

stock, and was succeeded in the St. Stephens bank by his brother, Walter L. Grant. In September, 1883, Mr. Freeman H. Todd died and was succeeded in the presidency by W. H. Todd, M. D., who at present occupies the position. No more enterprising man ever lived than Freeman H. Todd. He began life on the St. Croix without a dollar. He died worth more than a million of dollars—the result of honesty, enterprise and industry. Dr. Todd, the present president, is a son of the late Hon. William Todd, and, like his father, he devotes his best attention to the affairs of the bank. In 1886, the bank purchased its present splendid quarters from the bank of British North America.

The present board of directors is composed of Dr. Todd, President C. F. Todd, J. D. Chipman, Hon. Geo. F. Hill, Frank Todd, Henry F. Todd, E. H. Balkam, Jas. G. Stevens, Jr., and H. F. Eaton. It is doubtful if any other bank in Canada has a more wealthy board of directors in proportion to its capital.

The St. Stephen bank has been a great success from the start. That is due to the fact that it has always had behind it level headed men of means and that its management has been as near perfection as possible. The bank's dividends have averaged 8 per cent per year from the beginning. The institution never was more prosperous than at present, and the president, directors, and officials have every reason to believe that they enjoy to the fullest extent the confidence of the public.

During and after the American war the St. Stephen Bank issued what were known as the Chipman Bills, being in the form of drafts drawn on the late Z. Chipman, at that time one of the most prominent business men on the St. Croix and largely interested in the bank. These bills were a great accommodation to the public of the St. Croix, as the general business of the river was conducted on an American money basis.

A WELL KNOWN HOUSE.

How the Trade of Mr. C. H. Clerke, Wholesale Grocer, Has Grown.

Less than 20 years ago Mr. C. H. Clerke left St. John for St. Stephen, as American Consul at the latter port. The duties of his office did not fully occupy his time, and he kept books for Mr. C. B. Eaton. He had not been long on the border until he made up his mind that there was a field for a first class wholesale grocery, and in 1873 he and William Vaughan opened such an establishment. The partnership continued until 1878, when Mr. Clerke became sole proprietor. At the present time the firm enjoys an immense patronage. It does a large trade in nearly every part of Aroostook and Washington counties, in Maine; and in Charlotte, Carleton, Madawaska, Victoria and York, in New Brunswick. Mr. Clerke keeps two travellers on the road nearly all the time. He is a direct importer of all goods and articles in which he deals, such as molasses, sugars, fish, hard and soft coals, teas, etc., and as a consequence his travellers are able to quote low rates to the patrons of the house. Two others and the writer were discussing Mr. Clerke's great success in business, when one of the former said: "Mr. Clerke is the luckiest business man on the border. He buys two or three cargoes of molasses just before a big rise in that article. The same might be said of many of his transactions in tea and sugar. I have never seen a more lucky man in all my life than C. H. Clerke." The other of the two said: "He may be lucky, but that is not the secret of his success, the cause of which is his great business capacity. There is no man in the province who keeps a closer eye on those markets of the world in which he is interested. By watching the condition of things in such markets he generally knows when to buy, and it is to his shrewdness and ability as a business man, and not to luck, that he owes his great prosperity."

Mr. Clerke cannot be induced to talk about his business success. To use his own expression: "I do not believe in parading myself and my business. My house is pretty well known in Maine and New Brunswick, and I have reason to be well satisfied with the patronage I receive."

Just before leaving the border the writer visited the private stables of Mr. Clerke. It would require much space to describe them. Suffice to say that they are fitted up in a manner that would do credit to a New York horse fancier. Every modern improvement is to be noticed—everything that will in any way tend to the greater comfort of the horses. It will thus be seen that Mr. Clerke is a lover of horseflesh, as well as one of New Brunswick's ablest business men.

Many a Truth Spoken in Jest.

Mr. Rich—What have you to support a wife on, Gus?

Gus—My life insurance.

Mr. Rich—That won't be paid until after you are dead.

Gus—Well, I don't expect to see much life after I married.

He Was an Amateur.

Belle (at a military review)—I don't believe that officer in command has held his position long.

Beas—Why?

Belle—Listen to him say "Present arms," instead of "Present hub."—*Yankee Blade.*

WIGWAMS, LARRIGANS.

MR. VROOM THE PIONEER WIGWAM MANUFACTURER OF CANADA.

He is Also a Partner in the Manufacture of Carbonized Stone Pipe, Manufactured Near St. Stephen—A Description of His Large Business.

Mr. C. N. Vroom, whose portrait appears in today's Progress, is well known as the manufacturer of oil tanned larrigans, wigwam slippers and other specimens of light foot wear. He was born at St. Stephen, and has always lived there. He received a common school education in the town, and it might truthfully be said that he has grown up with the place. His first business experience was as a clerk in a grocery store on Water street, when he was 14 years of age, in the very building which he now occupies. He was engaged for three years in a book store, after which he became connected with the *Courier* newspaper. At the early age of 21 years he was appointed town clerk, which posi-



C. N. VROOM.

tion he held for six years, until he went to Milltown to keep books for Messrs. C. F. Todd & Sons, one of the largest concerns on the river. He left their employ to go into business with Mr. C. B. Eaton, as manufacturers of larrigans. A few years later Mr. Vroom bought out the whole business. At that time the firm only manufactured larrigans and moccasins. He immediately introduced the wigwam slipper, which has since become so popular all over the Dominion, and he might be called the pioneer of the wigwam trade in Canada, no other Canadian having engaged in the manufacture of wigwams until after he had put some of that class of goods on the market. He worked up an immense business in that line, making at times over 300 pairs per day, sending them to all parts of Canada.

Mr. Vroom has had as many as 40 hands employed at one time; generally between 25 and 30. As is pretty well known, wigwam slippers are for summer wear and larrigans and moccasins for winter. Mr. Vroom does an immense trade in the last two mentioned lines in the maritime pro-

vinces. Mr. Vroom keeps a close watch on the styles of the United States, keeps up with them, and is sometimes in advance of the manufacturers across the line. He has a patent on the method of decoration which he applies to the wigwam and Schoodiac slippers. The Schoodiac slippers are made in a peculiar style, so as to render them very comfortable, and they hold their shape better than the ordinary make of shoes, the idea having been originated by the foreman of his factory. Mr. Vroom keeps a traveller on the road in the maritime provinces all the time, and has selling agents in Quebec and Ontario. He is another agent who visits Manitoba, the Northwest Territories and British Columbia. It was only the other day that a traveller starting for Japan took with him samples of Vroom's celebrated wigwams. It should be mentioned that these goods are manufactured in all sizes—from infants' to the largest sizes.

Besides the above, Mr. Vroom is connected with another great industry. In 1886 he entered into partnership with Messrs. J. Littlefield and T. W. Baldwin, of Bangor, the firm to manufacture carbonized stone pipe, with factories at St. Stephen and Calais. The Maine gentlemen already have a factory at Bangor. Mr. Vroom is manager of the border business. The St. Stephen factory is located about half a mile down the river, in what is known as the old Short shipyard. It is an extensive one and connected with it is an immense storehouse. They keep on hand large quantities of the pipe, the sizes at present manufactured being 4, 6, 8, 10 and 12 inches. These pipes are all of round bore. The firm are putting in moulds to manufacture a 15 inch egg-shaped pipe. The St. Stephen factory is the only one of the kind in Canada. The demand for carbonized stone pipe is rapidly increasing. While wooden sewers have already become a thing of the past, this pipe in parts of the United States where it is known is rapidly taking the place of clay pipe for like purposes.

The material used in the manufacture of the pipe is a clean sharp sand, which is obtained a few miles from St. Stephen, mixed in certain proportions with the best American and English cement. This mixture is sufficiently softened to make it set, and is then, with heavy iron hammers, pounded solidly into steel moulds. This sets it compactly together, making a close-grained pipe, free from bubbles or air holes. The smooth steel core, around which it is pounded, is then drawn out, leaving the inside of the pipe perfectly smooth and uniform. The pipes are then set away in tight chambers which when full are closed. These chambers, containing 6,500 gallons each, are then filled with carbonic acid gas, and the process of hardening is so speedy that after standing over night subject to the action of the gas, the heaviest pipes, weighing about 150 pounds, can be safely handled and carried about. In these cham-

bers these pipes are kept for two weeks, constantly moist, and supplied with gas as fast as they can absorb it. They are then piled out to dry. Subjected to the action of the gas, the pipe is constantly approaching the original stone from which the cement was made, the material thrown off from the stone in the manufacture of the cement being artificially replaced. On the ground floor of the factory are the three chambers in which the pipes are set for carbonizing, and the gas is manufactured on the second floor, and after passing through a tank of cold water, conducted to the chambers through tight iron pipes. This gas will immediately extinguish a lamp or flame of any kind, and in opening a chamber filled with it, the workmen have to be careful not to breathe too much of it.

An important point in connection with the durability of the pipe is, that after the pipe is laid in the ground and is carrying sewer matter, the same process of hardening, which was begun in the factory, is still going on, the gas formed in the sewers being largely carbonic acid gas, so that when occasion arises, as it often does, for cutting through the pipe after it has been laid for some years, it is found much harder than when it was laid.

Messrs. Vroom & Co. find the demand for the carbonized stone pipe rapidly increasing. Already they ship to different points in New Brunswick and Nova Scotia as well as supplying all the local trade.

A POPULAR PHYSICIAN.

A PORTRAIT AND SKETCH OF DR. DEACON.

The Gentleman Who is Well Known and Liked on the Border—Chairman of the Local Board of Health and the Town Practitioner.

Dr. J. M. Deacon, of Milltown, is one of the youngest medical men in the province. He was born at DeWolfe corner, some eight or ten miles outside of St. Stephen; graduated at the university of Vermont, and began to practice his profession at Grand Manan six years ago. He remained there for three years, removing to Milltown in 1886, and staying there since.

Dr. Deacon is recognized as one of the most skillful medical men in Charlotte county, and he has a very extensive practice. He is chairman of the board of health for district No. 12, and is also the town physician. He is a prominent mason



DR. J. M. DEACON.

and knight templar, and is a member of the encampment of St. Stephen. He is as popular as he is skillful, and well deserves the success he has achieved.

A MODEL LIVERY STABLE.

Handsome Turn-outs to be Had at Whitlock & Co's.

Persons visiting St. Stephen, and desiring to secure a first-class team, should not fail to call at the establishment of J. T. Whitlock & Co. It is a general livery and boarding stable; is located on the east side of King street, and is a two-story building, with basement. There is a passage-way, with a gently sloping walk between the first story and the basement, in which all the horses are kept. There are seventeen single and four box stalls. Each stall is ventilated, there being a passage-way at the head of each, so as to "break the draft" from the opening which gives the ventilation. This is a splendid idea, much better than having the air fall directly upon the horses, as is the case in many stables, or in having no ventilation at all,

HE SELLS "PROGRESS."

And Keeps on Hand a Good Stock of Stationery.

Mr. G. S. Wall is one of the agents for Progress in St. Stephen. His store is on King street, a short distance from Water street. The writer had wanted to have a chat with Mr. Wall, but had to wait for more than half an hour, the latter and his assistant being very busy all the time waiting upon customers. Mr. Wall keeps a first-class general stationery store, and does an immense business in school-books. He also carries a fine line of fancy goods, in which department his trade is very considerable. He makes a specialty of pocket knives and razors, his stock being almost altogether made up of the goods of the best makers. Mr. Wall also carries a full line of toys, any one of which would gladden the heart of either boy or girl. He has also in stock a large quantity of room paper, from the cheapest to the most superior.

"I see that you also have on hand a stock of trunks and valises, Mr. Wall."

"Yes; we do quite a trade in trunks and valises. Our principle in every department of our business is 'quick sales and small profits,' which fact explains why we are so well patronized."

Mr. Wall showed the writer some specimens of fishing tackle equal to any to be found in any part of the province, and at astonishingly low prices.

"How does Progress take with the people of the border, Mr. Wall?"

"It is a big selling paper. This week we could have sold twice as many as were sent to us. The paper is becoming more popular with our people all the time. Already I have orders for a great many extra copies of the illustrated edition of the paper."

IRVIN'S GROCERY.

Quite a Family Trade Worked Up Within a Year.

Mr. Fred A. Irvin is the proprietor of a first-class grocery store in St. Stephen. He has only been in business about a year, but he is well and favorably known to the border people, having been for eight years in the establishment of Mr. A. H. Thompson.

Mr. Irvin's premises are in the Marks block, on Water street, and his commodious store is just what is wanted for his increasing trade. The stock includes provisions, groceries, fruits, confectionery, country produce of all kinds, crockery and glass wares, teas and coffees. Mr. Irvin has quite a reputation as the seller of an excellent quality of low-priced tea.

In answer to a question as to whether he had met with the success he had expected, Mr. Irvin said: "I have every reason to be satisfied with the trade I have done. Perhaps there is more competition in our trade than in any other in St. Stephen."

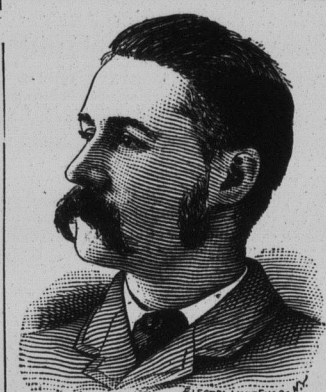
MAYOR OF ST. STEPHEN.

SKETCH AND PORTRAIT OF CHIEF MAGISTRATE GRIMMER.

Honored by His Native Town After an Absence of Many Years by Being Elected Mayor—Some of the Important Offices He Has Held.

The St. Stephen illustrated edition of Progress would be incomplete without a portrait of Mayor Grimmer, who so worthily occupies the chief magistrate's chair. It would be a waste of words to say that his worship is a handsome gentleman. The portrait which we publish leaves no doubt on that score.

He is the son of the late Mr. George S. Grimmer, of St. Andrews, so well and favorably known all over the province. Mayor Grimmer was born in St. Stephen on October 31st, 1858, and is, therefore, not yet 31 years of age. When he was only seven years of age his family moved to St. Andrews. He received some of his educa-



MAYOR GRIMMER.

tion at the grammar school of that town, and afterwards attended the N. B. University, graduating, in 1877, with the degree of B. A., and receiving, two years later, the M. A. degree. Getting through his college course, Mr. Grimmer entered the office of his father in the summer of 1877 and began the study of law. On October 23rd, 1880, he was admitted as an attorney, and in 1881 was sworn in a barrister of the supreme court. That year he moved back to St. Stephen and began the practice of law. Although no longer a resident of St. Andrews, there is no doubt that he had left his heart there, for on November 26th, 1884, he was married to Miss Bessie E. Gove, daughter of Collector Gove, of that port. Last March the people of St. Stephen showed their confidence in and respect for Mr. Grimmer by electing him to the honorable position of mayor of his native town.

Although only yet a very young man, Mr. Grimmer has held several important offices. In 1878, when he was only 20 years of age, he was appointed by the

county council as Deputy Secretary of the county of Charlotte and county auditor, which positions he held until the time of his father's death, when the offices of secretary and treasurer were amalgamated and his brother, Mr. F. Howard Grimmer, was appointed secretary-treasurer. He (the present mayor) then resigned the office of county auditor, desiring that the accounts of his brother should be audited by some one else.

In 1883 Mr. Grimmer was appointed by the Fraser government as police magistrate and judge of the civil court of Milltown, which positions he held upwards of four years, when he resigned and was succeeded by Mr. George J. Clarke.

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"A phenomenon, my boy," replied the old man, "is a person who excels or is remarkable in some special way."

"Is phenomenon, pa, of the masculine or feminine gender?"

"It is of the masculine gender almost every time."

FIRST CLASS TAILORING.

The Cause of Mr. McConkey's Success in Business.

Three years ago Mr. S. McConkey started the tailoring business in St. Stephen. He was then a comparative stranger on the border, having just arrived from Montreal. Today he is a prosperous business man and one of the best known in Charlotte county. Mr. McConkey attributes his success to the fact that he keeps on hand only the best class of goods, his stock including English, Scotch and Irish makes of cloths. He himself does the cutting for his establishment, and his assistants are all experts at their business. He has made a thorough study of his trade. In a conversation with the writer he said: "Although few people think so, tailoring is quite an art. The man who wishes to be a success at it has many things to learn. In the first place he must keep a first class stock of goods and be himself, or keep, a cutter well qualified for his work. He has much to do after this. He wants to be able to know that a certain kind of goods that may look well on a tall man would be very much out of place on a stout gentleman. The tailor very often has to decide for his customers what kind of goods they want made up, whether they shall be light or dark in color, or light or heavy in material."

"Are the gentlemen of the border very 'dressy' people?"

"As a rule my customers want the very best class of goods. Of course they desire them nicely made, but there are few if any in town who are, as you the term, extravagantly dressy."

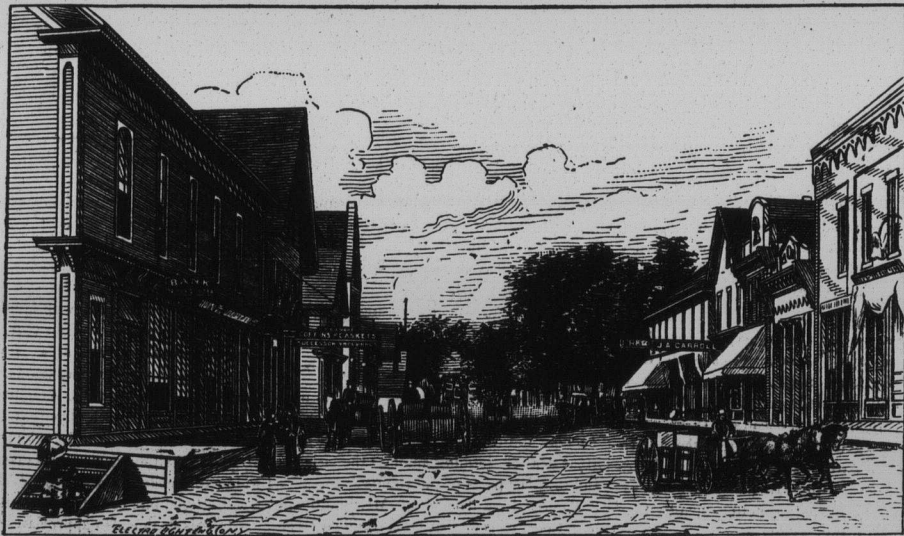
KEEP IN GOOD HEALTH.

Mr. W. H. Clark's Long Experience as a Druggist.

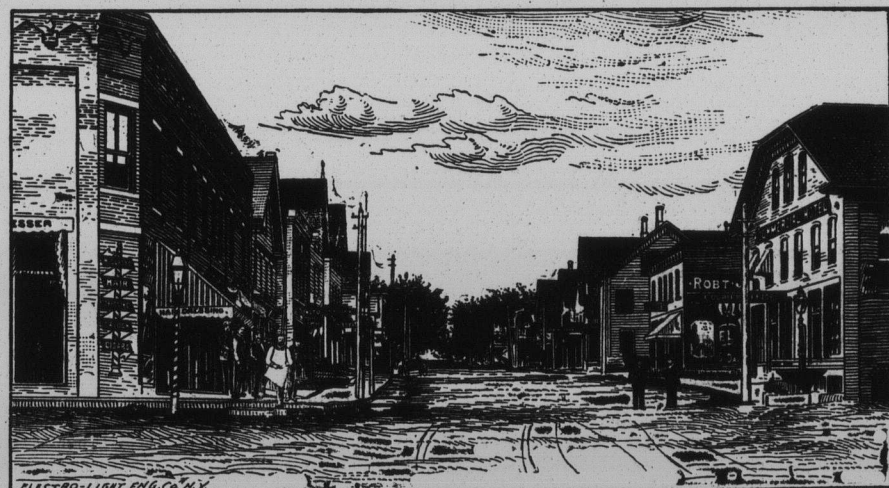
Prominent among the drug stores on the border is the establishment of Mr. W. H. Clark, a gentleman who has had a long experience as a druggist.

Mr. Clark began business on his own account upwards of 20 years ago, and for the greater portion of that time he has enjoyed a fine patronage. His store is on Water street, the location being a splendid one. His stock of pure drugs is very large, and he has also on hand all the leading patent medicines. It is claimed by patrons of this establishment that Mr. Clarke keeps the best line of perfumery to be found in any establishment of the size of his in New Brunswick. He also makes a splendid display of fancy goods, toilet articles and hair brushes. He has a valuable assistant in the person of Miss L. A. Clark, the only lady chemist in this province, and, with one exception, the only lady in the dominion who holds a certificate to compound drugs. Her diploma is from the St. John board of examiners.

Mr. Clark makes a specialty of carefully compounding physicians' prescriptions, and as these are only handled by experienced



WATER STREET, (From Depot.)



KING STREET, (Looking North.)

vinces. Mr. Vroom won bronze medals at Toronto and Montreal, in Dominion exhibitions, for wigwams and larrigans; besides diplomas at Hamilton and London, Ont. He is now turning his attention to the manufacture of a nice line of hand-sewed goods in the shape of ladies' shoes and slippers.

"What has given you such a market for wigwams, Mr. Vroom?" asked Progress' representative.

"The fact that ours are the best made in Canada, and we propose to hold that position."

"Do you make many varieties of wigwams?"

"Oh, yes, indeed. The varieties of wigwams include the ordinary, the seamless, the rubber soles, top soles, fall soles, hand-painted, Schoodiac and St. Croix. In larrigans, we make all the ordinary varieties of paces and moccasins for lumbermen. In addition to these, we are beginning the manufacture of a black larrigan with riveted seams, which class of larrigan is waterproof, and has been in great demand in the United States for some years past. We have also begun to manufacture sporting boots, which are sure to become very popular. They have all the excellence of the ordinary sporting boot, and at the same time have all the softness of the moccasin, they having moccasin bottoms, with moccasin seams."

as too often happens. The first story is used as a carriage room, as an office and as a bedroom for the help. If certain livery stable keepers in other parts of the province could see the cosy bedroom which Messrs. Whitlock & Co. have fitted up for their men they might be inclined to change their opinion, which in effect is that a plank is good enough for a stable man upon which to sleep while waiting for orders or return of teams at night. The upper story contains the hay, oats and straw, and these are easily passed to the basement as required, by means of convenient shutters running between the basement and the upper story. Messrs. Whitlock & Co. have fourteen horses—two for coaching and twelve for lot purposes. Their carriages and coaches include everything to be found in a first-class stable, from the commoner kind to the most elegant. They can put on the road some of the most handsome turn-outs to be seen in the province; and their aim is to do everything in first-class style at moderate rates. Mr. F. S. Richardson, who is Mr. Whitlock's partner in the business, acts as general superintendent; Mr. A. W. Ridgwell has charge of the coaching; Mr. W. M. Richardson looks after the carriages, etc.; and Mr. Frank Clarke has charge of the horses in the basement. Whitlock's stables well deserve to be known as the livery stable of the St. Croix.

The field was pretty well occupied when I started in business, some of the firms being old and very well known. Notwithstanding all this, my success has been very satisfactory to myself. Every week brings us an increase in the number of our customers, and I have the great satisfaction of knowing that those who patronize us once nearly always come back again."

"Is your trade largely local, or do you supply outside districts?"

"Ours is principally a town trade, but of course we do quite a business with country people, many of whom come to town at least once a week."

Had Faith In Prayers.

A bright little 4-year old girl living on the west side, awakened by the terrific claps of thunder during the recent severe storm, shut her eyes to keep out the glare of the vivid lightning, and then cried out in terror: "My gracious! somebody hurry here quick and let me say my prayers." Then after a brief pause, as no one came, she fairly shrieked, "Hurry up; don't you hear?" I tell you I forgot to say "em last night." The words reached the mother's ear, the prayer was said, and in perfect trust the child fell asleep almost immediately. The lesson of that night, however, has been such as to keep in remembrance the nightly duty of devotion before falling asleep.—*Chicago Herald.*

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hands, they can be relied upon to contain just the required ingredients. All drugs are always listed when they enter the store, and are therefore always of the required strength. Mr. Clark is one of St. Stephen's best known citizens, and has always been identified with its best interests and its prosperity.

VAPOR AND BLUE.

Domed with the azure of heaven,
Rimmed with a vapor of rest—
These are the inland waters.
Soft as the eyes of a girl.

Girt with a magical girdle,
Rimmed with a vapor of rest—
These are the inland waters.
Soft as the eyes of a girl.

Voices of slumberous music,
Spirits of mist and of flame,
Moonlit memories left here
By gods who long ago came,

And, vanishing, left but an echo
In silence of moon-dim caves,
Where, haze-wrapt, the August night slumbers,
Or the wild heart of October raves.

Here, where the jewels of nature
Are set in the light of God's smile,
Far from the world's wild throbbing,
I will stay me and rest a while.

And store in my heart old music,
Melodies gathered and sung
By the genius of love and of beauty
When the heart of the world was young.

—William Wilfred Campbell, in *Ontario.*