Commercial College of London, Ontario. In 1856 he entered the field of mercantile activity as a salesman in a grocery store, where he remained for eight years. He afterward spent three years clerking in a wholesale grocery house of London, Ontario, when, desiring a change, he removed to Hamilton, where he was employed by the wholesale grocery firm of G. K. Forster & Company. He next went upon the road as a traveling salesman and on the expiration of seven years became a partner in the business.

Sometime afterward Mr. Cowan withdrew and established himself in business in Toronto under the name of J. W. Cowan & Company, importers of teas and coffees, continuing in the trade until 1890. In the meantime, about 1885, he became interested in cocoa and chocolate, buying out the machinery of a small business which had failed, located on Temperance street. He conducted the business under the firm style of Cowan, Musgrave & Company for eleven months and became convinced that the venture was proving unprofitable. He then removed the machinery to Front street, installing it in the basement of a tea and coffee warehouse. About that time his health failed and for several years he made annual trips to England. Each year, however, he lost money in cocoa and chocolate, and in 1889 he decided to establish the business upon more modern plans and formed a joint stock company in 1890, called the Cowan Cocoa & Chocolate of Toronto, Limited. From this time the business has had a steady and most satisfactory growth. Soon it became necessary to have enlarged facilities and a warehouse was built in Mineing Lane, off Wellington street, where the manufacturing was also conducted. This building soon became inadequate and in 1898 the company purchased and removed to a building on King street. Again the growth of the trade demanded enlarged quarters in 1904 and Mr. Cowan, who had already made four removals, determined to build a structure which would be large enough for years to come and to secure land that would enable him to make extensions if necessary. Accordingly he purchased four acres and erected the present factory, one hundred and twenty by two hundred and five feet. The business has steadily grown since the joint stock company was formed and the output has increased fourteen fold and is still growing. The firm is now