# eSt. Thomas Times.

# DOUBLE SHEET TO THE SEMI-WEEKLY AND WEEKLY TIMES

here and there, this whole section of here and there, this whole section of the country was a veritable wilder-lit withgas, and a very efficient systhe country was a veritable wilderness. The work accomplished by the last and present gen erations has been a work of more than ordinary magnitude; and even now, if it scarcely holds true that "the chaos of a mighty world is rounding into the matter of schools and churches there are ten—"one Presbyerian, two Baptist, two Methodist of any of our banking houses is the Church of Canada, one Methodist." form" it is true that "the rudiments of empire here are plastic yet, and warm," and that the development of England. Seven of these are brick the past promises to be more than structures, and all are nearly new, equalled by that of the future. The neat and comfortable. The large area throughout the county that has been brought under cultivation, the thriving, busy centres of trade that have sprung up, the schools and churches that have been built are all so many guarantees of future prosperity—they point unmistakeably to-ward a condition of things that shall reflect the fullest credit upon those who have been co-labourers in the great work which fell first upon the earliest settlers, and to which the people of to-day have fallen heir. That work is the up-bnilding of town and country-the careful fostering of those enterprises that give semblance, at least, of healthful life, as well as the discarding of those prejudices and the abatement of that sectional feeling which rivalry ap-

pears to always engender. No one conversant with this portion of Ontario will for a moment dispute the assertion that it is the the years to come, to support teeming thousands where now are hundreds. The fertility of the soil the character and habits of the population, the present and prospective facilities by which the surplus products of our farms and workshops reach the great mass of consumers the growth of educational, church and social interests are indicative of future, and when the TIMES makes claims of present prosperity and future greatness for the County St. Thomas is capital i wishes its claim to be accepted in the fullest, most material glance at the map of Ontario will convey something of an idea of which we wish to make plain. The observer will notice how the railway system affects the County. The Canada Southern road passes through every township but one; the London and nley branch of the Great Western bisects the County, and the Air Line branch of the Great Western gives us competition with the Canada Southern both to the east and west. As a natural result of these roads centering in St. Thomas, this immediate section has reaped far, but they are benefits that are cumulative in their character, and the effects, following a natural law, radiate from centre to circumference.

thing concerning the growth of the commercial interests of St. Thomas. so, by induction, it shows the growth

residents of the County when, save bere and there this whole section of

Episcopal, one Roman Catholic, one Bible Christian and two Church of terian, Roman Catholic, Methodist Church of Canada and the English Church buildings are especially ticeable for their architectural beauty

and finish." The educational advantages afforded by St. Thomas are in keeping with its church privileges. The St. David's Ward school house is a fine two story white brick structure and contains

In preparing a report upon St. Thomas and its varied interests it is but natural that detailed space should be accorded the Banks. By and through their aid the great majority of enterprises, public and private, are carried forward, and the contents of their vaults prove both the fulcrum and lever for

## Merchants Bank of Canada

As all the monetary world knows the erchants is an outgrowth of the old Com-ercial Bank. The Merchants, as a dismercial Bank. The Merchants, as a distinct bank, was incorporated in the year 1868, and it absorbed the business of its predecessor. So far as the Merchants is a St. Thomas interest it dates back to that time. The intervening ten years have been characterized by nothing phenomenal—the bank has simply pursued the even tenor of its way, gaining friends and patrons year by year, and more and more closely linking its fortunes with those of the community. The parent institution, as well as its branches, deserves meritorious mention, and that the confidence the people of Ontario especially have placed in it has not been misplaced is shown by its in the function is a first coverage of the control ot been misplaced is shown by its areer. Although the head quarters of the

THE TOWN OF SI THOMAS

A "THEY INVESTIGATED AT THE SEMINATED TO THE SEMINA

cers are: John Moisons Esq., Pres.; HCn.
Thos. Workman, M. P., Vice-Pres., and
the Directory embraces the names of T. J.
Claxton, V. P. of the Montreal Life Insurance Company; R. W. Shepherd, Esq.,
President of the Ottawa River Navigation Company, Hon. D. L. Macpherson, Senator, Horatio Nelson, M. P. P. and Miles Williams. M. P. P. The Cashier is F. Williams. M. P. P. and Miles
Wolferstan Thomas: the assistant cashier
James Elliot, Esq. To quote the language
of the Chatham Planet, in a recent article
upon the bank: These are gentlemen of
known probity and integrity, and their
names are to be found. names are to be lound amount those schemes that are above reproach." those schemes that are above reproach."
To which we may add the statement that
the officers, directors and stockholders are
gentlemen possessing large means, and
their combined capital forms an aggregate
that is a bulwark of protection.
We might refer to the bank at much
greater length, but the foregoing suffices to
show to those who are familiar with it what
relations it hears to our own community.

but to supply the people with conveniences that did not then exist. The result, in a pecuniary sense, has been more than was expected, and a business has been built up that the community would hardly be willing to dispense with. While buying and selling Exchange upon all the principal cities, making loans and the like, Mr. Claris especially nakes it a business to discount farmers and general commercial paper, and to advance money upon notes, stocks bonds and stocks from the financial standing of everybody here abouts, and his resources are such that he with it is always prepared to give advantageous rates to those whom necessity compels to the business the financial standing of everybody here is a commodious L on Hincks street. The ground area is much larger, and to still further accommodate rates to those whom necessity compels to the business the firm have recently purchased five lots in the rear of the main building. Heretofore the only serious obscillation to list realize upon "paper." In addition to list he business the firm have recently purchased five lots in the rear of the main building. Heretofore the only serious obscillation to list realize upon "paper." In addition to list he location was its distance from the States and the rear of the main building. Heretofore the only serious obscillation to list realize upon "paper." In addition to list he location was its distance from the States and From Everyber and From Everyber Contactly large. Each of the co-partners give the business the firm have recently purchased five lots in the rear of the main building. Heretofore the only serious obscillation to list the location was its distance from the States.

There are few merchant tailoring estal lishments in Ontario that equal that of Merchange and the states and the states are such that the states are such that he with the commodiate and from Everyber the serior of the firm also direct from the States and From Everyber the serior of the firm attention to the buying and scarcely and serior the buying, and s the business leading ones is the Savings leading of everybody here and in the policy of the bank to combine afety with the policy of the bank to combine afety with the policy of the bank to combine afety with the financial standing of everybody here abouts, and his resources are such that he policy of the bank to combine afety but of the bank can pay of the bank to combine afety but of the bank can pay of the savings and the result is a patronage that speaks well, both for the bank and its as a business, and the result is a patronage that speaks well, both for the bank and its as a business. As regards the parent bank, located at Montreal, it is needless to say more than a Montreal, it is needless to say more than a we believe he has the agency here for every line of steamships sailing out of the port of New York. As if all this was not enough the railways; now the Canada Southern when the convenience is completed there will be little to wish for in the way of facilities.

The shops were built some six years ago by Wm. and Thomas Haggert, now of the nation building. The shops were built some six years ago by Wm. and Thomas Haggert, now of the nation building. The shops were built some six years ago by Wm. and Thomas Haggert, now of the nation building. The shops were built some six years ago by Wm. and Thomas Haggert, now of the nation building. The shops were built some six years ago by Wm. and Thomas Haggert, now of the nation building. The shops were built some six years ago by Wm. and Thomas Haggert, now of the port of the p New York. As if all this was not enough to keep him busy Mr. Claris also does a large insurance business. He represents some of the staunchest companies, such as the Royal of England, the Commercial Union of England, the Imperial and the North British as well as the Canada Fire and Marine, and the Canada Life. His Insurance business constantly increases in Insurance business constantly increases in nportance, and those seeking sound poincies will find it to their interest to call upon him. Merchants, manufacturers or there entrusting their insurance business to Mr. Claris' care will find that it will be carefully placed, and that they will be relieved of all care or anxiety in the matter.

Mr. Claris has further shown his identity with the contestion with the

The shops were built some six years ago by Wm. and Thomas Haggert, now of London. These gentlemen carried on general agricultural implement manufacturing, but, if the truth must be told, this enterprised the state of the state but, if the truth must be told, this enterprise languished than otherwise. Last April, Messrs. John Haggert, Adam Cochrane and Roderick Coohrane, purchased the works, plant, etc. Two of these co-partners, Messrs. Haggert and Roderick Cochrane constitute a firm that arealso largelyengaged in manufacturing at Brampton, and so the firm-name is one familiar to a large part of the people of the Province. The management of the business here is with Mr. Adam Cochrane. He also used to be engaged in manufacturing operations—in Mr. Claris has further shown his identity with St. Thomas by his connection with the building of the Opera House, at a cost of something, over \$20,000. In brief, he has demonstrated himself to be an energetic, public spirited man, and it wouldn't hurt any other town to import a few more young men of the same sort.

Adam Cochrane. He also used to be engaged in manufacturing operations—in fact, has baen in harness for a life-time, public spirited man, and it wouldn't hurt amy other town to import a few more young men of the same sort. fact, has been in harness for a metaneter. For twenty-five years he was engaged in manufacturing in the county of Grey, and this long experience certainly fits him to assume charge of this enterprise.

During a conversation not long since

-a customer has a wide range of selection rom English, French and Scotch suitings, and for this fall and winter trade the styles