who recognize that right is right and wrong is wrong. This quality has been manifest throughout his entire business career, making him one of the most honored representatives of the business interests of the province, while his splendid success is attributable to close and unremitting application and energy which never flags.

Mr. Flett was born in Edinburgh, Scotland, in 1833, a son of John Flett, who was a native of the Orkney Islands and was at one time an Edinburgh writer to the Signet. In 1837 he brought his family to Canada, settling in Chippewa in the days of the Mackenzie rebellion. He became proprietor of a general store and John Flett was his father's assistant through the period of his boyhood and youth. He entered the store after he had completed his education, and upon his father's death in 1868 succeeded to the business, which he successfully conducted until 1875. He then sought a broader field at Toronto and, joining H. Lowndes, became a wholesale dealer in dry goods specialties. The business has been continued with excellent success to the present time and to-day Mr. Flett is president of the large importing house of Flett, Lowndes & Company, which has successfully weathered all financial storms and has made steady and satisfactory progress. It is regarded as one of the most safe and reliable business concerns of Toronto, having from the beginning enjoyed a profitable trade. Throughout the years Mr. Flett has watched market indications, has noted and anticipated public demands in his line and has made his house a foremost factor in trade circles of the province. He has likewise become interested as a director and stockholder in many of the prominent financial and commercial institutions of Ontario. He became identified with the Globe Savings & Loan Company at its inception almost fifteen years ago and his good judgment being quickly recognized by his associates, the first year he was elected to the position of second vice-president. He has remained continuously on the board from that time to the present, later being chosen first vice-president, and when declining health made it necessary for William Bell to resign the presidency Mr. Flett was the unanimous choice of the directors as his successor. The company has ever pursued careful, prudent and safe methods and such a policy has been maintained under the direction of Mr. Flett. It possesses not a few special features, being the only com-