

terms to borrowers, do a large fire, marine and life insurance business with the strongest English and Canadian Companies and issue railway and steamship tickets via the shortest and most popular routes to all points in Canada, United States and Europe, and have the reputation of doing the largest business of this character in the Western district and this business is continually increasing, which is a tribute to the respect in which they are held by the community.

W. H. Harper, a native of Quebec, but here since infancy, was appointed local Manager of Dominion Telegraph Co. in '71. He is now agent for Caledonian Fire Insurance Co. of Edinburgh; Commercial Union Assurance Co. of London, Eng.; Guardian Fire and Life Association of London, Eng.; Liverpool and London and Globe Insurance Co., Liverpool, Eng.; Manchester Fire Assurance Co., Manchester, Eng.; Phenix Fire Ins. Co., of Brooklyn, U. S.; Quebec Fire Assurance Co.; Scottish Union and National Ins. Co., Edinburgh; Union Assurance Society, London, Eng.; Western Assurance Co., Toronto; Canada Life; Travellers' (Accident); also agent for the White Star, Dominion, Allan and State lines, selling tickets to all parts of the world. He is ticket agent for C. P. R. R., and agent for C. P. R. Telegraph and for the Dominion Express Co. Aggregate capital of the Insurance Co's for which he acts, \$185,000,000.

S. Glenn and Son, a highly respected produce firm of 24 years' standing, buys seed grains and produce of all kinds, but make a specialty of beans and seeds, the former of which they have shipped to England this year. Having enlarged their premises near the C. P. R. depot, one-third. They have now storage capacity for 40,000 bushels. Last year they bought and shipped 50,000 bushels of beans and 9,000 bushels of seeds, and also dealt largely in seed grains, receiving and retailing several carloads from the east. This business will run from \$80,000 to \$100,000. Mr. James Glenn, brother of the senior partner of the firm, came out recently from Belfast, Ireland, and is shipping horses on a large scale to England. He blames the farmers for not raising a better class of horses, which their own carelessness and want of attention alone prevents them from doing, and not any fault in climate or soil. They have been repeatedly told that none but the very best will do for the English market. But they don't heed. However, he finds favorable exceptions. His son Alfred, went home recently with several carloads of horses, and sold one carriage horse for £46 (forty-six pounds.) The buyer shortly afterwards was offered £90 for the same horse.

Malcolmson's Canning and Pickling Factory ("Kent Canning & Pickling Works") is owned and operated by Hugh Malcolmson, ex-Mayor, by whom it has been recently and greatly enlarged. Peeping into that human hive, I saw a big crowd of all ages and colors and of both sexes, hard at work, under the vigilant eye of Sir Hugh, who has painted in large letters some excellent moral precepts for their guidance. The buildings have received additions, doubling their capacity. \$400 were paid out in wages on the day of my visit, and 85 to 90 hands are kept at work. The main building is 100x80 ft., with another 38x40 ft. fire-proof storehouse crammed full of cans ready for market. The corn, tomatoes, &c., are raised within a radius of a mile to one mile and a half from Chatham, and between pickers and