The first actual settler in Lower Nichol was Roswell Matthews. He was an American who had a farm near St. Catharines before 1812 and helped to build fortifications at Niagara. Influenced by Col. Clarke he went to Elora to build a mill. Another account is that he came from Buffalo to Galt with Absolem Shade in 1816, worked for Mr. Shade for a couple of years, and then went up the Grand River in search of a site for a mill of his own. He settled at the Falls of Elora in Dec. 1817, and made the first clearing there. His nearest neighbor was Captain Thomas Smith, eleven miles away, near the Woolwich and Waterloo town line. The nearest mill was Erb's, at Waterloo, twenty-two miles distant. In the town of Waterloo, in an old part of the basement wall of Snider's large mill may still be seen a stone with the inscription: "A. E. Erb, 1816." Roads have been straightened and distances considerably shortened since that day. Matthews was a farmer at Elora, but he had been a carpenter, and he belped the first settlers in Fergus to put up their buildings. He cleared 35 acres on his own farm. After Guelph was founded he went there and died soon after. Abraham Matthews, the second son, settled in Pilkington, where he lived for several years and then removed to Acton. Here he was living in 1866.

In 1830 John Gilleland and a colored man by the name of Johnson settled on Matthews' place. Mr. Gilleland went to St. Catharines after a year or so and the farm was occupied for about a year by Wm. Wintermute and John Richfield as tenants. A. Wintermute, possibly the same, is referred to by Mr. Ferrier in his "Reminiscences" as a squatter at Fergus.

Mr. Dunwoodie lived in this country only seven years. He sold his farm on which there was a sawmill, to Robert and William Scott, and removed with his family to Wellington Square. For two years he occupied the house built there by Thayendanegea (Joseph Brant) on the estate 12 miles square that had been granted him in recognition of his services to the British Crown. At the expiry of the time mentioned Mr. Dunwoodie returned to the Old Country. His daughter, in the meantime, had married Mr. Gilbert Hunter, the first schoolmaster in Nichol township, and afterwards for a time manager of the store for Messrs. Fergusson & Webster.

Thomas Dow was a mason by trade, and was the first to do work as such in Fergus. He came out with his wife and family of four sons: James, William, Thomas and Peter; and one daughter, Margaret, afterwards Mrs. John McDonald. Another daughter, now Mrs. George Sutherland, of Salem, was born in Canada. The mere mention of these names will suggest to the minds of very many the sterling worth of the pioneers, which, in this case, has not only left a strong impression on the community with which the family has been so long identified, but which through descendants worthy of their sires, is being felt in various sections of Ontario, and even in "the regions beyond."