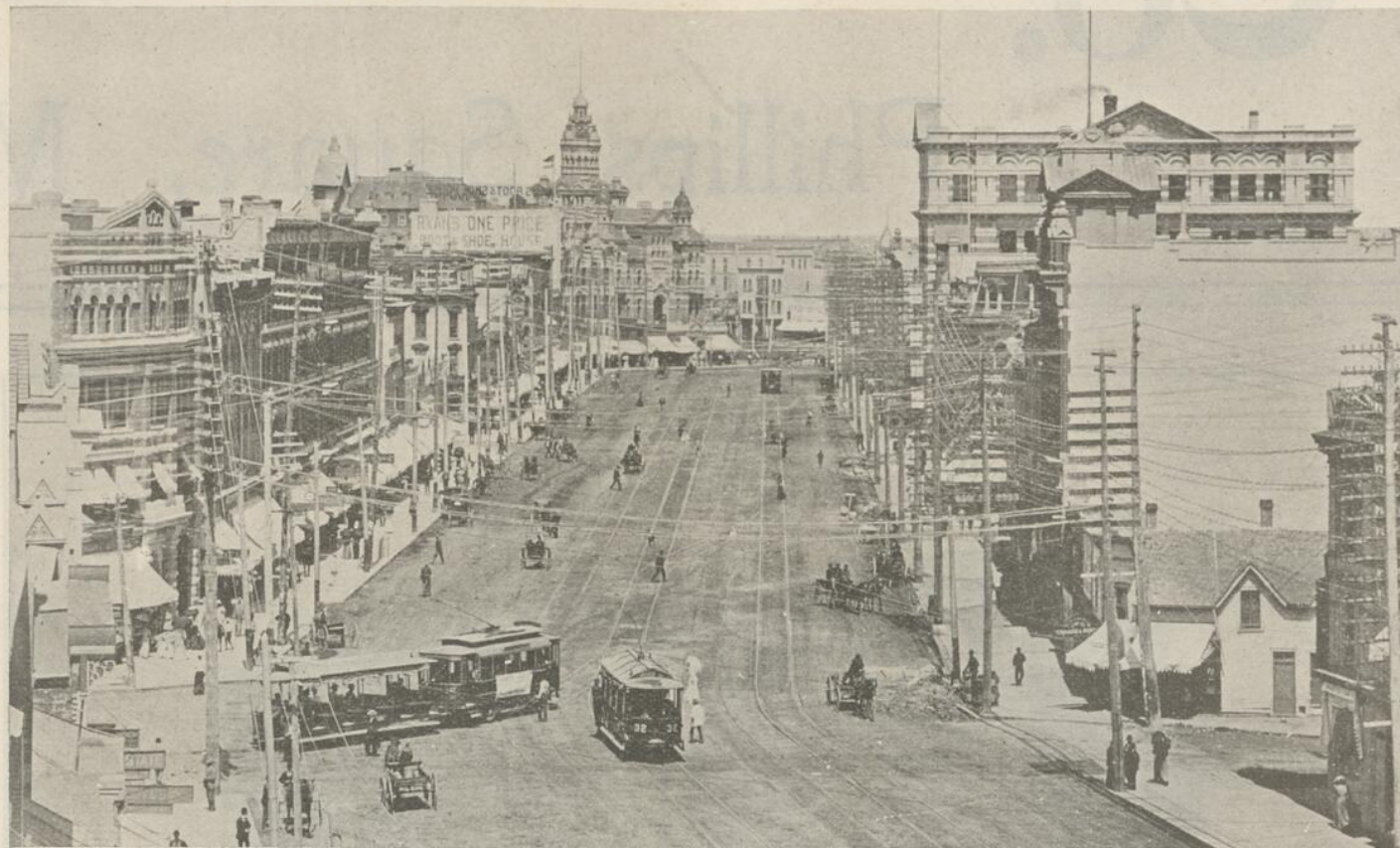
THE GREAT FERTILE BELT,

RED RIVER VALLEY,
SASKATCHEWAN VALLEY,
PEACE RIVER VALLEY
AND THE GREAT FERTILE PLAIN.

Vast areas, suitable for grain and grasses, largest (yet unoccupied) in the world. Vast mineral riches—gold, silver, iron, copper, petroleum, salt, etc.

IMMENSE COAL FIELDS...

ILLIMITABLE SUPPLY OF CHEAP FUEL.



City of Winnipeg, Man.

Western Canada offers the most splendid opportunities to the farmers of Older Canada, who through over-crowding of population and the high price of land are compelled to look to other fields for their future homes. The free lands of the Canadian West are a standing invitation to all who follow agricultural pursuits and whose large families must be provided for by cultivation of the soil. No other country offers equal advantages. The free lands of the United States no longer exist. Expensive farms, high rents, and heavy taxes make the battle of life for the American farmer a hard struggle.

RAILWAY FROM OCEAN TO OCEAN

The Canadian Pacific Railway, the Grand Trunk Railway and the Intercolonial Railway make continuous steel rail connection between the Atlantic and Pacific Oceans, passing through the Great Fertile Belt of North America and the magnificent scenery north of Lake Superior and in the Rocky Mountains.

Western Canada Possesses 10 Railways

Aggregating 3,500 Miles, affording ample facilities for all traffic. . . .

The Canadian Government gives

FREE FARMS OF 160 ACRES

To every male adult of 18 years of age, and to every female, who is the head of a family, on condition of living on it for at least six months in each of three years, and performing easy cultivation duties, thus offering independencies for life to anyone with little means but having sufficient energy to settle.

CLIMATE, HEALTHIEST IN THE WORLD.



Threshing Scene in Western Canada.

Frank Goetz, of South Dakota; Thomas Keyes and W. H. Lacey, of Iowa, who visited the Northwest as delegates during the Autumn of '98, report:

"That there is such a chance offered to the right American farmer in Western Canada as is no where else found on this Continent. If he does not take advantage of it, he is blind to his own interests. Here (in Canada) the tenant farmer of the Western States, who is now hopelessly ground down between the landlord and the tax-gatherer, can become the owner of a first-class homestead for \$10, or he can buy out and out the pick of railway land for less money than he pays yearly per acre in rental in our States. In Polk County, for example, in Iowa, taxes on a quarter-section average \$117. The rental runs up to \$5 an acre, and where land is rented on shares the owner gets clear half of the return, the lessee furnishing seed, machinery and labour. If he has a failure and cannot pay, no mercy is shown him, he has to move off. This is the widespread condition which has been reached at last in our States, in which half, and in many places two-thirds of our farmers are tenants,

at the mercy of cast iron leases and remorseless landlords. To our friends, and we represent several hundreds, we shall simply say upon our return: *In Western Canada is land as rich in natural resources as these States, a well preserved country in which he can find not only the fairest prospects for success, but in all probability the last chance of the American tenant farmer for land ownership and independence.*"

Immediately North of These United States Farms

and in fact, lying side by side with them for hundreds of miles, expand the great fields of Western Canada, where are grown all kinds of grain, roots and vegetables, and whose wheat commands a higher price than that of any other country. Grazing lands can be had in abundance, well watered and covered with most nutritious grasses.

The Cattle of the Canadian Northwest in size and quality have no superior in the markets of the world

Mr. H. E. Findlay, of Burr Oak, Kansas, U.S.A., who made a trip through the Northwest as a delegate in the summer of '98, says:—"Western Canada is a fine grazing country, I saw nicer horses and cattle on the range than I saw this side of St. Paul, Minnesota, and sheep, I never saw the equal in any of our Western States."



Field of Rye, Calgary, N. W. T.



Mr. W. D. Whiting's Premises, Neepawa, Man.

MARKETS.

Western Canada is within easy reach of the market centres. The railway facilities enable the farmer to unload his grain either on cars or into elevators within a short distance from his farm and the development of mining interests in British Columbia furnishes excellent home markets for agricultural products, while those products that are shipped abroad are transported by the shortest routes to the seaboard.

THE LAWS

In force in Western Canada are similar to those of the older Provinces, and the utmost security of life and property is guaranteed.

THE EDUCATIONAL SYSTEM

Is modelled after the latest and most improved methods, and no child is debarred from the advantages that accrue from a modern educational course.

RELIGIOUS WORSHIP.

The utmost facilities are afforded for religious worship—all denominations having the fullest freedom.

IMMIGRATION HALLS

Are maintained by the Government at Halifax, Quebec, Winnipeg, Lake Dauphin, Brandon, Prince Albert, Calgary, Red Deer, Edmonton and Yorkton, in which shelter is afforded to newly arrived immigrants and their families, and every attention is paid to their comfort, FREE OF CHARGE.

If further information is desired the same can be procured by making application to any of the following Officials:—

IN CANADA.
THE SUPERINTENDENT OF IMMIGRATION,
Department of the Interior, OTTAWA, Ont.
THE COMMISSIONER OF IMMIGRATION,
WINNIPEG, Manitoba.
IN GREAT BRITAIN.
J. G. COLMER, Secretary,
Office of the High Commissioner for Canada,
17 Victoria St., LONDON, S. W.

IN THE UNITED STATES.
M. V. McINNES, 1 Merrill Block, Detroit, Mich.
D. L. CAVEN, Bad Axe, Mich.
JAMES GRIEVE, Mount Pleasant, Mich.
J. S. CRAWFORD, 214 W. 9th St., Kansas City, Mo.
BENJAMIN DAVIES, 154 East 3rd St., St. Paul, Minn.
T. O. CURRIE, Stevens Point, Wis.

C. J. BROUGHTON, 1223 Monadnock Building, Chicago, Ill.
W. V. BENNETT, 801 New York Life Building, Omaha, Neb.
W. H. ROGERS, Watertown, South Dakota.
N. BARTHOLOMEW, 306 5th St., Des Moines, Iowa.
J. H. M. PARKER, 502 Palladio Building, Duluth, Minn.
WILLIAM RITCHIE, Grafton, North Dakota.
E. T. HOLMES, 154 East 3rd St., St. Paul, Minn.

FURNESS, WITHY & CO., LIMITED

"MANCHESTER IS THE CENTRE OF THE MODERN LIFE OF THE COUNTRY."—W. E. GLADSTONE.

STEAMSHIP OWNERS
AND BROKERS.....

AGENTS FOR

44 St. Francois Xavier St.
MONTREAL

OPINIONS
OF THE
PRESS

The "Saturday Review" says:

"We are watching with considerable interest the progress of the Manchester Ship Canal. The directors consist of exceptionally practical and influential men, with large stakes in the concern. Here, therefore, we have a strong and vigorous Company making a bold bid to use the ship canal profitably and to such purpose as will prove its value to the whole commercial world. It is cheering, therefore, to be able to state, from inquiries we have just made, that the voyages already completed have resulted satisfactorily, and the Company's business is being vigorously pushed ahead."

The "Toronto Globe" says:

"The advantage of having our products transported into the very heart of industrial England is obvious, and it is sincerely to be hoped that whatever obstacles exist will not be found to be insurmountable. The marked tendency of the products of this northern part of the continent to seek the ocean this year by way of the St. Lawrence estuary promises plenty of freight for such a fleet of boats. The tendency will increase rather than diminish when the deepened canals are in full operation. We may well wish this Manchester-Canada enterprise good luck."

Manchester Liners, Limited

Between Canada and Manchester, G.B. Summer Service from Montreal and Quebec. Winter Service from St. John, N. B., and Halifax, N. S.

Furness Line

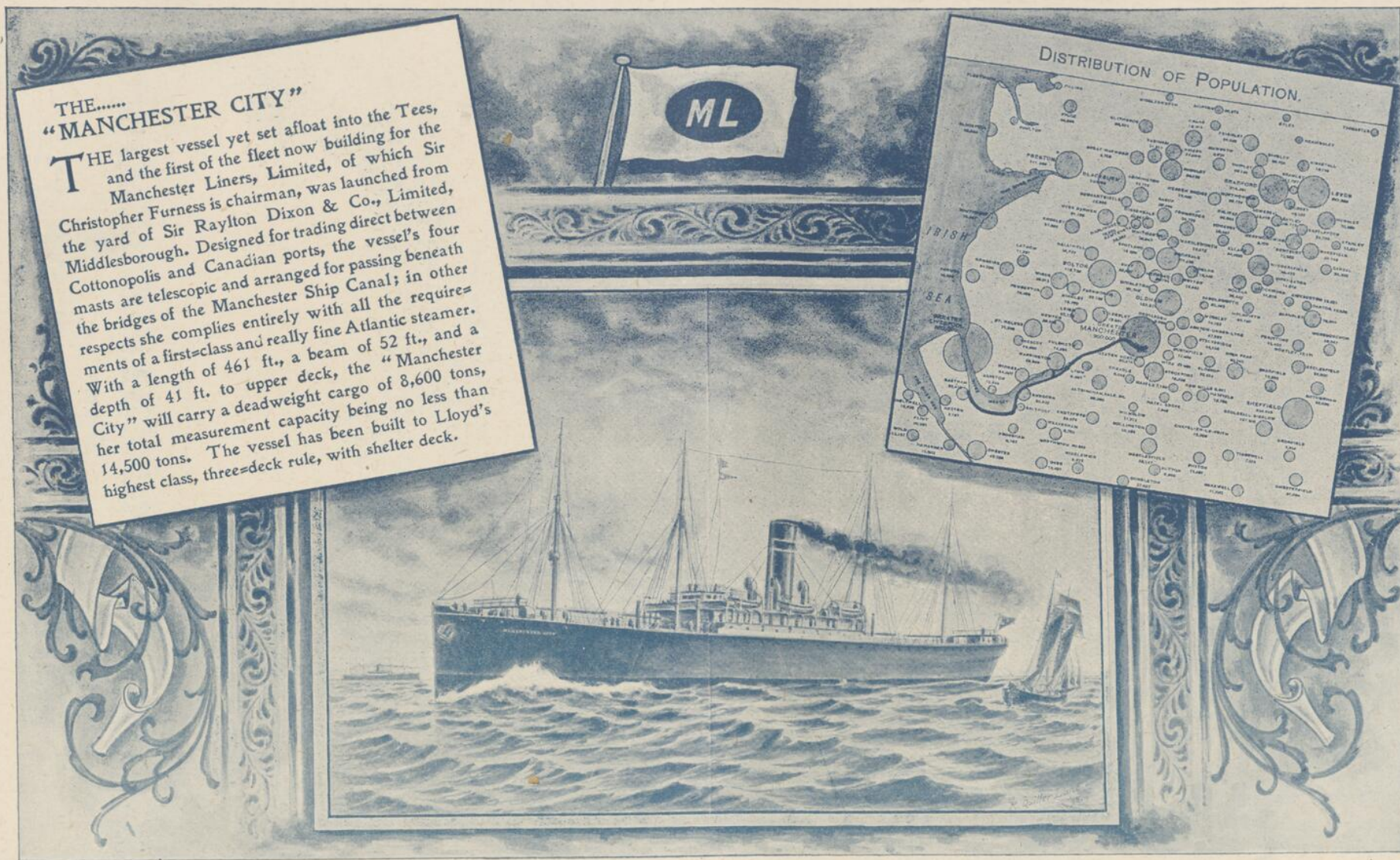
Passenger and Freight Service, every fortnight, between St. John, N. B., Halifax, N. S., and London, G. B.

Canada and Newfoundland Steamship Co., Limited

Passenger and Freight Service, between Halifax, N.S., St. John's, Nfld., and Liverpool, G. B., every fortnight.

Hansa-St. Lawrence Line

Between Montreal, Antwerp and Hamburg.



THE.....
"MANCHESTER CITY"
THE largest vessel yet set afloat into the Tees, and the first of the fleet now building for the Manchester Liners, Limited, of which Sir Christopher Furness is chairman, was launched from the yard of Sir Raylton Dixon & Co., Limited, Middlesborough. Designed for trading direct between Cottonopolis and Canadian ports, the vessel's four masts are telescopic and arranged for passing beneath the bridges of the Manchester Ship Canal; in other respects she complies entirely with all the requirements of a first-class and really fine Atlantic steamer. With a length of 461 ft., a beam of 52 ft., and a depth of 41 ft. to upper deck, the "Manchester City" will carry a deadweight cargo of 8,600 tons, her total measurement capacity being no less than 14,500 tons. The vessel has been built to Lloyd's highest class, three-deck rule, with shelter deck.

Manchester Ship Canal

BY means of this waterway, the Manchester Market has been opened up to direct communication with the markets of the world. The Ship Canal is about 35 miles long, and ocean steamers are now making the trip in about eight hours. There are provided at the Docks and on the banks of the Canal every convenience for the loading, discharging and storage of cargoes, such as: A Grain Elevator, capable of holding one million and a half bushels, with every modern appliance; A Foreign Animal's Wharf, with present accommodation for 1,000 head of cattle, and proposed accommodation for 2,000 more. Here are to be found Lairs, Cattle Runs, Pens, Slaughter Houses, Cooling and Chill Rooms, and everything necessary for a modern Live Stock Lairage; Timber Wharf, with storage accommodation for 50,000 standards; Fruit Sheds, three and four storey Sheds, seven storey Warehouses, and Cold Storage Warehouses.

MANCHESTER LINERS, Limited

SHARE CAPITAL, £1,000,000

The only direct and regular line of first-class Steamers between

Canada and Manchester

Summer service via Montreal and Quebec. Winter service at regular intervals from St. John, N. B., and Halifax, N. S.

FOR PARTICULARS APPLY TO

Furness, Withy & Co., LIMITED

44 St. Francois Xavier St.
MONTREAL

Henderson Bros.

176 Jackson Street, Chicago

R. Dawson Harling

26 Wellington St. East, Toronto

HAVING regard to the rapid development and growing importance of the Port of Manchester, this Company has been formed as a MANCHESTER STEAMSHIP COMPANY for the purpose of establishing and working lines of Steamers of modern type and large cargo-carrying capacity for trading to and from the Port of Manchester. These steamers will run between Manchester and Montreal during the summer season, and between Manchester, Halifax, Nova Scotia and St. John, New Brunswick, the terminal ports of the Intercolonial and the Canadian Pacific Railways, during the winter season, each of such steamers being designed to steam 13 knots an hour when fully laden, and for a deadweight carrying capacity of about 8,500 tons. They will be fitted with modern requirements applicable to cargo steamers, including electric light, cold storage, and the best class of accommodation for cattle.

DIRECTORS:
SIR CHRISTOPHER FURNESS, D. L., West Hartlepool, Chairman
SIR EDWARD G. JENKINSON, K. C. B., Richmond, Surrey (Director of the Manchester Ship Canal Company)
SIR RICHARD NOTTRAM, Salford (Director of Galloways, Limited)
CHARLES SCHIFF, Esq., 22 Lowndes Square, London (Director of the American Investment Trust Company, Limited)
ALDERMAN J. W. SOUTHERN, Manchester (Deputy-Chairman Manchester Ship Canal Company)
R. B. STOKER, Esq., Managing Director, Guardian Buildings, Manchester

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<p>Banks. BANK OF BRITISH NORTH AMERICA, H. Stikeman, General Manager, 140 and 142 ST. JAMES STREET. CITY AND DISTRICT SAVINGS BANK, Henri Barbeau, Manager, ST. JAMES STREET, cor. ST. JOHN. ANADIAN BANK OF COMMERCE, A. M. Crombie, Manager, 205 St. James, cor. St. Peter. DOMINION BANK, Clarence A. Bogert, Manager, Cor. Notre Dame and St. Francois Xavier Streets. IMPERIAL BANK OF CANADA, J. A. Richardson, Manager, 157 ST. JAMES STREET. MERCHANTS' BANK OF CANADA, George Hague, General Manager; Thos. Fyvie, Joint General Manager, 205 ST. JAMES, cor. ST. PETER. MERCHANTS' BANK OF HALIFAX, Edson L. Pease, Manager, 1760 NOTRE DAME, cor. ST. JOHN. MOLSONS BANK, F. Wolferstan Thomas, Gen. Man., 200 ST. JAMES, cor. ST. PETER. BANK OF MONTREAL, E. S. Clouston, General Manager, 109 ST. JAMES STREET. QUEBEC BANK, Thomas McDougall, Gen. Manager, 11 PLACE D'ARMES. LA BANQUE DE ST. JEAN, Mr. Louis Mollere, President, Head Office—St. John's, P.Q. Branch at St. Remi, P.Q. BANK OF TORONTO, Thomas F. 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