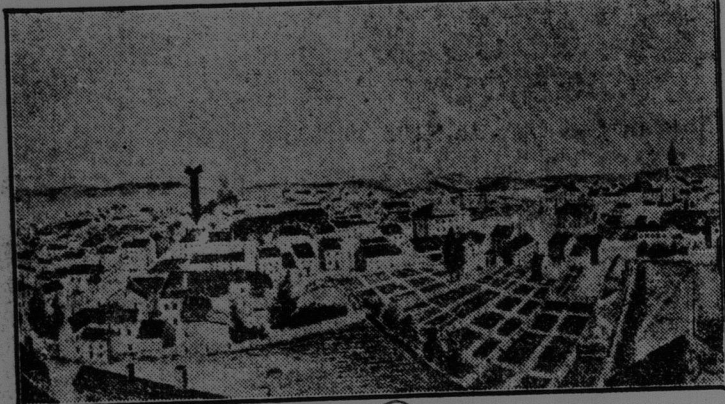


AN HISTORICAL SKETCH

1783 - 1909



ST. JOHN IN 1830.

The peninsula on which the City of St. John stands was surveyed and laid out in lots by Paul Bédell, under direction of Major Gifford Studholm, commandant at Fort Howe.

These lots were divided up among the Loyalists who came here in 1783—at the conclusion of the Revolutionary War. Lot No. 291 on the northwest corner of King and Gormain streets, was drawn by Robert Wood, a Pennsylvania Loyalist. He took out his freedom in 1785 as a tobaccoist, and built a dwelling on the corner, where he was living as late as 1815.

and Church streets in 1817, but which was burned during the fire of 1877, so the building built by James Scoullar and now occupied by Scoull Bros., Limited (Oak Hall), is the oldest brick building standing in St. John today, being well on to One Hundred Years old.

The fire of 1849 which burned Charlotte street and the northern part of King street was stopped when it reached the Scoullar building. It was during this fire that the cupola of old Trinity Church was ignited from a spark and to save the church the cupola had to be cut down.

James Scoullar was twice married.



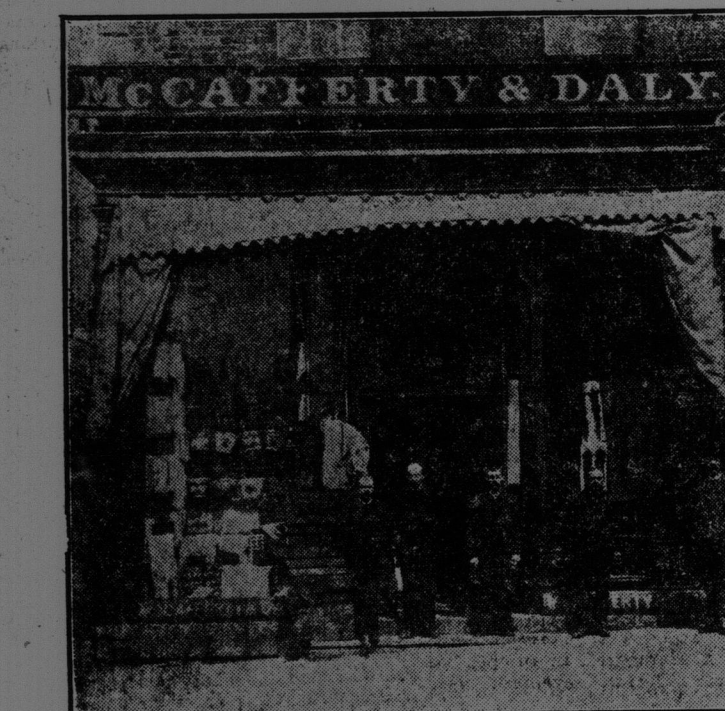
ST. JOHN IN 1838.

One of the earliest settlers of St. John not connected with the Loyalist immigration was James Scoullar. He was a native of the parish of Dulist, in Lanarkshire, Scotland, where he was born on the 19th of May, 1788. He came to this country in 1785 and settled in St. John and took out his freedom the same year as a merchant tailor. He commenced business in a building on King street, just below the lot in which the Royal Hotel now stands. He was a man of much enterprise and ability and was soon at the head of a prosperous concern. About 1823 he bought the corner lot occupied by Wood and erected on it the brick building which is still standing there.

This building is said to have been the second brick building built in St. John, the first one being the Disbrow building, erected on the corner of Gormain

His first wife died March 4th, 1800, and is buried in the old burial ground on Sydney street, where a tombstone is erected to her memory. His second wife whom he married in New York on the 27th of March, 1805, was named Elizabeth Walker. She died in 1831 and is also interred in the old burial ground. The house on the corner was finished but never occupied by James Scoullar. He died in New York, where he had gone to procure furnishings for the new house, on the 13th day of July, 1853, in the 65th year of his age.

Although he never occupied the new building intended for his tailoring business, yet it is worthy of note that its very first occupancy was of that nature—carried on by his foreman as the following advertisement taken from the "Courier" of that date shows:



ELABORATE PENSION SCHEME AIDS MANY GERMAN CITIZENS

BERLIN, Jan. 16.—Fourteen millions of persons are insured in Germany under the Invalidity and Old Age Pension Act, which has been in operation for eighteen years. Under this Act employer and workmen subscribe equally, and the amount of the subscription of each is from 14 to 45 cents per week, according to wage.

In the event of permanent invalidity through sickness of any sort a pension is paid from the twenty-sixth week ranging from \$4 per year, which is the lowest amount in the lowest subscribing class, to \$12.50 per year, which is the highest amount payable to those who have subscribed on the highest scale. A person, however, must have subscribed 200 weeks before being entitled to a pension for old age, and the invalidity pension is paid only after twenty-six weeks of sickness. The Act is compulsory on all as from 16 years of age who are in receipt of \$10 or less per week.

In explanation of the very low amount of \$4 per year for the invalidity pension it should be mentioned that such pension is paid in respect to a sickness which does not entirely incapacitate. On the other hand, total incapacity entitles to a higher pension than that awarded to a healthy man or woman at 70 years old; and this has led to the curious result of expenditure in respect to old age being a yearly diminishing amount.

Infirmary cases before 70 in many cases, and the three-score years and ten is reached by many while in receipt of invalidity pensions, to which they are entitled in preference to old age pensions. This is to say, that the Act specially provides that a person in receipt of invalidity pension may remain on that pension even after 70 years of age is reached.

The expenditure on invalidity is also decreasing, however, owing to the fact that curative work is undertaken by the administration. Sanatoriums are maintained for consumptives, for instance, as it was found that a large proportion of claims under the Act were in respect to that disease. If a woman gets married or a man dies before reaching the age of 70, the respective contributions made to the funds by such persons are returned to the woman or the relative of the man.

The Imperial authority contributes a fixed sum of \$12.50 per year to every pension granted. All payments of pensions are made through the post office, and the amount of the old age pension is from \$9 to \$60 per year. The workmen's contributions are paid by the employer, who has to provide himself with stamps from the post office, which he affixes to cards carried by the workmen.

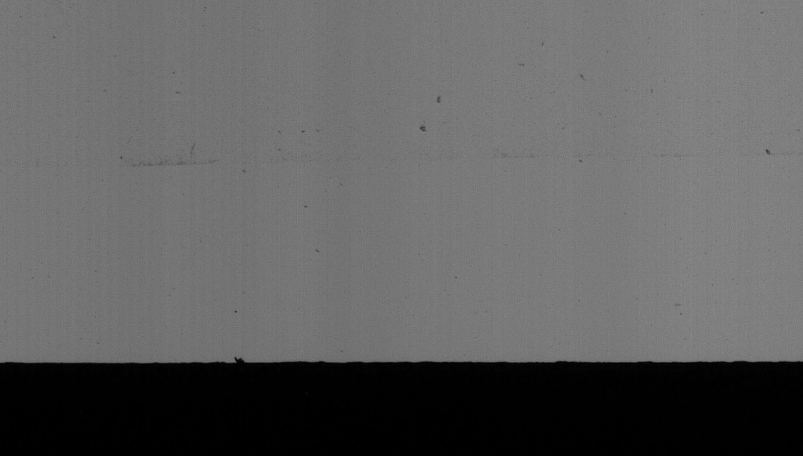
It is a feature of the Act that lawyers are not allowed to figure in its administration. Workmen themselves, or their representatives, are heard by the local boards of administration, and there are courts to which they can appeal right up to headquarters at Berlin. Of course, it is obvious that the right of appeal of an individual workman would not be of much value unless he had someone to represent him, and the local boards of administration, and the trade unions are available and suitable for that purpose. The General Commission of German Trade Unions have a special department to prosecute these appeals on the part of the Union members or workers belonging to

trades or occupations not organized. The administration is divided into seven named divisions throughout the empire, each presided over by an Imperial Officer, assisted by a joint board composed of equal numbers of workmen and employers. There are also subdivisions of these main divisions. The municipal and local authorities, however, also figure in the administration by verifying the claims sent in. This, of course, involves but little trouble in the case of old age pension claims, but sometimes a good deal of cost is involved in the investigation of claims for invalidity.

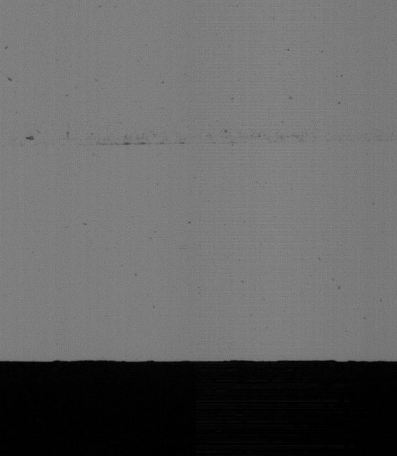
In regard to cost, it works out as follows: Imperial administration direct, 7 1/2 per cent. on an average, the amount varying, of course, according to density of population. Municipal costs run from 1 1/2 to 2 per cent. In addition to this there are the costs of the Post office and various other incidentals, including police, arbitration courts and business losses. The percentage of cost of total expenditure works out over a period, at 10.2 per cent.

The expenditure for invalidity last year was \$2,000,000 and in addition to this \$2,000,000 were spent in returning premiums in cases of marriage or death. Old age pensions cost \$4,325,000. The total cost of administration, taking in all the authorities above mentioned and including everything, was \$3,774,250.

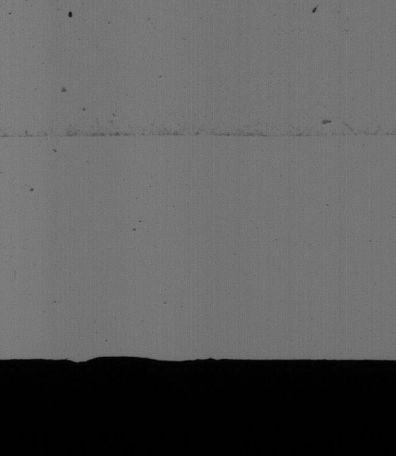
The margin of income over expenditure in respect to these Assurance Acts is, of course, considerable, and the administration is armed with power to deal with the money in such a way as to encourage and assist the local authorities and voluntary associations of workmen in schemes of housing or other forms of improvement. Thus large amounts are lent to building societies, the rate of interest charged being 3 per cent., which is but little, if any, more than half of what would be charged in the open market.



PRESENT DAY BUILDING.



1894-1894.



1892-1894.

and the time rapidly approached when their largely increasing business required much more space than that comprised in the portion of the building occupied by them. In 1888 the Messrs. Fraser were bought out and the firm continued under the name of Scoull Bros. & Co. Enlargement now followed by degrees. The floor space was greatly extended and the building now entirely occupied by the firm was remodelled throughout and a story added to the height. The large and efficient staff was increased, the various departments were established and Greater Oak Hall became a representative Canadian Clothing House. There are 15,000 feet of floor space in Oak Hall, all of which is utilized.

There are the Men's Furnishing Department, the Cutter's Headquarters and Custom Tailoring Section, the Men's and Boys' Ready-Made Clothing Departments, the Packing and Advertisement Departments and space for reserve stock, and the latest addition being an up-to-date Hat and Cap Department.

In Men's Clothing Oak Hall is thoroughly well equipped in all its gradations and everything in the clothing line required for Men's Wear can be furnished.

The Boys' Clothing Department is also very complete, being the most up-to-date in its appointments in Canada, and any garment required by a lad can be procured there.

The Men's Furnishing Department is equally thorough and up-to-date. This item applies to a variety of articles.

Of January 19th, 1909, the Oak Hall Clothing Store will have completed twenty years of business life, and by next May it will have occupied its present location for the same length of time in a building built by a Merchant Tailor nearly one hundred

advanced from so small a beginning twenty years ago until now, having outgrown all its competitors. It is the largest Clothing Business in the Maritime Provinces, presenting a striking illustration of what Brain, Push and Energy can accomplish.

On the 4th of July, 1906, the firm was changed to a Limited Stock Company. The present Officers are: James M. Scoull, Jr., President; William G. Scoull, Vice-President; Frank C. Smith, Secretary-Treasurer; J. M. Scoull, Jr., and Sidney C. Young, Directors.

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