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LOVELL'S

MONTREAL DIRECTORY, FOR 1892--93.

CONTAINING AN

ALPHABETICAL DIRECTORY OF THE CITIZENS,

A

STREET DIRECTORY,

AN

ADVERTISERS CLASSIFIED BUSINESS DIRECTORY,

AND A

MISCELLANEOUS DIRECTORY,

TO WHICH IS ADDED

Directories of Cote St. Antoine, Cote St. Luc, Cote St. Paul, Cote Visitation, Coteau St. Louis, Coteau St. Pierre, Lachine, Laprairie, Longueuil, Long Point, Maisonneuve, Montreal Junction, Mount Royal Avenue, Mount Royal Vale, Notre Dame de Grace, Notre Dame des Neiges, Village Notre Dame des Neiges Ouest, Outremont, Petit Village Turcot, Sault au Recoilet, St. Cunegonde, St. Henry, St. Lambert, St. Louis of Mile End, and Verdun.

CORRECTED TO 25th JUNE, 1892.

Montreal:

PRINTED AND PUBLISHED BY JOHN LOVELL & SON,

ST. NICHOLAS STREET.

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EMPRESS.



(Steel)
SOVEREIGN.

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MONTREAL 250 YEARS AGO—ITS WONDERFUL PROGRESS— ITS PRESENT POSITION.

IN laying before the public our Fifty-first Edition of Lovell's City Directory, the first volume of which was issued in 1843, we have thought it well to celebrate the two hundred and fiftieth anniversary of the foundation of the city by a brief account of its development, confining ourselves particularly to the commercial and financial history of Montreal, so that an historical series of great importance may be in the hands of our subscribers from now on.

The City of Montreal was founded on May 18, 1642, its site being chosen at the junction of the Ottawa and St. Lawrence rivers, from its suitability for mission purposes, but its very suitability in this respect made it equally advantageous for commerce, perhaps in the end as powerful a missionary as the devotee of religion. Before seventeen years had elapsed, Argenson, the Governor, found cause to complain that the Montrealers desired the monopoly of the fur trade, and the city was not long in taking the lead among the settlements of New France in commercial matters. The fur trade was the backbone of Canada for many years, and was so alluring to the youth and spirit of the colony that at one time ten per cent. of the population, or 1000 men, were in the woods, notwithstanding that heavy penalties even to outlawry were attached to the occupation of *coureurs de bois*.

The Imperial policy and the highhandedness of the Colonial authorities were largely to blame for this state of affairs. The Home Government had placed Canada in the hands of a fur company, the West India Company, which was by the terms of its charter compelled to receive at a fixed price all beaver skins offered to it. Until 1668 it had a monopoly of this trade, made sundry concessions in that year, and in 1674 was so embarrassed by a surplus of beaver skins as to abandon its charge. It was succeeded by one Oudiette and his companions, as farmers of the revenue, who in turn gave way to others, a Canadian Company, lasting from 1700 to 1707, and its successor until 1721, when the New West India Company came once more into possession. The regulation compelling the purchase of all offerings had been the cause of the disasters which overtook the various companies, and this regulation was somewhat abated at this time. The story of the wanton destruction of the beaver is one of the saddest in the annals of Canada. At the cession of this country to the English, the Hudson's Bay Company was some 97 years of age, and the change greatly assisted the development of this corporation. About 1784 the Northwest Company of Canada was founded, with several Montrealers among its chiefs, and before 1790 it was competing very keenly for trade with its powerful rival, exporting in 1789 some £120,000 worth of furs. From that date until the union of the companies in 1821 their rivalry became more and more fatal to their profits, and resulted at times in murder, as, for example, in the driving out of the settlers at Red River and the killing of Governor Semple, in 1816. In 1860, the amalgamated companies, under the name and charter of the Hudson's Bay Company, had some 3,000 men on its pay rolls and gave employment to about 100,000 Indian hunters, and its profits from 1852 to 1862 averaged £81,000 per annum on a paid up capital of £400,000, increased in 1863 to £2,000,000. In 1869 the Dominion of Canada took over the Northwest Territories at a cost of £3,000,000, and the company ceased to hold the very important position it had. Such in brief is the history of the fur trade in Canada, in which perhaps the most important part was long played by Montrealers.

The Colonial authorities were in many cases more eager to accumulate wealth than develop the resources of the country. They condoned law-breaking if they shared the profits; and when they were honestly disposed to forward trade, their ideas of commerce were so erroneous that they did more harm than good by their edicts. Monopoly was the end and aim of all, and not a project was set afoot but the King was besought to assist it by alms-giving of one kind or another. Foreign trade was looked upon with distrust, and indeed at one time vessels engaged in it were treated as pirates. Foreign goods were liable to seizure and their possessors to a fine. Even the merchants of France were surrounded by restrictive laws. They were compelled to sell at prices fixed by a council, and might not trade with the Indians directly or indirectly, and with the colonists only at certain seasons, while they could not trade at all above Quebec. Religious intolerance added to the evils from which Canada suffered. The Huguenots were compelled to return to France every autumn, to the detriment of their business. Even the agriculturist was not exempt. The intendant Raudot, thinking that Montrealers were too fond of horse-flesh, passed a regulation that all horses beyond two and one foal to each family were to be sold or destroyed at the close of the sowing season of 1710. The only man of sense during the French period seemed to have been Talon, who did his best to encourage commerce. He built ships, established industries of various kinds, among them the first brewery in Canada, and sent engineers to discover mines. He tried to unite Acadia with Canada by a road, and opened up trade with the West Indies.

One of the leading features of the fur trade, as far as Montreal was concerned, was the annual fair, established in the vain hope of deterring the colonists from entering the woods. Every summer, numbers of Indians came down from the Great Lakes with furs, and encamped on a piece of ground without the city walls. The first day was given to state ceremonials, in which the Governor usually took part, and the remainder of the time was given to barter, except the evenings, which were given to drunken orgies, which made it a pleasure for the citizens to know the gates were fast. The meeting ground was on the common between St. Paul street and the river.

We may legitimately look upon the period after the cession of Canada as distinct in its commercial aspect from that of the French regime; but at the same time there was little change, and progress was slow until at least the opening of the century. The disappearance of French rule was the death knell of the bills of exchange and card money from which the colony was suffering to a serious extent, for if there is anything in which the Briton's caution and conservatism is characteristic it is his currency system. The loss to the colonists through paper money is said to have amounted to about \$19,000,000, face value. The American revolution led to Montgomery investing Montreal, which he held for a short time, and in which he left a printer who established the *Gazette* in 1778. By 1792 the city had a fortnightly mail with the neighboring States, and a weekly one to Quebec. The mail to the Upper Countries as far as Detroit closed once a year at that time. By the end of the century the mail to the States had become weekly.

In 1801 the first Water Works Company was chartered, with a capital of £8,000, but its scheme to supply water in wooden pipes from a spring behind the mountain proved futile in a short time, as the pipes burst and the supply was inadequate. We may mention that by 1856 the city had a service capable of throwing a stream to the height of 110 feet, and that it has now two large reservoirs capable of holding 15,000,000 gallons, which is, we believe, a little more than a day's supply. In 1805 the Trinity House was founded and given important powers with regard to the navigation between Montreal and Quebec.

On November 3, 1809, the first steamboat upon the St. Lawrence, and the second in America, left Montreal for Quebec with ten passengers, arriving at its destination sixty-six hours after its voyage was begun; but of this time some thirty hours were spent at anchor in Lake St. Peter, which was then a dangerous portion of the river to any but very small ships. The gentleman who launched the vessel was John Molson, and the name of the steamer was "The Accommodation." In the following year he applied for the monopoly of steamboat building and sailing in Canada, and launched the "Swiftsure" on August 20, 1812, in the presence of the Governor General, whose lady christened the ship. During the war of 1812-14 these two vessels were utilized to transport troops between the two cities.

Shortly after the war a number of American families came to Montreal and settled in business, their descendants in most cases being to-day among the leading citizens. With the growth of commerce and shipping Montreal began to feel the need of banking facilities, and in 1817 the Bank of Montreal was established with a capital of £87,500, equivalent to \$350,000, obtaining its charter in the following year. The growth of shipping may be realized from the fact that by 1819 there were seven steamers plying between Montreal and Quebec, namely, the "Swiftsure," "Lady Sherbrooke," "Quebec," "Telegraph," "Car of Commerce," "Malsham" and the "Caledonia." The same fact is also demonstrated by the eagerness to develop trade with the inland portions of Canada by water, and the Lachine Canal was begun in 1821, the first sod being turned by the Hon. John Richardson. In the same year the City Bank was established with a capital of \$1,200,000, and four years later the Merchants of Montreal and Quebec petitioned for a channel particularly through Lake St. Peter, which would permit the passage of ships of 250 tons burden. Three years previously, that is to say, in 1822, the Board of Trade was established as the Council of Trade by a number of gentlemen of Montreal.

The year 1831 is an important one in the annals of Montreal, for in that year the City was constituted a Port of Entry, and the first of its railway ventures was chartered, namely, the Champlain and St. Lawrence, which ran from Laprairie to St. Johns, and was opened for traffic in 1836, a branch being afterwards run to St. Lamberts. In the previous year an act had been passed, providing for the improvement of the harbor, and in pursuance of which our stone wharves were built. In 1831 the City applied for a charter, and a discussion took place at York, now Toronto, for the purpose of bringing Montreal into Ontario, which desired a seaport, and with which the city has ever been identified in a business way more closely than with the Province of Quebec.

In 1835 the Banque du Peuple was established as Viger, DeWitt & Co., with a capital of \$300,000, and the Bank of British North America followed in the ensuing year with its present capital of £1,000,000. In 1841, almost 200 years after the foundation of the City, it obtained a renewal of its charter. In 1844 the Banque du Peuple increased its capital to \$400,000, and in 1847 the Montreal Telegraph Co. was organized. By 1849 this line had made connection with Toronto, and in a little office in the latter town the present president of the Great North-Western, H. P. Dwight, received all the telegrams sent to that city. A message cost 3s. 9d., Halifax currency, and from Toronto to Quebec 4s. 6d. for ten words, and the daily income of the company from this source was only \$50.00, against \$1,750 a little over a quarter of a century later. In 1847 the Montreal Gas Co. was established.

The year 1850 was characterized by unsatisfactory trade conditions and the opening

of an exhibition in Bonsecours Hall to prepare for the London Exhibition of the following year. Some 20,000 people attended the fair, which was most successful. In 1851 the work of dredging the ship channel between Montreal and Quebec was begun, the Board of Works having been authorized in 1841. By the close of the former year the "City of Manchester," drawing fourteen feet, passed down the river, which was considered a wonderful advance. By 1853 the channel had been deepened to 16½ feet and the width to 150 feet, and in that year the first ocean steamship, the "Genova," of 350 tons, tied up at the harbor wharf on May 10, being followed by the "Lady Eglinton," of 335, and the "Sarah Sands." The first two vessels formed part of the fleet of a company chartered to run between Montreal and Great Britain, and granted a subsidy of \$19,000 per annum to carry the mails, which was supplemented by \$4,000 from the St. Lawrence and Atlantic Railway, and \$1,000 from the city of Portland. The railway in question was opened in 1851. In 1852 the Grand Trunk Railway was chartered, and opened its line to Portland in the following year, that to Brockville in 1855, and that to Toronto in 1856. When the line was opened to Toronto, the celebrations brought some 15,000 persons to the city, and about 4,000 guests attended the commemorative banquet given at Point St. Charles.

The year 1855 was memorable for the opening of another fair, this time in preparation for the Paris Exhibition, and in the same year the Redpath Sugar Refinery was established. In 1856, the Canadian Steam Navigation Co. (to which belonged the Ocean vessels previously mentioned) abandoned its contracts with the Government, and the Allan Line came into being. The Molsons Bank had been established in 1853, under the Free Banking Act of Sir Francis Hincks, and obtained a charter in 1855. The laying of the first Atlantic Cable was celebrated, in 1858, by a torchlight procession, including, with spectators, about 20,000 souls; and in 1860 the Street Railway was opened.

The same year, 1860, is famous for the opening of the Victoria Bridge by the Prince of Wales, on 25th May. This bridge is 9,184 feet long, has twenty-three spans of 242 feet each, and one, in the centre, 330 feet long and 60 feet above the river. The work was begun in 1854 and completed in 1859, the first passenger train traversing it on 17th December in that year. It is the largest tubular bridge in the world, and its massive proportions are increased by its magnificent stone approaches. Robert Stephenson was its designer.

In 1861 the Merchants Bank of Canada applied for a charter, being incorporated with a capital of \$2,000,000; but finding it difficult to secure the \$200,000 necessary to begin operations, it sought and obtained the right to begin with a paid up capital of half that amount. In the same year, the Reciprocity Treaty with the United States was signed, and this, coupled with the Rebellion in the United States, which shortly followed, gave an impetus to Canadian trade that is reflected in the various returns for that period. The rebellion, however, led to the suspension of specie payments in the United States, and as a consequence a large amount of American silver coin came over to Canada, and led to the silver nuisance, which mulcted the laborer and retail dealer very heavily. The silver passed current in ordinary dealings, but was refused by the banks, and the merchants had to change it at a discount for bankable funds. The brokers reaped a large harvest; and when Mr. William Weir proposed to remove the silver, he was met with determined opposition from the most interested quarters. He was able, however, to export some \$2,000,000 of the coin by his individual efforts, and the Government exported about \$1,000,000 more. In 1869 Mr. Weir attempted to export a further sum of

\$2,000,000, but found himself embarrassed. In the following year, the Government came to his assistance, and put into force an act passed by Sir John Rose, making American silver legal tender to the extent of ten dollars at a discount of twenty per cent., the Government, however, undertaking to receive the coin for a limited period through Mr. Weir, or his agents, at a higher rate. The consequence was that some \$5,000,000 of the coin was exported between March and July, 1870, at a cost to the Government of \$118,000, while Mr. Weir exported a further \$500,000 at his own risk. The Government then had a silver coinage of its own struck, using meanwhile an issue of paper money for a fractional amount. And the Government took over the issue of the one and two dollar notes from the Banks, subsequently assuming also the four dollar note.

The Jacques Cartier Bank was established in 1862, with a paid up capital of \$700,000, the capital being subsequently increased to \$2,000,000. In 1871 the Bank of Montreal doubled its capital, bringing it up to \$12,000,000, and the profits accruing from the sale of the new stock, amounting to \$1,500,000, were added to the rest. The Ville Marie Bank was organized in 1872, and the Hochelega Bank in the subsequent year. Since that date no new bank has been organized in the city, but banks of other Provinces have established agencies here.

The period of depression from 1874 to 1878 resulted in most disastrous consequences to trade and finance. The failure of the Exchange and Mechanics' Banks and the liquidation of the Metropolitan and Consolidated caused a loss of nearly \$5,000,000 to the shareholders, while the reduction of the capital of the Jacques Cartier, Peoples and Ville Marie Banks, to the extent of one-third, one-quarter and one-half respectively, caused a loss of \$2,300,000. In 1878 the Merchants' Bank of Canada reduced its capital from \$9,000,000 to \$6,000,000, so that the total wiping out of banking capital in Montreal amounted to about \$10,300,000.

In 1878 the National Policy went into force, and coupled with the consummation of Confederation, about a decade previously, resulted in developing inter-provincial trade to an unprecedented extent. The transportation facilities afforded by the Intercolonial, Grand Trunk, and Canadian Pacific Railways have been, so far, ample. The last-named road was chartered in 1880, the first sod turned May 2, 1881, and the last spike driven on November 7, 1885. Among the engineering difficulties overcome in the construction of this road was the St. Lawrence River, which is spanned near Lachine by a truss bridge, 3,550 feet long, 60 feet high in the centre, which cost \$3,500,000.

The establishment of the Bank Clearing House, in 1889, was a distinct advance in financial affairs. During that year the clearings amounted to \$454,529,700, rising to \$473,989,000 in 1890, and \$514,607,000 in 1891.

The year 1890 was noted for the second decennial revision of the Bank Act, in which the Bankers of Montreal took a leading part. To the Montreal Board of Trade is due the clause concerning unclaimed balances. In May of that year Messrs. Robb and Grenier sailed for England to negotiate a City loan of \$3,000,000, which was placed by the Barings, whose embarrassment later in the year considerably disturbed the money markets and the City of Montreal. The banks showed satisfactory earnings during the year in view of the general dulness of trade and lack of confidence then prevalent. The Bank of Montreal made net earnings of \$1,377,311, and the Merchants' Bank earned 10½ per cent. The Street Railway Company put a new issue of stock upon the market which was well received. The "Idaho," consigned from Montreal with 40,000 boxes of cheese and 209 head of cattle, etc., was wrecked in the Gulf, the bulk of her cargo

being, however, saved, and the shipping trade was still further enlivened by a strike among the Allan laborers.

Finance circles learned with regret during the year of the resignation of Mr. W. J. Buchanan from the General Managership of the Bank of Montreal, who desired and richly merited rest from his arduous duties. He was succeeded by Mr. C. S. Clouston, the Assistant General Manager, now the General Manager.

The McKinley Tariff, which went into force on October 6, 1889, was but the outcome of the abrogation of the Reciprocity Treaty, many years previous. It was designed to injure Canada as well as build up certain industries, but has failed to harm to any material extent the commerce of this country. It has only drawn us into closer relations with Great Britain, and Montreal has had her fair share of the increased shipping.

The opening of 1891 was characterized by a tight money market, due largely to the Baring trouble and the condition of trade in the country. During the year the cattle trade was considerably agitated by the crusade of Mr. Plimsoll against the export of live cattle, on humane grounds, and while that gentleman had given too great credence to serious misrepresentations, his attacks have resulted in certain needed regulations under an act of recent date.

In July of the same year the new Bank Act went into force.

Business circles were somewhat anxiously awaiting the tariff changes which had been necessitated by the United States sugar policy. The Government eventually remitted the duty on sugars under 14 Dutch standard, raising a portion of the pecuniary loss by extra duties upon other imports. The net loss of revenue from this change amounted to about \$2,000,000 annually.

The Electrical Convention, which met in the City in September, was well attended, and cannot have failed to give an impetus to the science. Another electrical event, which, however, did not shock the public, as it was long anticipated, was the absorption of the Federal by the Bell Telephone Co.

Mr. Duncan McIntyre was elected to the Board of the Grand Trunk, his selection giving rise to many rumors concerning that road and the Canadian Pacific.

The sale of judgments of the Exchange Bank, amounting to about \$1,000,000, exclusive of interest, took place in November, and the judgments only realized \$4,300.

During the year the Harbor Commissioners obtained permission to borrow \$1,000,000 towards improving the harbor. The estimated cost is \$2,000,000, and the City will share such portions of this as especially concern it.

A movement towards organizing a Union Stock Yard Company was begun in that year. The shipments of live stock during the year were 109,150 cattle and 32,042 sheep, against 123,136 cattle and 43,372 sheep in 1890 and 28,536 cattle and 55,538 sheep in 1881.

The receipts of butter were 211,978 packages, against 150,903 in 1890, and the shipments 84,069 against 40,549, a very considerable increase. Of cheese 1,372,279 boxes were received, against 1,415,348 in 1890, and 1,343,270 boxes were shipped, against 1,379,684 in 1890.

The importance of these shipments may be calculated from the fact that the value of live stock exported was about \$10,000,000 and the Ocean freight charges about \$2,000,000.

The receipts of grain, flour and meal were 24,176,289 bushels, against 18,215,063 in 1890, and the shipments 18,651,409 bushels, against 13,550,974. The excellent harvest

The year 1892 opened with money quiet and easy. The statement of La Banque du Peuple, issued in March, showed net earnings of \$99,083. The first annual meeting of the Bankers Association took place in the City on 19th May.

The amendments to the City Charter as proposed by the City Council were strongly opposed in some cases, especially the clause providing for the taxation of Bank Stocks, etc., and were greatly modified, the above clause being withdrawn.

The Bank Reports for June showed the Bank of Montreal to have had net earnings of \$1,325,887; The Merchants Bank, \$530,247; Hochelaga, \$101,239; The Jacques Cartier Bank, \$56,260; and the Ville Marie Bank, \$35,258.

MONTREAL, June 27, 1892.

PREFACE.

WITH the design of maintaining the utility and efficiency of LOVELL'S MONTREAL DIRECTORY, and of adapting its size and bulk to the convenience of those consulting it, the Publishers continue the printing of the Alphabetical portion in a small but clear type, giving greater prominence than hitherto, by the use of a bold Gothic letter, to the names of Advertisers.

It need hardly be said that the same labor and effort to secure accuracy which the Publishers have always put forth have not been withheld in the preparation of the present edition. The wish of the Publishers is to give the latest and most correct information, and with that end in view no expense or labor is spared on the book; but it has to be taken into account that the whole of the work—compilation, printing and binding—is done within a period of eight weeks, so that some allowance should be made for errors.

Some idea of the labor involved in the compilation of the work, and of the difficulties in the way of securing the accuracy of information at which we aim, may be drawn from the fact that in this year's issue, in the City proper, by actual count, 21,365 new names have been added, 18,241 names taken out, 15,446 alterations made in other names, and 17,235 names remain unchanged, (exclusive of the Outskirts).

As usual, the book is divided into four parts, viz., (1) The Advertisers' Classified Directory; (2) The Street Directory; (3) The Alphabetical Directory; (4) The Miscellaneous Information.

This book is respectfully dedicated to its generous patrons—THE PUBLIC.

MONTREAL, June 27, 1892.
