INDUSTRIAL AND COMMERCIAL FACTORS.

THE S. HAYWARD COMPANY.

One of the leading wholesale hardware houses of St. John is that of the S. Hayward Company, which was established in 1870, under the name of Warwick, Clarke & Hayward. A few years later Messrs. Warwick & Clarke retired, and the business was carried on by Mr. S. Hayward until 1896, when it was made an incorporated company, as at present. The business of this house extends all over the Maritime Provinces



and a portion of Quebec. Some two or three years ago the premisea occupied were found to be entirely too small, and the firm removed to their present great warehousea, 30-52 Canterbury street. They are dealers in all kinds of hardware, and their travellers go to all parts of the Maritime Provinces and a portion of Quebec. Throughout the Provinces no tirm in the hardware line have a higher reputation for enterprise and fair dealing.

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A. C. SMITH & CO.

The firm of A. C. Smith & Co., wholesale produce merchants, West St. John, earry on a very extensive business, extending over Canada and to the West Indies, United States and Great Britain. The firm are the lessees of the stock yards for export trade at St. John, and in this connection alone have a very large amount of business. The firm is long established, and of high reputation.

In 1876 Albert C. Smith, of West St. John, and James Boyd, of Woodstock, a town in Carleton Connty, on the St. John river, formed a partnership under the name of A. C. Smith & Co. In 1889 Mr. Boyd retired, and a new partnership was formed by Albert C. Smith, C. B. Lockhart and H. Colby Smith. In December, 1901, Albert C. Smith died, and the business has since been carried on by the surviving partners. Both the late A. C. Smith and C. B. Lockhart have been members of the legislature of New Brunswick, representing the City of St. John, and in all matters relating to the welfare of the city the firm have been been actively interested.

A. C. Smith & Co. have warehouses at West St. John, and at Woodstoek, Hartland, Peel, Florenceville, Andover and Grand Falls, for convenience in handling their very extensive produce business direct from the farms. Both Mr. Lockhart and Mr. H. Colby Smith have visited Great Britain in the interests of their business.

When the winter export trade through the port of St. John legins each year it brings a lot of work to the firm, in connection with receiving, feeding and shipping cattle, horses and sheep. The export horse stable is one of the best equipped in Canada. Col. Dent, of the Imperial Service, has stated that the stable