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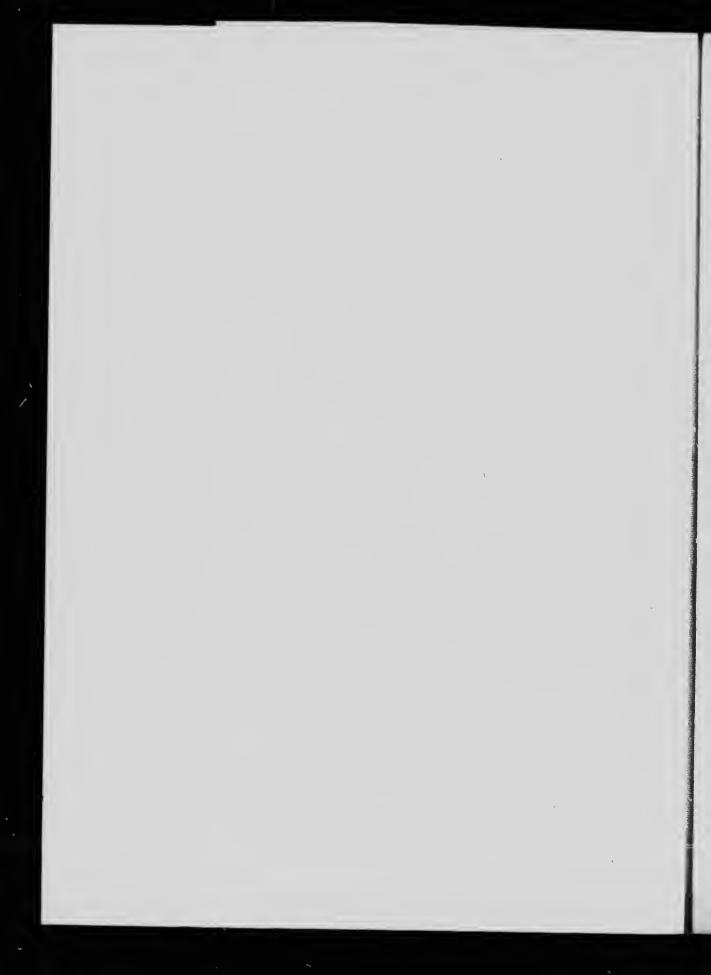
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The

Book of Saint John



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HIRD'S RYE VIEW OF THE CITY OF ST. JOHN, N. R.

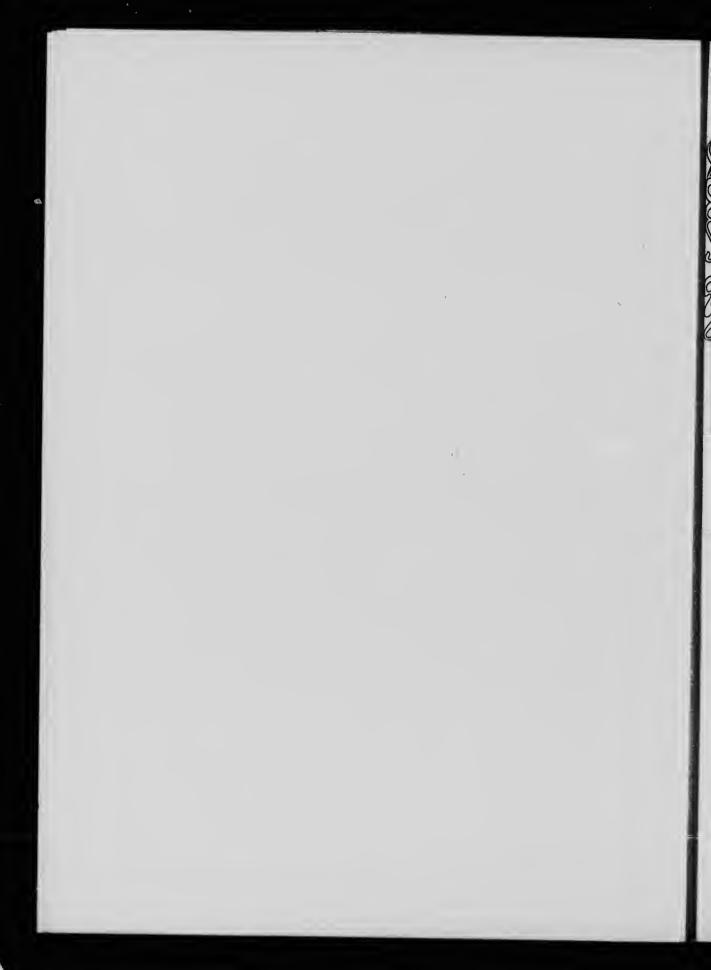
The Story of Saint John.

AN HISTORICAL SKETCH

BY

FRANK BUTLER ELLIS.





lists, the winter port of Canada, the commercial metropolis of New Brunswick, and the leading city of the Maritime Provinces. The picturesque story of its discovery by French explorers, and of the early struggle for supremacy among rival elaimants to the land, is briefly told in the following pages, which deal also with the later occupation by the exiled Loyalists, and with the rise and development of the modern ambitious city, that aspires to be the great commercial winter shipping port of Canada, and the terminal of the Canadian transcontinental railways.

AINT JOHN is the city of the Loya-

THE FRENCH OCCUPATION.

On the 23rd of June, 1604, the festival of St. John the Baptist, a small French vessel sailed into the harbor and continued on up the river until she grounded. That intrepid navigator, Champlain, was one of those on board, and to the beautiful river which he had discovered he gave the name St. John, in honor of the day. Preparations are now making for a fitting celebration on the 23rd of June next of the ter-centenary of Champlain's discovery.

St. John of today, with its hum of commerce, its wharves to which come the ships of all nations, taking to the markets of the world the produce of our fields and our factories; St. John, with its beautiful churches and stately homes, its broad streets and well kept squares, is indeed a vastly different place from

lists, the winter port of Canada, the commercial metropolis of New Brunswick, and the leading city of the Maritime Provinces. The picturesque story of its discovery by French explorers, and of the early struggle for supremacy chainants to the land, is briefly broad streets, over which pass hurrying throngs



of husy men and women, there were only eedar, spruce and pine trees, growing in luxuriant beauty to the water's edge, with a zig-zag trail leading here and there through them. In the harbor where today float leviathians of the deep, could be seen the red man in his hirch canoe, catching the fish that teemed in the waters. Then the solitude was broken by the

screech of the wild bird in the air or the growl of the wild beast in the forest.

The discoverers did not long remain, but soon after came one of the Jesuit fathers, who lived alone with the Iudians, learning their language and teaching them tho way of the Cross. The French came frequently from their headquarters at Port Royal, across the

most generally accepted view is that it was on the west side, near the foot of King street, commanding the channel between that shore and Navy Island.

With the coming of la Tour there began the most exciting chapter in the history of this section — a chapter as interesting as any in the whole story of the French occu-



NORTH-EAST VIEW OF ST. JOHN IN 1825.

bay, to trade with the Indians until 1630, when Charles de la Tour built a fort. Its exact location is unknown, but it was the scene of many bloody fights. Some historians think it was on the eastern side of the harbor and some on the western side. The ten

pation in the new world. Claude la Tour had received a grant of the whole of Acadia from Sir William Alexander in 1629. La Tour was a French Hugnenot, who had married an English wife. It was not long after the granting of this charter that Charles the First

renounced his claim to Acadia, and this was followed by the appointment of three French governors, of whom one was Charles Annador St. Etienne de la Tour, a son of Charle la Tour. Between la Tour and D'Aulmy Charnisay, whose headquarters were at Port Royal, there arose a dispute over the boundary of their respective territories, and war was

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who called to serve the warrant that he would not go with him to France. D'Anluay then determined to effect his capture. In 1643, with five ships and 500 men, D'Anluey blockaded the harbor at Partridge Island, with the intention of starving he Tour and his followers into submission. In the meantime, la Tour and his wife, leaving the fort in charge of their



MARKET SQUARE AND KING STREET IN 1840.

commenced. D'Anluay, backed by the influence of his relative, the great Cardinal Richelien, succeeded in getting the commission of la Tour cancelled, and secured a warrant for his arrest: but la Tour well knew that he need not look for a fair trial, and told the officer eleven

rctainers, escaped through the hostile fleet at night, and bourded a vessel called the "Clement," which friends had sent out from Rochelle, France. The "Clement" was headed for Boston, where assistance was procured. On July 4, 1643, la Tour sailed from Boston with

four vessels and 92 soldiers. When Charnisay saw the fleet he made sail for Port Royal, pursned by la Tour. In 1645 Charnisay made another attack on Fort la Tour, and, in the absence of her husband, Mudame la Tour beat the invaders off, Charnisay having to run his vessel ashore to keep her from sinking. Charnisay procured re-inforcements and attacked the fort from the land side. Three days the brave woman held the invaders at bay, but on the fourth, Easter Sunday, April 16, 1645, while the garrison was at prayers, a Swiss guard let in the enemy. Madame la Tour rallied her men and drove off the besiegers, but recognizing that she could not hold the place in the face of the odds against her, and in order to save her men from an inevitable slaughter, she proosed terms of surrender, to which D'Aulnay ag. ed. But as soon as he found himself master or the fort, the dastard basely violated his word and hanged the whole garrison, the Swiss traitor acting as executioner. Madame la Tour alono was spared, and with a halter around her neek she was compelled to stand on the ramparts of her husband's fort and witness the excention of the brave soldiers she loved and had given away all to save. Not for long did she survive the cruel blow, but died of a broken heart. Whittier, in his stirring lines, says:-

> Nine days in stern silence, Her thraldom she bore, But the tenth morning came And death opened her door!

D'Aninay was now master of the situation, for with the fort he secured in Tour's fortune. For five years he was in undisputed control, but in 1650 was drowned near his headquarters at Port Royal. When news of his rival's death treelre.

reached la Tour, he hastened to France and succeeded not only in clearing himself of the charges against him, but in securing a new warrant as governor of Acadia. Three years later he married the wife of his old rival D'Aulnay, a union that the marriage agreement describes as having been made in the interests of peace. Life went on quietly for la Tour until 1654, when a British fleet sent out by Oliver Cromwell captured Acadia, and the land again reverted to British rule. La Tour repaired to Eugland, and by a partnership with Sir Thomas Temple and William Crowne, got renewal grants, which he subsequently sold out to his partners. In 1666 he died, and was buried near his fort. No stone marks the grave of this wonderful man or his noble wife, but the name and the fame linger, and some day a fitting tribute will be erected to the first hero of St. John.

In 1667 Acadia was coded back to France, and the history of the succeeding twenty years is one of fishery disputes between the English and French, piracy and bloodshed both on land and sea, and all because of the greed of land, where there was plenty and to spare. England and France were almost continually at war, and each treaty of peace brought a new owner of Acadia. Several times it changed hands, and following each change there were bloody conflicts.

In 1758 three ships of war and two transports, with a regiment of Highlanders, and one of Provincial troops, came from Boston to capture Fort la Tour. They landed at Negrotown Point (Fort Dufferin), and cut their way through the woods, and earried the fort by assault. Some 200 or 300 prisoners were eap-

tured; the rest escaped across the river in boats and finally made their way up the river.

to leave, returning in 1764 with James White and Captain Peabody. The latter went up the The fort was garrisoned by the English, re-river and located at Mangerville, while Messrs.



UNION STATION, ST. JOHN, N. 16.

named Fort Frederick, and the French occupancy was forever ended.

Two years later James Simonds came here from New England to engage in the fisheries. but he had trouble with the Indians and had Simonds and White took up large tracts of land and erected dwellings near Fort Howe. In 1768 only a corporal and four men were left here as a garrison for Fort Frederick, while the only settlers were those engaged in trading thirteen

with the Indians. The whole Province of New Brunswick was then a County of Nova Scotia, known as Sunbury, and St. John was called Parr Town, after Governor John Parr. On the outbreak of war between England and her colonies, many of the settlers in this section sided with the colonies and aided in several attempts made to capture Nova Scotia. In

THE LOYALISTS.

With the conclusion of the war the real history of the St. John of today begins. Englishmen and their descendants had fought against Englishmen and their descendants, and the result was the establishment on the continent of an independent nation founded upon English traditions and laws, and speak-



"THE BEACON," ENTRANCE ST. JOHN HARBOR.

August, 1775, Stephen Smith, of Machias, eame to St. John in an arned sloop, burned Fort Frederick and the barracks, took the few men who had charge prisoners, and captured a brig of 120 tons, laden with oxen, etc., for the British troops at Boston. This led to a British war vessel being sent to cruise off St. John.

fourteen

ing the English language. The new nation agreed that those who had fought on the side of the King—the Loyalists—should be free to return to their homes, their lands and their vocations, but the compact was broken by the first congress, which passed laws of banishment against the Loyalists and confiscation of their lands. All that was left for the heroic

ones who had fought for King and country was to seek new homes, and Parr Town was selected as a desirable location. Provision was made for the care of those who desired to come here. In April, 1783, the first ships left New York, arriving here on May 10. Within eight days twenty vessels arrived, and the landing was made May 18, this becoming the natal day

long winter in tents, which they thatched with sprace boughs.

A look at the rocky hills on which St. John is built will give an idea of the trials and difficulties these brave and hardy settlers encountered in carving out a home for themselves. Many had abandoned beautiful homes on the Hudson, and in the most aristocratic sections



A GLIMPSE OF THE HARBOR AND CUSTOM HOUSE.

of St. John. On that day upwards of three thousand refugees landed on the bleak and barren shores, and fully two thousand more came during the summer, settling on lands granted them on the east and west sides of the harbor. Those who arrived in the spring were able to build log honses, but those who came in the fall were compelled to live through the

of New York, facing life in its rudest forms for the principles they esponsed. Roughing it through a New Brunswick winter under cunvas is an experience the most hardy woodsmen would not care to face, and it is not to be wondered at that some of the pioneers found the experience more than they could bear, and with the quieting down of affairs in

fifteen

the United States, returned to again take up the hurden of life near the scenes of their youth. Death chained many victims, and in the hustle and bustle of providing homes for the living, the dead had to be ahandoned in unmarked graves.

In 1784 Sunhury County became the Province of New Brunswick, and Col. Thomas Carleton, who arrived here on November 1, took the oath of office as governor, and swore in On the second anniversary of the landing of the Loyalists, May 18, 1785, Parr Town and Carleton, with a section of hand north of Union street, the property of the Huzens, Whites and Simonds, with Partridge and Navy Islands and three islands in the falls, including all coves and inlets, were, by Royal Charter, incorporated as the City of St. John. The city was divided into six wards, and started out with all the paraphernalia of government



MECKLENBURG STREET, ST. JOHN, N. B.

his government, New Brunswick taking its place as one of the Crown colonies. The following year St. Ann's Point, above Mangerville, was selected as the seat of government, and called Fredericton, after the Bishop of Osnaburg. The first parliament met at St. John on Jannary 3, 1786, in the Mallard House on King street, and in 1788 the session first convened at the new capital.

by the people, with Gabriel Ludlow as mayor. Among men residing here at that time was General Benediet Arnold, the traitor. He had a lumber yard near the old fort on the Carleton side, but his residence was on the south side of King street, below Canterbury. Arnold was a ship owner, and occupied quite a prominent place in the business life of the day.

The new settlers were quick to see the advantages of regular communication with the up river colony, and in 1784 the first river service was inaugurated, followed in the winter of 1787 by the establishment of a post sleigh travelling over the ice.

In these days, when there is much talk of preferential trade, colonial expansion and imperial federation, it may be interesting to state that the people of New Branswick in 1799 here in 1860 of his grandson the present King, then Prince of Wales.

GROWTH AND DEVELOPMENT.

The early years of the eighteenth century were stirring ones because of the Napoleonic wars, and the people in these colonics suffered much from the depredations of French privateers that preyed on the merchant vessels, causing serious losses to tradesmen. In those



REVERSING FALLS, SAINT JOHN.

showed their patriotism by subscribing £3,085 sterling — a large sum then — as a voluntary contribution to the military chest for 1798.

St. John received its first visit from Royalty — His Royal Highness the Duke of Kent — in June, 1804. He held a levee at the home of Mr. Chipman, the Solicitor-General, a house still in existence, and that was occupied more than fifty years later on the visit

days, and for many years before, a large trade had been carried on between St. John and the mother land in the shipment of masts for the navy. In fact the French started this trade in the days when they controlled the colony, and in many of the great naval battles of the time the splendid New Brunswick sticks that carried clouds of canvas had much to do with the success of the day. News of Nelson's

seventeen



CHARLETTE STREET, LOOKING NORTH.

victory at Trafalgar reached here in January, 1806, and was celebrated by an immense ball. In 1811 "war talk" was again to the front, and on February 18 the New Brunswick Fencihles were gazetted as Ilis Majesty's 104th regiment. In 1812 war with the United States commenced, and when the latter country's privateers began to swarm around the coast, the people of St. John went into the privateering business on their own account, and many warships hovered about. On December 5, 1812, II. M. brig of war "Plumper," bound from Halifax for St. John, was wrecked near the city. Over fifty persons were drowned. She eighteen

had on board \$70,000 in specie, and it has never been recovered. In 1813 there was a demand for more troops in the west, and on February 11, in the dead of winter, the 104th regiment started for Quebec. The journey was made on snow shoes, the men cutting their way through the forests, and reaching Quebec in quick time without the loss of a man. This famous march is regarded as one of the greatest in the annals of history, and could not have been performed by any other than the hardy New Brunswick pioneers. It was during the war of 1812 that the pictnresque Martello Tower on the Carleton Heights was built.



GERMAIN STREET, LOOKING NORTH.

At the close of the war of 1812 large numbers of colored people were brought here by British warships from Virginia and Maryland, and settled at Loch Lomond. When Waterloo was won the people of St. John subscribed £1,500 for the families of the slain and badly wounded.

In the piping times of peace that followed the banishment of Napoleon, St. John grew apace, and its trade developed. Lumbering, shiphuilding and fishing were the staple industries. New Brunswick-built ships penetrated all seas, and for a time New Brunswick was the great shipyard of the world. Every merchaut was a shipowner, and hundreds of vessels were larried to completion, suiled across the Atiantic, and there sold to English merchants. So rapid was the development of this industry that St. John at one time stood fourth among the ship owning ports of the world. Then there were dozens of shipyards, and thousands of men earned their livelihood out of the industry. Gradually the steel ship supplanted the wooden, and then came the steamers, and the business of shipbuilding waned and finally died, but those who had found a home here in those golden days remained and turned their attention to other lines of trade, so that today

nineteen

St. John has a larger population than ever before, and is known not us a shipbuilding centre, but as a city of many industries, the winter pert of Canada, and the home of a patriotic, industrious and contented people.

In 1833, at the fiftieth anniversary of the landing of the Loyalists, there was expression freedom. May old mimosities be forgotten, and the present good understanding continue,"

The record of the past fifty years, in fact of the whole century, has been one of growth and development. Of course there have been drawbacks, such as the ravages of the cholera in



SCENE IN THE PARBOR.

of the good freling existing between this country and the neighboring republic, a good feeling that has grown and been fostered by the growth and development of trade and the intermingling of the people. The feeling of that day and of today was expressed in the following toast:—"The land our ancestors left, and the land we live in; both inherited from one common parent and enjoying, though under different governments, the blessings of twenty

1854, when hundreds of persons were taken off, and many serious conflagrations, the most disastrons being that of June 20, 1877, when two-fifths of the city was laid in ashes. In all 1,612 houses were levelled, 200 acres burned over, and 2,700 families — 13,000 people—rendered homeless. The loss was upwards of \$27,000,000, and the insurance loss about \$7,000,000. From these, and many other misfortunes, the city quickly rallied. In 1889 an

amalgamation was carried out with the town of Portland, which had grawn up on a detailed the city limits, and a population of about 18,000, was added, and the bounds of the city so enormously increased that there is now room in the corporation limits for a big city of several hundred thousand people.

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shows. St. John today is a modern city of 50,000 people — as progressive as any city of its size on the continent. It has a good civic government, good streets and sidewalks, good water and sewerage, electric cars to all points, a first class telephone system, and all the other conveniences of modern everyday life. There



MODERN ST. JOHN.

With the big fire of 1877 old St. John disappeared, and in building anew fine wide streets were laid out, and large districts were set aside, in which only brick and stone buildings could be erected. While in other districts the height of wooden structures was restricted. That this had a good effect the splendid buildings on the business section — King, Charlotte, Prince William, Germain and adjacent streets,

are no race, class or creed distinctions of any kind. All citizens are on an absolute equality. A free non-sectarian school system affords the same opportunities for education to rich and poor. Of the system itself it can be sain its praise that when the British government undertook educational work in the New South African Colonies it investigated the school system of all the colonies, and then took a New Brunswick teacher to introduce the methods

thirty-one



of this Province. There is, of course, absolute freedom of religious worship, and the city has well on to a hundred churches, embracing practically all denominations. Episcopalisms, Methodists, Baptists, Presbyterians and Roman Catholics are the most numerous, but Congregationalists, Disciples of Christ, Reformed Presbyterians, Unitarians, Jews, and many other sects have places of worship, while the Salvation Army here, as elsewhere, is to be found doing its mission work. The government of the city consists of a mayor and fifteen aldermen, all elected by the votes of the whole body of citizens, and holding office for one year. They have absolute control over all matters of civic government, streets, sewers, lights, fire and police protection, etc. Taxation is at the rate of \$1.62 on each \$100 of income, real estate and personal property, and a tax on \$300 carries with it the right to vote, so the franchise may be said to be general. A small property qualification is necessary to a caudidacy for the office of mayor and aldermen. 'the sum raised this year for the civic expense is \$443,767.50, levied on 11,878 tax payers, an increase in the number of taxpayers of 437 over the previous year, a good evidence of the growth in population.

The water supply of the city proper is procured from Little River, and that for the west side, or Carleton, from Spruce Lake. Both supplies are practically inexhaustable, and the water on either side of the harbor is as good, pure, sweet and wholesome as is to be found anywhere. The fact that the city is built on a succession of hills, sloping towards the harbor, gives excellent drainage, and the rising and falling tides carry out to sea all that goes through the sowers, so the city is a particularly healthy one, with a remarkably small death rate, and absolutely free from epidemics.

Tho telephone and telegraph, electric light and street cars are all operated by private corporations, and their systems are modern and up to date, while the rates are reasonable. St. John has many splendid charities, both publie and private. A large hospital is maintained at the public expense, and there are besides homes for incurables, protestant and catholic orphan asylums, homes for the aged, and many other similar institutions, all doing a noble work, and affording the best of care and protection to the orphan, the aged and the afflicted. Some of these are the results of noble beneficiaries. All are managed by prominent citizens, who give ungrudgingly of their time to see that the institutions are properly and wisely governed, and that the inmates receive the best of care and attention.

St. John is a beautiful as well as a clean city. Its fine streets, broad sidewalks, solid and imposing business blocks, stately homes, and its wharves at which can be seen the ships of all nations, impress the visitor most favorably, and carry conviction that the people are prosperous and progressive. The homes of the laboring classes - and St. John is essentially a laboring city, as its mills, its iron foundries, its cotton factories, and its hundreds of other industries bear evidence — are all well kept, and nowhere can there be seen signs of poverty or distress. There is work and living wages for all who are willing to work, and life, while not easy, is certainly not hard, and is not without its comforts, even to the humblest.

The city has many squares that are well twenty-three

kept, and afford splendid recreation grounds, while Rockwood park, within the city limits, is a much finer public resort than most eities can boast, and being on high ground commands a splendid view of the city and all the surrounding country. It is owned by a private corporation, who give the citizens free use of it. Riverview park, as its name implies, commands a fine view of the river near the city, and in it is a handsome monument to the memory of the St. John soldiers who sacrificed their lives for the Empire on South Africa battlefields. King and Queen squares, and the Old Burial Ground, where rest the bones of many of the Loyalist founders of the city, are not less attractive spots than the parks themselves.

St. John is the terminal of three trunk lines of railway — the Canadian Pacific, Intercolonial, and New Brunswick Southern which, with their connections, give railway

"THE ROCKS," BAY SHORE.

intercourse with the whole of North America. There are steamship lines crossing the Bay of Fundy to points in Nova Scotia, and skirting twenty-four

the coast to Eastport, Portland and Boston. A regular service is maintained with London, and in the winter time half a dozen lines of



CUSTOMS HOUSE, ST. JOHN.

ocean-going vessels make their terminal here, running to Liverpool, London, Glasgow, Belfast, Bristol, and other ports. Steamers also run regularly to the West Indies and South Africa, so that St. John has rail and steambout connection with practically all points. On the river a dozen different lines of steamers ply, running to the Provincial capital, and to all the important points on the St. John and its tributaries.

THE REVERSING FALLS.

No city has greater natural advantages than St. John, and it is year by year becoming better known at one of the summer resorts of the continent, the necessary of thousands who here seek rest and recreation away from the heat of the American and upper Canadian cities. There is always a refreshing breeze. The days are never uncomfortably warm, while the nights

are always cool. The seenery on all sides is picturesque and pleasing, and the many beautiful drives, and the opportunities for boating,

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THE CONVENT, MOUNT PLEASANT.

fishing and sea bathing make pleasant the stav of the tourist. A special attraction to all visitors are the wonderful reversing falls at the mouth of the river. They are a phenomenon found nowhere else in the world. The river St. John - 450 miles in length, and fed by numerous tributaries - as it nears St. John is a mighty stream, more than a mile wide, and of great depth. Then the hinks narrow, and right at St. John the whole immense volume of water finds its way to the ocean through a narrow gorge little more than 400 feet wide, spanned by two hridges, one a steel cantilever used by the Canadian Pacific Railway, the other a suspension bridge. The latter was built in 1852, has a span of 640 fect, and is 70 feet above high water. It eost \$80,000. bridge is hung on ten eahles, supported on stone towers 53 feet high, and in the eables there is 570 miles of wire. To return to the falls. The tide in the harbor of St. John has a rise and fall of about 27 feet. This means when the tide is out the water in the harbor is 27 feet lower than at high tide, and about 20 feet lower than the average level of the river. Then the waters of the river rush through the gorge with great velocity, making a fall and rapids of no mean proportions. Slowly, as the tide rises, the character of the rapids undergo a change. They become less violent, and finally a point is reached when the river and harbor waters are on a dead level, and then eraft of all kinds can pass through. But the tide is still rising, and soon the harbor water is on a level above that of the river. Then the rush of water is up stream, and the rapids again show themselves running in the opposite direction from that of a few hours before, and the outward flow of the river is checked by the inrushing waters of the Atlantic. At high tide



PRINCE OF WALES ELM, ST. JOHN RIVER.

there are quite a heavy rapids from the harbor up the river, but not so heavy as that from the river downward. Twice every twenty-four twenty-five

hours this change takes place, and during the short time that there is level water the shipping for up river points passes under the bridges into the placid waters of the beautiful river. The river itself affords excellent opportunities for boating and canoeing, while at many points along the shores of the Bay of Fundy, and within easy reach of the city, are splendid facilities for sea bathing.

FISH AND GAME.

Many of the summer tourists find pleasure and recreation in fishing, the trout and salmon being abundant in the streams and lakes of the Province. In the fall of the year, after the departure of summer visitors, there is a rush

of sportsmen for partridge and duck shooting and big game, for New Brunswick is the best moose and deer shooting country in the whole world. St. John is the centre from which the game lands of the Province are most easily reached, and every man who goes into the woods is sure of a good outing; certain of deer, and almost equally certain of those lords of the forest - the moose and the caribon. Year'by year the number of sportsmen coming to the Province increases. The Provincial fee for a license is only \$20, and last year more than \$5,000 was contributed to the revenue in this way. There were none who went home everty handed. Many come year after year, sure of a good time and of plenty of game.



The Winter Port of Canada.

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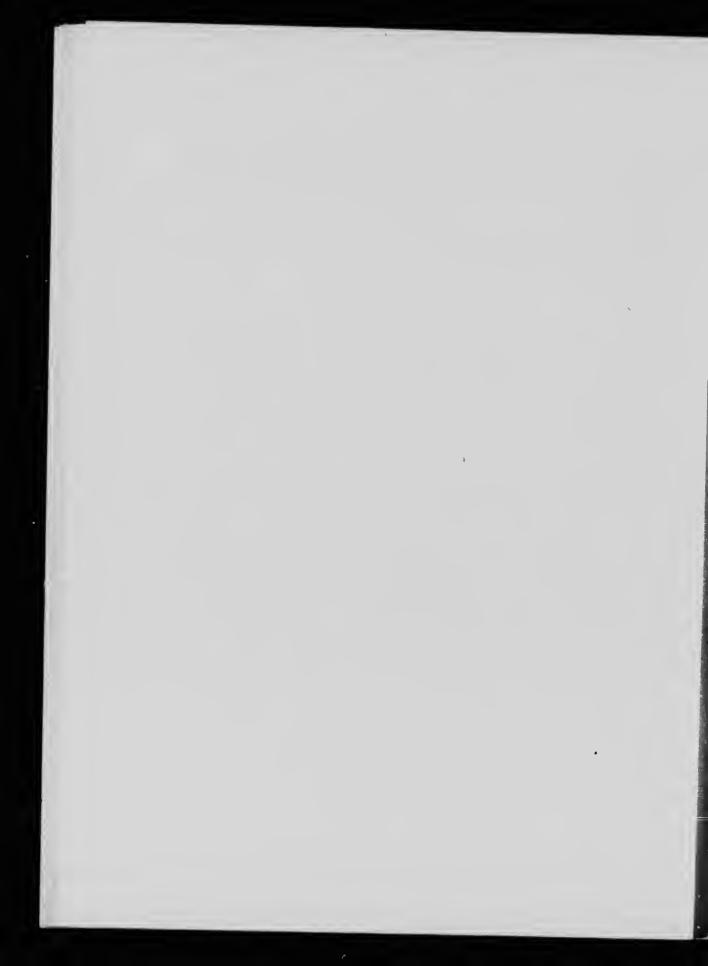
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A NATIONAL SEAPORT.

BY

A. M. BELDING.





THE WINTER PORT OF CANADA.

L

OOKING to the future, it is difficult to over-estimate the commercial importance of the city of St. John. In treating the subject three facts are to be borne in mind,

growing and soon-to-be enormous volume of the ocean-borne trade of Canada.

port through which to ship produce and merchandise during the winter season, when the St. Lawrence ports are closed to navigation.

Ten years ago, when the Board of Trade or the City Conneil of St. John asserted the claims or set forth the advantages of the port, it was necessary to refute false statements and combat prejudices. That portion of the commercial world whose interest it was sought to arouse either had notions of its own, or was



C. P. R. GRAIN ELEVATOR.

Second — The determination of the Canadian people that, so far as possible, all the trade of the country shall be earried on through Canadian channels.

Third — The position of St. John, which makes it incomparably the best Canadian ocean

not worrying itself about what was in the minds of St. John people. Happily the people were as strong in their determination as they were sure of the strength of their position, and the record of eight years of steadily increasing and successful winter port business has settled the

twenty-nine

THE WINTER PORT OF CANADA.



TUG FLEET, ST. JOHN HARBOR.

question once for all. Not only is St. John the best winter port for Canadian trade, but it commands a portion of the ocean trade of some of the western and southern states of the American union. It is fair to say that a considerable portion of Canadian trade in winter is still carried on through United States ports, because the diversion of traffic to new channels is not a matter of a day or a year; but since the St. John route offers equal despatch and safety, at as low through rates; and as the sentiment of Canadian trade for Canadian ports is steadily growing stronger, the relative position of St. John every year improves. thirty

And, as already noted, the volume of Canadian trade, owing to the rapid settlement and rapidly increasing production and consuming power of the great west, grows larger year by year, with practically unlimited possibilities for the future. Of this increased business St. John must inevitably command an increasing share.

PREJUDICES REMOVED.

It is interesting now, as a matter of history, to note some of the difficulties the energetic and progressive eitizens of St. John had to overcome in their struggle for recognition of the claims of their port. It was declared that

THE WINTER PORT OF CANADA.



MARKET SLIP AND SQUARE, ST. JOHN, N. B.

the navigation of the Bay of Fundy, owing to fogs and currents, was extremely dangerous. To this the Board of Trade replied by an official statement showing that for ten years the percentage of loss of tonnage of steam and sailing vessels as compared with the total tonnage entered and cleared at St. John was only .0011 of one per cent. It was also shown that the port was not subject to any greater duration of fogs than the other ports along the Atlantic coast. But objectors declared that the route via St. John was too long, and therefore the port could not compete. This argument was met by an authoritative comparison of dis-

tances, showing the favorable position of the port in that respect.

And so, patiently, persistently and forcibly the citizens earried on their campaign, whether against indifferences, ignorance, prejudice, or vested interests, never doubting the result. It was a long struggle. Over forty years passed from the time when a leading citizen declared at a chamber of commerce meeting that St. John should become the Liverpool of America, before the first experiment was made in 1895 to test the adaptability of St. John as a winter port for the trade of western Canada. And before even this was accomplished the city had

thirty-one



PRINCE WILLIAM STREET, LADKING MATH.

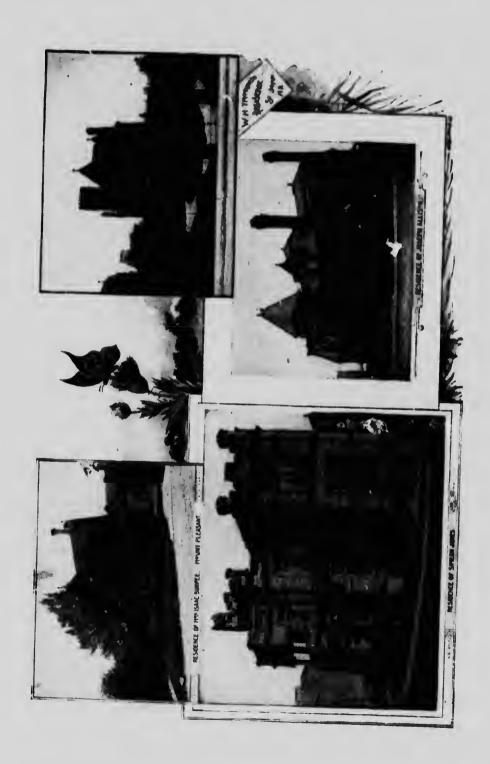
itself spent well nigh three-quarters of a million dollars in providing terminal facilities. The struggle, therefore, if eventually triumphant, was long and ardons, and worthy of people of British blood, whose ancestors had followed the flag to found in the wilderness a new commonwealth.

ports may first be considered. The late W. H. Smith, R. N. R., a well known authority on nautical affairs, prepared some years ago an authoritative table of distances from ports in the Mother Country to ports in Canada and the United States. We may take from this long and very complete table a few compari-



ST. JOHN'S ADVANTAGES.

It is worth while, in view of the purpose for which this book is prepared, to state concisely the advantages St. John possesses as a port for ocean-borne trade in winter. Its relative position as compared with other Atlantic sons, showing the relative position of St. John and other ports with respect to the port of Liverpool. This will be sufficient to give the key to the whole situation. Capt. Smith gives in each case the distance by four different ocean routes, but as the relative distances do thirty-three



not vary materially by any route we may select the shortest, that via north of Ireland, and Cape Race. The relative distances by the sbortest Atlantic route are as follows:—

			Miles,
		Hulifax,	 2,450
Liverpool	to	St. John,	 2,700
Liverpool	to	Portland, Me	 2,843
Liverpool	to	Boston,	 2,807
Liverpool	to	New York,	3,034

While St. John, as compared with Halifax, has two hundred and fifty miles longer ocean voyage from Liverpool, it has a shorter railway hand of three hundred and fifty-six miles to Montreal, and has the advantage of being served by two great competing lines of railway.

Comparing St. John with Portland, Me., its greatest rival in the past, St. John has also two competing railway lines against one to Portland, and by actual experience of winter business merchandise shipped from Liverpool via St. John reaches Montreal, Toronto and other western points more quickly than goods shipped at the same time via Portland.

Taking the New York route, in relation to far western traffic, the actual distance from Liverpool via St. John to Chicago is a few miles shorter than via New York, while in point of time consumed in transit of goods St. John has still greater advantage, as the shorter railway hand from New York is joined to a longer and therefore slower ocean voyage.

So far, therefore, as relative position is concerned, the port of St. John is most advantageously situated as a competitive port for the ocean-borne traffic of not only western Canada, but a large section of the United States, the latter fact being amply proven by

the shipment of provisions, cotton, and other western American produce through this port every winter.

RAILWAY CONNECTIONS.

A great advantage which St. John possesses in regard to through traffic is its railway connection with the great West. It has two competing lines at present, and may have a third within a few years. It is the Athantic terminus of the great Canadian Pacific Railway, which has wharves, large elevators, stock yards and all other necessary facilities on the harbor front. There are also located at the C. P. R. terminus immigration buildings, controlled by the government of Canada, for the temporary reception of the thousands of immigrants who land weekly during the winter season from steamers from English ports. But St. John is also one of the Atlantic termini of the Intercolonial Railway, the government line, which connects at Montreal with the whole Geand Trunk system in western Canada and the western United States, which are also traversed by lines having connection with the Canadian Pacific. When the Grand Trank Pacific is constructed, it will be another feeder for the port of St. John during the winter season. There is a third route, the Tempscouatn line, by which Quebec and Montreal may be reached from St. John, but it is not a competing line for heavy truffic. The Intercolonial Railway has a grain elevator and wharves and warehouses at the head of St. John harbor. So far, therefore, as competitive railway service is concerned, St. John is in ' nost favorable position, that stands to be stoot by improved as railway development in Canada progresses. It may be added, incidentally, that the Province

thirty-five

of New Brinswick is completely intersected by branch railways, opening up both settled and wilderness portions, so that the new settler is never far removed from railway communication.

HARBOR WORKS.

The City of St. John, as already stated, spent nearly three-quarters of a million dollars in providing wharves and warehouses at Sand large sailing vessels, schooners and other craft lie. For the traffic that has developed up to the present time, the accommodation has served, but it must now be largely increased. The City Conneil and Board of Trade have together elaborated an extensive scheme of harbor works at Sand Point, whereby any number of steamship berths, up to a total of thirty, may be provided as increasing traffic demands. The



LOOKING TOWARDS WEST SIDE OF HARBOR.

Point, on the western side of the harbor, where there are five berths for large steamers in connection with the Canadian Pacific terminus. At the Intercolonial terminus, at the head of the harbor, there are two steamship berths. On the eastern side of the harbor are half a dozen berths utilized by coastwise steamers, steamers from the West Indies, the Furness line from London, and steamers loading deal cargoes. There are also other wharves, where thirty-six

plan involves a limited harbor trust, and the aid of the government of Canada, which is already pledged to give assistance to the great national ports, of which St. John is one, and for winter trade the chief one. It is practically certain that within a year the work of harbor improvement on an extensive scale will be begun under conditions that will ensure ample facilities for the steadily increasing traffic.

In connection with the subject of harbor works, it must be noted that the necessary subsidies from the civic, to evaluate and federal governments, along with a free site, have been secured to ensure the construction of a great modern dry dock, for which the plane are now being prepared. The policy of St. dofm, therefore, will soon have added this great and important plant to its equipment.

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driven on board the vessel. It is really ustonishing with what rapidity handreds of eattle can be placed on board a steamer. One is started along the gangway and the others follow quickly. It is also worth noting that the cool summaer climate of St. John makes it a favorable port for shipment of cattle in that season. Until the present summer no eattle were sent forward except in winter, but this



SOME SPECIAL ADVANTAGES.

The port of St. John can boast of some peculiar advantages in connection with trans-Atlantic trade. One of these is in connection with the shipment of live stock. The rise and fall of tide in St. John harbor averages about 20 feet. This, in connection with loading live stock, is a very great advantage. It is only necessary to await the right state of the tide beside the wharf, and then the cattle can be

season two large shipments were made from St. John, to the entire satisfaction of the shippers. Another point worth noting is that American shippers of dressel meats declare that the port of St. John, in point of climatic conditions, is superior to all of those farther south.

HOW TRADE HAS GROWN.

As has already been stated, it was not until the winter of 1895-96 that the experiment of thirty-seven



SUSPENSION AND CANTILEVER BRIDGES, ST. JOHN, N. B.

ntilizing St. John as a winter port for shipment of grain and other produce of western Canada was made. In that winter the government subsidized lines of steamers running to Liverpool, and enlarged the existing service between St. John and London. There were only 36 steamship sailings that winter. The next year the subsidies to steamships making their terminus at Portland, Me., were withdrawn, and were granted to lines running from St. John to Liverpool, London, Glasgow, Belfast and Dublin. In 1898 Manchester was added to the number, and last winter there were also sailings to Bristol.

In the winter of 1897-98 the total winter

exports from St. John of grain, flour and meal, live stock, lumber, hay, cheese, butter, meats, eggs, apples, and other produce, was valued at \$4,838,768.

In the winter of 1901-2 it had risen to \$8,730,896.

In the winter of 1902-3 (last winter), it had further increased to no less a sum than \$13,837,911.

In order to emphasize this comparison, the following detailed statement of the exports in the winter season of 1902-3 is given, with a table showing the increase over the season of 1901-2:

		BT-								
		NUMBER OF BOATS - NINETY-EIGHT.								
Frain (in bulk), '' (in bags),			•••••			AGS.	BUSHELS, 4,582,943	VALUE.		
Estimated a	t 31 bu	shels a	hag,				79,4324			
							4,662,375	\$3.391,063		
lour and Meal							PACKAGES. 121,790	699,211		
IVE STOCK.							NUMBER.			
Sheep,	*****		******				29,728	2,089,120		
Horses,							13,297	88,772		
	•••••		*****	•••••			99	9,950		
UMBER. Deals, Board Other Lumbe	s, etc., er,	*****					SUP'L FEET. 43,395,684 1,106,040	607,458 236,001		
Нау,			•	•••••			TONS, 11,588	135,782		
Cheese, Butter,	••••			*****		******	PACKAGES. 41,818	1,186,082		
Eggs.	•		*****				16,260	233,190		
Meats,	•••••			•••••			16,664	88,525		
Wood Date		• • • • • • • • • • • • • • • • • • • •	******				67,990	2,999,771		
Lard,			*****				71,963	126,145		
Manufactures	1.	• • • • • • • • • • • • • • • • • • • •	•••••	••••			107,401	645,758		
Apples (barre	la).	• • • • • • • • • • • • • • • • • • • •	•••••				125,368	404,626		
Miscellaneous	(pack	acres)			*******		69,665	188,200		
	(pack	-8ca/,	******	*****	*******		95,039	708,238		

COMPARATIVE STATEMENT

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Showing Increase in Export Winter Port Business in 1902-3 over 1901-2.

(VALUE ONLY.)

	1901-2.	1902-3,	INCREASE.	DECREASE
No. of Boats,	66	98	32	
Grain,	\$1,569,791	69 901 000		***********
Flour and Most		\$3,391,063	\$1,821,272	
Live Stock	786,367	699,211		887,156
Lumber,	849,446	2,187,342	1,338,396	401,100
Little	530,654	843,459	312,805	***************************************
Hay,	128,411	135,792	7,381	**********
Cheese,	500,969	1.186.082		**********
Butter,	264,262	233,190	685,113	
Eggs.	90 904			31,072
Ments.		88,525	55,791	
Wood Puln	2,329,774	2,999,771	669,997	
and	137,962	126,145		11.817
Manufacture	346,860	645,758	298,889	11,011
Manufactures,	335,190	404,626	60,436	~~~~~~
Apples,	37,905	188,200		**********
Miscellaneous,	880.562		150,304	
		708,239		172,324
Total.				
AUGS1,	***************************************	***************************************	85,409,384	



KING SQUARE, ST. JOHN, N. B.



YOUNG MONUMENT, KING SQUARE.

In addition to the above statement, there was exported from St. John to South Africa, in the winter of 1902-3, grain, flour and meal, sheep, lumber, hay, cheese, butter, eggs, meats, manufactured goods, apples and miscellaneous goods to the value of \$665,836. The exports to South Africa in the preceding winter were valued at \$1,672,721, but this included horses to the value of \$307,500, and hay valued at \$995,045. Last winter there were no horses, and hay to the value of only \$26,887. And in the previous winter there was no cheese, butter, eggs, meats or apples, so that in point of really valuable trade with South Africa there was a notable development in 1902-3 over 1901-2. And this is a trade capable of large development.

THE SHIPPING RECORD.

The best idea of the importance of St. John

as a shipping centre is got from the record of the clearances of vessels at the port. The following table shows the number and tonnage of vessels clearing at the St. John Customs House during the fiscal year ending June 30th, 1903:—

CLEARED OUTWARD FOR SEA.

	Number.	Tonnage.
Steam	303	407,644
Sail	001	144 471

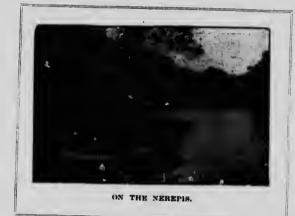
CLEARED COASTWISE.

	1	Number.	Tonnage
Steam			446,839
Sail		1 994	139 496

THE LUMBER TRADE.

St. John is a great lumber shipping port, and this is an important fact in connection with the winter port business, as steamers are always able to seeure lumber as part of their cargo,

forty-one





WOODMAN'S POINT, ST. JOHN RIVER.

which is very often desirable. There are ten large sawmills at St. John, and the product of many others comes in by rail or in schooners for shipment from the port. The St. John river and its tributaries drain an enormous territory that bears valuable timber, chiefly spruce, although there is some pine and hemlock and much valuable hardwood. Timber is shipped from St. John to the British Isles,

ports in the year 1902, and the total for the first six months of the present year.

The shipments from St. John to the United States during the year ending June 30 last were approximately as follows:—

Long	lumber,	sup.	feet	55,200,000
Laths	• • • • • • •			67,300,000
Shing	es			53,400,000

The shipments to South America, West

TOTAL SHIPMENTS	FROM	ST.	JOHN	то	U.	K.	AND	CONTINENT
	ľ	UR	ING 19	02.				

	SPRUCE, Sup. Ft.	BIRCH. Sup. Ft.	BIRCH TIMBER. Tons,	PINE TIMBER
W. Malcolm Mackay, Alex. Gibson & Co., Geo. McKean, Other Shippers,	103,626,582 34,963,047 27,960,897 26,631,343	3,435,031 83,830 600,714 304,401	2,104 125	103
	193,181,800	4,483,976	2,220	103

France, Spain, North Africa, South Africa, Australia, Canary Islands, the United States, West Indies and South America. The tables on this and opposite page show the total export of humber from St. John to trans-Atlantic forty-two

Indies, Australia and other ports not included in these tables would bring the annual export of lumber from St. John to something like 300,000,000 sup. feet.

Another important item of the trade is pulp,



TOWING UP STREAM.



BAY'S LAKE.

which is exported both to England and the United States. The shipments of pulp to the United States in the fiscal year 1902 were valued at \$253,400. There are two pulp mills at St. John, while the product of several others is largely shipped from that port. This industry is capable of a large development in New Brunswick, as is also that of the manufacture of paper. The steady development of indus-

wood, maple blocks, and other such small wood products as are in demand in the old country. Some advance in this direction has already been made.

Besides the steamship lines running to ports in Great Britain and Ireland in winter, there is an all-year service to London, and another to the West Indies. There is a steamship line running to Boston, giving five trips per week

TOTAL SHIPMENTS FROM ST. JOHN TO U. K. AND CONTINENT FROM JANUARY 1:4 TO JUNE 30TH, 1903.

	SPRUCE. Sup. Ft.	BIRCH, Sup. "G	BIBCH TIMBEB. Tons.	PINE TIMBER.
W. Malcolm Mackay,	46,042,319 11,619,009 13,107,256 5,553,611	2,949,165 128,310 189,956	2,806 486 17 126	3
	76,322,885	3,267,431	3,435	3

tries which naturally grow out of the possession of a practically inexhaustihlo forest wealth will add greatly to the importance of St. John as a shipping port. Among these is the manufacture of spool wood, box shooks, boxes, match

each way in summer, and two to three in winter. The Dominion Atlantic Railway Company have a splendid daily steamer service across the Bay of Fundy, and small steamers ply to other ports up and down the bay. There is a large

forty-three

fleet of schooners constantly engaged earrying lumber to American ports and the West Indies, while steamers earry lumber engages to Europe, and large sailing vessels are in the same trade, earrying eargoes not only to Europeau ports hut to Australia, Africa and South America. The Battl. Line of steamships, well known to the carrying trade of the world, is manuged and largely owned in St. John. Wooden ships are

when the days of wooden shipbuilding passed into history. Indeed steel shipbuilding is regarded us one of the possibilities of the not distant future.

THE FISH TRADE.

The annual value of the fisheries of the Province of New Brunswick is considerably over \$4,000,000. St. John is therefore a large fish exporting centre. There are a number of



IN ROCKWOOD PARK.

no longer built in St. John, which was once the fourth ship-owning port in the empire, and famous for its shipbuilding, but much money is now invested in steam tounage. One of the most remarkable instances of adaptation to new conditions was witnessed in St. John in the diversion of energy and capital to new and profitable channels of enterprise and industry forty-four

fish euring establishments in the city, which put up boneless fish, pickled and smoked fish. St. John harbor itself yields in their season salmon, shad and alewives, while out in the Bay of Fundy are taken these fish and eod, haddock, huke, pollock, herring, halibut, lobsters, clams and eels. Enormous quantities of smelts, salmon and bass are shipped in ice

through St. John to the United States market. Pickled and smoked and dried fish are shipped to the West Indies and South America, and

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St. John is the chief centre from which New Brunswick fish for the western provinces are shipped. At all times of the year small



some to the United States. There are large factories in the Province which put up canned lobsters, clams and smaller shell fish, sulmon and sardines,

schooners with fish on board may be seen at the wharves. In winter very large quantities of frozen fish are brought in from the Bay for shipment west, as well as for local consumption.

forty-five



Mackrel shipments from P. E. Island to the United States are chiefly made through St. John. Boneless fish from St. John houses are shipped clear through to the Pacific coast.

THE LIME TRADE.

Close beside the City of St. John are inexhaustible quarries of limestone of high quality. There is one grade of special value for use in the manufacture of pulp. A large number of kilns are operated for the greater part of the

A CENTRE OF MANUFACTURE.

Aside from the fact that it is a national scaport of stendily growing importance, St. John is a growing centre of manufacture. The city is centrally located with reference to the three provinces of New Brunswick, Nova Scotia and Prince Edward Island, and is therefore a natural centre of distribution. Having both rail and water lines of communication, it is admirably situated to receive raw materials and ship finished products. Of its population,



'DEER IN ROCKWOOD PARK.



SCENE IN ROCKWOOD PARK.

year, and in addition to local consumption shipments are made to neighboring provinces, and to the New England States. The industry is one of great value, inasmuch as it consists entirely of the use of native raw material, not only the lime but the packages being made on the spot. The presence of these large bodies of valuable limestone is also of great importance in connection with the pulp industry, and the hoped for establishment of great iron works in the future,

which is nearly 50,000, many find employment in factories. In addition to the sawmills, pulp mills and lime kilns, there are two cotton mills, rolling mills, engine and boiler works, nail factories, edge tool works, brass works, foundries, harness factory, wood-working factories, furniture factories, mantel and grate factory, fish enring establishments, confectionery works, large brush and broom factory, tea blending and packing establishments, pork packing establishments, and a number of minor industries

forty-seven

of various kinds. As eisewhere noted, there is great room for the development of the wood industry.

A very important fact in connection with the future of St. John as a munifacturing centre is its proximity to the coal mines of Nova Scotla. While steamers and suiling eraft bring coal around from Cape Breton, there is a line of barges bringing roal down constantly from the Springhill mines at the head of the bay. The Canadian Pacifis Railway gets large quantities of Springhill coal for use on its line between St. John and Montreal. Coal can be landed cheaply at St. John from the Nova Scotia mines, while authracite coal is brought at a low rate from United States ports by vessels which go there with humber, and are very

glad to get a return eargo. There are also coal fields in New Brunswick, which have been yielding good steam coal for years, and are now to be extensively developed. They are near one of the lakes which is tributary to the St. John river, and the product is browlet to the city both by vessel and by rall.

The cool climate of St. John is of great value to the manufacturing industries, as compared with the enervative summer climate of most factory towns.

It will be seen tron this brief statement that the city possesses great advantages as a manufacturing centre, in raw material, means of transportation and climate. It has, moreover, an intelligent and industrious class of artisans, who are able to produce goods of the best class.

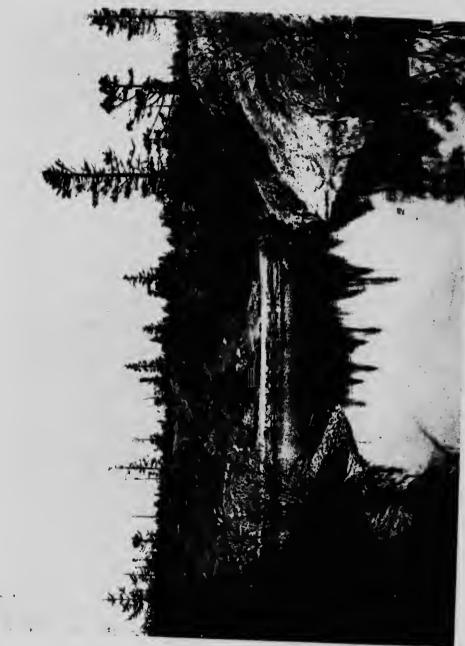


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GEORGE ROBERTSON, ESQ., M. P. P. PRESIDENT DRY DOCK COMPANY.



ENCHANTING SCENE AT LILY LAKE IN ROCKWOOD PARK, ST. JOHN,

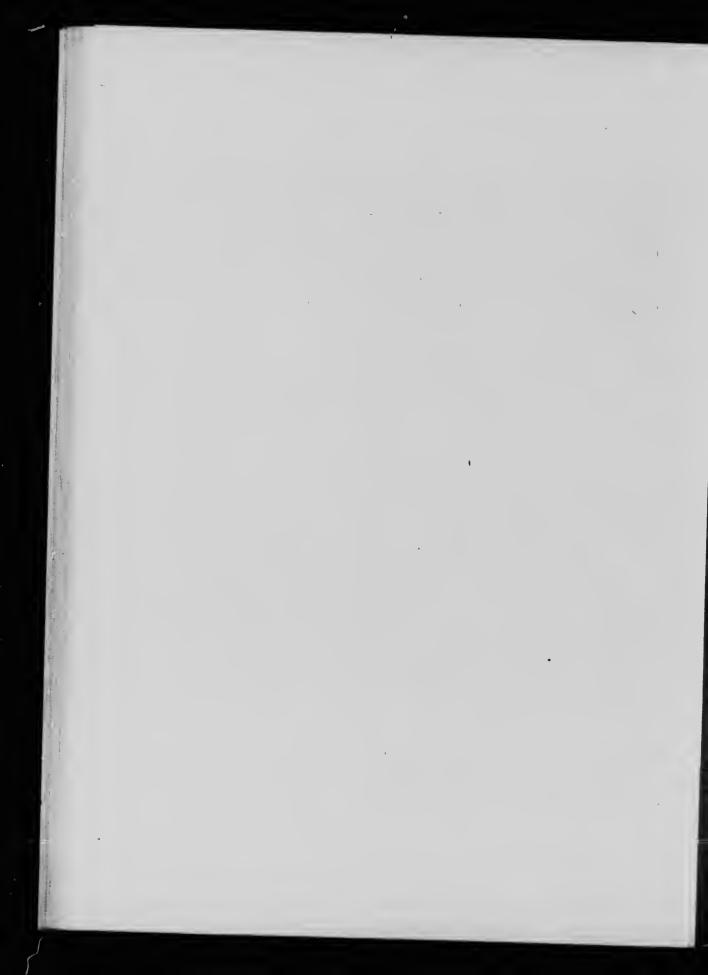
New Brunswick as a Sield for Immigrants.



BY

Hon. A. T. DUNN, Surveyor-General.





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Brunswick offers an inviting field for persons wishing to settle in a new country, where there is room for growth and development, without the hardship and isola-

tion of pioneer life. The climate is very healthful, and the extremes of heat and cold, because of proximity to the seaboard, are less marked than in regions farther inland.

For the person with small means desiring to settle and become the owner of a farm, the Province offers unequalled advantages. Any one can acquire a hundred acres of land free in New Brunswick under what is called the "Labor Act." Under this Act a man, not owning any other land in New Brunswick, and who is of the age of 18 years or upwards, may apply for a hundred acres of land. If the land applied for is unsurveyed, the applicant must deposit one dollar with his application, and an order to survey the one hundred acres will be issued by the government to the nearest deputy land surveyor. When the survey is made, the applicant will bear the cost of it, and his application will be published in the Royal Gazette as approved. Should the land applied for have been already surveyed at the expense of the Crown Land Department, a deposit of three dollars will be required for the expense of surveying. When his application has been approved, the applicant can take immediate possession of his lot, and begin to improve it. He can then pay for it \$20 in cash, or do \$30



worth of road work, extending over a period of three years at \$10 per year, if he so desires, under the local commissioner, on roads leading to or near his own lot. He must also build a fifty-three



DELIGHTFUL SCENIC SPOT NEAR DAY'S LANDING, ST. JOHN RIVER.

house on the lot fit for occupancy at least 16 x 20 feet in size, and live in the same for three years continuously, except as provided by the Act, which enables him to absent himself during certain months of the year. He must also clear and have under cultivation ten acres on his lot, and having complied with the other conditions mentioned, and produced the Commissioners certificate to that effect, he will be entitled to receive his grant of land. fifty-four

For new settlers just beginning, with no more than enough money to get fairly located on their own hand, there is always an opportunity to get employment with older settlers, or with the humbermen, when home work is not pressing, and the rate of wages is good. The humbermen also afford a market for products of the farm. The new settler has the privilege of fishing in the streams, and the forest is a splendid hunting ground.



PICTURESQUE FARMING SCENE ON THE KENNEBECCASIS, NEAR HAMPTON.

For the farmer with a little capital there is always an opportunity to purchase a property in already settled districts, as for various reasons people are frequently making changes in business and locality.

Nowhere is the farmer more thrifty and independent than in New Branswick. The soil is productive, yielding grain, vegetables, and all the hardier fruits. His fuel is at his door, in the hardwood timber that abounds. He has

ready access to the markets. The Province is peculiarly adapted for mixed farming and the development of the dairy industry. There are butter and cheese factories scattered through the Province, and the Government supports a dairy school for a short season in each winter, where young farmers may learn by practical work, as well as by eareful study under skilled professors, not only how to make cheese and butter, but also how to take eare of live stock fifty-five

and the most suitable breeds of eattle to keep for dairy purposes, and the best mode of murketing the products.

There are County agricultural societies, farmers' institutes, and a dairymen's association, whose annual meetings are of great value; Prince Edward Island, towards which the Government of New Brunswick makes a liberal contribution. In every respect the agricultural community is active, intelligent and progressive. The undulating surface of the Province fits it admirably for sheep-raising, and the



"THE NARROWS," ST. JOHN RIVER.

there is a semi-monthly journal published solely in the interest of the farmers; exhibitions of stock and produce are held in the various counties every year, with a grand interprovincial exhibition, industrial as well as agricultural, at St. John City, where the products of other provinces also appear. A Winter Fair for the exhibition of fat stock and instruction in the best methods of feeding, and of butchering, dressing and marketing meats, is held in December of each year, in conjunction with the Provinces of Nova Scotia and fifty-rice

abundant and succellent grasses produce a very fine grade of mutton.

Cattle-raising is a valuable industry near the marsh lands in Westmorland County, and the intervals along the River St. John, and in the Counties of Kings and Albert. Foddercorn grows readily in the Province, and while New Brunswick does not equal the West as a place for the production of beef cattle, yet eattle-raising for the local market is an important item in the farmer's economy. He can raise horses, cattle, sheep, hogs, and poultry,

and practically all the feed they require. The Canadian Pacific Raiiroad Company has recently appointed an agricultural agent with a view to encouraging the farmers of the Province to increase their output of stock to allow of the purchase of young stockers for the

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to the raising of wheat in the Province. Oats, buckwheat, and harley are raised in great abundance, and the Province has always a large surplus of hay for export. Potatoes, turnips, beets, carrots, parsnips, cabbage, celery, and other vegetables yield large returns. Apples,



West. Breeds of cattle are brought into the Province by the Company and sold to farmers at reasonable rates, and towards this object the Government is contributing by paying a part of the agent's salary.

The policy of bonusing Roller Mills for the grinding of wheat, adopted by the Government, has proved a great success. Already some 25 mills, equipped with the most modern machinery, have been erected, which turns out of our home-grown wheat a quality of flour equal to the imported, and has given a great impetus

plums, strawberries, raspberries, currants, gooseberries, and other fruit are a source of profit in their season. Wild berries are also very plentiful.

After agriculture, the leading industry of New Brunswick is lumber. The greater part of the Province is still covered by forests of great value, and the exports of forest products average about \$7,000,000 a year, and employs a very large number of men, both in the woods and in the mills, and shows no sign of decline.

Next to be noted is the great wealth of the fifty-seven

river and coast fisheries of the Province. Oysters, lobsters, salmon, cod, mackerel, herring, halihut, haddock, hake, pollock, shad, alewives, and other fish are plentiful in their season, and give employment to a considerable population. Some of the best sporting rivers in the world for salmon and trout angling are in New Brunswick. The product of the fish-

land and Albert, and a refinery, with a capacity of 400 barrels per day, is about to be erected at Memranecok, in the first named county. This promises to be a most important industry.

As for manufactures, the Cities of St. John, Moneton, and Fredericton, and the Towns of St. Stephen, Woodstock, Marysville, Chatham, and others, have important manufacturing



ON THE ST. JOHN RIVER, NEAR GAGETOWN.

eries of the Province amount to upwards of \$4,000,000 yearly.

The Province has always been noted for the value of its mineral products. Lime, gypsum, granite, coal, and manganese are extensively mined in various parts of the Province with much profit. During the last year large deposits of petroleum and natural gas have been discovered in the Counties of Westmor-fifty-eight

industries. There are five cotton mills in the Province. Woodworking factories, rolling mills, machine shops, boiler and engine works, nail factories, saw factories, foundries, boot and shoe factories, woollen mills; tanneries, brass works, confectionery and biseuit works, pork-packing establishments, and many minor industries, are operated to a greater or less extent, and, considering the total population,

furnish employment to quite a large proportion of artisans, who, in turn, consume the farmer's products.

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The Province has probably more miles of railway in proportion to the population thun any other country. This fact, together with its large extent of senboard, affords admirable facilities for trade and intercommunication.

St. John is the winter port of Canada, and is already connected with the wheat-fields of the West by the Canadian Pacific Railway, and facilities for the shipment of grain by the erection of wharves and elevators have been made on the western side of the harbor, through which a large business has been done for several winters in the shipment of grain.



FARM SCENE ON THE ST. JOHN RIVER.

The principal seaport is the City of St. John, at the month of the river of that name, which has a population of about 50,000. This port has direct steamship communication with London, Liverpool, Glasgow, Dublin, Belfast, and Aberdeen, and also occasional sailings to and from continental ports. There is also a steamship line to the West Indies and Demerara, as well as 10 Boston.

A branch of the new Grand Trunk Pacific Railway, about to be built from Winnipeg, will enter the city on the eastern side, where a large grain clevator and wharf have already been built. When the lutter road gets into operation, and its business added to that of the Canadian Pacific Railway Company, the growth of the city in population and importance must be very considerable.

The educational system of the Province is among the best in the world, being that of free public schools, open to every child in the Province of school age. For a higher education the Universities of New Brunswick, Mount Ailison, and Saint Joseph's afford every facility.

Ail the Christian bodies are well represented in the Province, and churches are found in every iittle settlement as well as in the villages and towns. The moral and religious tone of the people is of a high standard.

Information rgarding New Brunswick can be secured from the Agent-General for the Province, Mr. C. A. Duff-Miller, London, or from the office of the Surveyor-General, Fredericton, New Brunswick.



Royal Kennebeccasis Yacht Club.

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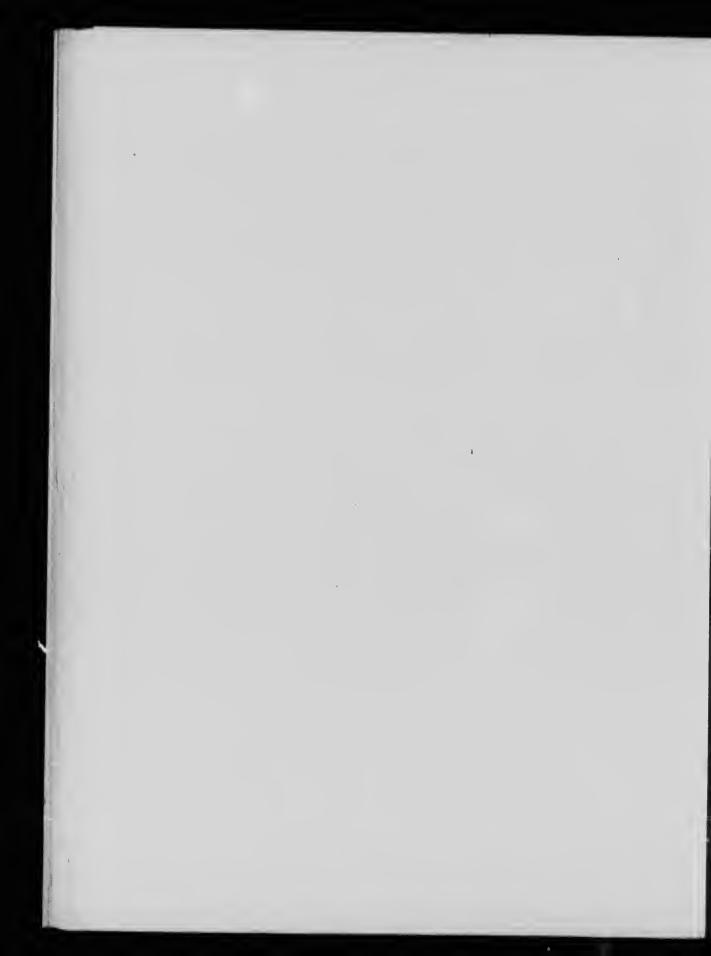


A BRIEF SKETCH

BY

A. M. BELDING.





ROYAL KENNEBECCASIS YACHT CLUB.

OURSING for more than 450 miles, and having on its lower reaches a series of large tributary lakes, a great river pours its waters into the harbor of St. John. The main river

for 89 miles, as well as four of these tributaries, is navigable for large steamers of light draft, and there is no finer stretch of water for luland reaches is that there is practically always a breeze, and sailing yachts are never becalined for more than a few hours at a time.

With such a cruising ground, a flourishing yacht club at St. John is a matter of course. It is called the Royal Kenneleccasis Yacht Club, and its patrons are Lord Minto and Lord Aberdeen, while among its honorary members are leading Canadian statesmen. The honorary chaplain is the Rey, Dr. Lindsay Parker, of



yachtsmen anywhere on the continent. The St. John river is 'rom half a mile to over a mile in width, for t.e whole 89 miles to the City of Fredericton, while the lakes are also good ern; ag ground; and near the month of the river there are broad reaches that delight the heart of the yachtsman. The scenery all along the river and lakes is of surpassing beauty. One of the great advantages of these

Brooklyn, New York, who spends every summer on the lovely shores and on the bosom of the river and lakes. The royal warrant of this club was obtained in 1898, and the admiralty warrant in 1899. The club house is 22 Millidgeville, a suburb within easy reach of the city, and here during the summer from thirty to forty yuchts may be seen at their moorings in a lovely and sheltered basin, or sixty-three

ROYAL KENNEBECCASIS YACHT CLUB.

eruising about in the offing. Each year the whole fleet has a ten-days eruise on the river and lakes, and it is one of the greatest annual events in the experience of the hundreds who participate. Each night the fleet casts anchor in some lovely spot, and there is an evening entertainment, and on the last Sunday of the

was chosen commodore of the fleet, and still holds that office, to the great pleasure of the club. He is an enthusiastic yachtsman, and his handsome steam yacht, the "Scionda," is the flagship of the fleet. He leads the annual ernise, presents prizes for races, and loses no opportunity to advance the interests of the



eruise there is a religious service on shore, with a sermon by the eloquent chaplain of the fleet.

The Royal Kennebeceasis Yucht Club has attained its greatest popularity during the last three years. In 1901, Robert Thomson, of the great shipping firm of Wm. Thomson & Co., sixty-four.

elub. There are some 300 members, and the new elub house at Millidgeville, opened last year, is a handsome structure, admirably suited to all the purposes of the club. Every year a great many American yachts go up the St. John river, and some of them, as well as yachts from Nova Scotia, join in the annual

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COMMODORE ROBERT THOMSON.



FRANK J. LAKELY. Secretory. ARTHUR W. Adam, Rost-Commodory. Thomas W. Hay, Pressure. Rev. Dr. Layday Parker, Chaplain. Rost. Thomson. Commodory. Rost. Janden, Fre-Commodory. Dr. J. E. March, Fleet Surpros. Dr. A. H. Menhills, Fleet Captain.

ROYAL KENNEBECCASIS YACHT CLUB.

eruise. The club has rooms in the city for winter meetings, to keep alive the spirit of fraternity and the interest in their favorite sport. There are over sixty craft, large and small, in the fleet, and all through the summer

Arthur W. Adams; secretary, Frank J. Likely; treasurer, Thos. W. Hay: chaplain, Rev. Lindsay Parker, Ph. D., of Brooklyn; fleet captain, Dr. A. H. Merrill; fleet surgeon, Dr. J. E. March, port physician at St. John.



R. K. YACHT CLUB HOUSE, MILLIDGEVILLE.

their white wings are to be seen along the. The executive committee consists of the flag broad reaches of river and lake. The officers of the R. K. Y. Club are as follows:-

Commodore, Robert Thomson: vice-commodore, Robert Jardine; rear-commodore,

officers, the secretary, treasurer, Fred. S. Heans, F. H. Fairweather, Frank L. Peters, Frederick R. Deurborn, and J. R. McFarland, Jr.



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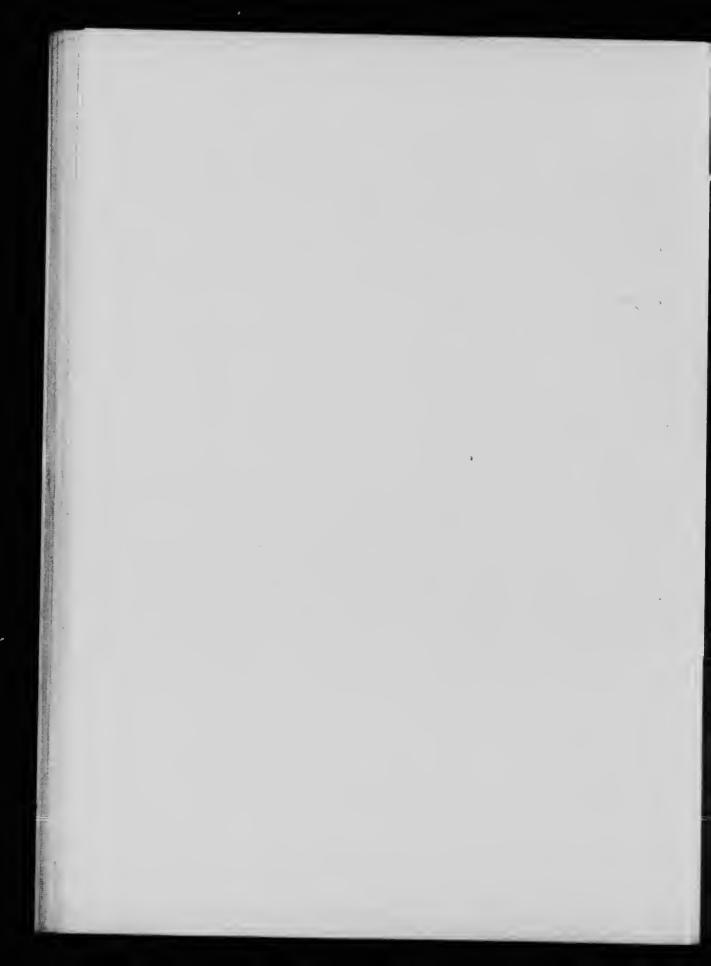
"THE CEDARR," PAVORITE YACHTING RESORT ON ST. JOHN RIVER.

Important

Industrial and Commercial Sactors

SAINT JOHN, N. B.







PARTIAL VIEW OF WATER FRONT, ST. JOHN, N. B.

MANCHESTER ROBERTSON ALLISON, LIMITED.

In 1866 James Manchester, James F. Robertson, and Joseph Allison started in the dry goods business in the Ennis & Gardner building on Prince William street, St. John. Their premises were nine feet front, fifty feet deep, and they occupied three flats. Besides themselves, the staff consisted of one clerk and two boys.

At present Manchester Robertson Allison, Limited, are easily the largest business house in St. John, with premises on King and Germain streets, and on Market square. In contrast to the staff of 1866 they now employ over three hundred clerks.

From the beginning prosperity attended this concern, and in about a year after their start they moved to more extensive premises on Market square, vacated by Lawton & Vassie. Here business still grew, and in 1873 the firm took their present location on King street, but not occupying all the space they now utilize.

Mr. Manchester retired fourteen years ago, or in 1888, and since then Messrs. Robertson and Allison have conducted the business until quite recently. At the beginning of the present year the concern was transformed into a private corporation, composed of James F. Robertson, president; Joseph Allison, vice-president; W. H. Barnaby, treasurer (these being the directorate); and T. E. G. Armstrong, secretary. The capital stock is \$800,000, in shares of \$100 each.

Such, in brief, is the history of the largest business house in St. John, an establishment of which the city is justly proud. Manchester Robertson Allison, Limited, earry all kinds of seventy-one

dry goods, including millinery, clothing, carpets, gents' furnishings, and all the staples. In
the premises on Market square the furniture
business is carried on, and quite an extensive
trade is found in this line. They sell both
wholesale and retail, and keep on the road ten
or more travellers, who thoroughly cover the
Maritime Provinces and Eastern Quelec.

Quite recently the Company has purchased a large building on King street, adjacent to the present main store, and this is being fitted up as a clothing and gentlemen's furnishing department. When this building is completed the business will cover more floor space than any other house in the Maritime Provinces.

A. O. SKINNER.

No better evidence of the business prosperity of St. John could be put forward than the fact that it is able to support a first class establishment in which carpets and other floor coverings are the only goods sold.

A. O. Skinner has carried on a successful business in this line for over thirty years, and is naturally gratified, not only with his own success, but with the capabilities of St. John. Mr. Skinner, in 1870, formed a partnership with R. Sheraton, under the name of Sheraton & Skinner, and opened on Prince William street earpet warerooms. In 1877 their place of business was, with many others, destroyed by fire, and upon this Mr. Shernton retired. Since that time Mr. Skinner has conducted the business in his own name, and has become widely known. He has always found it best to buy goods direct from the manufacturers, and handles only those goods imported by him-Reventy-freo

self. His business is chiefly confined to New Brunswick, although some is done in Nova Scotia. Mr. Skinner lays claim to being the only merchant in Canada who sells nothing but floor coverings, this line of goods being almost always found with furniture and other household necessaries.

Mr. Skinner's show rooms, at 78 King street, contain a large variety of carpets, oil-cloths, and rugs, and are well fitted for the proper display of the goods.

KERR'S BUSINESS COLLEGE.

In the Province of New Brunswick business education has, for over a quarter of a century, had as its leading exponent Mr. S. Kerr, principal of the St. John Business College. Mr. Kerr has had a long experience in teaching, and is qualified for the profession he now follows by many years service as a public accountant.

The St. John Business College consists of two distinct departments, the department of business and the department of shorthand and typewriting.

While these are independent they are coworking, so that a student may take both courses at the same time. Mr. S. Kerr is principal of the business department, and Mr. S. L. Kerr of the shorthand and typewriting. An able staff of assistant instructors is engaged, and such is the efficiency and popularity of the college that there is scarcely an office in St. John in which graduates from it are not found.

The St. John Business College is in the Oddfellows' building, on the corner of Union street and Chipman's Hill, St. John.

LEONARD BROTHERS.

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It is but natural that in a seaport town like St. John should be found a number of wholesale fish dealers, and in this line perhaps the most important establishment in the city is that of Leonard Bros. This firm was originally composed of W. F. and C. H. Leonard, but since the death of the latter, which occurred

and brought to St. John by a number of schooners employed for this purpose. Most of the fish taken at Quebec station are brought to St. John, excepting what is known as skinless col, of which large quantities are sent to the Montreal branch. The cod is put up in 2 lb. blocks, 20 lb. and 40 lb. cases, and is sold to order all over Canada. Besides this variety Leonard Bros. put up finnan haddies, kippered herring, pollock, salmon, bloaters, pike, pickerel,



some years ago, W. F. Leonard is now the sole proprietor.

Leonard Bros. have two places of business, one in Montreal and the other in St. John, and in addition conduct a curing station on Gaspe coast. The firm owns its own boats for the Quebec trade, but in the Bay of Fundy the fish are chiefly purchased direct from fishermen,

whitefish, trout, smelts, maekerel, oysters, and others well known to the trade. They have commodious cutting, salting, smoking and packing rooms, and a large drying yard in St. John, but sell fresh fish as well.

The brands of cured fish put out by this firm have been favorably known all over Canada for upwards of twenty-five years.

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ST. JOHN RAILWAY COMPANY.

For many years previous to 1894 there was a continued struggle in St. John for the proper establishment of a street railway. A line had

However, in 1894, Sir William VanHorne, president of the Canadian Pacific Rallway, and James Ross, of Montreal, one of Canada's foremost financial leaders, bought at auction in St. John the rights of the old Peoples' Rallway, the St. John City Railway, New Brunswick Elec-



been built and run under several different managements, but one by one they came to grief, lack of patronage being the principal cause.

seventy-four

tric Co., the Eastern Electric Co., and the Consolidated Electric Co., and formed therewith the present St. John Railway Co. Shortly

afterwards the Company also took over the property of the gas and electric lighting concerns in the city, and since then no further changes have been made.

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The first president of the St. John Railway Co. was Sir William VanHorne, and he was succeeded in 1896 by James Ross, who still holds the position.

F. W. Warren was the first manager in St. John, and remained in charge for some years, being followed by Matthew Neilson, who has been with the Company until July, 1903. Mr. Neilson has accepted a better position elsewhere and his place in St. John has been filled by the appointment of W. Z. Earle, C.E. The officers of the Company now are: President, James Ross; vice-president, J. Morris Rehinson; directors, H. H. McLean, R. B. Emerson, Jas. Manchester, J. J. Tucker, M.P., M. Neilson. All of these, with the exception of Mr. Ross, are St. John men.

The capital stock of the Company is \$500,000, and its bond issue amounts to \$675,000. The Company own 12 1-2 miles of track in St. John, 21 closed and 8 open cars, and give a five minute street service. During the present year a quarter of a million of dollars is being expended in improving the plant at the power house, extending the line, and double tracking several streets, as well as in purchasing new cars.

This Company have the contract for lighting the City of St. John, and furnish for the streets 140 arc lamps, besides many others in private establishments. They also control the gas lighting, the latter plant being situate between St. James, Sydney, Carmarthen and St. Andrews streets, and entirely distinct from

the electric plant which is on Union street.

Business in St. John has in both electric and gas lighting, and in street car traffic, had a slow but steady increase ever since the organization of the present Company.

FERGUSON & PAGE

Among the older business establishments in St. John is that of Ferguson & Page, manufacturing jewellers. This business was first started in 1855, by R. R. Page, at 50 King street, within a stone's throw of the present location, and since that time the house has become so well known that King street would not seem complete without it.

In 1868 W. C. Page entered the partnership, and the firm became known as Page Brothers. Nine years later two other partners, A. B. Smalley and J. R. Ferguson, were admitted, and the name changed to Page, Smalley & Ferguson. This firm continued until 1887, when J. R. Ferguson and H. C. Page became the two remaining partners, under the name of Ferguson & Page. This arrangement now exists.

Ferguson & Page are one of the best known firms in their line of husiness in the Maritime Provinces. They earry all kinds of goods pertaining to the jewelry trade, and have the largest stock of diamonds and watches to be found in the three powinces. In addition to their retail store, they have an up-to-date manufacturing establishment, in which all kinds of goods are made for stock and to order. Their present building on King's reet has been occupied by them since 1868.

seventy-five

VASSIE & COMPANY.

Inasmuch as the city of St. John was founded only 120 years ago, a business house that has been in existence there for over seventy years has some claims to distinction on the ground of long life. The wholesale dry goods house of Vassie & Co., Ltd., was established in 1832. It was originally the firm of Lawton & Vassie, undergoing two changes of name since the date of its foundation, but always having the name Vassle in the title. The late John Vassie was a Scotchman, and a far-sighted and able merchant. In the old days there was, of course, much more difficulty in getting supplies, which came by sailing vessel from the Old Country, but it was necessary to be in touch with the home manufacturers and linporters, and to have well established trade connections in the primary markets. The firm of Lawton & Vassie were in that position, and the house has held it ever since, enlarging its connection and further establishing relations with British and European as well as United States centres, as the increasing domands of an expanding local trade and greater facilities for transportation made such action desirable. The wants of the pioneer were few compared with those of the people of today, and the stock of the dry goods atore bad necessarily to broaden out gradually from a comparatively few lines of staple goods to an almost countless number of lines of staple and fancy articles imported from all the great centres of production. It also became necessary, instead of an occasional visit to those centres, to have a representative making frequent trips to purseventy-si.r

chase new goods and keep in close touch with the manufacturers, in order to have a full knowledge of the trend of trade, the drift of fashlou, and the general condition of the markets. In all these respects the house to which this article relates has kept pace with the times. The first change in the personnel of the firm occurred about the year 1870, when the name was changed to J. Vassie & Co. In 1809 another change was made, and the firm name ehanged to Vassle & Co., Ltd., with William Vassie, president, and James A. Seeds, vicepresident. After the death of William Vassie, Mr. Seeds was chosen president, and W. E. Foster, vice-president. Mr. Seeds has had many years experience in the huslness, and Mr. Foster brought to it all the enthusiasm of a young man, as well as practical knowledge.

Within the last two years the firm have not only enlarged their premises, but extended their business over a wider field. Their house is located at the corner of King and Canterbury streets, a most desirable location from every standpoint save one, and that is the consideration of additional space, of which despite the recent enlargement of premises they already feel the need,

Vassie & Co., Ltd., are direct importers and wholesale dealers in staple and fancy dry goods, cloths, tailors' trimmings, carpets, oileloths, and every description of small wares handled by dry goods houses. Their own huyer goes to the British and foreign markets to purchase goods, and five travellers for the house earry their samples to all parts of the Maritime Provinces of Canada. They have for years made a specialty of tailors' cloths

and trimmings, and have a most desirable trade connection with leading tailors in the provincial cities and towns. The high reputation which the house of Lawton & Vassie gained in the early part of the last century is prized and

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SIMEON JONES COMPANY, LIMITED.

As far back as 1833 the foundation was laid for what has grown to be one of the largest



VASSIE & COMPANY, LIMITED, WHOLESALE DRY GOODS.

sustained by Vassie & Co., Ltd. The firm are members of the St. John Board of Trade, and interested in all matters affecting the commercial welfare of the city. browing concerns in eastern Canada, the Simeon Jones Co., Ltd.

Robert Keltie first established the business, and under his management it for thirty years

centy-seven

drew a trade which has aince then steadily increased. In 1863 the business was transferred to Simeon Jones, who, in turn retired in 1892, leaving it in the hands of his three sons, now forming the company. For full seventy years of practically uninterrupted prosperity the business of this brewery has grown, so that now, with an extensivo and thoroughly up-to-date plant, there is a '!l felt the need of further space.



The products of Jones' brewery are known all over eastern Canada. In comparison with the products of other manufactories, it is worthy of note that at an exhibition held in 1902, in England, samples of Jones' alc and porter were given a high place, and won for the company the following from the Country Brewers Gazette:—

"Canada also supplies some excellent examples of the skill of Dominion brewers.

seventy-eight

Where so many are good, it is difficult to particularize, but we think the India Pale Ale of Simeon Jones, Ltd., St. John, N.B., will secure many admirers."

While the products of this brewery are known in all of castern Canada, the principal business of the firm is confined to the three Maritime Provinces — New Brunswick, Nova Scotia; and Prince Edward Island.

Besides the ales and porters manufactured, considerable attention is given to aerated waters, and these are produced in great variety.

In all, over twenty-five hands are employed in the establishment,

JAMES PENDER NAIL COMPANY.

For over thirty years the name of James Pender has been associated with the manufacture of nails of various kinds, but never has this work been carried on such a large scale as at present. Mr. Pender holds the position of manager of the James Pender Nail Co., and is qualified for his work by many years experience, both in general hardware and as manufacturer.

On May 1st, 1873, he began with E. R. Moore the manufacture of cut nails, which connection was continued for four years, and in August, 1877, after the great St. John fire, the manufacture of horse nails, with the Dodge Forging Machine, the best of its kind at the time, was begun on his own account, and continued until 1886, when W. O. Purdy became associated with him in the horse nail business.

About 1890 a new improved wire nail was discovered, for which patents were secured, and in 1891 the present Company was organized

for the manufacture of this improved wire nail, which was trade marked under the name "Bull Dog," and which, as soon as put on the market, proved a great success, capturing over twentyfive per cent. of the total Canadian business within the first year of its manufacture. This position was maintained for some years, and being imitated by other manufacturers, a further improvement was made in 1893, whereby a "Coated Bull Dog" nail was put on the Canadian market, which has had a large run ever since, and occupies the leading position in Canada for special nails for box and case making, crating, etc., and is highly esteemed by those who use nails for this purpose,

The peculiarities of the "Bull Dog" and "Coated Bull Dog" nails are, that as compared with bright wire nails, the former possesses fifty per cent. more holding power, and the latter over one hundred per cent., which results in considerable economy and better work.

Quite recently the Company have designed, constructed and put in operation some new and improved automatic horse nail forging machines, which, on account of the principles of operation, namely, a graduated reduction distributed over a number of pairs of dies, the output is more than double as compared with the old Dodge forging machines; the waste reduced, and also the cost of manufacture, while a much more uniform and perfect nail is secured.

The Company occupy about three to three and a half acres of ground, half of which is covered with buildings equipped with machinery of the most modern kind for the purpose used, which enables them to compete with all comers in the Canadian market. The plant is

capable of turning out fifteen tons of nails of various kinds per day. The Company manufacture all sizes and kinds of nails from onehalf inch hrads to ten inch spikes, and employ upwards of one hundred hands, and are convinced that with the great development now going on in Canada, its future is very promis-

THE JAS. ROBERTSON CO., LIMITED.

The block in what is known as Lower Cove district of St. John, bounded by Charlotte, Broad, Sydney, and Brittain streets, is occupied almost wholly by the Maritime Province branch of the James Robertson Co., Ltd. The name of this Company is known in Canada wherever heavy metal and plumber's supplies are used, and is a synonym in the Provinces by the sea for all that is finished and modern in metal work.

The head offices and works of the Company are located in Montreal, but the St. John branch is practically a distinct plant, inasmuch as in it many of the different varieties of stock handled are manufactured. This branch was established in the year 1878 by A. A. Macmichael, who shortly afterwards was transferred to Toronto, where he now holds the position of manager. On the 1st May, 1902, John Keefe succeeded as manager of the St. John business, who has been with the Company for upwards of twenty years.

For the first few years after its establishment the St. John branch handled only metal stock through the Montreal works, but in 1383 the present large factory was built. This was devoted to the manufacture of heavy metals,

seventy-nine

mill, eircular, and gang and shingle saws, white lead, liquid colors and plumbers' supplies. Five years later a lead pipe press was put in, and three years ago the plant was further extended by the addition of a brass foundry. The chemieally pure white lead and the Monarch liquid colors put out by this manufactory are standards, known all over the Provinces. In lead pipe, the St. John branch turns out larger sizes than any other concern in Canada, these being intended for use in pulp mills. Of the quality of the stock produced much could be said but little is necessary, as it is so well and favorably known to all the trade. The true eriterion as to this is the amount of business done by the Company, which has doubled within the past few years, and continues to rapidly increase. Between thirty and forty skilled workmen are employed by the St. John branch, while two travellers represent the Company in the Maritime Provinces.

HARRY W. DEFOREST.

The people of the Maritime Provinces of Canada are very large consumers of tea, and though in former years it was China tea, it is now chiefly, and in steadily growing proportion, British grown tea from India and Ceylon. St. John is one of the great tea distributing centres, importing, hlending and packing for the trade of a wide area.

Harry W. deForest is one of the best known tea merchants in the Provinces, having a large establishment, and devoting his entire time to the tea trade. In 1848, his father, George S. deForest, was selling tea and groceries in a wholesale way in St. John, and was credited eighty

with keeping the best line of teas in the city. It was then imported from London. twenty-five years ago, Harry W. deForest was in the employ of the wholesale house of Hall & Fairweather, when that firm purchased their first line of teas. He took an active part in their tea business for seven or eight years, and when he went into business with his father seventeen years ago, it was to push the tea trade of the firm. They got a tea called Union Blend, put up for them in London, finding that it was a tea which suited the trade of the people. It was the first blend of India and Ceylon teas placed on the provincial market. Ever since that time Mr. deForest gave his attention to the tea hranch of the business, and a few years ago he separated from the old firm and went into husiness entirely on his own account. Prior to this, however, he had visited London, interviewed the trade there, and purchased for his firm the hest hlending and packing machinery to be lad. Since that time he has blended and packed all his teas, importing them himself from India, Ceylon, China and Formosa. Mr. deForest was the first St. John merehant to ship tea in earload lots to Newfoundland, and he has now a branch in St. John's, in charge of C. D. Chetwynd, Six years ago Mr. deForest introduced Union Blend in the United States market, and was working up a good trade in a number of towns when the Spanish war tax was put on. That tax has since been removed, and he is again shipping tea to the States, having sent forward about a thousand packages this year. But, of course, his chief market is in the Maritime Provinces, part of Quebec, and in Newfoundland.

Mr. deForest has a fine brick warehouse on the corner of Union and Dock streets. It is 45 x 65 feet, four stories and basement, devoted entirely to the tea trade. While Union

increased, and he has the latest machinery for biending, packing and labelling teas. He has a large warehouse and travelling staff, and his business has attained the proportions of a nota-



Blend, which is a household name throughout the provinces, is his leader, he also puts up private brands for large dealers, and sells bulk as well as packet teas. His trade has steadily ble commercial enterprise. Mr. deForest is still a young man, and will be an important factor in the tea trade of eastern Canada for many years to come.

eighty-one

SCHOFIELD BROTHERS.

With the exception of a box manufacturing eoneern, Schofield Bros. is the only firm in St. John whose business is confined exclusively to the handling of paper and wood products generally. This firm was established in 1892 by Herbert B. and E. Allan Schofield, and there have not since been any changes in it. The business was first conducted in Water street, and in 1897 was moved to the corner of Market square and Dock street, but in 1898 Schofield Bros. bought a large new building, 50 feet by 100 feet, on Chipman hill, and made it their headquarters. During the past year they have purchased what was formerly the Maritime Casket Factory, on Celebration street, and now occupy it as a warehouse. This building is quite close to the Intercolonial Railway, and offers every facility for the prompt handling of goods. Besides using the Chipman hill property as a warehouse and offices, the firm have recently added a ruling department, where competent men fill all orders without the least loss of time.

The business has steadily grown from year to year until now fifteen hands are employed.

Schofield Bros., besides representing the E. B. Eddy Co., of Hull, as Maritime Agents, have connection with the largest and best paper mills in the United States, England, and Canada, enabling them to sell a very large and varied stock at mill prices. They make a specialty of all sorts of printers' supplies, and earry in stock envelopes, wrappings, bags, news, book tablets, papetries, note papers, flat writing, sheathings, tarred felt, woodenware, fibreware, matches, washboards, earpet felts, egg cases and eighty-two

fillers, and printing inks. Two travellers represent the firm in the Maritime Provinces, and the West Indies.

H. B. Schofield was trained in banking and financing, while E. Allan Schofield served several years in Ilolyoke, where he became thoroughly acquainted with the paper business.

JOHN O'REGAN.

John O'Regan, wine and spirit merchant, began business in 1879 on Charlotte street, St. John. In 1890 the wholesale firm of Grindon Welch & Co. disposed of their interests to Mr. O'Regan. The connections thus secured, combined with Mr. O'Regan's former business, enabled him to take the leading position which he has since maintained.

Mr. O'Regan's stock comes from all the great wine, spirit and malt producing countries of the world, and he deals with houses having the highest standing and most extended reputation. In his cellars and warehouses on Union street are found all the choicest vintages—brandies varying in age and reputation, the best brands of genuine Scotch and Irish whiskies, and the most popular Canadian brands. All the leading Canadian, English and Irish ales and porters are kept in stock, along with imported soda water and kindred beverages pertaining to a complete wholesale business of this kind.

Mr. O'Regan's trade extends to all parts of the Maritime Provinces, and two travellers are kept busy taking orders in various parts of the country. He has a large local trade in St. John and vicinity, and does quite an extensive business in the United States.

M. A. FINN.

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In 1870 the firm of Finn & Patton, wholesale and retail liquor dealers, was established on Water street, in St. John. At the end of six years the partnership was dissolved, M. A. Finn continuing the business alone. After the different from the others, inasmuch as he supplies the majority of the leading hotels in Nova Scotia and New Brunswick. His class of goods, both in variety and quality, is not handled by any other dealer in the trade in St. John.

He is the agent for James Buchanan, purveyors to the King and Prince of Wales, of



fire in 1877, in which Mr. Finn's establishment was destroyed, he opened in the building now known as the Hotel Dufferin, continuing there for three years, when he removed to his present premises on Prince William street.

Mr. Finn does not claim to have the largest trade in St. John, but has been in business longer than any other dealer in the same line. He does a business which is perhaps a little Scotch Whiskey, "Black and White" being the leading brand in many ci.ies. The sales of this whiskey have increased fifteen fold in the last ten years. In the Maritime Provinces it leads all other importations, and far exceeds the import of any other high grade whiskey, and the trade is steadily increasing. The imports for 1902 were 45 p. e. in excess of those for 1901, which was the largest year to date.

eighty-three

Mr. Finn also represents the Irish Whiskey Co. of Belfast, a well known house which supplies good goods. He handles, also, all high class brands of wines, brandies, whiskeys and beer.

Latterly special attention has been given to his eigar department, and the leading brands of Havana, imported direct from the factories without any intermediate profits, are kept in stock.

W. H. THORNE & CO., LIMITED.

W. H. Thorne & Co., Ltd., are the largest wholesale hardware merchants in the Lower Provinces. In 1892 the business was turned into a limited company for the purpose of meeting the largely increased trade.

The business and head offices are on Market square, St. John, where they occupy two large buildings, divided into many different departments. The floor space in the main building, which is seven stories high, is 25,200 feet, and in the annex, 13,000 feet; besides this they have additional warehouse space of 45,350 feet.

One of the departments in the main building contains solid silver, plated-ware, cut glass and cutlery. Of the latter they make a specialty of the best English goods. Another department contains plate, window and fancy glass, and paints and oils. A third is devoted to twines, lines and fishermen's supplies; another to wooden-ware and household furnishings, and still another to sporting outfits.

The general hardware and builders' supplies occupy three floors of the main building.

Their iron, metal and heavy hardware business is located on Water street, where they also eighty-four have ship and wharf room for their own acco-modation.

They have travellers covering all the Lower Provinces and a portion of Quebec, and are selling agents for the Gordon Nail Works, Lawton Saw Co., Haszard's powder, and Carson's anti-corrosive paint.

R. G. DUN & COMPANY.

What is now R. G. Dun & Co., Mercantile Agency, was first established in New York in 1841. Lewis Tappan was the founder, and after carrying on the business for five years, he admitted Beujamin Duglass into partnership, the firm name being Tappan & Duglass, In 1851 Robert Graham Dun cutered the employ of the firm, and on account of his business abilities, was rapidly advanced. At the end of three years he became a partner in the concern, and the name was changed to B. Duglass & Co. In 1859 Mr. Dun purchased the senior partner's interest, and in the name of R. G. Dun & Co. assumed the sole control. In two years time 17 branches had been established, of which two were in Canada, one in Great Britain, and the others in United States.

The husiness at present consists of 173 branches, in the United States, Canada, Germany, Great Britain, France, Holland, Switzerland, Belginm, Spain, South Africa, South America, Australasia, Mexico and Cuba. Each branch supplies commercial information of business houses in its own district, as well as in foreign countries,

The branch in St. John was established in 1871, and for the past 15 years has been under the management of Mr. James Jack.



JOHN LABATT.

The name of John Labatt is almost a household word throughout Canada, for during the past forty odd years the fame of the ale and porter manufactured by this firm has spread far and wide. The business was first established by John K. Labatt, who has been succeeded by his son, John Labatt, the present proprietor.

The works and head offices are located at London, Ontario, and form one of the most extensive and modern plants in that progressive eity. From year to year the growth of the business has been such that it has been found necessary to repeatedly extend the works, and these now stand in the front rank both in size, equipment, and quality of goods produced.

Upwards of two hundred hands are employed at the brewery, but this by no means represents the entire staff, for those in the numerous agencies outnumber the ones at the main works. In all there are six bottling depots in different parts of Canada—in St. John, N. B.; Montreal and Quebec, Que; Ottawa, Toronto and Hamilton, Ont. Besides these, Labatt's agencies are found in every city of any importance in the Dominion, from Halifax to Vancouver. The St. John depot has been in existence for only six years, or since 1897, but in this brief period a most gratifying business has been worked up in the Maritime Provinces.

Seven different grades of ale and porter are produced, and a staff of from ten to fifteen bands is required to attend to the bottling and shipping.

The distributing point for the Provinces is 51-55 Dock street, St. John, and is under the management of Mr. H. G. Beresford. The building, only a small portion of which was first leased, is now almost wholly occupied by eighty-five

Labatt's. It extends from Dock to Nelson streets, and even with the space now available there is not sufficient room for the business which is being done.

The claim made for Labatt's ales and porter is that they are pure, wholesome beverages, superior to any made in Canada, and many medals and testimonials support this claim.

SUN OIL REFINING CO., LIMITED.

Tho Maritime branch of the Sun Oil Refining Co., Ltd., was established in St. John upwards of six years ago. The agency was originally confined to an office, but as time passed the business grew to such an extent that it was found advisable to have a storage and barrelling plant on the spot. Shortly afterwards land was purchased at Barrack Point, the southeastorn projection of St. John peninsula. On this land large storage tanks were crected, and shortly afterwards the barrelling plant was built. This latter is considered one of the finest and most modern in Canada. A branch railroad runs past the storage tanks, and on this tank cars are received. By means of this un-todate and convenient plant, the Company is in a position to handle large orders at very short notice.

Until quite recently the St. John agency has been the only one of the Sun Company in the Maritime Provinces, but as business has now grown to such an extent as makes it inconvenient for one branch to cover all parts, another branch has just been opened in Halifax, Nova Scotia. This new office will deal with all the Nova Scotian business, leaving the St. John agency to handle directly that from New Brunswick and Prince Edward Island. eighty-six

In Halifax also land has been purchased, and in the past year storage tanks have been erected.

From the office on North Market wharf, St. John, five travellers go out on the different routes through the Maritime Provinces, while at the agency itself about twenty other men are employed.

The Sun Oil Refining Co., Ltd., is connected with the Cornplanter & Warren Refining Co. of Pennsylvania, U. S. A. This concern is one of the best known in the United States, and in its refineries handles from its own wells only



BEACH AT BAY SHORE, ST. JOHN, N. B.

Pennsylvania products for high grade luhricants and refined oils.

Quite lately a new refinery has been erected and opened at Potrolia, Ontario. This is known as the Canadian Oil Refining Co., and the refinery is for the purpose of furnishing cheap neutrals and oils from Canadian products. This concern has a large wax plant in connection with the refinery, and is in a position to furnish high grade wax candles, and confectioners' and tanners' wax.

SUN LIFE ASSURANCE CO. OF CANADA

No bester statement of the standing of the Sun Life Assurance Co., of Canada, can be made than is contained in the following: — In 1892 the income of the Company was \$1,134, 867.61; in 1902, it was \$3,561,509.34; the net assets, exclusive of uncalled capital, have, in the ten years, increased from \$3,403,700.88 to \$13,480,272.88, and the assurances in force in 1892 were \$23,901,046.64 as compared with \$67,181,601.63 in 1902.

The head offices of the Sun Life Assurance Co. are in Montreal, and branches, offices and agencies extend all over Canada, as well as in other countries.

In St. John, the agency is in charge of Gilbert C. Jordan, who, although comparitively young, has had quite a lot of experience in the business, and has met with marked success. Mr. Jordan has the honor of being the winner of a valuable gold watch offered to the largest individual writer of insurance for the Sun Life in Canada in 1901. He was appointed manager for New Brunswick in the present year.

WESTERN UNION TELEGRAPH CO.

The telegraph system established in New Brunswick but little more than fifty years ago, starting with less than half a dozen offices and perhaps a dozen employes, now extends to all parts of the Province, there being in all upwards of three hundred offices, of which the Western Union centrols two hundred and twenty. St. John is the headquarters of the sixth district of the eastern division of the Western Union Company, New York city being

operators in this district and 140 other employes. D. C. Dawson, of St. John, is superintendent, and George M. Robertson local manager. The pole mileage is 2,924, and wire mileage 9,632; cable mileage 115, chiefly under rivers and harbors.

In the St. John offices the Western Union has fifteen operators, twenty-nine other employees and ten messengers. The offices are situate on the corner of King street and Market square.

JAMES READY.

Since 1863 James Ready, brewer, has been steadily extending his business and increasing the capacity of his plant. The main buildings are located at Fairville, just across from St. John, but a branch establishment, in which a portion of the work is done, is in the city.

In 1863 Mr. Ready opened, in Fairville, an ærated water manufactory. A brewery for lager beer was built in 1879, and in 1891 the present large ale and porter brewery was crected. About the timo of the opening of the lager beer hrewery the ærated water branch was transferred to St. John, and carried on at the corner of Peel and Union streets. In 1898 the building occupied was torn down, and the fine new warehouse now in use was built.

The brewery at Fairville is complete and modern in every respect, and the work dono is in charge of experienced employes, who theroughly understand their business. Ready's ale has become known all through the Maritime Provinces, and meets with an ever increasing demand.

eighty-seven

WHITE'S EXPRESS.

Over twenty years ago Charles A. White started a transfer company in St. John. A few years later H. C. Green became a partner in the business, and shortly afterwards Mr. Green, upon buying out Mr. White's interest, assumed sole control of what is now, and has since its establishment, been known as White's Express Co.

Mr. Green employs nine teams and ten men, and handles the largest transfer business in S^{*}. John. The different slovens, drays, and express wagons are kept busy all the time, and satisfaction is always guaranteed. The Company's stables are in what is known as the north end of St. John, and quite recently a new office has been opened at 55 Mill street.

SAINT JOHN IRON WORKS.

The St. John Iron Works occupy a large block of land at the deep water terminus of the Intercolonial Railway. The premises extend from Charlotte to Sydney streets, and from Vulcan street to the railway track, from which a branch extends into their grounds, giving them a space of 160,000 square feet. All this space is well utilized. The machine shop, built of brick, fronts on Vulcan street, and is fitted with the most modern machinery. The front of the building is devoted to business offices, private, stenographer's, and drafting rooms

The other buildings comprise the pattern shop, foundry, a large storeroom for patterns, blacksmith shop, boiler shop, and general storage warehouse, besides a number of necessary smaller structures.

eighty-eight

In 1802 Waring, White & Co., engineers and manufacturers, moved into these premises. Seven years later a company was formed, and it took charge of the concern which has since been known as the St. John Iron Works.

At the same time Chas. McDonald assumed the position of manager, and under his direction the business done has more than doubled. When Mr. McDonald took charge forty hands were employed. There are now over one hundred. Several additional buildings have been put up and the works generally improved.

The St. John Iron Works manufacture a great variety of machines, do an extensive repair business, and in addition carry ln stock a large line of specialties. The name of this Company is especially well known in connection with high class mill outfits, and these are sent to all parts of Canada, numbers being in use even on the Pacific Coast. In marine engines, too, a good business is done, and within the present year two steamers have been fully equipped from propeller to funnel by this concern. Other articles include stationary engines, marine and stationary boilers, portable and hoisting engines, surface and jet condensers, propellers, heavy scrap and rail shears, Ross patent lath mills, and in fact all kinds of things manufactured by large concerns of this kind. Much attention is paid to finishing, and it is owing to the care expended on the work that the manufacturers have gained and hold such a high reputation.



McINTYRE & COMEAU.

Among the wholesale business houses in St. John none is more striking than the splendld liquor warerooms on Water street occupied by Messrs. McIntyre & Comeau. This firm has taken a lease of these premises, and can truthfully boast of the most modern liquor warehouse in the Maritime Provinces. The building is 90 x 60 feet, three stories high, giving an extensive floor space, which is entirely utilized by the growing business of this enterprising concern.

On the ground floor are the offices, equal to any in St. John, and the receiving and shlpping room. A large electric elevator is conveniently arranged near the side ontrance for the conveyance of goods to the upper floors, while a hand holst in another part of the building allows goods to be lowered to the ground floor.

The second story is used for packing and wash rooms and general storage, while the entire third floor is given up to the bonded warehouse for the exclusive use of the firm. The building is heated throughout with hot water, and lighted with incandescent lamps at night, while during the daytime, the windows on all four sides make it one of the best lighted buildings in the city. The floors are of kiln dried birch, and these, in common with all other parts of the building, are kept faultlessly elean.

Seven years ago this business was established by William McIntyre. Two years later Louis Comeau became a partner. Since then there have been no changes in the firm, but the business, which started on a comparatively

small scale, has, by enterprise and perseverence, grown to be one of which those interested are justly proud.

In McIntyre & Comenu's warehouse are found the choicest products of many countries. The firm carry between 6,000 and 7,000 cases, and from 400 to 500 barrels and casks of spirita and malt goods. In Scotch whiskey alone they have over sixty different brands, foremost among which are the celebrated M-Callum's l'erfection, and McNab'a Galley brand. In brandies their stock includes thirty brands, the leaders being Msrett & Co.' Invalid, and Three Star. Other lines, for which this concern is general agent, are Foster & Sons Buglo brand, Bass' Ale, Guinness' Stout, Kederlan's Crystal Gin, and Martinique, Santa Clara, and Golden Fleece Rum.

McIntyre & Comeau have fairly earned the reputation they enjoy throughout the Maritime Provinces for fair dealing and care in the quality of their goods. They are in a position to attend to an ever increasing trade, and have always been found to be a most reliable house.

HALEY BROTHERS & CO.

Haley Bros. & Co. Woodworking factory was originally the Turnbull factory, but in 1881 Henry E and Rupert G Haley, both Yarmouth men, purchased the place, and in a few years transformed it into what it now is, one of the leading industries in St. John. The Turnbull factory has now been lost in the many extensions which have been added to the work, and even with the present large space the firm finds itself unable to handle all the business offering.



In 1890 I rary E. Haley went out of the business, and it is now carried on by Rupert G. Haley, who continues under the name of tho old firm.

During the past few years three large warehouses, two dry kilns, and a lardwood flooring plant have been built. The ground covered by the works contains over 50,000 square feet, and more is needed.

Haley Bros. & Co. employ about seventy men, and turn out all kinds of house finishings. Especial attention is given to hardwwood flooring.

The output of the factory is sold almost exclusively in the Maritimo Provinces, and it is found that this district furnishes more husiness than Haley Bros. & Co. can handle. Some export business was accepted at one time, but this had to be given up, as the Provinces afford all the field necessary. Haley Bros. & Co.'s factory is located on Broud street, between Charlotto and Sydney streets, in St. John.

THE WHITE CANDY COMPANY.

The capital stock of this Company is \$30,000, and the board of directors is composed of Thomas White, president; Thomas F. White, manuger and treasurer; S. B. Bustin, secretary, and William White, superintendent.

The manufacturing is carried on in the large factory at 240 Union street. This factory is 100 feet by 40 feet, four stories high, and in it sixty persons are employed.

The White Candy Co. have limited their business to the Maritime Provinces until the present year, during which an agency has been opened in Winnipeg, Manitoba. A large marninety

ket is being found there, and, in fact, the trade is larger than can be handled by the Company. Only chocolate goods are sent outside the Maritime Provinces.

The White Candy Co. manufacture the well known Delamnr and Snowflakes brauds of chocolates in dark coatings, and the Daisy brand in light coatings. These three lines command the highest prices ranging in Canada, and the sales are continuously increasing. Besides these, all general lines of confectionery are made, including a high grade caramel, and velveteen molasses kisses, both of which are in strong demand.

Three salaried travellers and two on commission, are employed by the Company, one of the latter being in Winnipeg.

The White Candy Co. elaim that their chocolates are equal in quality to any made in America.

NEW YORK LIFE

While W. M. Jarvis is perhaps the best known fire insurance man in New Brunswick, so H. A. Austin is best known in life insurance. Mr. Austin has for upwards of twenty years been connected with the New York Life, and is the manager in New Brunswick for this company. He has during recent years devoted his whole attention to his business, but formerly took much interest in civic and provincial matters, and was at one time a candidate for parliament. While there are quite a number of life insurance companies doing a successful business in New Brunswick, it may be said that Mr. Austin, as manager of the New York Life, holds a majority of the larger risks in force. His office is on Prince William street.

LIVERPOOL & LONDON & GLOBE.

The New Brunswick general agent for the Liverpool & London & Globe Insurance Company is William M. Jarvis, a representative citizen of St. John, and one who has always taken a deep interest in the welfare and prosperity of the city. Mr. Jarvis is president of the Board of Trade, and was one of the St. John delegates to the meeting of the Chamber of Commerc. of the Empire. He has been connected with insurance for the greater part of his life, and is perhaps the best known fire insurance man in New Brunswick. Of great determination, and an indefatigable worker, he throws himself heartily into every matter with which he is connected, and in all questions of public interest his opinion carries much weight. Mr. Jarvis is widely read and has a fund of information connected not only with his own line but on all current topics. He is one of St. John's foremost citizens, and the company he represents holds a high place among the insurance concerns doing business in the province.

JOHN KIMBALL & SON.

The firm of John Kimball & Son, Kimball street, St. John, buy and sell hides, and have been doing it for more than thirty-five years. The present manager is George A. Kimball, who succeeded his father, continuing the business in the old firm name.

In the large establishment on Kimball street hides and sheepskins, numbering thousands every week, are handled. These are purchased from regular consignors throughout the Maritime Provinces, and are sent to St. John in the green state. The hides are salted and packed and resold to the different tanneries, many of them going back cleaned and ready for the vats to the

localities from which they were first received.

Sheepskins receive somewhat more attention, as the wool is pulled from these, cleaned and sold, while the slats are prepared for the tanners. On an average seventy thousand sheepskins and thirty thousand hides, of different kinds, are handled in a year. For this work twelve men are employed, and the appliances in the factory are of the most modern type. Besides hides and skins, this concern deals in rough and smooth tallow, rendering the latter at the Kimball street works. Most of the cleaned wool is sold in Montreal, but a certain quantity finds a market in the Maritime Provinces.

OSCAR SILBERSTEIN.

Although Oscar Silberstein has been a cigar manufacturer for comparatively few years, the products of his factory are now well known, and find a ready sale not only in St. John, but through the whole of the Maritime Provinces. Mr. Silberstein's factory is on the corner of Prince William and Church streets, and has been in operation under his management for the past three years. Previous to this, Mr. Silberstein spent the greater part of his life in the tobacco business, and is experienced in all its branches. Among the better known brands made by him are Yours Truly, Havana Queens, Havana Perfectos, Flor de la Habana, and Actividad, in the ten cent line, and in five cent cigars the Banker, Fern Pink, Small Boquet, Polar Queens, and Havana Specials. For the factory Mr. Silberstein imports directly all his stock. He employs only skilled labor, and all the goods turned out are hand made. Quite recently Mr. Silberstein has occupied a well-fitted retail store at 81 King street, where he now has his office. In this establishment all kinds of smokers' requisites are found, comprising cigars, tobaccos, cigarettes, pipes, and many other lines.

ninety-one

N. B. TELEPHONE COMPANY.

The first telephones were used in St. John in 1879, when a business house ran a private wire between their two establishments. At present over fourteen hundred instruments are in use, and the exchange building and plant is of the most modern style.

The history of the telephone service from



1879 till the present day is an interesting one. About 1880 the Dominion Telegraph Co. introduced the Bell patent in St. John, and about the same time the Western Union Telegraph Co. opened an exchange, using the Edison system. Each of these exchanges had, through time, about seventy-five subscribers, ninety-tico

but it was difficult to persuade the public that telephones were of commercial value.

When the Bell Telephone Co. was formed, the two small companies in St. John were bought by it, and the St. John exchanges united in a building on Prince William street. During the period from 1882 till 1888 the telephone systems underwent various changes, the final ontcome being the present New Brunswick Telephone Co.

Up till 1886 the wires were strung on buildings, trees, chimneys, or anything that would serve the purpose, but in that year the Company commenced placing poles and stringing wires on them.

In the earlier years the old fashioned Bell and Edison instruments were used, with a drop switchboard. Upon the amalgamation of the two small companies, the Bell concern introduced the magneto system, using Post & Co.'s switchboard. Later, magneto bells were placed on a Williams' switchboard, and after this the Gilliland board and the single line grounded wire system was in use.

Upwards of a year ago the N. B. Telephone Co. commenced the erection of a modern exchange at 18-22 Prince William street. This has recently been completed, and is now occupied. The building is of brick and stone, is fitted with steel beams, and the Roebling system of concrete fire proof floors and roof. It is three stories in height, and contains on the first floor the pay station and storerooms, on the second the general offices and instrument rooms, and on the third floor the operating and terminal rooms.

Along with the new huilding a complete new system of exchange was introduced. This

was from the single line grounded wire to the all metallic common battery system. In the central office there is a five section lamp signal multiple switchboard, requiring three operators to a section. The capacity of this is 6,500 instruments, and it is now equipped for 1,800. The board was made and installed by the Kellogg Switchboard Supply Co. of Chicago, and is the most modern in use. All wires are led in from the street under ground, the smallest unit used being a 200 pair cable. The wires pass to the main distributing frame, and from thence to the switchboard.

The power for operating is supplied by two banks of cleven eells each, of the Electric Storago Battery Co.'s Chloride Accumulators. These cells can be charged from a generator run either by a gas engine or by the city power circuit.

In St. John over 1,400 tel_pnones are in use. The Company have 225 miles of wire, 10 miles of poles, 5 miles of overhead, and considerable lengths of underground cables. In the exchange building thirty operators are employed, and an office staff of six. Seventeeu other employes attend to construction work in the city.

The head office of the N. B. Telephone Co. is at Fredericton, and the office at St. John is only one of many branches throughout the Province. The Company operates trunk lines extending to all parts of the Province, and connecting with outside companies.

A. W. McMackin is local manager for St. John, and Walter W. Wells, general superintendent for the Province, also has his office in this city.

McLAUCHLIN CARRIAGE CO., LIMITED.

The McLauchlin Carriage Co., Ltd., with factory and head offices at Oshawa, Ont., was established in 1868. Although originally by no means insignificant this creditable Canadian industry has steadily increased its business, and the works have been so extended that, at the present time, four hundred and fifty men are employed at Oshawa. The factories have an annual output of fifteen thousand wheeled vehicles, and this gives good foundation for the belief that the McLauchlin Co. are the largest carriage manufacturers under the British flag. They are known to be easily the largest in Canada. There are agencies of the McLauchlin Co. from Sydney to Vancouver, and in addition a large export trade is done. Some of the goods manufactured, which include almost all kinds of wheeled vehicles, were shown at the Glasgow Exposition a few years ago and received high praise. At the World's Fair, in Paris, they received the highest medals and prizes in their classes.

The St. John branch of the McLauchlin Carriage Co. was started in 1895, and ever since had all the business it can haudle. The premises are at 32-34 Dock street, and the agency is under the management of J. W. V. Lawlor, who has been with the company since 1894. The business is going forward by leaps and bounds, and the increase is accounted for by the motto of the company, "One grade only, and that the best."



ninety-three

THE ROYAL HOTEL

Patrons of the Royal Hotel, St. John, carry away with them pleasant recollections of a high-class honse, with every convenience for the comfort of guests, and conducted in such a manner as to give satisfaction to the most exacting traveller. The Royal is situated on King street, and is the historic hotel of St. John, as well as the largest one in the city. Messrs, Raymond & Doherty, the proprietors, are not only hotel men

number of suites of elegant rooms each with bathroom attached. The hotel is fitted with electric elevators, has handsome wine and billiard rooms, barber shop, writing rooms, book stall, parlors, separate ladics' entrance on Germain street, and in short every convenience for the comfort of its patrons. There is a regular coach service to trains and steamers. During the last few years the Royal has been more than once enlarged, and every year the proprietors give some new proof of their enterprise, and their desire to serve the travelling public, in a manner to reflect credit upon their house and the city.



by training and experience, but they are admirably suited by temperament to be at the head of such an establishment. Courtesy and the most painstaking attention to the comfort of guests is the rule of the house, from the proprietors down to the bell-boys. The table of the Royal is not surpassed for excellence of fcod and service by that of any hotel in the lower provinces. For the accommodation of guests who insist upon special convenience the Royal has a ninety-four

GEORGE McKEAN.

Since 1868 the name of George McKean has been favorably known among the lumbermen of Eastern Canada. Mr. McKean ranks as third among the lumber-shippers from Canadian ports. Although he ships to Britain, Australia and South America, 9-10ths of the lumber handled go to the first named country.

Mr. McKean ships from the following ports: Nonvelle, Campbellton, Dalhonsie, New Mills, Buctouche, Shediac, Baie Verte, Cape Tormeratine, Pugwash, Halifax, Port Medway, Port Le Hebert, Tusket, Weymouth, West Bay, Grindstone Island, Hopewell Cape, Hillsboro and St. John, covering the entire Atlantic coast from Bay Chaleur to the southernmost point of New Brunswick. His shipments are between 100,000,000 and 125,000,000 feet a year, last year's aggregate being 115,000,000 feet, distributed among 110 vessels. Liverpool and Manchester are among the largest receivers of lumber shipped by Mr. McKean. His English agents are Messrs. Price & Pierce, of London.

Mr. McKean is also largely interested in general lumbering and miling in the Maritime Provinces, but devotes his personal attention to shipping.

JAMES FLEMING.

Away back in 1835 George Fleming and Thos. Barlow formed a partnership, and on Pond street, in St. John, opened a foundry and machine shop. In the course of time Mr. Barlow retired and the name of the firm was changed from T. Barlow & Co. to Fleming & Humbert, Mr. Humbert being admitted. Later, on his retirement, the business was known as George Fleming & Sons, then as James Fleming, which is the present name. James Fleming was one of the sons of the original founder, and upon his

Messrs. Fleming are also builders of all kinds of machinery for saw and pulp mills, marine and stationery engines and general iron work. They manufacture machinery for such boats as the May Queen and David Weston, two of the largest on the St. John river, and the fact that these steamers have been running for between 35 and 49 years is evidence that the work done in this line is of the best. The class of work handled at present is largely steamboat and mill work. Between 130 and 150 men arc employed, and the largest job now on hand is the building of machinery and two large boilers for the steamer Senlac, which will run on the South Shore route.



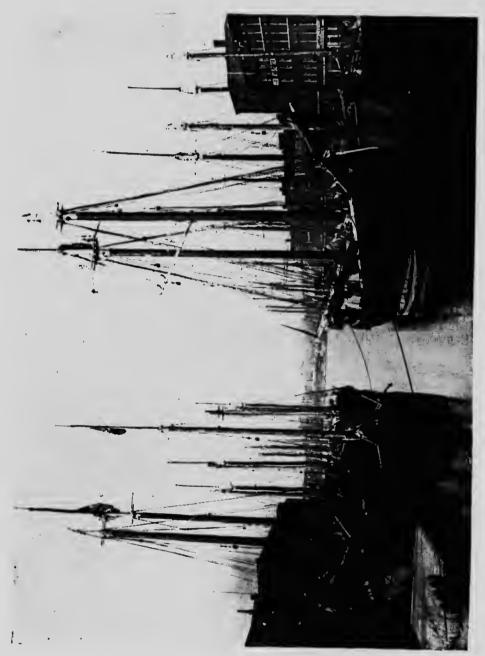
death, in 1899, his sons in turn assumed control. The partners now are George W. Fleming, H. J. Fleming and Walter M. Fleming, and the works are known as the Phœnix Foundry and Locomotive Works.

Since its establishment the business has shared in the general progress of St. John, and has for many years ranked as one of the most important industries. This concern was about the first in Canada to manufacture locomotives, and did quite a business in that line for many years,

IMPERIAL OIL CO., LIMITED.

One of the great industrial and commercial factors in Canada is the Imperial Oil Co. Limited, whose head office is in Sarr's Ontario, but which has branch offices all over the country. The St. John offices are the headquarters for the three provinces of New Brunswick, Nova Scotia and P. E. Island, though of course each province has a provincial manager,

ninety-five



COASTING SCHOOLERS IN MARKET BLIP, ST. JOHN.

The capital of the Imperial Oil Co. Limited is \$1,000,000. It is the oldest oil refining company in Canada, and the refinery is one of the largest and best equipped on the continent of America. For the transportation of its products advantage is taken of every modern system, such as tank cars, tank steamers and tank wagons.

In order to handle its enormous business promptly and effectively, the company is well organized throughout Canada, having barrelling stations and tankage at all the principal distributing centres. It has branch warehouses and offices at Vancouver, Winnipeg. Toronto, Kingston, Peterboro, Hamilton, Loudon, Guelph,



Stratford, Chatham, Windsor, Petrolia, Montreal, Quebec, St. John, Moncton, Charlottetown and Halifax.

Naturally, in a rapidly growing country, the demand for oil products is steadily increasing, and the Imperial Co. finds an ever-increasing demand at home, and therefore has little or no surplus stock available for export.

The company also imports American refined oils in large quantities, in tank steamers and tank cars. The illuminating and Inbricating oils and other petroleum products and oils sold by the Imperial Co. are not surpassed in

quality, and, as already indicated, they are sold throughout Canada from the Atlantic to the Pacific.

Mr. Joseph Bullock, of St. John, is the Company's general manager for the Maritime Provinces, and his son, Mr. T. H. Bullock, is manager for the Province of New Brunswick. Mr. Bullock, Sr., has been indentified with the oil trade all his life, and, as a citizen of St. John, has contributed largely to benevolent purposes. Mr. T. H. Bullock has been associated with his father for years, and, in addition to his position in the commercial world, is a member of the Board of Aldermen of the City of St. John.

D. CARLETON CLINCH.

The subject of this sketch is a well-known and highly esteemed citizen of this city, and has been in the banking and stock brokerage husiness for about twenty-one years. Mr. Clinch is a native of St. George, Charlotte County, and came to St. John when he was 13 years of age. In 1873 he entered the banking house of Simeon Jones & Co. as a clerk, remaining there until 1882, when he started business on his own account, and has since that time conducted a successful banking and brokerage business. He deals in stocks, produce and cotton, for cash or on margin, and having a private wire has exceptional facilities for conducting successfully the business entrusted to him. His New York correspondents are the National City Bank, Messr. W. H. Goadby & Co., Messrs. Watson & Gibson, and Messsrs. S. Munn, Son & Co. His banking office is centrally situated at 92 Prince William street.

ninety-seven



HOTEL DUFFERIN.

The Dufferin hotel, in St. John, is one of the Willis circuit, and taste in hotel decorations and carefulness in management are the distinguishing features of this popular resort. Charles Campbell is manager for Mr. Willis, and his regime is marked by the utmost courtesy and



ninety-eight

attention to guests by every member of the staff. The appointments of the hotel, which are new throughout, are handsome and costly in the extreme, the office, writing room, ladies' parlor and dining room being faultless and elegant in their decorations and furnishings, while the rooms are models of comfort. Very careful attention is paid to the cuisine, which is characterized by daintiness and toothsomeness. The location of the hotel, facing King Square, with the street cars passing the doors, and with a



DINING ROOM.

pretty lawn at the side, is pleasant and convenient. The house accommodates 150 guests.

The official headquarters for information in regard to the tourist and sporting regions of the province are at the office of the New Brunswick Tourist Association, on Prince William street. An obliging official is in attendance to give needed information, and this organization desire to do all in their power to facilitate tourists in arranging their trips.

THE WOOD PULP INDUSTRY.

As there are found in New Brunswick nearly all the necessary raw materials for the manufacture of paper pulp, this industry has been established in the Province with considerable success in recent years. Limestone, coal, pyrites and spruce pulp wood occur abundantly over a large area.

can now be had at reasonable prices, delivered in the city of St. John. These coal-field areas are in themselves very extensive, although the seams are shallow in depth; but as these occur near the surface, the operation of mining is cheaply carried on.

The existence of suc. large proportion of non-agricultural land in the Province, especially suitable to the caltivation of trees, would add force to the belief that the manufacture of paper



WORKS OF THE CUSHING SCLPHITE FIBRE COMPANY, LIMITED.

The limestone is a mixture of carbonate of lime and magnesia, and is known mineralogically as a dolimite. It occurs in abundant quantity near the city of St. John.

The pyrites is of the cupreous variety, but although very widely distributed, it is not yet mined to any great extent, and pulp works are consequently compelled to import Sicilian sulphur for use in the manufacture.

The coal fields of Grand Lake, on the St. John river, have proved a source of good fuel, which

pulp will become one of our staple industries in the future. In the Black Forest of Saxony, official returns show that they can grow over 3,900 trees, of 25 years growth, upon one acre, and as the soil and climate in this country is not dissimiliar to that prevailing in Central Europe, we are justified in believing that the same yield of sprace could be obtained here under proper cultivation.

The means we have for transporting pulp wood from the forest to the mills are also ninety-nine

admirable. The Province is intersected by three noble rivers, namely, the Saint John, Miramichl and Restigouche, all of which, with their numerous tributaries, form matural highways for floating the timber from the forests direct to the pulp mills,

At the present time there are two large factories established near the City of St. John for the manufacture of sulphite wood pulp, namely: The Saint John Sulphite Puln Company's works at Mispee, situated about 19 miles from the city, along the coast toward Nova Scotia, and the works of The Cushing Sulphite Fibre Company, Limited, situated at Union Point, overlooking the famous reversing Falls of t St. John River. Both of the companies have been established, and are controlled, by British capital. Mr. Edward Partington, of Manchester, England, one of the most successful and widely known paper makers in Europe, is president of The Cushing Sulphite Fibre Company, whilst a group of well known Scotch paper makers control the business at Mispec,

The process adopted for the conversion of spruce wood into paper pulp is that invented about the year 1866 by the late Mr. B. C. Tilghman, and is what is known in the chemiear industries, as the "Sulphite Wood Pulp Process," It consists essentially in digesting or boiling spruce wood in a weak solution of bisulphite of lime and magnesia at a high temperature, whereby the enerusting materials surrounding the fibres of the wood are dissolved, thus liberating the fibres. These, after going through a process of purification, are made into a thick sheet of cardboard on a suitable meehine, which, when out into square sheets and baled, is sold under the name of one hundred

Sulphite Wood Pulp. The modus operandi of the manufacture is as follows: It has been found that spruce yields the best fibre for the use of paper makers, and hence young spruce wood is usually employed alone. The trees, which have an average diameter of from eight inches to nine inches, are felled in the forest during the winter, lopped of their branches, and hanled to the river bank, or on to the ice, where they are then bound together in rafts for convenience of transport. When the rafts arrive at the mill the logs are cut into two feet lengths, freed from bark by special machinery, and chopped or cut into slices diagonally to the grain of the word. These slices are then breken up by a disintegrator, and the broken chips carefully sieved in order to get rid of sawdust and large knots. The sawdust and chips are rejected as being unsuitable. The sorted chips are then elevated into bins placed immediately over the large boilers, in which they are converted into pulp,

The bisulphite of lime liquor used for dissolving the enerusting materials surrounding the fibres of the wood is prepared in special apparatus by passing sulphurous acid gas, obtained by hurning sulphur in the air in iron retorts, through a series of large wooden tubs containing a weak milk of lime, that is, lime largely mixed with water. The fluid thus obtained is called "bisulphite of lime," and, having a strong odor of sulphurous acid gas, it is stored in covered tanks.

The process of boiling the wood in this fluid is conducted in large, upright boilers made of mild steel plates rivetted together, lined internally with a lining composed of brick or hard burned tile, set in a special cement mixture.

This lining protects the iron from the corrosive action of the acid. These boilers, or "Digesters," as they are technically called, are provided with top and bottom man-holes, and are beated by steam pipes placed in their lower part. They are filled full with chips from the bins overhead, and then with the bisulphite of lime fluid, and when the man-lid has been serewed on, steam is injected into the lower part of the digester, and the temperature of its contents gradually raised until it registers about 140 degrees. This occupies from 12 to 14 hours, and during the heating, periodic samples of the liquor are withdrawn and chemically tested, to see how the operation is progressing from time to time. When the workman in charge considers that the boiling process has been condueted far enough, the contents of the digester are blown into a large wooden tank fitted with a perforated false bottom, in which the spent fluid is allowed to drain from the pulp. In this way the waste chemical fluid is separated from the wood pulp. The pulp is then ready to be washed and purified. The washing is conducted insido these tubs by means of a spray of water, the water permeating the whole mass and displacing the spent liquor. After washing, it is then purified by a process of straining, which consists in passing the individual fibres, largely mixed with water, through narrow slits cut in brass plates in a machine known as a "Strainer" or "Sereen;" the individual fibres pass through the slits, whilst the coarser particles remain behind on the surface of the plates. coarse partieles consist mainly of knots derived from the wood, and are usually ground up and sold for the production of wrapping paper.

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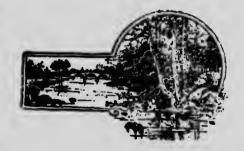
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The purified pulp is then converted into a

thick sheet of paper, resembling cardboard, on a specially constructed muchlue, cut into square sheets and packed in bales ready for the market,

St. John being situated at the mouth of the largest river in the Province, and being the Winter Port of Canada, the facilities which it offers for the extension of this manufacture are unique. The river itself possesses an enormous water shed, and intersects very extensive forests, from which excellent pulp wood can be obtained. Regular steamers run direct to the principal ports of the United Kingdom, such as London, Liverpool, Manchester, Glasgow and Bristol, the service being specially good during the winter months. It is the terminus of the Canadian Pacific and Intercolonial Railways, by means of which commercial products can be distributed all over the United States and Canada. The exports of the port being greater than the imports, it is obvious that cheap and lenient freights can be arranged at certain seasons of the year for the transport hither of raw materials. Small sailing craft are available all the year round for shipment to the United States and elsewhere. Indeed it is not too much to say that manufacturers situated in St. John can ship to all points in the old and new world with facility and advantage.



one hundred and one

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 Messra. 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 firm in the hardware line have a higher reputation for enterprise and fair dealing.

one hundred and two

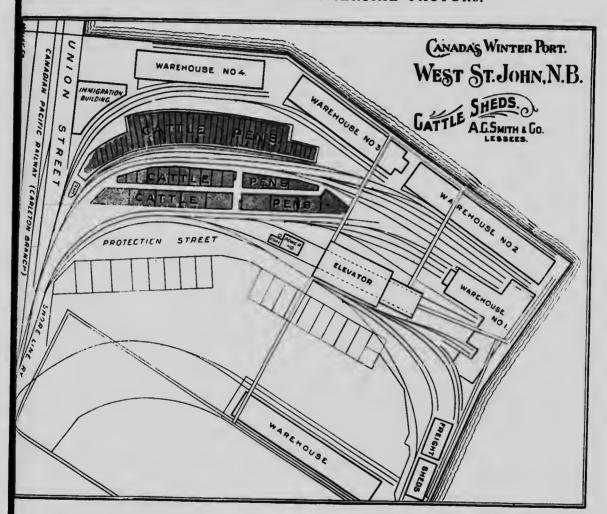
A. C. SMITH & CO.

The firm of A. C. Smith & Co., wholesale produce merchants, West St. John, carry 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 County, 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 earried 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



and stock yard accommodation at West St. John are the best he had seen in Canada, and added that the attention given to live stock, and the low death rate while in transit, warranted him in recommending the war department to make West St. John their port of shipment. And at the time the South African war ceased, Capt. Eden and his staff were on their way from St. Louis to make West St.

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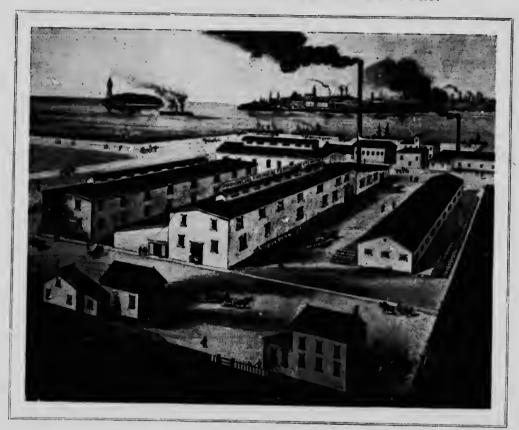
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John their headquarters for future shipments.

The business carried on by A. C. Smith & Co. is one of great and growing importance. Not only does western produce come to St. John, but the output of New Brunswick farms and butter and cheese factories is steadily increasing. In the further development of the export business this experienced and reliable firm must take an important part.

one hundred and three



CHEMICAL FERTILIZER COMPANY.

The Provincial Chemical Fertilizer Co., Ltd., St John, N. B., the pioneer in the manufacture of commercial fertilizers in Maritime Provinces of Canada, started with a small factory, located on the Marsh Road, about twelve years ago, making less than 100 tons the first year, from which small beginning has developed one of the large and important industries of St. John.

The present plant, which has recently been largely added to, is located on the Courtenay Bay side of the city, at Crouchville, and the photo shown of these extensive works indicates a prosperous industry. Raw materials in the one hundred and four

shape of chemicals, bones and slaughter house refuse—or what is known as Tankage, which is the base of these well known fertilizers,—are received in large quantities and converted into the manufactured complete product, which is shipped by rail and water through the Dominion, Newfoundland and the West Indies.

The use of high grade commercial fertilizers is very rapidly increasing in all agricultural communities, as their great crop-increasing value becomes better understood, and the superiority of the manufacture of the Provincial Chemical Fertilizer Co., of St. John, N. B., has been so often demonstrated, both in field trials and by official government analysis, that the result is they enjoy the highest reputation and largest sale of any fertilizers sold in Canada.

THE RECORD OFFICE.

One of the places of interest in St. John is the old Record Offico on King street, presided over by Mr. J. Verner McLellau, the Registrar of Deeds and Wills for the City and County of St. John.

Since the foundation of the Province in 1784, the law has required deeds and conveyances of land to be registered at full length in Record Books. There are now some 76,000 of such documents written out in the books of this office. Since Mr. McLellan's appointment to office in 1894 he has succeeded in improving the methods of doing business, especially in the matter of indexing the records. Formerly the deeds were indexed by the names of the parties to them without regard to the alphabet, except as to the first letter of the surname of the grantor or grantee.

It will be seen how hard a task it became to search through long lists of names, extending through many volumes of indices, especially in the event of poor penmanship or wrong spelling, or when the sequence of names was broken hy marriage, heirship, etc. Now the indexes are alphabetical down to the third letter of the party's surname.

Mr. McLellan thinks there is still room for reform, in the way of modernizing the old indexes, plans, etc., which he hopes to make, if supported by the Municipal and Provincial authorities. Besides the records of conveyances, Mr. McLellan is custodian of some 7,615 bills of sale, and 738 lien notes, filed with him.

In the course of the year ending 1st August, 1903, convoyances were recorded to the number of 1,157, beside chattel transfers and liens,

showing that a large amount of real estate business is being done in St. John. It is worth mentioning that among the papers recorded is a Bill of Sale, dated 12th January, 1791, conveying from one Johnson, of Brooklyn, New York, to Daniel Duffe, of Saint John, for £40, the person and use of a female negro slave, "Naney," indicating that slavery was then an institution not unknown in New Brunswick.

A. S. BOWMAN.

Mr. A. S. Bowman, successor to I. C. Bowman, broker an mutission merchant, and millers' and mannt. . . rers' agent, occupies an important position as between the producer and the consumer. The business was established by Mr. I. C. Bowman in 1876, and since his death in 1900 it has been conducted by Mr. A. S. Bowman, Mr. Bowman has correspondents in Canada, Great Britain, the United States, India, Ceylon and China, and is the medium through which a large amount of foreign as well as domestic business is conducted. Mr. Bowman aims especially to enlarge his trade connections in Great Britain. If is knowledge of, and close business relations with the merehants of eastern Canada, place him in a position to represent British houses to their advantage, as well as to the enlargement of his own business.

There is a growing field for the extension of trade between Great Britain and Canada. Mr. Bowman has the local knowledge, experience and reputation essential to success in bringing together the producers and consumers of the two countries. He invites correspondence from those merchants wishing to enlarge their field in this direction.

one hundred and five



THE TELEGRAPH PUBLISHING CO.

THE TELEGRAPH newspaper has been so closely identified with St. John's interests for the last forty years that they almost seem to be synonymous. Started as a weekly paper in 1862, the daily issue was added in 1869, from which time forward THE TELEGRAPH has not failed to appear every week-day. The day after the terrible conflagration of June 20th, 1877, when all the newspaper offices, as well as twothirds of the other business houses, were swept out of existence, THE DAILY TELEGRAPH was the only St. John paper to appear, its management refusing to suspend publication even for the apparently insuperable obstacles incident to such a disastrous conflagration. THE SEMI-WEEKLY TELEGRAPH, published twice a week, is the successor of the WEEKLY, and has the honor of being the oldest of the New Brunswick weekly papers. THE DAILY TELEGRAPH, with a circulation larger than any daily published in the Maritime Provinces, is an up-to-date paper iu every particular, with its modern front page, and its departments covering all the news, local and foreign, besides many special features.

THE TELEGRAPH PUBLISHING COMPANY, in addition to publishing their newspapers, have an up-to-date plant for all classes of job printing and binding. The printery is one of the largest in the Maritime Provinces, and is fully equipped with the newest types and most modern presses, while they have in their employ the skilled workmen who have made St. John famous in

the printer's trade. The "Book of St. John" is a fair specimen of their work, and shows that in the slightest detail no care is omitted to make a finished and artistic product.

The Company has a modern electrical plant for the manufacture of their own light and electrical power. Every department of the business is controlled by men of experience, while the whole is under the management of C. J. Milligan, the Manager and Secretary-Treasurer of the Company, who is a firm believer in the future of St. John as a great exporting and importing centre, and who has followed consistently the policy of making the business under his control do its part in publishing to the world the advantages St. John possesses in these special lines.

The Editor of THE TELEGRAPH, Mr. E. W. McCready, while a young man, has already made his mark with the leading American newspapers before assuming charge of THE TELEGRAPH. He was the New York Herald's resident correspondent in Cuba during the insurrection, and the chief war correspondent for that paper during the Spanish-American war. The foreman of the job room, Mr. D. McLean, and assistants have had a long experience in the job printing business, and the success of THE TELE-ORAPH printery is in no small measure due to their earnestness to turn out nothing which bears THE TELEGRAPH imprint which will not be a credit to the concern. The Bindery, which is the newest department of THE TELEGRAPH, is under the control of Joseph Murdoch, who has already made it one of the important departments of the concern.





From its geographical position St. John furnishes an excellent centre for the business of the Fire Iusurance Companies in the Maritime Provinces. It is a fact well known to all successful Underwriters that the experience of various districts differs; and this circumstance must be taken into account if the business of the Companies is to be carried on with advantage. The insurance rate for dwellings in England is less than one-fourth of that found uccessary in most parts of North America, and it is the same with mercantile and manufacturing rates. The divergence is marked not only over the larger, but even in more limited districts. In one County, or section of a County, fires will be found to be of less frequent occurrence than elsewhere. It is only by eareful observation that information as to such districts can be made use of with useful results.

Of late years there has been a tendency to centre the business of the Fire Insurance Companies in Canada at Montreal or Toronto, the agent or manager in the Maritime Provinces being thus deprived of the advantage of direct and almost indirect correspondence with the Head Office abroad, while the Head Office loses also the benefit of the experience and skill developed through the New Brunswick Board of Fire Underwriters, which, it is not too much to say, holds a foremost place among associations of the kind.

The circumstances of the Maritime Provinces are so different from those of other parts of Canada that this tendency has been the cause one hundred and eight of no little injury to the business. Owing to losses on property apparently of the same uature, but in reality differing very greatly in its fire hazard, rates have in cases been demanded out of all proportion to the average loss. A marked instance is the case of sawn lumber, which in the West is stacked in dry piles, each layer of boards or deals separated by strips from that beneath, in order to promote the drying, to which the climate also conduces, while in the Maritime Provinces lumber is usually close piled and kept moist and damp. Hence serious fires among such lumber have been infrequent, while in the West they are of common occurrence. The conduct of the business from Montreal or Toronto leads to a pressure for higher rates on such humber, the greater part of which is consequently not insured. And this is but one instance out of many which might be mentioned.

From St. John as a business centre any point in the Maritime Provinces can be reached in less than twenty-four hours. And it is not too much to say that to the influence of the Companies making St. John their headquarters for those Provinces much of the success of the business has been due.

The business is steadily extending and assuming large proportions. The Fire Insurance premiums in 1902 reached the sum of \$1,280,000, an amount very nearly as large as those derived from all Canada at the time the Dominion was established in 1867.



THE NEW QUARTERS OF THE ASHBURN FISHING CLUB. From putating by J. c. Miles.

Chas, Nevins,
Dr. G. Hetherington.
Joseph T. Knight.

LIET OF MEMBERS.

Frank Thifts,
Fred, C. Jones,
Robert Wisely.

Fred. W. deForrest.

S. Wilkins,
William Shaw.

Robert Wisely.

Fred. Wodderburn.



POLING THE DUGOUT UP THE TOBIQUE.

SANS-SOUCI-ON-THE-BAY.

One of the most charming of the suburban summer resorts in the vicinity of the City of St. John is situate about one mile distant from the western boundary line of the city, and fronts on the Bay of Fundy, being popularly known as Duck Cove, but re-named this season Saus-soucl-on-the-Bay. Here upon estate of about twenty-three acres in extent a number of summer cottages have been built, and are rented by the owner, Mr. D. R. Jack, of St. John, partially or fully furnished, as required, to visitors who come there chiefly from the inland towns and cities, seeking the delights of sea-bathing and sea breezes, and the many other enjoyments usually obtainable at a wellconducted summer resort. The cottages, sixteen in number, are scattered about the grounds apparently at haphazard, but a careful examination will convince the observer that a preconceived plan has been carefully followed out, so as to give to the occupants of each cottage, as far as practicable, seclusion, a good view of the Bay, with its continuous panorama c boats, large and small, and proximity to a good suppiy of pure spring water. An abundance of pure water, for drinking and cleansing purposes, is a sine qua non for a comfortable and healthful habitation, and so well is this property supplied with water from a source which is beyond possibility of contamination that no dwelling upon the place is distant more than one hundred feet from one or other of these springs, while in several instances, one has but to step from the cottage cor. one hundred and ien

Of anusementa for old and young in and about the property there is a great variety. The sea-bathing, of course, stands pre-eminent, and is much indulged in by visitors of all ages. The seclusion of this property is one of its most valued features, and the sandy beach of this and the adjoining coves give ample opportunity for the quiet enjoyment of this refreshing and health-giving pastinue for its devotees, either individually or in groups, as desired.

There is no hotel or boarding house upon this property, and cottages being in great demand, the proprietor is able to select from among the various applicants persons of undonhtedly good standing and respectability, to whom the cottages are leased. A tennis-court, croquet lawn, swings, and kindred amusements are to be found here, and on a rainy day a very pleasant hour or two may be spent in the reading room, which is well stocked with daily and weekly papers, and with magazines and other periodical literature. A lending library has also been provided, well stocked with standard works of fiction.

Usually on Saturday evenings throughout the season a hop is held in a hall which has been provided for the purpose, and in which cencerts and similar entertainments are occasionally given.

During the present season a public telephone has been installed in a central place, and which has proved a great convenience.

In the matter of household supplies, every facility is afforded for prompt and satisfactory

service. A delivery team from a large grocery and provision house calls twice daily at each cottage for the receipt of orders and delivery of goods. For laundry work, fuel supply, and other necessaries, equally satisfactory arrangement can be made.

All cottages are well constructed and conveniently arranged, usually containing a general living room, kitchen, fuel room, and from two to five bed-rooms. Some of these have an even greater amount of accommodation.

Sans-souci may be reached by visitors in several ways. It is situate one mile distant from Fairville Station on the C. P. Railway, and is at present equally distant from the Douglas Avenue terminus of the Saint John Street Railway. The latter company have now under construction a line of track from the Douglas Avenue terminus to the Carleton Ferry Landing, which will reduce the distance of the road to Sans-souci by one-half. This extension, it is anticipated, will be in operation by November, 1903.

During the summer season, from June 15 to September 15, the C. P. R. operates a suburban service upon their Carleton branch, running three trains daily both ways, from the Carleton Ferry Landing to Fairville, with connections either way with the city. The nearest stopping place on this line is distant about 100 yards from the principal entrance to the Sanssouci property. Books containing 55 tickets, good in either direction over this road, may be

obtained at the nominal rate of five cents per trip.

Transportation may also be obtained over the line of the N. B. Southern Railway Company, whose trains stop for passengers at the grounds.

The property it wooded with birch and beech trees, maple and elm, as well as spruce, fir and cedar, affording shade and privacy, as well as protection from the north and east winds.

There are probably few more desirable places upon the American coast at which to enjoy a summer's outing, and the very reasonable charge of from fifty to one hundred dollars per cottage, places such an outing within the reach of people of moderate means.

The large coast steamers which run between Boston and St. John, as well as the freight and passenger boats plying to Europe and the West Indies, pass in view of the cottages, and with the numerous sailing craft, fishing and pleasure boats continually on the move, give a pleasing variety to the observer.

Mosquitoes and black flies are unknown to this resort.

For a quiet summer's outing, with just enough change and variety to prevent monotony, there are few places better adapted in the Maritime Provinces of Canada than this lovely spot, of the charms of which this notice can give but a faint idea.



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