The foresight displayed by the management of the Union Bank of Canada—a branch of which is in Kemptville—in the matter of opening branches in that territory elicits admiration and provokes praise. This institution has distanced all competitors in having secured the best banking points in the "Granary of the Empire," where no less than 50 of its branches are established.

Incorporated in 1864 the paid up capital of the Union Bank of Canada now stands at \$2,250,000 with a reserved fund of \$650,000. The remarkable activity exhibited by this progressive institution, and confidence displayed by the public in its operations are apparent from the following: In May of last year 1902, the total assets of the bank amounted to \$13,000,000 whereas seven months later, Dec. 1902, we find these figures have grown to \$17,000,000, which goes to show that this institution is also witness to the "growing time." The Bank has been granted authority by the Government to increase its capital to \$3,600,000 advantage of which will be taken as required to meet the demands of its rapidly increasing business.

The Branch in Kemptville under the management of Mr. R. F. Blair, though but a little over a year established, is making steady progress and is rapidly coming to be regarded as a necessity to the community, which is under an obligation to the institution for the increased banking facilities extended to it.

Business Men of 1903.

N addition to those already mentioned we find the following engaged in business in the town to-day.

William H. Anderson, real estate. Born in Kemptville in 1850. Took up the tailoring business with his father, the late W. R. Anderson, and later conducted the business. In 1889 gave up tailoring and embarked in real estate. Is also a notory Public. Has a very fine residence on Prescott street

Henry and John Agnew, wagon makers. The former came here 40 years ago and the latter about 30. Are natives of Beckwith, Lanark county. Are both men of sterling character and integrity.

Oliver Bascom, who came to Kemptville some 27 years ago from Ux-bridge. He first engaged in the business of a druggist and chemist and in which he continued until 1897. He was also yillage clerk for several years, has been clerk of the Board of Education since 1884, clerk of the Fourth Division Court since 1883. He is a very prominent mason and was W. M. of Mount Zion Lodge here for seven years and D.D.G.M. during the year 1896. He is a most painstaking and careful public official and a worthy citizen.

Wm. A. Barnes, dealer in stoves and tinware, has been in business for himself since 1888, at which time he succeeded to the business started by his brother, A. W. Barnes who began it some ten years previous. He is a native of the place and son of W. J. Barnes, a wagon maker, who came to town at an early date and was one of the prominent business men of the 60's. Our subject has a good business, owns a fine block on Prescott street, a residence on Clothier street and other property. He has been a member of the village council and otherwise prominent in the town affairs.