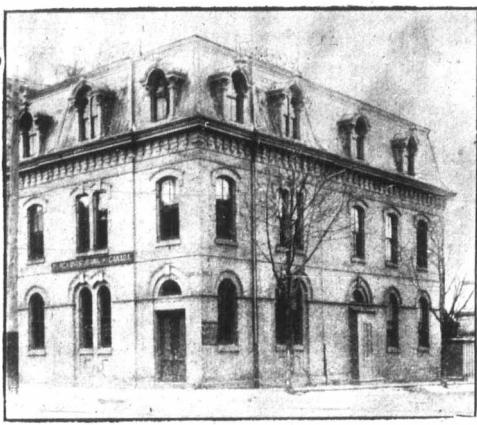


THE MERCHANTS BANK

THERE is little need to say anything of the soundness of such an institution as the Merchants Bank of Canada, which is everywhere recognized as one of the strongest monetary concerns on the continent. It has a paid-up capital of six million



MERCHANTS BANK

HOPKINS PHOTO

dollars, with a rest fund of three million dollars. The position of the bank as to the amount of paid-up capital and surplus is the second in the Dominion. The head office is in Montreal and it has branches in all the principal cities and towns in Canada. The bank transacts a general banking business, and has agents and correspondents at all points in the commercial world. The notes of the bank pass without discount in any part of the Dominion. The bank allows interest at most favorable rates on savings bank accounts and deposit receipts. The branch in this city is a three-story brick building, eighty by forty feet, situated at the corner of Talbot and Queen streets, and the large business done necessitates the employment of a staff of six clerks besides the manager. The local manager is Mr. Wm. Pringle, who has been in charge for the past eleven years.

HUGH McLEAN

MR. HUGH McLEAN carries on business as a florist at No. 30 St. George street, where he has been established since May 24th, 1893. His establishment comprises five large greenhouses, two of which are devoted to roses, one to carnations, one to chrysanthemums and one to palms and ferns. The business being confined to the growing and sale of cut flowers it is not too much to say that in the lines which he grows he cannot be excelled in Western Ontario. At the Western Fair, London, this year, Mr. McLean captured first prize for best vase of roses of any variety, his exhibit being of American Beauties. The office in connection with the greenhouses is heated inside with white enamel, and the walls are hung with water color pictures of chrysanthemums and carnations grown on the place. A marble-topped wall table for cut flowers and a neat cherry counter, complete the furniture of the office, which, like the greenhouses, is heated with hot water. Mr. McLean is a Canadian by birth, and before entering upon his business career, underwent a practical course of study and training with the best commercial florists of America, among them Peter Henderson & Co. of New York and Fletcher & Manda at Short Hills, N. J., and already his reputation, not alone as a grower, but as an authority as well, has spread throughout the whole of Western Ontario, although he has been such a short time in business. His houses, which are heated by hot water, are models of neatness and order, the walks high and dry, and the houses throughout are up to date. To give the public some idea of the extensive business done by Mr. McLean, it may be stated that he grows about 2,100 rose plants, a small bench of violets, 900 carnations, 500 daisies, 950 chrysanthemums, 250 callas, besides narcissi and other such bulbs in very large quantities and all for cut flowers. During October, the first month roses were cut from the young plants, 1,822 perfect blooms were cut and sold. A large collection of seedling chrysanthemums were grown here this last summer and among them are several which give promise of being distinct and meritorious varieties. Another plant worthy of mention, which is being tested this winter, is Swainsonia, an Australian plant of recent introduction. The foliage is fine and filmy, and the flowers, which are produced in great profusion, are white, in long racemes, the florets closely resembling a small sweet pea. Mr. McLean is one of the few men who are in the business they like best, and is a thorough enthusiast in his loved work, which he says opens new charms to him every day. He may justly be called one of the most promising florists of Canada to-day, and it is safe to say that it will not be long before he will be among the leaders in his profession.

HAWES & MATCHETT.

THE firm of Hawes & Matchett, whose establishment is located on the corner of Ross and Emily streets, are builders, contractors, and manufacturers of sash, doors, blinds and all house furnishings, giving employment to from ten to twenty-five hands. The factory is a large, two-story combination of brick and frame, covering an area of 65 x 50 feet, and the trade territory of the firm extends over the whole of Elgin county. They have been established in business for twelve years, and have a very wide trade connection. Both members of the firm are Canadians by birth. Mr. S. Hawes, the senior member, has for the past year represented No. 5, and two years previous representing No. 6 ward as



alderman in the city council, and has always been found advocating whatever he believed was for the welfare of the city as a whole. Both gentlemen are highly popular personally, and are straightforward business men in every sense of the term.

J. W. McKAY

MR. J. W. McKAY is the Canadian manager for the Maple Grove nurseries, of Waterloo, N. Y., his office being located in the Odd Fellows block, and having been established since 1866. The long standing of the business is a sufficient guarantee of the quality of the fruit trees and ornamental shrubs and trees furnished from the nurseries. The territory over which Mr. McKay has control extends from Nova Scotia to British Columbia, and he does a very large business. Mr. McKay is a Canadian by birth, and has resided in St. Thomas many years. He is well known to our citizens, having served as alderman for several years, and is at present a member of the Board of Education. He has always been an active church member, and has in fact ever taken a deep interest in all that concerns the moral and material welfare of the city.

W. J. BOND

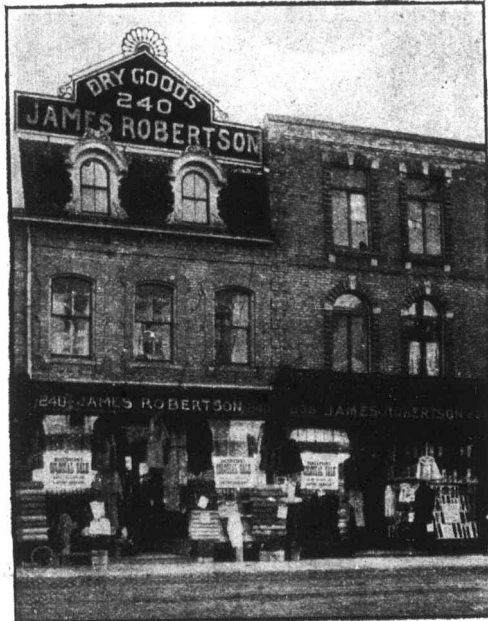
W. J. BOND occupies the entire premises, a large, two-story brick building, 110 x 18, at No. 363 Talbot street, where he keeps on hand a full supply of confectionery, cakes, bread, etc. He makes a specialty of wedding cakes and the serving of cakes generally for all sorts of festive occasions. His candies are always fresh and delicate. Mr. Bond who is of Canadian birth but English lineage has been established in business in St. Thomas for the past eighteen years, in the course of which time he has made many friends.

SHEPHERD BROS. & CO.

SHEPHERD BROS. & CO. occupy very extensive premises in St. Thomas, being Nos. 359 and 361 Talbot street, which is a large two-story brick building, 118 x 20 feet, and Nos. 23 and 25 Elgin street. They are manufacturers of and wholesale and retail dealers in furniture of all kinds, and have been established in business for the past nine years, giving employment to eight men. They manufacture parlor suits, chamber suits, sideboards, tables, and in fact furniture of every description needed in a house, whether to furnish the parlor or the kitchen. They do a very extensive trade throughout the whole of Ontario, carrying one of the largest stocks west of Toronto. The members of the firm of Shepherd Bros. & Co. are exceedingly energetic and enterprising in their business.

JAMES ROBERTSON.

MR. JAMES ROBERTSON, who occupies the handsome large stores at Nos. 238 and 240 Talbot street, carries on one of the largest dry goods businesses in western Ontario. He has been established nine years, and gives employment to the extraordinarily large number of sixty hands. The store is a fine brick structure, three stories in height, and covers an area of 120 x 40 feet, and is lighted throughout by electricity manufactured on the premises.



one hundred and seventy-eight lights being employed. In stock Mr. Robertson carries everything to be found in a first-class well-appointed dry goods store, he being a direct importer. In addition he has departments for millinery, mantles, house furnishings, gentlemen's furnishings, etc., and particularly in ordered clothing department, where a staff is kept employed night and day, so large are the orders ahead. Mr. Robertson is a Scot by birth, and he is a genuine type of the race. In business hours he is a "hustler" in every legitimate sense of the word, and every action betokens that he is a thoroughly progressive and enterprising man of commerce. In his personal relations, Mr. Robertson is genial to the highest degree, and socially is a fine companion, as he can tell a witty story and sing a humorous song as well as anybody. He is one of our most popular citizens, whether considered as a business man or as a companion.

T. HORTOP

MR. T. HORTOP is the proprietor of the Palace Livery, which is located at No. 629 Talbot street, and has been in existence for the past twelve years. It is a three-story brick building 150 x 40, with a large frame structure in the rear. It is one of the largest and best equipped livery stables in the province and gives employment to five hands. An elegant assortment of stylish rigs are kept on hand, and everybody can be suited, whether they desire a turn-out for business or for pleasure. The horses are all sound and good roadsters. Mr. Hortop is a native of Devonshire, England, but came early to this country, and has lived in St. Thomas for the past twenty years. During that time he has made a host of friends and is regarded as a fair-dealing, straightforward man.

HOTEL ARLINGTON

THE Hotel Arlington, a popular one dollar per day house, is one of the oldest established hotels in St. Thomas. It is situated on the corner of Talbot and Catharine streets, and is a three-story brick building, 60 x 40, with an annex, 60 x 44. The Arlington is run either on the European or American plan. There is good stabling in connection. The present proprietor, Mr. A. P. Conley, took possession on the 7th of November, and he is having the house remodelled throughout, putting in plate glass, electric lights, electric bells, etc., while the rooms are being repainted and papered. He gives employment to eight hands, and serves meals at all hours. Mr. Conley thoroughly understands his business, having had long experience. He is well and favorably known to citizens generally.

A. BURNS, L. D. S.

A. BURNS, L. D. S., who has his dental parlors in the second flat of the handsome three-story brick building at No. 319 Talbot street, opposite Grand Central Hotel, is the oldest established surgeon-dentist in the city, he having begun practice here thirty-four years ago. He is skillful in all lines of his profession, but makes a specialty of bridge and crown work, gold and other fillings and porcelain inlays. Mr. Burns, who is a Canadian by birth, has always taken an active interest in the material and moral development of the city. He sat with acceptance for two years in the council, and was a valued member of the school board for fifteen years. He is a member in good standing of the First Methodist Church, and acted as its secretary for twenty-five years.

A. M. HUTCHINSON

A. M. HUTCHINSON carries on business as a baker and dealer in general groceries and provisions. He occupies the whole of the two-story brick building, twenty feet wide with bake shop at the rear, at No. 311 Talbot street, where he gives employment to eight hands. He always carries a good stock, while his bread, cakes, etc., are always fresh and of the most toothsome variety. He makes a specialty of wedding and fine cakes. Mr. Hutchinson has resided in St. Thomas for nineteen years and has had a long term of experience in the business, during which time he has built up an excellent reputation for the quality of the goods he supplies. He is a generous donor to all charitable and worthy objects, and was largely instrumental in the erection of Alma Street Presbyterian Church.

J. W. PROPER

A comparatively new comer among us is Mr. J. W. Proper, having only been established in business about a month, but he has already built up quite a trade. He is a dealer in staple and fancy dry goods, notions, small wares, etc., and occupies a store in the handsome, large, three-story building at No. 385 Talbot street. Although not long in St. Thomas, Mr. Proper is no stranger to his business, he having been in the same line for several years at Brantford prior to taking up his residence in St. Thomas. He promises ere long to have a trade equal to any in the west, as he is a pushing, enterprising business man and is bound to succeed.

H. M. WILLSON

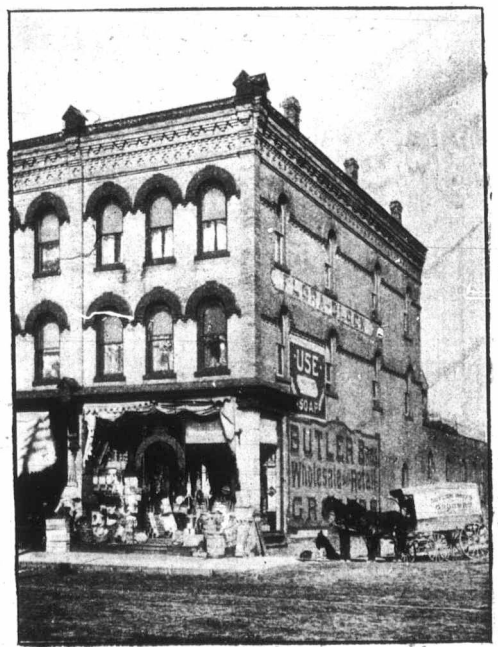
H. M. WILLSON occupies all of the fine three-story brick building located at No. 278 Talbot street, where he carries on business as a dealer in fruits, confectionery, oysters, etc., having everything in his line in its proper season. Mr. Willson has been engaged in this business for the past six years, and in the course of that time has built up a very large trade among the people of St. Thomas, who know that his goods are always fresh and of the best quality. Mr. Willson is a Canadian by birth, and has been a resident of this city for the past thirty-one years. He is consequently well known and is highly esteemed.

B. F. QUEEN.

B. F. QUEEN is the proprietor of Queen's Hotel, which is situated opposite the Michigan Central depot, and which was established in 1873. It is a four-story brick structure 60 x 100 feet. The hotel is well furnished throughout, a good table is set, and the six hands employed do all in their power to make the guests comfortable, while the rates are only \$1.00 to \$1.50 per day. Mr. Queen is a good landlord, and most emphatically knows how to keep a hotel. He is a lover of the horse, and handles some of the fastest, including Texas Rooker (2:29), a pacer who succeeded in landing the money in nearly every race in which he started. Mr. Queen also owns Reb, a two year old stallion, standard, and registered in Parson's Pacing Register, Cleveland, and also in the American Trotting Association's pacing department, where his number is 0136. His sire is a son of Brown Hal, while his dam is a daughter of Gips by John Dillard, who is also a great speed producer. There is no question that he is one of the most promising young horses in Canada. His sisters, Huff sisters and brothers are all away down among the 2:04 and 2:45 flyers. Bay Leaf, a brood mare on Ewell Farm, Tennessee, has dropped a colt sired by Brown Hal, and his fastest get are Hal Drillard and Hal Brillard, both 2:05. Mr. Queen is very proud of his horses.

BUTLER BROS.

BUTLER BROS. This firm has been doing business in St. Thomas for the past eight years. They deal extensively in groceries, wholesale and retail, and have a wide-spread reputation of handling nothing but the very best line of groceries and provisions. Aside from their immense local trade, they also have the contract of supplying the palace dining cars running on the Michigan Central Railroad, also the dining hall and lunch room of the same company at St. Thomas. In order for them to fill this large contract satisfactorily they are obliged to carry a large stock of the latest and most fancy goods, and as a consequence are able to cater to the most fastidious. Both of these gentlemen are Canadians, being born in the county of Elgin. They are pushing business men



BUTLER BROS. GROCERY

HOPKINS PHOTO

and are extremely attentive to their business, and spare neither time nor pains to suit their patrons. They use the utmost care in the execution of their orders, and will deliver goods to any part of the city. They are also sole agents for the celebrated Radnor Water.