

A Bit of History.

ST. THOMAS received its name in honor of Thomas Talbot, the founder of the Talbot settlement, which embraced the whole of the present County of Elgin, and parts of Essex, Kent, Middlesex and Norfolk. This immense tract of land was granted to Colonel Talbot, an Irishman of good family, upon the recommendation of Lieutenant-Governor Simcoe, for whom Talbot had acted as private secretary from 1791 to 1794, and had with him visited this part of Upper Canada, landing at Port Talbot, and penetrating the wilderness to the forks of the Thames, where London now stands. Talbot was so pleased with the country that he applied for, and was granted, five thousand acres of land, on condition of conveying fifty acres out of every two hundred to an actual settler—another story being that he was only entitled to fifty for every 250 he settled. He also was commissioned to settle other parts of the western peninsula, and thus became possessed of a vast property, estimated to have been worth from £75,000 to £100,000 at the time of his death in 1853.

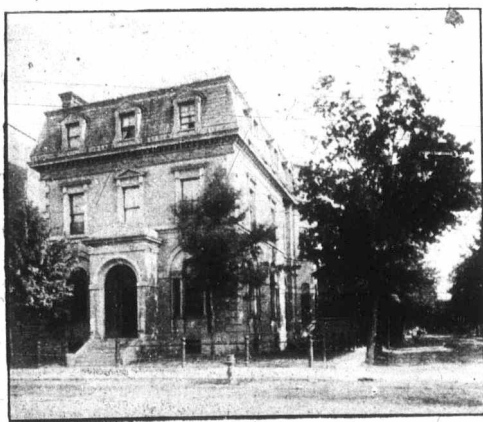
Colonel Talbot took up his residence at what is now Port Talbot, in the year 1803, from which time the settlement of this district may be dated. No trace of any settlement upon the present site of St. Thomas is to be found until the year 1810, when a large number of families moved into Elgin, and some of them settled upon the banks of Kettle Creek, where it is crossed by the Talbot Road. Among these pioneers were Captain R. D. Drake, the Mandeville family, Garret Smith, Captain David Rapelle, Archibald McNeill, and a Mr. Curtis. The work that many of these men did lives after them.

The position of St. Thomas upon Kettle Creek and the Talbot Road, at the intersection of such a thoroughfare as the London and Port Stanley road, and surrounded by one of the finest agricultural countries in the Dominion, soon made it a place of importance. House was added to house, and store to store, until a thriving village covered the hillside, and even essayed to stretch itself northward over the ravine, many of the principal places of business being built on long piles that found a foothold far down the precipitous side of the hill. Only a few of these now remain.

About 1832 Talbot street was used as a race course, the half-mile reaching to the site lately occupied by Moore's tannery. Stanley street was at that time a corduroy road, and none of the other streets were opened. St. Thomas became incorporated as a village in 1853, with a population of 1300, and in the next few years experienced unexampled prosperity, due to the inflation that set in at the time of the Crimean war. In 1857 the London & Port Stanley railroad was opened. In 1858-9 the crash came, and by 1861 the village could only claim 1631 inhabitants. In 1870 the population was still under 2,000, the growth in the three last decades having been very slow. In 1872 the portion of Yarmouth known as Millersburg was added by act of Parliament. In 1873 the Canada Southern and Loop Line railways were opened for traffic, and from that year forward the town progressed by leaps and bounds, becoming incorporated as a city in 1881.

THE MOLSONS BANK.

THE Molsons Bank, which was incorporated in 1853, has a paid-up capital of two million dollars, with a rest fund of \$1,300,000, a reserve of \$80,000 for rebate on notes discounted, and a profit and loss account of \$75,740.54. This is a financial showing that clearly indicates the stability of the Molsons. During the past year two dividends at the rate of eight per cent. per annum were paid, after paying which the earnings left a balance of \$104,817.28. The directors are composed of some of the strongest men financially in the Dominion. The Molsons Bank has its agents or correspondents in all parts of the civilized world where commercial transactions are carried on, and transacts all branches of business in the banking line. The St. Thomas branch was established in this city in 1871 and is located on the ground floor of the handsome three-story brick building, 60 x 50 feet, on the corner of Talbot and Pearl streets, where five clerks are employed. The local manager is Mr. L. E. Tate. He is an Englishman by birth, but has resided in Canada for the past twenty years. He had previously been in St. Thomas on two different occasions, filling subordinate positions in the bank, and the directors displayed business acumen when a year and a half ago they appointed him to the responsible position of manager. He is a gentleman of skill as a financier, thoroughly



MOLSONS BANK

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posted on all commercial and banking affairs, and is held in high respect by all classes of the community. He efficiently looks after the interests of the bank, while doing all he can to promote the welfare of the town.

THE ELGIN LOAN AND SAVINGS COMPANY.

THE Elgin Loan and Savings Company was organized in 1879, and is now one of the soundest and most flourishing financial institutions of the west. It has a subscribed capital of \$625,000, of which \$212,000 is paid up, assets of \$389,000, and a reserve fund of \$19,000, and last year paid two dividends at the rate of six per cent. per annum, and carried forward a balance of \$800 in round figures to next year. The board of directors is made up of Mr. D. McLarty, president; Mr. John Baird, vice-president; and Messrs. John McCausland, D. K. McKenzie, A. Murray, Albert Couse, George Wegg and L. Millington, the solicitor being Mr. John McLean and the inspector Mr. Alexander Fraser. The company has fine offices on the first floor of the large handsome building, two stories in height, at No. 253 Talbot street. The company does all the business usual to a loan and savings company, including the savings bank department, on the most favorable terms to its customers. The directors are all old residents of St. Thomas, the president having resided here for upwards of twenty years, and are thoroughly reliable men. Mr. Geo. Rowley, the manager of the company since its organization, has lived here for twenty-seven years, and is well-known to our citizens as a thorough-going business man and straightforward in all his transactions. He is also manager for the Great North Western Telegraph Company.

PROVINCIAL PROVIDENT INSTITUTION.

THE Provincial Provident Institution is the title of an insurance company whose methods must recommend it to every one. It was first organized in 1884, being incorporated under the Revised Statutes of Ontario on the 1st of February in that year, and began business the following April. Two years later it registered under the Dominion Insurance Act, and has since been regularly inspected by the superintendent of insurance from Ottawa. In 1892 it registered under the Insurance Corporation Act of Ontario. The nature of its business is to provide life insurance on the assessment or natural premium system, and so Vancouver. It insures persons of both sexes, from the ages of eighteen to sixty, for sums ranging from one to five thousand dollars. The standing of the company may be judged from the fact that it now has an insurance in force of nearly thirteen million dollars, has a cash surplus over all liabilities of over \$100,000, has over 7,500



THE PROVINCIAL PROVIDENT INSTITUTION

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policies in good standing, has paid in claims four hundred thousand dollars, and is now writing about three million dollars in new insurance each year. The business is conducted at a lower expense rate, and the company has had a lower average death rate, than any other company ever represented in Canada. The Board of Directors is composed of Mr. George K. Morton, President; Mr. Henry Lindop, Vice-President; Mr. Colin Macdougall, Q. C., solicitor; Dr. D. McLarty, Medical Director; Mr. John Baird, Treasurer; Mr. E. S. Miller, Secretary, and Mr. G. B. Pennington. The company occupies as its offices a fine large two-story brick building on Talbot street, and employs a large staff of clerks, not more, however, than are absolutely necessary for the proper transaction of the business of the company in all its minute details. The office is neatly fitted up, with due regard to the convenience necessary for the business to be done. The company offers as low rates as are compatible with safety, and which are fully fifty per cent. below what is charged by the old line companies. The policies cover both death and disability, and are absolutely incontestable after two years, and all claims are paid promptly. Persons desiring life insurance—and all should—would do well to communicate with Mr. Miller, the secretary.

THE SOUTHWESTERN FARMERS AND MECHANICS' SAVINGS AND LOAN SOCIETY.

THE Southwestern Farmers' and Mechanics' Savings and Loan Society is one of the oldest financial institutions having its home office in the west. It occupies the ground floor of a large three-story brick building, 60 x 20 feet, on Talbot street, and has as its directorate a board composed of some of the strongest financial men in the district, as follows: President, Dr. E. W. Gustin; vice-president, Mr. M. A. Gilbert (manager Imperial bank); Dr. Kains, Messrs. Geo. Sufel, Peter Couse, James Marlatt, and John Dodd. The financial statement shows the company to be earning good dividends, and to be in a highly flourishing condition. The company has been in existence for the past twenty years, and during that time has conducted its business on safe lines and conservative commercial principles, so that it each day grows stronger not only in the public estimation, but in fact. The manager is Mr. W. E. Leonard, who assumed his present office three and a half years ago. He is a Canadian, born within a gunshot of the city, and is one of the best known men in the county of Elgin. He was for thirteen years a director of the Southern Loan and Savings Company, and is thoroughly familiar with the duties of his position.

N. W. FORD.

MR. N. W. FORD carries on the business of fire, life and accident insurance at No. 33 St. George street. He is general agent for the Ontario Mutual Life for Essex, Kent and Elgin, and also represents the Travelers' Accident, North British and Mercantile, Gore and Perth Fire Insurance Companies. He is probably one of the best posted men of his line in Western Ontario and class one of the largest businesses in that section. Mr. Ford is a Canadian by birth, and was formerly English master in the Collegiate Institute of this city, which position he held with credit for nine years. He is a very pleasant gentleman to meet, and his smiling countenance, of which a very good photograph is herewith presented, is as well known in Essex and Kent as in Elgin. He represents first class companies in life, fire and accident, and his reputation for fair dealing makes him a safe man with whom to do business.



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ERIE IRON WORKS

THE Erie Iron Works Manufacturing Company is one of the most important industrial enterprises in St. Thomas, being engaged in the manufacture of plows, harrows, cultivators, bicycles and all kinds of small machines. The company has been established eleven years, and occupy several buildings on Catharine and Curtis streets. The main building is an extensive two-story brick, 80 x 60, with a moulding shop and blacksmith shop 70 x 40, and several frame buildings attached, the machinery in all of which is run by electric power. The company gives constant employment to from twelve to fifteen skilled workmen. They make a specialty of plows, for which they have a high reputation all over the Dominion. The company has but recently started the manufacture of bicycles, this being an evidence of their progressive spirit and desire to keep up with the times. Their trade extends all over the Dominion of Canada, from Nova Scotia to British Columbia. The concern is a joint stock company, the main shareholders being the Risken Brothers, Mr. Wm. Risdon being the manager. He has resided in St. Thomas since 1879, and has ever proven himself to be one of our most wide-awake and progressive business men.

E. A. TESKEY, L. D. S.

E. A. TESKEY, L. D. S., has his dental parlors in the JAMES A. CROCKER building, and they are elegantly fitted up for the reception of patients, while the operating room is supplied with all the latest and most modern scientific appliances. He has been established in practice for the past eighteen years, being one of the oldest practitioners in the city, and he enjoys a very large patronage, the outcome of his popularity and skill. He is a Canadian by birth, and has always labored for the advancement of the city. He served very acceptably as alderman for one term, doing good service.

Manufacturers in search of a suitable location for their business should visit St. Thomas. It has railway advantages unsurpassed in the Dominion, and the country surrounding it is the richest in Canada.

JAMES A. CROCKER.

MR. JAMES A. CROCKER is a dealer in pianos, organs and all sorts of musical instruments, and for the purposes of his trade occupies the whole of the first floor of the fine, large three-story brick building, 65 x 20 feet, at No. 304 Talbot street. He has been established in business for two years, and gives employment to four assistants, three men and a lady. He handles the celebrated Kagn pianos and organs, and is the sole agent in Elgin county for the well-known and highly reputed Morris pianos, he having acquired the exclusive right to that territory. Mr. Crocker is a gentleman of first-class business ability, always ready to meet his customers half way in any fair deal, and to give good value for the money, as may be judged from the reputation of the instruments which he handles. Personally Mr. Crocker is a gentleman of pleasing address and courteous to all with whom he is brought in contact, while his assistants are no less anxious to please. Mr. Crocker has many friends in St. Thomas and the surrounding country, with all of whom he is highly popular. Those who meet him once are always pleased to see him again.



CROCKER'S MUSIC STORE.