the 8th August, 1855, he obtained a situation with Adam Hope & Co., London, and was employed with this firm up to September, 1864, leaving them of his own accord. He then began business in partnership with James Wright, (October 21, 1864), under the name of Cowan & Wright. firm, however, dissolved partnership on September 30th, 1875, and since then, up to the present time, the name of the firm has been James Cowan & Co. His partners are his eldest son, David James Cowan, and his nephew, and A. K. Melbourne. Mr. Cowan commenced business on a very small capital, and has succeeded in all his undertakings. Adam Hope & Co., whose retail department he had managed for years, and in whose employ he was for over nine years, declined to sell him goods when he started in business; but in less than two years that firm left London for Hamilton. This circumstance is mentioned to show that Mr. Cowan owes his success in life to his own individual effort, combined with a thorough knowledge of the business, and not to assistance from others. His late partner, assistance from others. Mr. Wright, being a school-teacher, had no knowledge of the hardware business. Cowan has always taken a hearty interest in the affairs of his fellow-citizens, and there is at the present time (close of 1885) a strong desire that he should become mayor of the He is a member of the St. city for 1886. Andrew's and Caledonian societies, and an ex-president of the former; likewise a member of the Reform Association of London; and a master Mason in Kilwinning lodge. The date of his connection with the first, November, 1859; with the Reform Association, 1874; with the latter, January, 1885. Our subject was brought up in the Presbyterian faith, and adheres to that denomination. His first marriage has already been mentioned, but this lady died in June, He married again, the following year, Annie, daughter of Mr. Waddell, veterinary surgeon in the Royal Artillery, then stationed at Niagara. One son, his partner, borne by the first wife, is still living; and there are six sons and four daughters by the second, all of whom survive, except one of each sex, who died in infancy. John, his fourth son, took up arms as a volunteer in defence of his country in 1885. Mr. Cowan is a man of much personal and mental activity, and his temperament is decidedly sanguine and nervous. Nevertheless he is cautious, has a broad understanding, and weighs a matter with deliberation before reaching his conclusion.

Bain, Thomas Boult, Tilsonburg, Ontario, was born in the town of Lerwick, Shetland Islands, Scotland, on the 17th September, 1829. He is a son of Malconn and Helen Bain, the family name, of his mother being Jacobs. His grandfather was a pilot, and during the war 1776, was taken prisoner and confined under the hatches of the privateer schooner, Bon Homme Richards, then commanded by Paul Jones, during an engagement with the British frigate Seraphus. Some years later he died in Scotland. Malcolm Bain was a builder and contractor in the Shetland Islands. In 1843 he resolved to see what fortune might have in store for him in the new world, and taking ship across the ocean, he settled in Rochester, in the State of New York. In this city he continued his profession of contractor and builder for a time, and then moved to Buffalo, thence into Canada, taking up his abode in Tilsonburg. Some time afterward he retired from business life, and he died in 1877. leaving behind him three sons and three daughters; the subject of this memoir was the third eldest of the family. Mrs. Bain died also in 1877, and both she and her worthy husband were deeply lamented. They were extremely pious, and exemplary Christians, having been members of the Baptist denomination. Thomas Boult Bain received a careful educational training in primary studies in Scotland, and completed his course in Rochester, and at the City of Buffalo. Before leaving Scotland, he had commenced the study of Latin and Greek, and in Buffalo with six others formed a Hebrew class under the tutorship of the late Dr. Conger, of that city. He continued this study for three years, at the end of which period he was able to translate the language with great ease. He was always a devoted student, his choice studies being science and metaphysics. At the age of eighteen he left school and began to learn the business of builder and contactor with his father. In 1850 he entered the firm of Garrett, House & Co., to learn organ and piano building; and in time became foreman In 1857, he removed to of the works. Canada, where he resumed his old profession of building and contracting, in partnership with one Angus Brown. After a period of fifteen months the firm removed their operations to the town of Tilsonburg, and here established a sash and door factory, but the co-partnership dissolved in 1859, selling its interest in the business. After terminating business Mr. Bain concluded to seek a new home in Western Kansas, but he

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