

ed to the Waterloo Junction branch of the Grand Trunk Railway. Twenty year debentures were issued to meet this obligation.

Elmira continued to be the business centre of the community, grew in population, business enterprises and wealth. Citizens came and went. Things prospered slowly but surely, until the effects of the great commercial depression that swept all Canada, some six or eight years ago, became apparent here also, although the general thrift and caution of the citizens, greatly modified the severity of the consequences. A dozen or more houses became vacant and it became evident that there was a lack of industries, wherein employment could be secured by the laboring class. As a result of agitation by the press, a Board of Trade was organized and it needed only organized efforts to devise means to improve the condition of things. But it must be said,



The Late Reeve John Ratz.

The late Reeve JOHN RATZ, who was one of the leading spirits in the railroad agitation as well as in the movement to incorporate the Village of Elmira, was born in the town of Waterloo 70 years ago. He purchased a farm near Elmira in 1855, which he disposed of 26 years ago and removed to Elmira. He was elected the first Reeve of Elmira in the year 1887 and died while in office the next year.

that the immediate relief was due to the organization of a number of citizens who subscribed capital to the amount of \$16,000 to convert the Winger Woollen Mills, which had practically discontinued work, into a felt factory. This gave employment to a number of persons and although financially a failure it was the means of awakening the lethargy of the citizens and to bring them to realize what it meant to be without manufacturing industries. To institute this factory for the purpose of upholding the village, was a laudable enterprise, but it was less great an action than that which followed. In the face of the jeers of the "overwise" and the doleful forebodings of the "over-conservative," agitation for manufacturing industries continued. When a proposal to organize a new Company for the manufacture of felt footwear was made, practically the same people who had suffered loss in the other factory, subscribed stock to the new. A bonus of \$5,000 was vot-

ed to this factory. This was in the year 1900. The success of the factory has been phenomenal. The Elmira Agricultural Works Co. was granted exemption from taxation in 1901 and in the present year a loan of \$10,000 was granted to the Elmira Furniture Co. which is erecting a three storey brick factory of large dimensions. The result of these enterprises is that many new houses are being built this year and that many more will be wanted.

It was here that Elmira earned a right to adopt the by-word "Enterprising" which has entered into the title of this book. Last year a by-law was adopted setting aside \$2500 for granolithic sidewalks, which are now built and add much to the appearance of the village. The streets are lighted by electricity and the much neglected question of fire protection is receiving proper attention.

"GRANDMA" TAYLOR — for by that term she is known in Elmira — was born at Tower Nook, Arbroath, Scotland, September the 26th, 1810, and is therefore in her 93rd year. She remembers the Third George and the coronations of the four succeeding English sovereigns. She came to Canada in 1836 and remembers the Mackenzie and Papineau rebellion. She has 8 children, 36 grandchildren and 25 great-grandchildren.



Grandma Taylor and her great-grand-son.

With a view of establishing waterworks, the Council has drillers at work prospecting for a flow of fresh water. A waterworks committee consisting of the Village Council and Messrs. A. H. Erb, A. Werner, J. S. Weichel and J. P. Luckhardt are attending to the matter.

Income and disbursements have increased. The requisition for school purposes amounts alone to \$2200. Nevertheless, the rate of taxation is low and as some of the obligations will shortly expire, prospects are that it will so remain for some time to come.

The provision of proper dwelling room for the mechanics and laborers, which will be wanted for the newly organized and present growing manufacturing establishments, will tax the capitalists and builders to their utmost for some time to come. The taxes that will be levied on the property that has sprung into existence as a direct result of the bonuses, will more than repay the outlay made to gain the