



James Street North.

Photos by Cunningham.

**A. M. CUNNINGHAM**, Photographer, 3 James Street N.—Love of the picturesque and the beautiful exhibits itself along many lines of our commercial life, and among these must be mentioned the fine photographic work of Mr. A. M. Cunningham and his elegant line of pictures and art goods. As a photographer he stands at the head of his profession in Hamilton. Five years ago he purchased the business controlled by C. H. Cochran, with whom he had been associated for 16 years. His location is central and his show windows are the attraction of James Street. Four floors are devoted to his business, the first and second are art and picture emporiums of rare interest, and are also devoted to photo supplies, kodaks, and amateur supplies; the third is his photograph studio and reception rooms, and the fourth is devoted to picture framing, finishing, etc., and contains a very complete line of mouldings, frames, etc., as he makes a specialty of picture framing. The services of ten persons are required in caring for his large trade, and every department shows advanced method and artistic talent.

**O. F. BIRSELY**, General Insurance Broker, 17 Main Street East.—The untiring effort, alertness and systematic methods employed by Mr. Birseley have made his agency eminently successful. He carries the risks of many of the important buildings of Hamilton. He began business here eight years ago and enjoys a patronage that is a distinct credit to his ability and energy. He writes life, fire, marine and plate glass, guarantee and accident insurance, representing the General Accident Assurance Co. of Canada. His superior judgment enables him to properly advise his clients as to just what is the right thing to take, and it can be said that they have invariably profited by this advice, for Mr. Birseley realizes that for an agent to prosper he must first protect and give every

advantage to his customers. Mr. Birseley is a native of Hamilton and a loyal citizen.

**JOHN M. BURNS**, Land and Loan Office, General Insurance, 30 King Street East.—One of the busiest men in the city is Mr. John M. Burns, who for thirty years and more has looked after the interests of many clients, renting their houses, managing estates, loaning money, collecting rents and writing insurance. He is accurate, diligent and wide-awake in business matters, and the fact that he has such a large business as he does is proof enough that his services are satisfactory. He is one of the recognized forces in Hamilton business life. He is well informed on insurance laws, represents companies that will bear inspection, meets claims promptly, and holds a large per cent. of the insurance in the city and surrounding territory. Mr. Burns was for a number of years a manager of a bank here, and has long been identified with Hamilton's financial circles, and is a loyal citizen. He is a native of the mother country.

**R. MACKAY**, Real Estate Broker, 16 James Street N.—This has been one of the prominent real estate brokers, one of the city for eighteen years, and perhaps no man in Hamilton is better known in this line of business than Mr. Mackay, as he makes a specialty of city property. He is thoroughly posted on real estate values, and is never caught napping when a bargain is in sight. His lists of property for rent, sale and exchange are large and varied, and he is held in highest esteem by property owners and renters alike. Hamilton has profited much by his real estate transactions, and many patrons have proved his methods strictly honorable. Mr. Mackay is a recognized force in commercial circles and is a zealous citizen toward all that is for the public welfare.

**CHAS. P. HARDY**, General Insurance, 15 Main St. East.—Captain Hardy has been a resident of Hamilton for 18 years, having sailed the SS. Macassa over from Glasgow. He is a man of his word, has good judgment, and understands the insurance business from A to Z. The mention of the leading companies which he represents is sufficient proof that he is successful, for he has the leading companies of the world, Aetna Fire of Hartford, Canadian Fire of Winnipeg, Lloyd's Marine Insurance, Western Marine, and Railway Pass, Assurance Co. A protection against loss can be secured at a price that is within the reach of all, and you will be well repaid to consult with Capt. Hardy on the subject of insurance. One cannot become too well informed on so important a subject. Capt. Hardy is a native of England and one of Hamilton's most substantial citizens.

**SKEDDEN & SON**, Interior Decorators, 162 King Street W.—An interior decorator is one of the most prominent men in

building circles and holds an enviable position in every community. This firm has for fourteen years been the standard decorating concern of Hamilton, and when Mr. Skedden is asked to do any decorating, it is taken for granted as the best and most artistic that can be produced. The business is in charge of Matthew Skedden, son of the founder of the business, and he is an artist of the highest type, who has original and refined ideas, a cultivated taste and skillful touch. He does sign writing and his signs are original, appropriate and impressive. He employs a force of ten or twelve men and does a large per cent. of the interior decorating of the town. His supplies are reasonable in price, choice in selection, and all that the demands of the day call for.

**HOTEL CECIL**, Charles A. Herman, 53-51 James Street N.—This place represents the highest ideal of the 20th century hotel business and is one of the most successful hotel men in Canada. Since he took charge of this house, which was formerly Hotel Osborne, he has entirely revolutionized it. Everything is up-to-the-hour, rooms thoroughly ventilated and handsomely furnished and service unsurpassed. The handsome dining-room, which accommodates two hundred guests, is noted for its superior meals and elegant service. Office and lobby, sample rooms and buffet are the delight of the travelling men. Six years connected with the hotels of Buffalo and western New York and nineteen years in the commercial hotels of west Ontario has given Mr. Herman a wide circle of friends, while his kindly interests in the welfare of each guest are two of the secrets of the success of his new venture.



Hotel Cecil.