

VIEW OF THE HARBOUR LOOKING SOUTH.



SAINT JOHN New Brunswick CANADA

Canada's Winter Shipping Port



1914

ISSUED UNDER THE DIRECTION OF THE COMMON COUNCIL OF THE CITY OF SAINT JOHN

TO THE READER.

THIS BOOKLET has been issued to set forth the shipping, industrial, and commercial growth, as well as the religious, educational and social advantages of the City of Saint John.

The booklet has not only a series of detailed articles on the government, education, harbour shipping facilities, financial institutions, factories, wholesale and retail interests of the city, but it also contains some seventy-five pages of pictures, showing the leading factories, wholesale houses, retail stores, churches, schools, public buildings and harbour, which latter is the city's chief asset to recognition among the large shipping and commercial centres of Canada.

The commercial expansion of Saint John has been so great, and its building operations so marvellous during recent years, that such a booklet should prove a source of much information to those who wish to locate factories or engage in the wholesale or retail business, showing them what industries it already has and what ones could be established with profit in this seaboard city, which is connected not only by rail with all parts of the Dominion, but is also in touch by some seventeen steamship lines with the world's great foreign markets.

Respectfully,

Tunes 1. Tomb

Mayor of the City of Saint John.

SAINT JOHN.

AINT JOHN, a city of some 60,000 people, occupies a picturesque position on a rock ribbed peninsula at the mouth of the Saint John River, overlooking the Bay of Fundy. Standing on the heights of Fort Howe the beholder gazes upon a picturesque panorama of river,

bay and green embowered hills and vales. To the left may be seen Red Head peninsula, and farther on Partridge Island, beyond which is the entrance to the harbour, and the faint outlines of the Province of Nova Scotia. To the right flows the historic Saint John River. 450 miles long, at the mouth of which its waters meet the Bay of Fundy tides twice every twenty-four hours, presenting the unique spectacle of the waters of the river running toward its source. Across the river is the Town of Fairville with its factories, pulp and lumber mills, and on the other side of the harbour West Saint John, once the Town of Carleton, named after Sir Guy Carleton, the first Governor of the Province - with its wharves and elevators, streets, and river road leading toward "Courting Hill," past Fort Dufferin, Martello Tower, Seaside Park and "Smuggler's Cove," which latter, legend says, was a favorite haunt in the 18th century of those who flew the pirate flag of stream and ocean commerce.

The years from June 24, 1604, the day that Champlain, DeMonts and Poutrincourt landed where now is "Market Slip," replacing the emblems of Membertou with the Lilies of France, and naming the river, which their daring had discovered, Saint John, in honor of Saint John the Baptist, whose festal day it was, to the coming of the 3,000 Loyalist emigrants on May 18, 1783, was but the prelude to the more persistent courage, and wiser selfsacrifice of the men and women who builded Saint John, and laid the foundations for the future growth and expansion of the Province of which it is such an important part.

Following the departure of Champlain and his ships the country remained in the possession of the Micmacs for many years. In 1631 Fort La-Tour was built at the mouth of the Saint John River by Sieur Charles La-Tour, whose name has been made historic not only by his own exploits, but also by the dauntless daring of Lady LaTour who, in the absence of her husband, defended the fort more than once against the attacks of D'Aulnay Charnisay his rival, and who like LaTour was a governor of a part of Acadia. Finally overcome by treachery and superior numbers her garrison was put to death and she was made a prisoner, to die a broken hearted woman, with a record for intrepid courage which will live for all time in the annals of Acadian history.

The years passed by. D'Aulnay was drowned. LaTour emerging from obscurity, went to France, had the charges against himself annulled, married D'Aulnay's widow and returned as governor of Acadia, only to meet years later the fate of his former rival. One governor followed another. Acadia was taken by the English to be returned to the French by the Treaty of Breda in 1667. Villebon, whose remains lie buried in Carleton, dismantled Fort LaTour in 1700; and it was not until 1749 that Boisherbert raised the flag of France once more



KING STREET, LOOKING EAST.

over its ramparts, only to have it taken down in 1758 by the British, to be replaced by the Union Jack. The fort was rebuilt, and called Fort Frederick. A blockhouse was also erected on the heights, later called Fort Howe. New England colonists established fisheries along the river. With the years other settlers followed. But it was not until May 18, 1783, when 3,000 Lovalist emigrants landed at the same spot where Champlain had moored his ships 179 years before, that the permanent foundations of the city were laid. It was another Plymouth to these hardy pioneers, and fraught with consequences as momentous and great. History records few such acts of determined patriotism. They had resisted rebellion against the Mother country in the thirteen revolting American colonies, and when the latter had achieved their independence, gave up their all to come to the wilderness in order to maintain their allegiance to Britain's crown.

The courageous daring of these pioneers was the earnest of a great city to be. It hewed down the forest, builded homes, and laid out its streets. It established laws and enforced them. It raised the foundations again and again upon the ruins of devouring flames; and when the great fire of June 20, 1877, destroyed \$22,000,000 of property and rendered 13,000 people homeless, it was this same spirit reincarnated in their descendants, that housed the homeless, fed the hungry, and on the dead ashes of a past glory



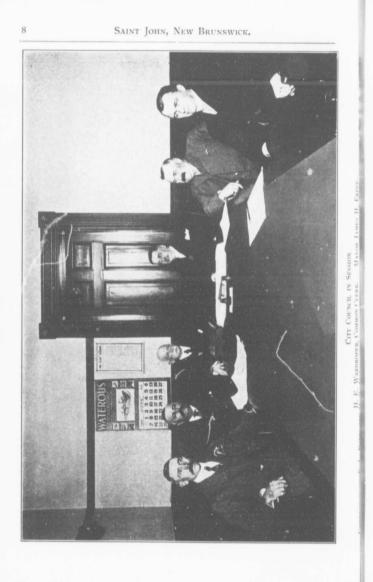
PRINCE WILLIAM STREET, LOOKING NORTH.

reared anew a city, which has grown in the last thirty years to one of the most important in the Dominion.

It became Canada's great winter port in 1895. Its trade has expanded, and today the ships which moor in its harbour carry more than \$31,000,000 of exports to all parts of the world. Large factories have taken the place of the early wooden shipbuilding plants. and they employ between five and six thousand people, paying close to \$3,000,000 yearly in wages. It has a magnificent harbour, which it is rapidly improving. It is the terminal for two great railroad trunk lines, and in a short time two others will follow, connecting it by rail to all parts of the Dominion and the United States, which latter country is already exporting products amounting to nearly \$7,000,000 through its harbour to foreign shores.

The past year has seen an unparalleled real estate expansion and growth in building amounting to nearly \$2,500,-000; a per capita growth greater than that of any other Canadian city.

It is one of the largest distributing centers in Canada. No Canadian city has better water and a more healthy climate. It has the smallest per capita debt of any city in the Dominion. Its population less than 50,000 at the last census, has increased to more than 60,000. It is the metropolis of New Brunswick, one of the two large cities in the Maritime Provinces, and the Dominion's leading winter port: a position it is bound to hold not only because of the vast producing territory to the north and west, but also because of its superior location on the trade routes of the world.

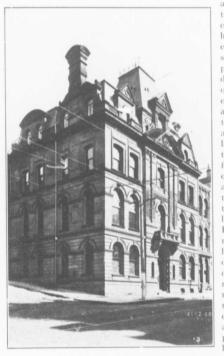


CITY GOVERNMENT.

Saint John was the first city in Canada to be governed by an Elective Commission. The civic government is invested in a Common Council composed of the Mayor and four Aldermen, each of whom acts as a Commissioner for one of the five following departments. the city. The Council meets at least once a week, and all meetings are open to the public, except in the discussion involving the city legally, when in its discretion, it may sit in private session. The Council determines the powers and duties of each department,

viz.: That of Finance and Public Affairs: Public Safety, including Fire. Police. Lights, Market and Public Buildings: Harbour. Ferries and Public Lands: Water and Sewerage; and Public Works, including Highways, Parks and Playgrounds The Com-

The Common Council, from its own number, appoints the Commissioners for each department, except that of Finance and Public Affairs, which,



CITY HALL

by virtue of his office, is always entrusted to the Mayor, and who exercises a general supervision over all departments, officials and services of suspension or dismissal must be reported to the Council, which by a majority of votes may override his action.

The first primary election for Mayor

appoints the nonelective each, prescribes the powersand officers and employees. and enacts the laws and regulations for the most efficient and economical administration of the city's business. Each Commissioner has control of his own department. He may dismiss its chief officer and employees, but in case of the former, the



Some Leading Streets—Coburg, Charlotte, Douglas Avenue, Mecklenburg, Union, Princess, Main and King Street, East,

and Aldermen under the new Charter, was held on the second Tuesday in April, 1912, and the final election was held two weeks later, the officers elected taking office the following second Tuesday in May. The Mayor is elected for two years, and the Commissioners are elected for a term of four years. At the first election, four commissioners were elected, two for two years, and two for four years, the two receiving the highest number of votes, being entitled to the longer terms. At each subsequent final mayoralty election, only two Commissioners are elected. However, in case of the resignation or death of the other Commissioners three months preceding a final election, candidates for the vacant offices are placed in nomination and voted for with the regular candidates.

No property qualification is required. Any qualified voter nominated by not less than twenty-five voters, may be a candidate at a primary election for Mayor or Alderman. If he is one of the two persons receiving the highest number of votes for Mayor, or one of the four receiving the highest number of votes for Alderman, he becomes a candidate at the final election, at which the one receiving the highest number of votes for Mayor, and those receiving the highest number for Alderman become the recipients of the office for which the poll was taken.

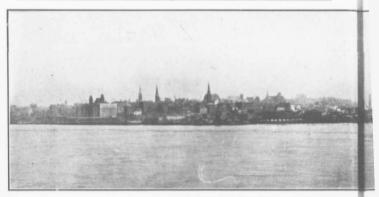
The annual salary of the Mayor and Aldermen is \$3,000 each. Neither these nor civic officials or employees, are allowed to receive any other remuneration or gift for any official service. Nor are they allowed to make any agreement, directly or indirectly, with the city, by which they are financially benefited. If found guilty they are liable to a fine of from \$100 to \$1,000. Furthermore a Mayor or Alderman loses his post, and is forever barred as a candidate for such an office; while a civic official or employee loses his position and cannot be reappointed to any other office in the civic service.

To safeguard the city against reckless laws and more reckless methods of administration, the Charter includes the Recall, Initiative and Referendum. According to the Recall qualified voters to the number of fifteen per cent. of the total vote of the last previous election may ask for a special election to remove Mayor or Commissioner, and also the election of a successor. At this election, however, the present incumbent may be a candidate, and if elected continues in office until the end of his term, unless sooner removed by new proceedings.

Under the Initiative, twenty per cent. of qualified voters, may submit a new ordinance or by-law to the Council, and if the latter refuse to pass it, may call for an election. If carried it becomes a valid ordinance or by-law of the city, and it can only be amended or repealed by a vote of the people. The Council, however, may submit a proposition to amend or repeal it at any subsequent general election.

Similarly under the Referendum, twenty per cent. of the qualified voters may file a petition protesting against an ordinance or by-law, within twenty days after its passage. Should the Council refuse to reconsider its action, the ordinance or by-law is submitted to the voters and it only becomes operative if a majority vote in its favor.

This is a brief outline of the act under which the city has been governed during the past two years. Thus far the new form of government has met with general satisfaction. Mayor James H. Frink and his associates have given the city an able yet conservative administration. The De-



A GLIMPSE OF SAINT JOHN ALONG THE HARBOUR IN THE

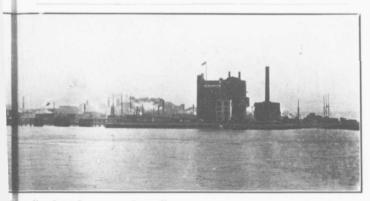
partment of Public Safety, under Commissioner H. R. McLellan, has increased in efficiency. Engineers, drivers, and other employees, are receiving increased pay. The city is being better lighted, and the conditions in the public market have been improved.

H. B. Schofield, Commissioner of the Harbour, Ferry and Public Lands Department, during the past two years, has made a large number of needed repairs on ferries, steamers and wharves, a policy which will be continued under his successor, Mr. James V. Russell. The ferry service is in a better condition than ever before. The revenues of the department have increased, and while the expenses have been greater by \$2,000.09, the income in 1913 exceeded that of 1912 by some \$8,000.00.

Under R. W. Wigmore's administration of the Water and Sewerage department, the value of the waterworks, including renewals, has increased \$8,000 and the sewerage works \$15,000.00; while the cost of repairs has decreased \$15,000.00 and expenses \$4,000.00, notwithstanding the fact that the cost of labor and material has increased and the Commissioner's salary is included in the year's statement.

The Department of Public Works conducted during 1912-13 by M. E. Agar and now under the newly elected Commissioner, F. L. Potts, has been equally well managed. Mr. Potts has inaugurated a new plan of cleaning the streets at night, and is carrying on the work of laving new permanent pavements, with energy. In the past two years nearly two miles of permanent pavement have been laid. A greater amount of wages have been paid last year, than any previous one. A stone crushing plant and asphalt plant has been installed, and the city has a road and street department in the most efficient condition.

Throughout the whole service, including the Common Clerk's office under H. E. Wardroper, Chamberlain D. G. Lingley's and Comptroller A. P. Macintyre's departments, and the office of the City Engineer, William Murdoch, there has been a general desire to demonstrate the efficiency and practical advantages of Commission Government. The City of Saint John, both as regards improvements



THE NEW SUGAR REFINERY AND CUSTOM HOUSE.

and financial standing, is in a more flourishing condition than ever before. While its functed debt is larger it is secured by ample sinking funds. The rate of taxation has been decreasing, while the income has been increasing. The assets of the city are over \$2,000,-000.00 greater than its debt, of which the sum of \$4,388,422.69 is paid from the earnings of the several departments, to improve which bonds have been issued, leaving only a net debenture debt of \$672,372.82, which is further reduced by \$11,387.49 paid in rents. The surplus in 1911 was \$23,383.39; in 1912 it had increased to \$52,029.02, and in 1913 to the large sum of \$104,-963.62, or over four and one-half times that of 1911. The standard of its securities is of the highest, both at home and abroad, and its credit is superior to many, and equal to that of any city in the Dominion.

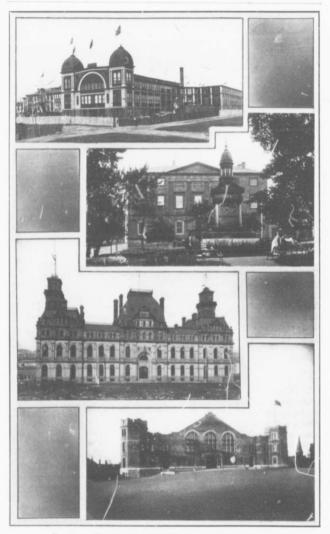
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CITY FINANCES.

The City of Saint John owns in real estate, including fire stations valued at \$84,107.00; wharves valued at \$1,889,-802.39, harbour \$3,340,368.39, a water plant rated at \$2,131,961.65, and a sewerage plant valued at \$544,007.90, together with other property, \$7,711,-882.61. Against this sum it has a debt of \$5,137,448.50, making its assets \$2,574,434.11 greater than its liabilities.

The funded debt of the city at the end of the year 1913 was \$5,060,795.51. Of this amount \$691,500.00 bears interest at three and one-half per cent.; \$3,145,645.51 are four per cent. debentures; \$679,750.00 bear six per cent., and the balance four to five per cent. interest. It will pay in interest this year \$217,555.82 an average of a little more than four and one-third per cent. on \$5,058,195.51, the difference of \$2,600.-00 having matured but not presented for payment. Out of the total debt, \$4,388,422.69, including water and market debentures, with their sinking funds, are paid out of the earnings of the several departments as it becomes due; \$11,387.49 are paid in yearly

SAINT JOHN, NEW BRUNSWICK.



EXHIBITION BUILDING, COURT HOUSE, CUSTOMS HOUSE, ARMORY.

rents from land, which leaves only an actual net debt of \$660,985.33 to be paid out of general taxation.

In 1913 the city's taxable real estate was valued at \$18,334,300; personal property \$9,967,700.00; and incomes \$4,895,300, making the total valuation \$33,197,300. The tax rate for 1913 was \$1.91 per \$100, which made the income on the general assessment with full and special taxes, \$695,063.25.

The city closed the year 1913 with a balance of \$104,963,62 to its credit. This amount is made up of unexpended balances, increased revenue and the collection of back taxes. The following table gives the over and under expended balances, and shows overexpenditures in only a few cases amounting in all to \$4,647,32.

OVEREXPENDED BALANCES.

	CALENCE DATE DATE OF THE PARTY		
To 	Haymarket Square Fountain C. P. R. Wharf South Rodney Wharf, Repairs Berths	2,356	42 57
	Total,	\$4,647 104,963	
		\$109.610	94
	UNDEREXPENDED BALANCI	ES.	_
	Exhibition Building a c. \$1.007 60		

13 Y	EXHIBITION DUBOHIE a C.	01,000	0.17		
	Fire Department	8.754	05		
	Police,	15,172	82		
	Lamp.				
11	General Revenue.	7.699	16		
14	Ferry Department.	1,133	98		
	Street.				
	Rockwood Park.		86		
**	McLeod Wharf.		00		
11	Union Wharf.	4,133	68		
++	Pettingell Wharf.	5,159			
**	Reed's Point Wharf.	4.140			
99	Pier Wharf.	2.055			
1.5	Sewerage Main,	1.054			
	Water,				
++	Fire Hydrants	485			
	Assessment Interest and				
	Sinking Fund.	9.390	37		
	Sewerage Interest and Sink-	10 () / AL			
	ing Fund	702	17		
	Public Libraries,				
11	Saint John Schools.				
	cum jum conore.	0.104			
	Total			\$100.610	94

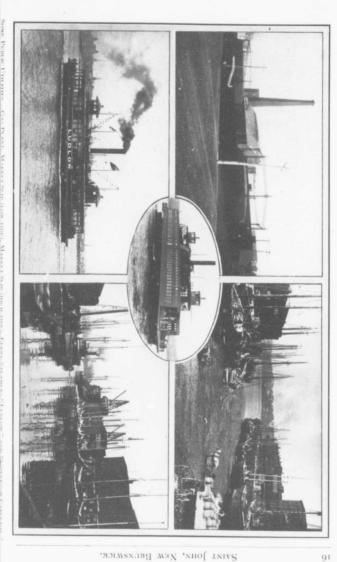
The value of real estate, personal property and incomes has increased from year to year. The total valuation

in 1913 was nearly \$7,500,000 higher than in 1903. In that year the rate of taxation was \$1.62, increasing to \$1.98 in 1909 and 1910, since which period it has declined, and for this year the rate is \$1.92. The income from the general assessment has in the past ten years increased over \$250,000 and is a little over \$26,000 greater than in 1911. At the same time the number of tax payers has increased from 11.878 in 1903 to 14,103 in 1913. Careful consideration of these figures will show that the burden of taxation, if such it be, has decreased rather than increased. especially so, if the improvements, which have been made, are taken into consideration.

The surplus in 1913 was \$104,963,62 as against \$52,029.02 of the year before, and \$23,383.39 for 1911. Of the surplus for 1913, the sum of \$50,933,45 was carried forward to reduce the tax assessment of 1914; \$25,000 to pay the Carleton water scrip debentures due in 1914, and \$18,066.57 was placed to the credit of the water reserve fund. The collections on the general assessment and for water, harbour, ferry and market, were higher than ever before, while the number of tax delinquents are less, which taken with the facts and figures stated, show that the city financially is in a flourishing condition.



From 1900 to 1913 the increase in exports from the Port of Saint John were greater than the increase in exports from Montreal, nearly three times the increase from Halifax, and more than nine times the increase from Quebec.



PUBLIC IMPROVEMENTS.

WATER SERVICE.

Saint John is noted for the superior quality of its water which is derived from two sources. The supply for the east side is piped from Loch Lomond, containing an area of four square miles, located ten miles from the city. The water is conveyed through a forty-eight inch concrete conduit 6,918 feet long, by way of Lake Robertson via Lake Latimer. which has an area of two hundred acres. From here a thirty-nine inch conduit 7,434 feet in length, a thirtythree inch wood stave pipe 9,880 feet long, and four hundred feet of thirtysix inch cast iron pipe, in all 24,628 feet, conveys the water to Little River reservoir. At this point the pipes connect with two twenty-four inch and one twelve inch cast iron pipes, the former 46,000 feet (of which however 3,594 feet have been replaced by thirty-six inch pipes), and the latter 23,000 feet in length, connecting with the city's distribution system, the pipes of which for the business section are eight, ten and twelve inches in size, and for the residential district a minimum size of eight inches.

Little River reservoir abandoned in 1907, was, immediately after Commissioner Wigmore came into power, repaired, and now holds 122,000,000 gallons, as a reserve in case of any breakage of the pipe line from that point to the source of supply.

The supply of water for the West Side comes from Spruce and Ludgate Lakes, which was practically made one body of water by the erection of a dam in 1866, at the outlet of former, located about five miles from the city, by means of a twelve inch cement line pipe 4.8 miles, and a twenty-four inch cast iron pipe five and one half miles in length. A distributing reservoir carrying 1,500,000 gallons of water is located at the termination of the twenty-four inch main, one hundred and fifty feet above high water datum in Saint John Harbour. Since the laying of the twenty-four inch main the inlet pipe has been shut off to prevent overflowage, and a check valve placed at the outlet to stop any back flowage to the reservoir, making the delivery of water automatic in case of any falling off of the water pressure.

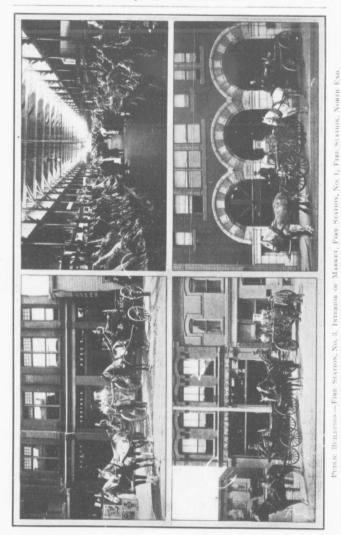
It is also proposed to build a reservoir on the high level at Lancaster Heights, and to install an auxiliary pump so that the district may have a sufficient supply of water both for domestic and fire purposes.

The city has in all sixty-four and three-quarters miles of water mains, of which fifty-eight miles are confined to the distributing system, the pipes of which range in size from four to twenty inches, but as fast as repairs are made, the smaller size are replaced by eight inch pipes.

Connected with the mains are fourhundred and sixty-two hydrants all of which have automatic drip valves, each hydrant serving 50,000 square feet in the business section, and 136,000 square feet in the residential district.

The water consumption at present is nearly two hundred and fifty gallons for each inhabitant, and the present supply is sufficient for a city twice the size of Saint John.

The construction of the waterworks system was originally begun by an incorporated company in 1834, and in 1838 the first water passed through the mains. In 1855 they became the property of the city and extensions were made from year to year, culminat-



ing in the present gravity system, which up to the present has cost about \$2,132,000.00 and which furnishes to the people of Saint John a water which for purity and quality, has no superior anywhere.

SEWERAGE.

The natural conformation of the land on which the city is built is such, that all sewerage is easily disposed of without artificial aids. From every side of the city the sewers naturally incline at an acute angle towards the harbour, from where all refuse is carried twice a day by the outgoing tide of the ocean.

The city has over forty-three miles of sewers valued at \$544,000 with 1,053 inlets. During 1913, 8,384 feet of new main sewers were laid at a cost of \$20,059,84. Moreover three and onehalf miles have been renewed during the past three years, and this policy of renewing old sewers will be continued, the expense being paid from the current account.

STREETS AND PAVING.

The city has about fifty-one miles in streets, and on account of its topography, being a city of hills and valleys, it is difficult and expensive to build and maintain them. Nearly five miles of its streets have permanent pavement, or to be exact, 4.8041 miles, laid in the past seven years, and of which 1.181 miles were put down in 1913. The greater part of the pavement is composed of granite blocks and tar macadam, the former of which amounts to 1.8040 and the second to 1.2490 miles, the balance consisting of vitrified brick, bitulithic, sheet asphalt, rocmac, concrete, bituminous concrete, treated wooden blocks and apposite, all practically guaranteed for five years.

The cost for laying down all this pavement, excepting old wooden blocks and ordinary macadam, was \$261,752.78, and is at present valued at \$230,540.93. Of this amount \$114,285.97 was spent in 1912-13. During the five years beginning in 1906, the year the first permanent pavement was laid, the average annual amount spent for paving was only \$29,452.36, while during the last two years it amounted to more than \$57,000 yearly, and this in face of the fact that the rate of taxation is lower.

In addition 60,880 square yards of streets costing \$4,872.40 were treated with heavy asphaltic oil and sanded; 42,411 square yards, costing \$396.63, were treated with calcium chloride; 6,852 square yards of streets were repaired, and 14,524 square yards of sidewalks were also repaired or laid new with asphalt costing \$14,344,43.

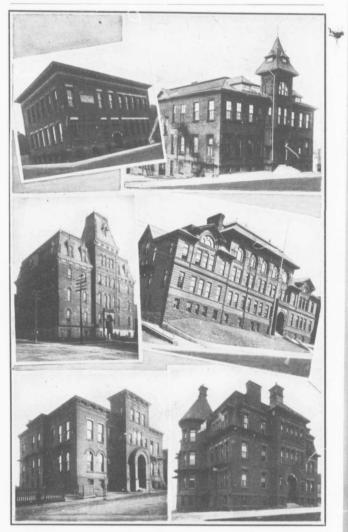
Furthermore the city inscalled an asphalt plant costing \$1,642.64. It owns a stone quarry and a stone crushing plant, which crushed 5,218 tons of stone last year. It purchased in 1913 machinery valued at \$15,899.65, making the city's Department of Public Works more efficient than ever before.

FIRE DEPARTMENT.

The city has eight fire stations, six on the East side, and two in West Saint John. The stations are equipped with seven engines, seven hose carts, three hook and ladder trucks, two chemical engines, 15,000 feet of double jacket hose, and forty horses.

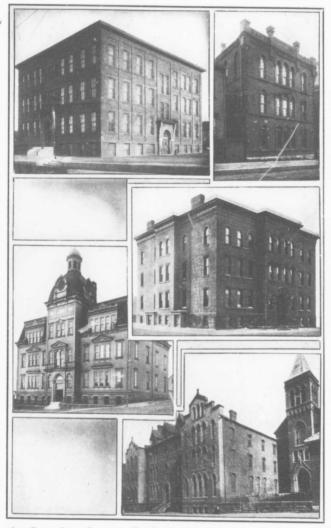
The Fire Department brigade consists of one hundred and fifty-six men, and is divided into a permanent and call force. The permanent force of thirty-five men includes Chief Blake, eight enginemen, twenty-one drivers of apparatus and four tail men. The call force is composed of four district engineers and one hundred and fifteen hose and ladder men, of whom three

SAINT JOHN, NEW BRUNSWICK.



A GROUP OF SCHOOLS — SAINT THOMAS, LATOUR, VICTORIA, HIGH SCHOOL, ABERDEEN AND DUFFERIN SCHOOLS.





Some Typical School Buildings — King Edward, Saint Joseph, Alexandra, Albert and Saint Vincent Schools.

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N CH E N C

district engineers and eighty-one men are employed on the East and one district engineer and thirty-four men on the West side of the harbor.

The Fire Department shows an increase in the value of its property of \$43,425.00 over two years ago. While more money has been spent, the greater part has been expended in increased salaries for the men, and for more hose and horses, all necessary expenditures to put the department in a more efficient condition.

The city has also two Salvage Corps, composed of forty men each, No. 1 under Captain K. J. Macrae, and No. 2 under Captain Thornton. These corps are composed of volunteers, subject to call day or night, their duty being to potect all property in case of fire, to remove it if necessary, and being removed, to protect it against destruction or damage.

POLICE DEPARTMENT.

The Police force consists of the Chief, W. Walker Clark, appointed by the Provincial Government, and forty-four men including a deputy, a mounted patrolman, seven sergeants, a plain clothes officer and a detective. The city has three police stations, the Central Station, 104 King St. East, one substation in the North End on Main Street, and one in West Saint John, from which reports are made every morning to the Chief at the Central station.

WHARF AND FERRY SERVICE.

The Harbor of Saint John has seventeen wharves, six of which have deep water berths, and the improvements under way will add seven more. During the past year Union and Rodney wharves at which the greater part of the port's winter business is transacted, earned \$63,277.62, an increase of \$4,-624.28 over 1912, and \$15,786.47, over the year 1911. The total harbor revenues in 1913 were \$111.355.49 and the expenditures \$100,545.82 leaving net receipts amounting to \$10,809.67. In 1912 the gross earnings were \$103,379.63; the expenses \$08,876.26, and the net earnings \$4,503.35. The net receipts in 1913 were \$6,306.32 more than in 1912, and \$6,641.34 greater than in 1911, when they were \$335.02 less than the year 1912.

The ferry plant is in an exceptionally good condition. It comprises two steamers, the "Ludlow" and "Carleton," two toll houses and approaches valued with the real estate at nearly \$164,000.00.

The total number of passengers is increasing from year to year. In 1911 the foot passengers crossing in the ferry were 2,002,226, and the teams 107,448. In 1912 the former numbered 2,167,931 and the latter 111,594, while in 1913 the number of foot passengers had increased to 2,400,233 and the teams to 120,786.

The boats run every day from six o'clock until midnight, making trips every twenty minutes.

The earnings of the ferry in 1913 were \$58,190.50, as against \$48,037.56 in 1912, and \$45,153.94 in 1911, making the receipts the largest in the history of the service. In 1912 fares collected and tickets sold amounted to \$45,308,-89. In 1913 they had increased to \$49,717.60. In 1913 the ferry service showed a balance of \$1,331.98 with an expenditure of \$57,048.52, as against \$54,137.24 in 1912, and \$44,309.10 in 1911, \$50,940.10 in 1910 and \$41,-723.10 in 1909. The expense during the past two years while large, were necessary, and puts the service on a more efficient footing than ever.

SAINT JOHN, NEW BRUNSWICK.



SAINT JOHN'S (ANGLICAN), CHARLOTTE STREET BAPTIST, QUEEN SQUARE MRTHODIST, CHURCH OF THE ASSUMPTION, SAINT JUDE'S CHURCH AND JEWISH SYNAGOGUE.

HARBOR OF SAINT JOHN.

In contra distinction to the Montreal, Quebec and other Dominion harbors, which are governed by commissioners appointed by the Federal government, the Harbor of Saint John is owned by the people of Saint John, and governed by its council.

It extends from Navy Island at the mouth of the Saint John River, to Partridge Island in the Bay of Fundy, and the Red Head mainland, including Courtenay Bay on the east, a distance of about four miles. To this must be added the Cove off the Saint John River at the foot of Indiantown, where the many river steamers find anchorage.

The entrance to the Bay of Fundy by the south channel, is eighteen miles wide at its narrowest point, widening out to forty miles, free from ice and all obstructions of any kind all the way to Saint John. The main channel entering the harbor, at extreme low tide is thirty-two feet deep, and six hundred feet wide, enabling the largest ship afloat to enter summer or winter, as it has never been frozen over in all its history.

That the harbor does not freeze is due to the action of its waters which are mixed in the falls, during the four and one-half hours in which they run up the river, and the eight hours they run back together with the river waters. The water passes out into the bay, and does not return at the succeeding tide, while a new mass repeats the process, thus reducing the temperature of the whole mass of water, little by little through the season, instead of the surface, but not sufficient to produce ice crystals.

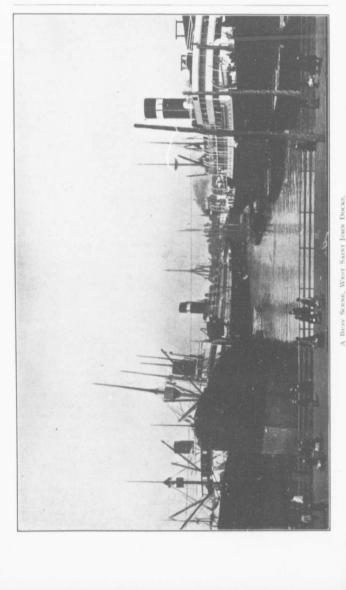
The water being warmer than the land, there is no fog except when the wind blows up the channel from the warmer waters of the Gulf of Maine. Vapour exists only during the very coldest weather in cases when the water is much warmer than the surrounding atmosphere and then it rises only to the height of the bridge of vessels, while the Bay of Fundy snowstorms are those common to large areas, making it one of the safest of winter ports.

The harbor has eight deep water berths on the West side and four on the eastern shore, including the Prince William Street wharf, and two Intercolonial Railway Company wharves, besides a number of others for smaller vessels. The Federal government is at present constructing on the West side, near Sand Point, an extension along the harbor front with a retaining wall 308 feet, and a side wall 865 feet long, enclosing an area of a little over twenty acres, to be used for wharfage, yard and shed room. Furthermore it is at work on a pier 815 feet long and 300 feet wide, making a slip between it and the side retaining wall 500 feet wide at the entrance and 350 feet wide at its head.

The Federal government is also constructing two piers, one 200 by 1,000 feet and the other 200 by 750 feet, with slips 300 feet wide, in Courtenay Bay, which has room enough for eleven more piers with twenty-three berths, should the growth of the city require it. These improvements will give the harbor nine more deep water berths for the accommodation of the largest ocean steamers.

A breakwater 2,200 feet long, extends from Negrotown Point to within a distance of 1,490 feet from Partridge Island. Money has been voted to complete the breakwater to the island, and building operations will begin in the near future; following the





completion of which it is also proposed to build a short breakwater from Partridge Island to the bell-buoy as a further protection against the storms of the ocean.

The Courtenay Bay breakwater now under construction, when completed will be 4,570 feet long and twenty feet wide at the top. Inside of the breakwater a dry dock 900 feet long with 110 feet beam is being built. It is suggested to have the length increased to 1,150 feet and have it divided into two sections for the accommodation of several vessels at a time.

The channel from the entrance of the harbor to Courtenay Bay, now being dredged, is 9,900 feet long, 500 feet wide and when completed will be thirty-two feet deep at extreme low tide. Beacon Island bar has been dredged away, removing "Spit Beacon" an old time landmark, to make room for three more piers, each of which will provide two berths 700 feet long, and facing which the channel will be thirty-two feet deep at low tide and from 1,000 to 1,200 feet wide.

Eight dredges are at work in the harbor, and during the past year they have removed 3,000,000 yards of material. Navy Island bar has also been partly cut down, and Nelson Slip has been cleaned up, and probably in the near future the whole of Navy Island bar will be dredged, in order to have the ferry connect with West Saint John at King Street.

At West Saint John, facing the river above Navy Island, the Federal Marine department has secured several acres of land on which it is erecting a storehouse for lighthouse supplies, a buoy repairing workshop and a storekeeper's office, as well as a wharf 438 feet long on one side, and 240 feet on the other with a width of 140 feet.

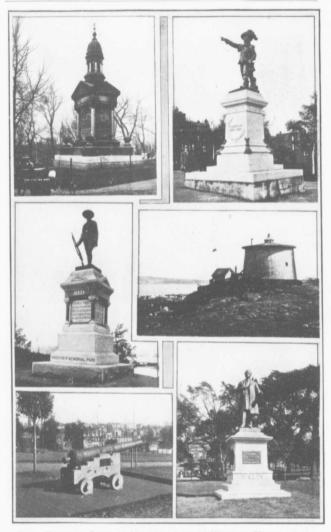
The sum estimated to complete the work under way on the harbor amounts

to \$11,500,000 and it is proposed to spend in the near future \$30,000,000 more. These sums do not include the expenditure made by the C.P.R., for elevator, docks, railway yards, and warehouses at Sand Point, and the large sums of money to be further expended by the Government for railway terminals, and other improvements, which, when completed, will give the harbor accommodation at one time for more than twenty vessels of the largest type. The wharves will be provided with ample sheds, railway sidings, hoists and all the other conveniences of a modernly equipped harbor, sufficient in every way to handle its expanding business.

As a WINTER PORT.

When in 1895 the Canadian government subsidized a number of steamship lines to run between Saint John and Liverpool, and enlarged the existing service between Saint John and London. Canadian as well as western American trade was diverted from eastern American ports. In 1897 the government withdrew the mail subsidies given to steamers bound for American ports. In 1898 further subsidies were granted. Today subsidized lines to the number of seventeen have ships running from Saint John to Liverpool, London, Belfast, Dublin, Glasgow, Manchester and Bristol.

The port of Saint John is safe and easy of approach. The entrance to the Bay of Fundy by the south channel is from eighteen to forty miles wide. The soundings are good. Fogs are very rare in the winter. There is plenty of sea room. During the summer fifteen tramp steamers berth in the harbor at a time, and they enter in all kinds of weather. According to a table published in 1887, during the seventeen previous years, the fogs during the month of April totaled nineteen hours



Young Monument, Champlain Monument, Soldiers' Monument, Martello Tower, LaTour Cannon, Tilley Monument.

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and twenty-two minutes per month. Another table from 1890 to 1898, shows that during the months of December, January, February, March and April, the fog alarms were sounded 638 hours and five minutes or a little less than sixteen hours per month. During the month of April for those eight years, the fog whistles blew 335 hours and fifteen minutes, or an average of forty-one hours, and fifty-one minutes per month, while for the past ten years the average has been even less. According to the statement of Mr. John Kelly (Inspector of Lights for the government at Saint John), the fog does not exceed 300 hours during the winter season; that snowstorms run from thirty-five to fifty hours per month, and that vapour exists only in the severe cold weather, clearing up during the day, with the rise of the sun.

That the harbor is safe, is further shown by the fact that during ten years from 1887 to 1896, according to the official records in the Saint John Custom House, the losses compared with the tonnage both on steamers and sailing vessels, were .0006 of one per cent. for the former, and .0017 of one per cent. for the latter. As compared with the exports and imports, the loss was .0003 of one per cent. for steamers, and .0017 of one per cent. for stalling vessels. While the loss on the total tonnage entered and cleared both by sail and steam, was only .0011 of one per cent.

"During the eighteen years since 1896," says the London Journal of Commerce, "with a total tonnage of 42,029,262 tons entering the port of Saint John, the casualty average was only .033 of 1%," establishing the absolute safety of the Bay of Fundy from the navigators' standpoint.

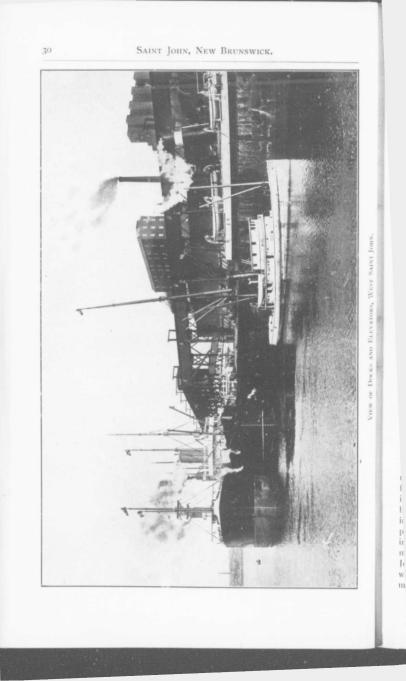
Moreover, excepting Halifax and Quebec, the distance from Liverpool, London, Glasgow and other British ports is shorter to Saint John than the

distance to any other Atlantic port. While the ocean voyage to Saint John from Liverpool is 250 miles longer than to Halifax, the former has a railway haul 256 miles shorter, and moreover is served by two competing railroads. The distance from Liverpool to Chicago by way of Saint John is twenty-four miles less than by way of New York, and that this advantage of distance is recognized by shippers, is demonstrated by the fact that Saint John competes as a winter port with New York, Boston, Portland and Baltimore for the trade of Western Canada and the United States. The trade in dressed meats is especially large, due to the climatic conditions which aid this class of goods to reach their destination in a more marketable condition.

EXPORTS AND IMPORTS.

Since its rise in 1895 to its present position as the chief winter port of Canada, the exports and imports have steadily grown The number of steamers to transatlantic ports have increased from thirty-six in 1895-96 to sixty-four in 1900-1, and to one hundred and fortysix in 1912-13. In 1887, 2,252 sea-going vessels having 493,727 tonnage, arrived and departed at the port of Saint John. In 1897, the total number of steam and sailing vessels was 1,487, but the tonnage had increased to 562,058, and during the year ending March 31, 1913, 926 vessels with 1,017,072 tonnage arrived. and 891 vessels with 888,877 tonnage departed. In other words, while the number of vessels decreased, the total tonnage increased nearly 250 per cent., showing that the vessels are much larger.

During that year also 1,343 steamers and 1,148 sailing vessels with 404,426 total tons register engaged in the coasting trade, arrived, and 2,528 vessels with 863,339 total tons register departed.



In the course of the season 1900-1, when the success of Saint John as a winter port had been assured by the increase of transatlantic vessels to sixtyfour with 140,772 tonnage, the grain shipments were valued at \$1,854,109.00, and in 1909-10 the value of grain exported was \$9,156,681.00. The exports of flour and meal had increased from \$441,120.00 to \$3,075,585.00; lumber exports from \$475,215.00 to \$1,059,251.00; meat exports from \$1,-287,342.00 to \$2,973,707.00; lard exports from \$293,460.00 to \$1,026,423.00 and manufacturing exports from \$266-, 225.00 to \$2,847.331.00. Today the meat exports are over \$6,850,000, the lard exports more than \$2,400,000.00 and the manufacturing exports over \$6,100,000.00.

The total exports for the winter season of 1897-98 were \$4,848,768.00; by 1907-08 they had increased to \$23,-541,537. In 1911-12 they were \$32,-511,816, and in 1912-13 \$31,759,236, showing an increase of more than 650 per cent. during the past fifteen years.

The imports for the fiscal year ending March 31, 1911, are given at \$7,749,848. In 1912 they had increased to \$8,590,-197,00 and in 1913 to \$9,873,026,00. At the Saint John Customs House however, no account is taken of the value of goods imported to points in the West, making the imports in fact very much larger.

The following tables taken from the returns of the customs department for the years 1898 to March 31, 1913, inclusive, together with one compiled by the Saint John Board of Trade, shows in a striking manner the important position Saint John holds among Dominion ports. In the customs department table, no credit is given to Saint John for export of foreign made goods, while in the other the credits are given, making the total of exports much larger.

	MONTREAL	HALIFAX	QUEBEC	ST. JOHN
898	\$61,117,703	\$6,219.820	\$6,001,140	\$7.063,992
899	65.018,544	6.293.927	5,405,418	6,565,836
900	64.071.590	6.758,403	5.173.843	9,733,534
901	65,632,086	6,936,940	5.055.336	11,094,903
902	70,737,832	7.589,957	4.438,492	14,273,846
903	78,527,078	7,983,155	6,445,727	15,364,735
904	76.056,830	9,203,245	5.095.034	13,318,058
905	80,345,420	8,444,149	3,717,471	13,548,041
906	89.376.256	10,192,631	4.163,567	18,532,039
907	70,510,144	6.983,555	4.518,354	13.342.838
908	89,782,587	9,769,143	4,768,403	20,304,281
909	77,199,743	10,015,509	4,838,596	20,668,517
910	77,501,549	11,595,755	5.751.375	24,988,519
911	74,330,938	12,514,420	7.103.300	21.659,514
912	74.944.869	15,857,184	6.641.512	21,895,963
913	85,080,238	15,173,250	8,592,177	25,594,721

Statement of Exports through Port of Saint John according to Board of Trade.

1897-98	\$4,848,768
98-99	7,176,246
99-00.	10,567,051
1900-01	6,704,039
01-02.	10,403,617
02-03	14,503.747
63-04.	16,630,116
04-05	14,879,479
05-06	23.337,505
06-07	19.623,508
07-08	23,541,537
08-09	24,564,840
09-10	24,030,007
10-11	25,384,206
11-12	32,571,806
12-13.	31,759,236

These figures show that for the past fifteen years its grain and other shipments have largely grown, and the exports of the port of Saint John have increased more than \$25,000,000. They reveal the further fact that including the year 1912 the increase of its exports were greater than those of Montreal, Halifax, and Quebec combined, and that in 1913 it outbalanced Montreal, and was almost three times that of Halifax and Ouebec.

The figures below give the customs receipts for the seasons from 1903-4 to 1912-13, and is instructive as it shows them to have increased more than \$575,730.08 in the past ten years.

1903-4.	\$1,184,909.37
1904-5.	1,100,865.76
1905-6.	1.228,401,95
1906-7	1,335,383.74
1907-8	1,382,666.58
1908-9	1.174.148.25
1909-10	1.345,051.79
1910-11	1,351,616.04
1911-12.	1.465,381.05
1912-13.	. 1,760,639.45



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Fin

pr an the me All this data regarding the increase in the number of ships, in tonnage, exports, imports, increased valuations of cargoes and customs receipts, shows the growing importance of Saint John as a port, and what an important factor it is in the ocean trade of the Dominion. In view of the fact that the export and import trade of Canada is growing greater with every passing year, it is self-evident that the trade of the port will increase. It will increase faster with the additional harbor facilities the government is constructing. It will be opened to more and larger vessels, taking in and out heavier cargoes, employing more men, and generally add to the growth and prosperity of the city, of which these figures of a past growth are only a faint promise of a more brilliant future.

EDUCATION, CHURCHES, PUBLIC INSTITUTIONS.

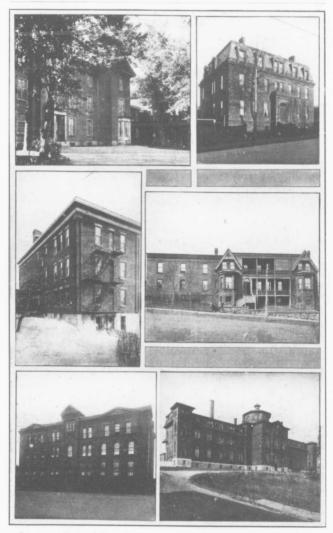
The city has a highly efficient system of public instruction. All schools in the system are supported by public taxation. The schools are governed by a Board of Trustees composed of eleven members, nine men and two women, five of whom, including one woman with the chairman, are appointed by the Lieutenant Governor-in-Council, and the other six by the City Council. They appoint the superintendent, secretary, teachers, and other employees. They arrange for school accommodations, purchase and lease land for new buildings, provide maps, apparatus and furniture for the schools. and borrow money, besides exercising other powers, subject to the conditions laid down in the Provincial School Act.

At the beginning of each year the School Board submits its estimate of what money is required for school purposes, to the City Council. This year the amount was \$195,383.44. From this amount is deducted \$1,220 in rents, and about \$11,600 received from the county fund, and the balance of \$182.563.44 is paid from the general assessment on real estate, personal property, and incomes. Out of the amount of \$195,383.44, together with the provincial grants for the part payment of teachers' salaries, all the expenses for conducting the schools are met.

The land and buildings for school purposes owned by the city are valued at \$559,475.02, and which with other property totals \$608,733.01. Against this sum there is a debenture debt of \$569,000.00.

The city owns twenty-one school buildings, with one hundred and seventy-eight schools and one hundred and ninety-five teachers, including one music teacher, and five teachers giving instruction in manual training and domestic science. It also has fifteen teachers on the pay roll who are held in reserve, to supply the places of those who are ill, or for any other reason are compelled temporarily to give up teaching duties. While some of the teachers have Superior and Grammar School licenses, every teacher must have a Normal School training, and must at least have a Normal School first-class teacher's license.

The schools are divided into eleven grades. Following the VII1th grade the pupils take an examination for entrance into the High School, from which to graduate takes a three years course of study embracing such subjects as English, Latin, Greek, French, Algebra, Geometry, Trigonometry, Physics, Chemistry, Botany, with Ancient and Modern History.



PROTESTANT ORPHANS' HOME, HOSPITAL FOR NERVOUS DISEASES, OLD LADIES' HOME, SISTERS' CHARITY HOSPITAL, GENERAL HOSPITAL, MATER MISERICORDIAE HOME.

School attendance is compulsory between the ages of six and fourteen years. This year 7,800 pupils have been enrolled, embracing primary, advanced and high schools, of which number about ninety-two are in the graduating classes, in the relation of one boy to two girls.

Saint John has no parochial schools. All children, Catholic, Protestant, and Jewish, attend the public schools. Following the enactment of the Public School Law, the Catholic parochial schools became a part of the city's school system, under the condition that Catholic children in the primary and advanced schools, were taught by Catholic teachers; that there should be a high school for Catholic girls, and that religious instruction be allowed to Catholic children after school hours each day.

Up to the IXth grade, both Catholic girls and boys are taught by Catholic teachers. The examination to the high school is the same to Catholic and Protestant children. But while the girls are taught by Catholic teachers in their high school studies, the boys enter the high school classes with Protestant children and those of other religions.

The arrangement meets with general favor. Out of the one hundred and eighty-three active teachers, fifty-five are Catholics. It does away with the maintenance of separate schools and makes it possible for Catholic children to receive a secular education at public expense, together with the other children of the city, and yet enables parents to have their children taught by teachers of their own faith in both secular and religious studies.

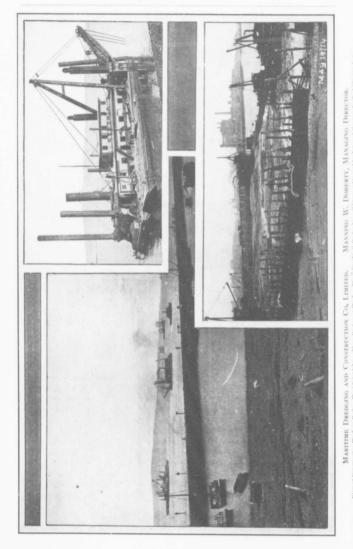
The city has also two Commercial Colleges, the Saint John Business College and Currie's Commercial Institute. The former was established as early as 1867, and since 1871 owned by Professor S. Kerr, a one time public school teacher, followed by several years experience as a public accountant. The school has 400 students, and gives a thorough training in all the subjects pertaining to modern business methods, including loose leaf systems, card systems, use of Burroughs adding machine, shorthand, typewriting and multigraph operating, with the result that its students have no difficulty in securing lucrative positions.

CHURCHES.

Among churches all the leading denominations are represented. Trinity church, the oldest, in a way is historic. It traces its descent from the Loyalists. On its walls are the Royal Arms, taken from the old State House in Boston and brought with the first Loyalists to Canada. It has the only chimes of any church in Saint John, and an organ considered the finest in the Maritime Provinces.

The Anglican denomination is represented by eight other Congregations. Of these St. John's church was for many years the only church structure of stone in the city. It was erected in 1824 as a Chapel of Ease to Trinity church. In 1853 it became the parish church of St. Mark's Parish. Other Anglican churches are St. James, St. Luke's, St. Paul's, St. Mary's, St. George's, St. Jude's and the Mission Church of St. John Baptist.

The Presbyterians have eight churches in the city and suburbs. Of these St. Andrew's was founded in 1784. The present structure erected in 1877 is regarded as one of the finest Presbyterian churches in Canada. The auditorium alone seats 1,000 persons. Other Presbyterian churches are, St. David's, St. John's, Calvin, St. Stephen's, St. Matthew's, Carleton, and Fairville churches.





VIEW OF FEDERAL MARINE WHARF.

The United Baptists have ten churches of which the Germain Street Baptist church is the largest and oldest, being founded in 1810. The present building was erected on the site of the one destroyed in the fire of 1877. Main Street, Waterloo Street, Brussels Street, The Talernaele, Carleton (Charlotte Street), Victoria Street, Leinster Street, Fairville and Carleton (Ludlow Street), are the other Baptist churches.

The Methodist church founded in 1791 has eight Congregations. Of these the Queen Square church congregation is the oldest. The church itself is a large handsome structure of native stone. Centenary church of gray limestone is the largest and one of the finest churches in the city. Besides these there are Exmouth Street, Portland Street, Carleton, Carmarthen Street, Zion and Fairville churches.

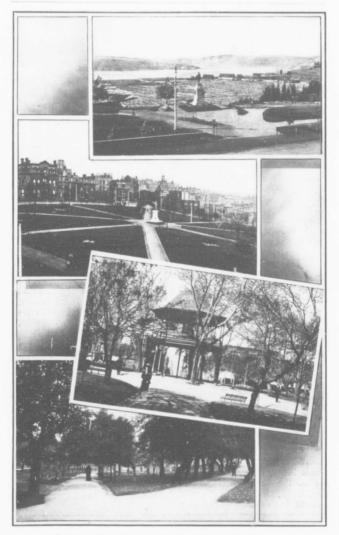
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Following the incorporation of the city in 1795, the first Catholic services were held in the Court House in 1813, although the Jesuit Fathers said Mass as early as 1611 when the country was governed by the French.

In 1815 St. Malachi's church was built, and in 1855 the first services were held in the Cathedral. In 1884 the Redemptorist Fathers took charge of St. Peter's church and parish. At present the Catholics are represented by seven churches including the Cathedral, one of the most imposing church buildings in Saint John, the city being the seat of the Bishop of Saint John.

The Congregational denomination and Disciples of Christ have each one church, the Jewish people two, while the First Church of Christ Scientists and Christadelphians at present worship in rented halls.

Saint John is in direct communication by land and sea with all great centres of Europe, America, and the rest of the World.

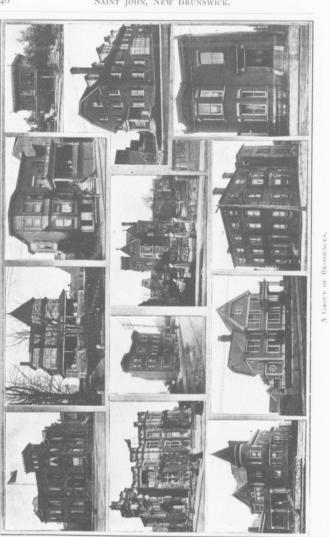


RIVERVIEW PARK, QUEEN SQUARE, KING SQUARE, OLD CEMETERY



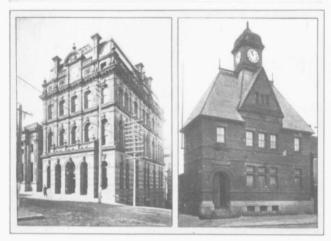


PARKS-A GLIMPSE OF ROCKWOOD, FALLS, SEA SIDE PARK, PUBLIC GARDENS.



40

SAINT JOHN, NEW BRUNSWICK.



POST OFFICE, PRINCE WILLIAM STREET

PUBLIC AND OTHER INSTITUTIONS.

One of the most important factors in the city's industrial development is the Saint John Board of Trade, organized in 1872 and the outgrowth of the Saint John Chamber of Commerce established as early as 1819.

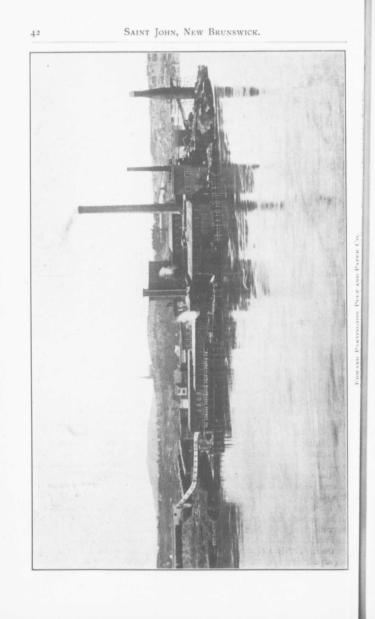
The Board of Trade is composed of the leading business men of the city. Its object is to foster commercial and manufacturing enterprises, to advance its shipping interests, to guard it against inimical legislation and schemes of taxation, and to encourage such enterprises as will advance the interests of the City of Saint John in every avenue of trade and commerce. It has been instrumental in bringing some of the largest industries to the city. It has disseminated correct knowledge regarding the navigation of the Bay of Fundy, has been a dominant factor in the development of the harbor and its expanding trade, and is at present the most active agency for making the

POST OFFICE, WEST SAINT JOHN

advantages of the city, both industrially and commercially, more widely known.

The Free Public Library was originally opened in 1883, in the Market Building. Following a gift from Mr. Andrew Carnegie, the present building, on Hazen Street, was erected in 1906. It contains some 30,000 volumes besides current newspapers and magazines. The books are free to such citizens recommended by the mayor, civic or library commissioners. Visitors may also take out books on depositing \$5.00 with the librarian, which however will be refunded on the return of the library card.

The Natural History Society of New Brunswick, founded in 1862, is located at No. 72 Union Street, and has a large collection of relics of the stone age, and early French occupation of New Brunswick, besides specimens of mammals, birds, fishes, insects, shells, plants, forests and minerals from Eastern Canada, as well as



many interesting curios from all parts of the world.

The Young Men's Christian Association, with 670 members, occupies a handsome building costing in the neighborhood of \$60,000. It is equipped with a gymnasium, swimming tank, reading rooms, billiard rooms, class and assembly rooms. Connected with it are religious, educational, social, physical and deportment classes for the all around development of men and boys.

The Customs House, Market, General Public Hospital and Hospital for Nervous Diseases, are large buildings. The Sisters of Charity have built a

PARKS, CLUBS, HEALTH, LABOR CONDITIONS.

Rockwood Park, a broken and irregular plateau of hills, lakes and woodland glens, comprising five hundred acres, lies immediately north of the city. Not far from the entrance to the park is Lily Lake, whose outlet is a narrow stream which in a series of cascades finds an outlet in the plains below. Back of Lily Lake is a chain of five more lakes, the water of which keeps the water of the former at a high level. The Park has some fifteen miles of roads and footpaths, along which at regular intervals benches are placed under some embowered cliff, near grass plots, or eminence overlooking the lake. At its western end are the Public Gardens laid out with flower beds, paths and lawns. Near here, also, are the playgrounds for children, for the improvement of which the city is expending this year the sum of \$2,000.00.

Seaside Park is situated on the Bay Shore: It has a fine bathing beach, bathhouse and restaurant. The Park is easily reached by taking the car at the Suspension Bridge, and transferring to a shore car.

new hospital, and they also conduct St. Patrick's Industrial School at Silver Falls. The Good Shepherd Home for girls and Wiggins' Institution for orphan boys, are attractive buildings. The Mater Misericordia is an attractive home for aged men and women, and the New Brunswick School for the Deaf and Dumb is located in West Saint John. To these should be added the Salvation Army, the Seamen's Institute, the Home for Incurables, Municipal Home, and other charitable and industrial institutions, all of which are doing their part for the intellectual, moral, and physical uplift of the unfortunate.

Broadview Beach and Bay Shore, d easily reached from any part of the s, city, are ideal bathing and picnic places.

The city also has a number of attractive squares, the largest of which is King Square, situated at the head of King Street in the heart of the city. surrounded by theatres, stores and hotels. Practically forming a part of it is the old Burying Ground, containing the remains of many of the city's early inhabitants. It is used as a park and playground. King Square contains the monument of Sir S. L. Tilley, a former Lieutenant Governor of the Province, and Finance Minister of Canada, and one to Fred Young, a young man who lost his life while attempting to save a boy from drowning in Courtenay Bay. It has a bandstand where concerts are given during the summer months. Facing the square, opposite the Young monument, is the Court House, behind which are the Iail and the Police Station.

Queen Square, three blocks south of King, contains the monument of Samuel de Champlain, the discoverer of the Saint John River and founder of Quebec. Facing it and near it, some of the city's most beautiful



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residences are located. From here also may be had a fine view of the bay and the entrance to the harbor.

On Douglas Avenue is Riverview Park, with a monument erected to the memory of the soldiers who fought in the South African War. Tilley, Rodney, Haymarket, Reed's Point and Portland Squares, are very attractive, and add both to the health and beauty of the city.

OTHER PLACES OF INTEREST.

Market Slip is historic. It was the landing place on May 18, 1783, of the 3,000 Loyalists who left the States following the successful termination of the American revolution.

At the mouth of the Saint John River, at the head of the deep gorge. less than five hundred feet wide, are the famous Reversing Falls, where the water at ebb tide falls about fifteen feet toward the harbor. The returning tide overcomes the river current, and causes it to fall in the opposite direction. At half tide there is little or no current. and vessels may pass up or down the river in perfect safety. It is a phenomenon not produced elsewhere. A Suspension bridge 640 feet long erected in 1851 and a Cantilever railway bridge 477 feet long, span the gorge seventy feet above high tide. A Spandrel arch bridge 654 feet long, now in the course of construction, and costing \$350,000, is to replace the old Suspen- . sion bridge. When the new bridge is completed, the Douglas Avenue car line will cross it, and connect with the lines leading to Fairville and West Saint John.

In West Saint John at the foot of Middle Street, Fort LaTour, erected in 1631, is supposed to have been located. It has been made historic by the gallant defence of Lady LaTour, who defended it during her husband's



J. C. MACKINTOSH & CO., 88-90 PRINCE WILLIAM STREET Members of Montreal Stock Exchange, J. C. Mackintosh, Active Head, Halifax, Salat John Associates A, F. Mackintosh, John E. Wood, and E. E. Bildon, the latter being Manager.

absence. After a severe siege, she was taken prisoner by Charnisay, LaTour's enemy, and her garrison was put to death. She died a brokenhearted woman, and her remains are supposed to rest in the old French burying ground, the site of the Carleton electric light station, where also lies buried the body of Governor Villebon. Fort Frederick was erected on the site of Fort LaTour, by the English in 1758, the remains of which designated as the "Old Fort" are only a short distance from the Carleton ferry landing.

In 1812 the Royal Engineers, stationed at Saint John, with the assistance of the 104th Regiment of Foot (a regiment recruited in the Province for the Imperial service), built the Martello Tower, with walls six feet thick, on the summit of Carleton Heights, overlooking the city, harbor and Bay of Fundy.

The city has many beautiful drives leading to places like Broadview Beach, Bay Shore, Rothesay, with its Collegiate School for Boys, "Netherwood" School for Girls, and summer cottages, Gondola Point, and other places on the Saint John and Kennebecasis rivers. Not far away are Loch Lomond, Drury Cove, Golden Grove, Red Head, Lancaster Heights, Mount Pleasant, Fernhill Cemetery, comprising 145 acres, and Fort Howe, with its historical associations, all places to interest the tourist and traveller.

CLUBS AND FISHING.

The city has a number of Yachting, Golf, Tennis, and other clubs. The Royal Kennebeccasis Yacht Club with a beautiful clubhouse at Millidgeville has some four hundred members. The Power Yachting Club has a clubhouse facing Indiantown Cove. The Saint John Golf Club links and clubhouse are situated on Mount Pleasant, about twenty minutes walk from King Square. The members of the Saint John Golf Club, which is soon to

go out of existence, have organized the Riverside Golf and Country Club, and have purchased one hundred and eighty-five acres of ground at Riverside on the Kennebecasis river, where they have already spent over \$12,000 in



C. E. L. JARVIS & SONS Established in 1886 bp C. E. L. Jarvis, Proprietor of Building, General Insurance Agents, representing "Queen" and Insurance Company of North America, File Companies,

clearing the lands, and will erect a clubhouse this summer. The Saint John Tennis Club has a court and clubhouse off Gilbert's Lane near the entrance to Rockwood Park. The Union Club is a social organization of which many of the leading business and professional men of the city are members.

In the lakes near and further out from the city, good fishing abounds. Loch Lomond, Garnett's stream, fifteen miles from the city, Treadwell's Lake, ten miles away: and St. Martins, thirty miles distant, have an abundance of trout. Spruce Lake, five miles from the city is noted for its fine bass, while New River, Bonny River and Pocologan also, abound in trout and other fish.

RIVER TRIPS.

During the summer season the river steamers make regular trips up and down the Saint John River as far away as Cole's Island. Regular trips are made to Chipman, Grand Lake, Hatfield's Point, Belleisle Bay, Hampton, and other points. Excursions are run every Tuesday and Thursday during July, August and September. They afford a pleasant outing to those who enjoy a trip on a river noted for its picturesque scenery, in boats comfortably and modernly equipped.

HEALTH.

Owing to the tides of the Bay of Fundy, the summers are cool, the average temperature running during the months of June, July, August and September from about fifty-eight to sixty-five degrees, while the winters are not as cold as other sections of the Dominion in the same latitude, making it a delightful place to live both winter and summer.

The public health of the city is diligently looked after by a wellorganized Board composed of five members, two of whom are qualified physicians. The staff consists of the chief health officer, who is a medical

man, and possesses a special degree in sanitary science, a secretary, chief inspector, plumbing inspector, and a dairy and milk inspector, who is also a veterinary surgeon.

The death rate for the past three years has averaged about seventeen per 1,000, and the infantine mortality 3.4 based upon a minimum estimate of 42,600 population of some years ago, figures which would be materially reduced if the present population is taken into consideration. For the

TRANSPORTATION

Saint John is brought into close touch with the principal centres of the Dominion and the United States by virtue of its being a terminal point for the Intercolonial Railway and the Canadian Pacific Railway, from where connection is made by some seventeen steamship lines with all parts of the world.

Thirty-five years prior to Confederation a movement was begun to connect Ouebec by rail to the Atlantic seaboard. In the meantime the European and North American Railway was completed between Saint John and Shediac, and as early as 1860 a mixed train ran each way daily, except Sunday. A road had also been built from Halifax to Truro and Pictou Landing. With Confederation, all the existing lines in Nova Scotia and New Brunswick were taken over by the Federal Government, and linked together under the name of the Intercolonial Railway, extended to Riviere du Loup and later to Levis opposite Quebec.

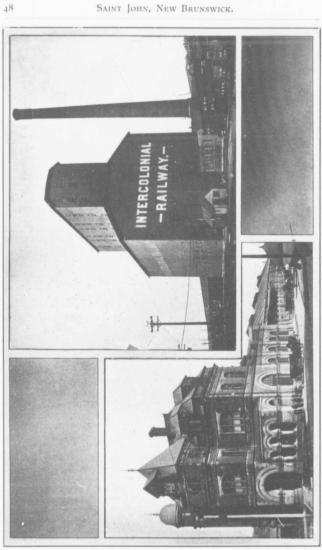
Levis was its western terminus until 1897, when the purchase of the Drummond County Railway made possible the union of the principal points of the Maritime Provinces with Montreal, with connections over other roads to all parts of Canada and the States. same period the typhoid mortality has averaged about seventeen for every 100,000 population. Deaths from scarlet fever have decreased fifteen per cent., and diphtheria cases seventy per cent., the average number of cases being but seventy-four per year for the past three years, as compared with 247 cases per year for the previous three year term, figures which show that the city, healthy as it is naturally, is being yearly made more so.

N FACILITIES, ETC.

When Prince Edward Island entered into Confederation in July, 1873, the Government also took over the Island Railways, which at present has 274.60 miles. From Saint John, Halifax and on the West, the Intercolonial with its branches has a mileage of 1,493.20, making a total mileage for the Canadian Government Railways 1,767.80.

The Intercolonial is the only all Canadian route from Montreal to the Atlantic Coast, and passes through one of the most picturesque sections of Canada. It is the shortest route from Montreal to Levis, opposite Quebec, the most historic city in the Dominion. From Levis it follows the St. Lawrence among picturesque French Canadian villages, to the well-known summer resorts of Murray Bay, Riviere du Loup, Cacouna, Bic, Rimouski and Metis, on to the Matapedia Valley and the great salmon and trout fishing country. From Campbellton the Railway runs along the shore of the Baie des Chaleur, on the opposite side of which may be seen the bold outlines of the Gaspe Peninsula.

From the towns of Dalhousie, Bathurst, Newcastle and Chatham, the great moose hunting and big game country of New Brunswick may be reached. At Chatham a branch of the Intercol-



INTERCOLOMIA, RAIWAY, SHOWING THE UNION DEPOT AND ELEVATOR WITH CONVEYORS -- COVERNMENT RAILWAY.



SAINT JOHN BUSINESS COLLEGE

S. Kett, Proprietor, 9 Hazen Ave. Complete Courses in Bookkeeping, Shorthand, Business Correspondence, and all commercial branches.

onial runs to Fredericton, the Capital of the Province, through the picturesque Miramichi country.

At Moncton the railway shops and offices are located. The city is the centre of immense gas, oil and shale fields, and is the point from which the tidal phenomena in the Petitcodiac River known as the "Bore," can be seen to the best advantage. Nineteen miles from Moncton at Point du Chene, a steamer makes connection with Prince Edward Island Railway during the summer months.

South from Moneton the Railway passes through the flourishing towns of Sackville, Amherst, Truro, and on to Halifax. From Truro is the route to the Sydneys and from North Sydney is daily steamer connections for Newfoundland.

From Moncton westward the Intercolonial connects with Saint John, the commercial capital of New Brunswick

and the terminal port of seventeen transatlantic shipping lines. The depot is a busy place. Some forty passenger trains arrive at and depart from the station daily. As regards convenience and comfort, the through trains to Halifax, Ouebec, and Montreal are models of elegance and comfort. The through train from Saint John for Halifax makes connections at Truro with the day express and the night trains for the Sydneys. A fast evening express for Moncton connects with the Maritime Express for Quebec and Montreal. In summer months, a train leaving shortly before noon carries a through sleeper to connect with the Ocean Limited for Montreal, while the local service, for frequency and speed, in proportion to the population served, is not surpassed in America.

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Near the Saint John station the Government has an elevator with a grain storage capacity of 650,000

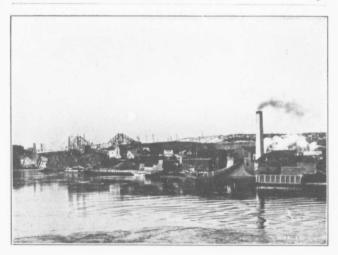


BANK OF NOVA SCOTIA

R. G. Wallace, Manager, 119 Prince William Street. Branches: 365 Main Street, 23-25 Charlotte Street, Union Street (West End), Main Street, Fairville, Haymarket Square.



WILLIAM THOMSON & CO., 22 KING STREET Established 1848. Steamship Owners. Insurance Omagnies. An Istorical Republic Micros. Marine and Fire Insurance Companies. An Istoricol View of their Offices.



WARNER & COMPANY Established in 1881. Manufacturers of Spruce, Pine and Hemlock Lumber, Laths, Box Shooks, Etc.

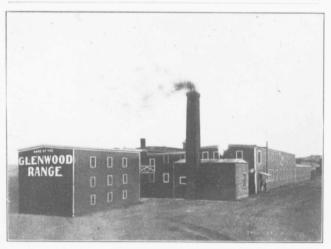
bushels, built in 1900, connected by a conveyor one-third of a mile long to the terminal wharves at the head of the harbor, with ample warehouse space and berths sufficiently large to accommodate the largest ocean liners.

During the past ten years the track mileage in the Saint John yards was increased from five to twenty-three miles and instead of two shunting engines working during the day, six of the largest type are employed, handling on an average of ten thousand cars per month. In that time too the freight tonnage and freight and passenger earnings have more than doubled for the whole system and its car mileage has already increased; facts which are indicative not only of the great service of the road to the Dominion but also of the great industrial expansion of the Maritime Provinces and of the City of Saint John.

By the acquisition of the New Brunswick Southern Railway, the Canadian Pacific secured a through line to West Saint John; and following the completion of the Cantilever Bridge across the river at the Reversible Falls, its trains entered the Intercolonial Railway station from where connections are made to points east, north, west and south.

Immediately following its entrance into the city, the C. P. R. began a series of improvements, culminating in the splendid service of to-day. With the beginning of the winter port business an elevator with a capacity of 250,000 bushels was erected in 1895. In 1898 another of 750,000 was added and in 1913 the 1,000,000 bushels elevator was completed. It has at present some twenty-three miles of trackage in the city and is continually laying down new ones. Some 12,000 cars are moved in its yards monthly As fast as new





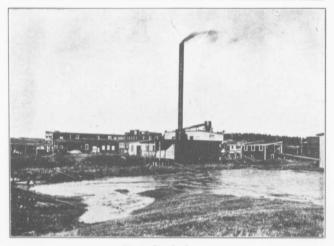
MCLEAN, HOLT & CO., LIMITED "Home of the Glewwood Range," James L. MCAVITy. President and Manager. Manufactures of Glewwood Reases and Ranges. Highest Grade, in a scries of Thirty Styles, for Wood, Coal, and Gas.

wharves are being built, it is filling in the tidal flats to make room for its constantly increasing business at this point. The C. P. R. also controls the Dominion Atlantic Railway from Yarmouth to Halifax, with which connection is made at Digby for Saint John by the steamers "Yarmouth" and "St. George," the former running throughout the year, and the latter during the summer months.

When the Saint John Valley Railway now in course of construction will be completed, it will cross the Kennebecasis near Rothesay and connect with the I.R.C. to Saint John. The Saint John Valley Railway road going north cuts through Belleisle to the River Saint John and follows the Saint John River to Grand Falls. From there its trains will run over the Transcontinental to Quebec and points farther west, while the Transcontinental soon to be completed, and probably the Canadian Northern Railway will have running rights over the L.R.C. to Saint John and the eastern scaboard, making the distance from Saint John to Montreal only 516 miles over the Government roads, and giving the city two more great trunk lines to points north and west.

RIVER TRANSPORTATION.

Closely identified with the Saint John river transportation is the Victoria Steamship Co., Limited, whose steamer the "Victoria" runs regularly during the season between Saint John and Fredericton every other day. The steamer, one of the finest on the river, carries both passengers and freight. The "D. J. Purdy" and "Majestic" are owned by the Crystal Stream Steamship Company, Limited, the former making the trip from Saint John to Fredericton and return, and the latter plying between Saint John and Cole's Island. The "May Queen" and



WILSON BOX CO. LIMITED T. H. Estabuooks, President ; Stanley E. Elkin, Vice-President ; Alexander Wilson, Managing Director. Manufacturers of Boxes, Box Shooks, Wooden Packages. Illustration Box Factory, a Seven Acre Plant.

"Elaine" go to Grand Lake and Chipman, and a number of other steamers ply up and down the river carrying passengers and freight to and from the city.

STREET CAR SERVICE.

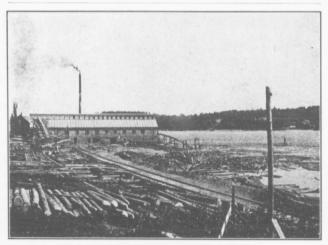
The city's street car system operated by the Saint John Railway Company is within easy reach of the more thickly populated sections of the city, and is being extended to the outlying districts as fast as the traffic warrants it. At present the Company is laying tracks from Kane's Corner to the intersection of Red Head and Loch Lomond Roads, and from the One Mile House to Coldbrook, with other extensions to follow.

The Saint John Railway Company also supply electric light and gas. Last year 3,000 feet of gas mains were laid in order to furnish a greater supply of gas for fuel, the price of which has been reduced to \$1.00 per 1,000 cubic feet.

The Company is a large employer of labor, having 269 persons on its pay roll, to whom it paid in wages in 1913 the large sum of \$208,186.82, while to the City of Saint John it paid \$30,905.05 in taxes, repairs and water rates.

The telephone service is moderate in price, ranging from \$30.00 per year for residences, and \$45.00 yearly for factories, offices and business houses. The service includes over 5,811 telephones in Saint John, connections to the principal points in New Brunswick, Nova Scotia, Eastern Quebec and the New England States.

The Population of Saint John has increased more than 50 per cent. during the past three years.



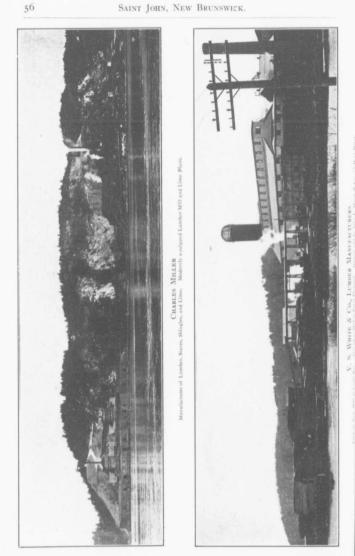
WILSON BOX CO. LIMITED T. H. Estabrooks, President ; Staley E. Elkin, Vice-President ; Alexander Wilson, Managing Director, Manufacturers of Boxes, Box Shooks, Wooden Packages. Illustration Saw Mill at Westfield.

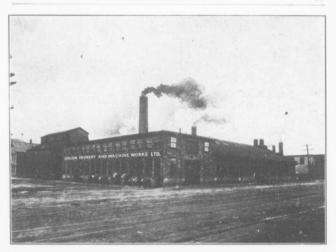
FINANCE AND INSURANCE.

The establishment of branches of the leading Canadian banking institutions followed as a natural sequence to the city's industrial expansion. It has at present eight chartered banks, with nine branches, besides the Dominion Savings Bank, a government institution, and the private banking houses of J. M. Robinson & Sons and Andrew Jack, and the Canada Permanent Mortgage Corporation of Toronto.

Of the chartered banks, the Bank of Nova Scotia is primarily a Maritime Provincial institution, and with the taking over of the business of the Bank of New Brunswick, founded in 1820, has become in a way distinctively identified with the financial fortunes of the city. It occupies the various banking premises of the former Bank of New Brunswick, which includes the head offices and six branches, one of which is in Fairville, all of which are attractive buildings. The Bank of Nova Scotia was founded in 1832 and has had a branch in Saint John since 1874. In 1913 it acquired the interests of the Bank of New Brunswick, with the result that it has at present one hundred and fifty branches in Canada, Newfoundland, West Indies and the United States. The proportion of its reserve fund to its paid up capital is the largest in Canada, the former aggregating \$11,000,000 and the latter \$6,000,000 with immediate available resources amounting to \$80,-000,000, making its position in the banking world unique.

The history of the Bank of Montreal is closely identified with the growth of the Dominion. It is the oldest Bank in Canada. It was established in 1817 with a paid up capital of \$350,000 which since that date has been increased to \$16,000,000. It has a reserve fund of \$16,000,000 and additional individual





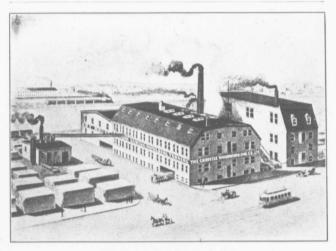
UNION FOUNDRY & MACHINE WORKS, LIMITED, WEST SAINT JOHN Plant 200 x 300 (eet. and 50 x 100 (eet. Output: Brass Castings, Mill, Marine, and Pulp Machinery.

profits of \$1,046,217,80. In 1863 it was appointed Banker in Canada for the Canadian government and in 1893 it became the Dominion's Financial Agent in Great Britain. It has had a branch in Saint John since 1867 and its premises recently remodelled located in the heart of the business district are among the finest in the city.

While one of the latest of the Dominion's great banks to come to the city of Saint John, the Quebec Bank is the second oldest bank in Canada, having been established in 1818 one year after the Bank of Montreal, and two years before the Bank of New Brunswick, acquired in 1913 by the Bank of Nova Scotia. It has fifty-six branches throughout Canada, with agents in Great Britain, France, and the United States. It has a paid up capital of \$2,72,850.00 and with its reserve fund and other large resources, it is recognized as one of the safest banks in Canada, having during the ninety-six years of its existence never missed paying dividends.

Another banking institution which has been located for many years in Saint John is the Bank of British North America, founded in 1836, and incorporated by royal charter in 1840, with some one hundred branches established throughout Canada, the greater number located in the provinces west of Quebec. With its paid up capital of £1,000,000 and reserve of £620,000, it has been in a position to aid settlers of the Western territories in a substantial manner, yet along lines of the most conservative British banking methods. The building which it occupies in Saint John has but recently been completed, and is one of the largest and finest banking houses in the Maritime Provinces.

The Union Bank of Canada, with its three hundred and thirteen Canadian,



THE CHRISTIE WOODWORKING CO. LTD. Established 1855. Manufacturers of all kinds of Woodwork for Buildings, Show Cases and Store Fixtures.

and two British branches, has been located in Saint John since 1911. It was originally a Quebec Institution, chartered in 1865. With the rapid growth of the West during the past decade it moved its head offices to Winnipeg, Manitoba, from which point it conducts its immense business which is confined largely to the West, about two hundred branches being located in Manitoba, Saskatchewan, British Columbia and Alberta, ninety-eight in Ontario and only fifteen in the other Provinces.

The expansion of the Canadian Bank of Commerce chartered in 1867, after its amalgamation with the Bank of British Columbia, received a sudden impetus when it acquired in 1912 the business of the Eastern Townships Bank with its many branches throughout Quebec and Northern New Brunswick, giving it more branches than any other banking institution in Canada. the total number of which is three hundred and seventy-six. Seven of these are located in England, Newfoundland, United States and Mexico. Its net profits last year were \$2,992,951.10 towards the accumulation of which the Saint John branch contributed no insignificant part.

Like the foregoing institution, the growth of the Royal Bank of Canada, which has had a branch in Saint John since 1900, has been one of constant acquisition. It was originally chartered in 1869 as the Merchants Bank of Halifax. In 1901 the present title was assumed. It had then forty-two branches. Five vears later these had increased to 104. In 1910 the Union Bank of Halifax was purchased and thirty-three more branches added to the list. In 1912 it acquired one hundred more branches by its purchase of the assets of the Traders Bank of Canada, at the same time extending its business further



THE CHRISTIE WOODWORKING CO. LTD. Established 1855. Manufacturers of all kinds of Woodwork for Buildings, Show Cases and Store Fixtures.

afield by the acquisition of the Bank of British Honduras. It has at present three hundred branches in Canada, twenty-eight branches in the West Indian Islands, besides branches in Great Britain, United States and British Honduras, with paid up capital of \$11,560,000 and a reserve fund of \$12,560,000, classing it among the three largest banks in the Dominion.

Last but not least in the list of banks doing business in Saint John, is the Merchants Bank of Canada which opened a branch in the city in 1910, and occupies a modern building recently remodeled to meet the needs of its growing business. The institution was founded in 1864, and includes on its directorate some of the Dominion's most prominent business men. It has two hundred and twenty branches, a paid up capital of \$7,000,000, a reserve fund, and undivided profits amounting to \$7,000,000, figures which speak eloquently of its financial strength and power among the great banks of Canada.

All these banking institutions with the exception of the Union Bank of Canada, own buildings, in which they are located, in Saint John. The homes of the Bank of Nova Scotia, Canadian Bank of Commerce, and Bank of British North America, are especially noteworthy for the distinctive style of their architecture, while the Royal Bank, Merchants' Bank, Quebec Bank, and Bank of Montreal are more utilitarian in character, although equally large and imposing.

The bank clearings show a steady increase. In 1911 they amounted to \$77,328,182; in 1912 they had increased to \$88,969,218, and in 1913 they were \$81,447,747, indicating a constant growth in the amount of business done through the banks of the city.



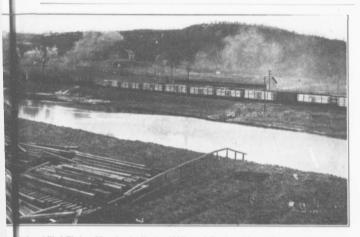
JOSEPH A. LIKELY, LTD., Lumber Merchants, Marsh Road. Wholesale and Retail Dealers in Pitch Pine

Canada has at present twenty-two Clearing Houses, twenty of which were in existence in 1912,- all of which showed increased returns, averaging 23.74 per cent, over the year before. In 1913 the increase was only 1.27 per cent for all Canada, the increase appearing in seven eastern and three western cities, and decrease in eight western and two eastern cities, one of which was Saint John, largely due to the amalgamation of the Bank of New Brunswick with the Bank of Nova Scotia. But even this decrease, considering the general increase of bank clearings throughout the east, shows that the business conditions in the city are good, and its trade expanding.

A further indication of its growing financial importance is the increase in the number of investment, security, trust, mortgage and loan companies. The partnership of J. M. Robinson & Sons, bankers and members of the Montreal Stock Exchange, was established as early as 1889. They have offices in Montreal, Fredericton, London, England, and operate through agents on the New York Stock Exchange, buying and selling on margin and dealing in all kinds of listed securities and bonds.

Another investment house is that of J. C. Mackintosh & Co., founded in 1873 by J. C. Mackintosh, who is still its active head at Halifax, with offices in Halifax, Saint John and Montreal, principally devoted to the buying and selling of Municipal, Public Utility and Industrial Securities. They have for years been members of the Montreal Stock Exchange, not to carry on a margin business, but to execute cash orders, their transactions on the Montreal and other important world exchanges being done on the regular commission basis.

McDougall & Cowans, members of the Montreal Stock Exchange, have an office in Saint John. Similarly F. B. McCurdy & Co., of Halifax, N. S., stock brokers, financial agents, and

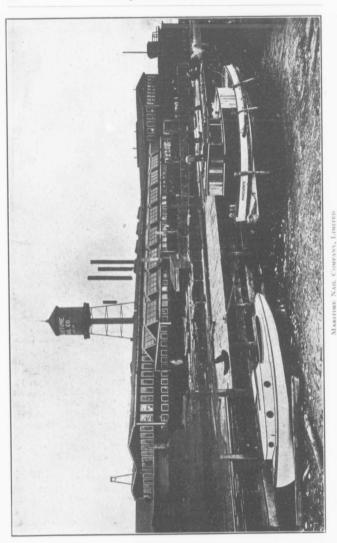


0ak, and Birch Timber. View showing Yard and Mill especially adapted for cutting long and large timber.

members of the Montreal Stock Exchange, execute orders on commission, and trade in investment securities, paying special attention to unlisted Eastern Provincial stocks and municipal debentures. The Eastern Securities Company does a large business in Canadian Municipal, Public Utility and Industrial Bonds. The Dominion Trust Company of Vancouver, B. C., with a paid up capital of \$2,167,570.00, and a reserve fund of \$874,412.87 has recently opened offices in the new Bank of British North America build-The Royal, Prudential, Eastern ing. and other Trust Companies, and Atlantic Bond Company, have offices and agents in the city. The Canada Permanent Mortgage Corporation of Toronto transacts its financial operations for the Maritime Provinces from its Saint John offices. The British Columbia Permanent Loan Company and other loan corporations have agencies in Saint John from where they conduct their business for the Maritime Provinces, the city being recognized more and more as the Dominion's Eastern Loan and Mortgage centre.

INSURANCE.

Saint John has fifty-six Insurance Companies which are members of the New Brunswick Board of Fire Underwriters, and nine or ten non-tariff companies. Before the organization of the Board of Fire Underwriters in 1866, the British and American Fire Insurance Companies which wrote insurance in Saint John fixed their own rates. Of the fifty-six Board Companies doing business now, only ten were represented at the time of the great fire of 1877, the others having either withdrawn or sold out to other companies. It may be of interest to learn that of the \$22,000,000 fire loss of 1877, only \$6,000,000 were covered by insurance which was all paid within forty days, and on which not even one-half of the interest has been paid out of the insurance earning from the city.



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SAINT JOHN, NEW BRUNSWICK.



THE JAMES ROBERTSON CO. LIMITED, OF MONTREAL Saint John Works, John Keeffe, Local Manager. Manufactarers Lead Pipes, Brass Goods, Plumbers' Supplies.

The total premiums for all insurance in the Province is about \$\$00,000, of which \$200,000 is collected from Saint John risks.

The rate of insurance on mercantile risks is lower in Saint John than in most other places, while those on manufacturing and dwelling risks are about the same.

The fire insurance conditions in Saint John and the province generally are healthy, but underwriters are obliged to look carefully into fire protection and prevention in order to keep the fire losses within bounds. The question of fire protection and fire prevention is one which should deeply interest the public, for "on the people," says Mr. Peter Clinch, for thirty-four years the secretary of the New Brunswick Board of Fire Underwriters, "the losses eventually fall, as the insurance companies merely collect from one person to pay to another. A great fire no matter in what part of the country it occurs, leaves it so much poorer, and it must actually produce the amount of the loss from the forest, field and mine, to place the community where it financially stood before the fire loss occurred. The Insurance Compunies wish the people to understand this, and consider seriously the prevention of the immense fire waste which takes place every year."

Of the insurance men in Saint John during the fire of 1877, C. E. L. Jarvis, and W. M. Jarvis representing the Liverpool & London & Globe, are still active in the business, the former being the deat of the fire insurance agents in the Maritime Provinces. He is the head of the insurance firm of C. E. L. Jarvis & Sons, established in 1866, who represent several Canadian, British and American fire insurance companies, among which are the Queen (which has been in their office since

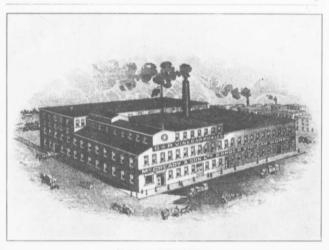


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SAINT JOHN, NEW BRUNSWICK.



MCCREADY & SON LIMITED Bonded Vinegar, Pickle and Spice Manufacturers. Spices, Cream of Tartar and Pulverized Sugar.

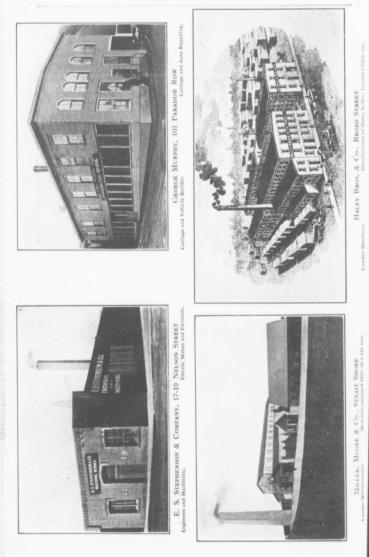
1866), and the Insurance Company of North America, founded in 1792 and the oldest fire insurance company on the Continent. More than four hundred agents report to their office, and the companies they represent protect some \$10,000,000 of property in the Maritime Provinces.

The general agency of R. W. W. Frink established in 1882, represents the Western Assurance Co., of Toronto, the North British & Mercantile Insurance Company of Edinburgh, Scotland, having funds to the amount of \$110,-000,000, with Canadian investments amounting to \$9,000,000, and the London Assurance Corporation, of London, England, founded A.D. 1720, with funds amounting to over \$15,000,000, for which agents are to be found throughout the Maritime Provinces, and holding policies with them the insuring public can feel perfectly secure. Cowie & Edwards, leading marine insurance brokers and marine adjusters, are the agents for the Union Insurance Company, of Bangor, Maine,

the Mannheim Insurance Company, of Mannheim, Germany, and various other Marine Insurance Companies for the Dominion of Canada, besides representing the Caledonian Insurance Company of Edinburgh, Scotland, the oldest Scottish fire office, for New Brunswick.

William Thomson & Company are leading shipping and insurance agents. They own the Battle Line of Steamers, with seven boats of 39,384 tons. They are agents for the Allan, Furness, Head, Munson, White Star and Manchester Liners, and Royal Mail Steam Packet Company, and represent a leading number of marine, fire, life, and accident insurance companies of Europe and America.

In addition to the fire insurance companies, thirty-four accident and guarantee companies, and thirty-two life insurance companies do business in New Brunswick, the majority of which have agencies in Saint John, the Canada Life owning the building in which it is located.





THE CORONA COMPANY LTD., 277-293 UNION STREET Capital Stock, \$100,000. Manufacturers of fine Confections, including Welema and Corona Chocolates.

MANUFACTURING INDUSTRIES.

Possessing unsurpassed shipping and transportation facilities by land and water, situated contiguous to the great lumber and coal producing sections of this and neighboring Provinces, and the natural market for one of the most fertile agricultural regions in Canada, Saint John is the largest industrial centre in New Brunswick, and one of the most important in Canada.

The greatest factor in this development for many years has been the lumbering industry supplied by the forest product of the territory drained by the Saint John River, 450 miles long, and its tributaries. It is estimated at the present time that about 125,000,000 feet of lumber is floated down the river to Saint John yearly, and manufactured into lumber and wood pulp. While tide mills were installed by the early colonists, it was not until 1822 that the first steam sawmill was operated in New Brunswick. It was built on the Strait Shore, near where the mill of Miller, Moore & Co. is located today. In the same year lumber was shipped for the first time to foreign countries.

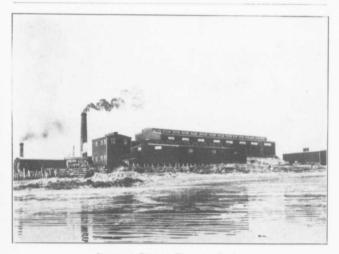
From 1857 for a period of twenty years, during the time when Saint John was the fourth largest ship-building port in the British Empire, some twenty-seven mills were built and operated, and the lumber, the export of which had largely increased, was shipped in locally built vessels to all parts of the world.

About 1868, the sawmills installed box machinery, and from coarse pine logs, which were not considered worth cutting into lumber, sugar shooks were



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SAINT JOHN, NEW BRUNSWICK.



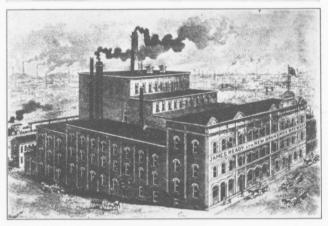
PROVINCIAL CHEMICAL FERTILIZER CO. LTD. Mr. deB. Caritie, Pioneer Organizer and President. Founded in 1889. Incorporated 1891. Manufacturers of high grade Animal Fertilizers and Immorters of Chemicals.

manufactured for the West Indian trade. Beginning with the close of the milling season, the mills made boxes until April. In this way they were kept busy the year around, until the planters began to put sugar into bags, when the manufacture of boxes for the West Indian trade ceased, the last cargo being shipped from Saint John in 1884.

Thirty years ago the city had twice as many mills as it has today, and their total output was twice as large, the decrease being due to the extension of the railways and the building of mills closer to the forests, although the export of lumber has increased, as the output of the mills along the railways comes to Saint John to be shipped abroad.

However, lumber manufacturing is still the city's most important industry. Of its eleven mills one of the largest is that of Murray & Gregory, Ltd., of which J. Fraser Gregory is President and General Manager. The plant occupies twenty acres of ground on the water front with its own deep water wharf, where are located lumber mill, woodworking factory, dry kiln, glassworks, warehouses, offices and railroad sidings. The sawmill has a capacity of 70,000 feet of long lumber, 50,000 shingles, 20,000 staves and 30,000 laths per day. The woodworking factory is devoted to the manufacture of boxes. sashes, doors, mouldings and building material of all kinds, while in the glassworks are produced mirrors, beveled plate glass signs, art glass and church windows, employing in all two hundred and twenty-five persons.

The company does an extensive export trade with Great Britain, West Indies and the United States. It also owns some 300 square miles of



READY'S BREWERIES LIMITED Successors to James Ready/J.t.d. Brewen Ale, Porter, Lager Beer and ArrateW Watter of all kinds. One of the most modernly equipped Breweries in Canada.

timber limits in the Province of Quebec, from which are cut from 20,000,000 to 30,000,000 feet of spruce, pine and cedar yearly, employing in the operation during the season some seven hundred men.

Stetson, Cutler and Company conduct a mill at Indiantown, with a capacity of 16,000,000 feet of long lumber and another at Pleasant Point across the river, having a capacity of 10,000,000 feet annually, besides 10,000 staves, 50,000 shingles and 70,-000 laths daily.

The company is largely interested in the Shives Lumber Company, of Campbellton, N. B., and owns timber lands at Musquash, N. B., producing pulpwood, besides mills and timber limits in the State of Maine.

Near the Indiantown mill, they operate lime quarries with six kilns, producing building lime sold in the Maritime Provinces and the State of Maine. The lumber and lime industry of Randolph & Baker, Limited, occupies a plant which with quarries and land comprises about 100 acres. The lumber mill has a capacity of 80,000 feet per day, and produces yearly more than 17,000,000 square feet of deals, boards and scantlings, besides 1,000,000 staves, 204,000 pairs of headings and 12,000,000 to 14,000,000 laths.

The lime output of the company, is 53,000 barrels per year, consisting of mortar, lime, and magnesia lime for pulpwood manufacturers.

The firm of V. S. White & Company conducts two sawmills, one at Pleasant Point, with a capacity of 10,000,000, and one at South Bay, producing 15,000,000 feet of long lumber annually. The former also has twelve lath and stave machines, and the latter two.

The output is handled by the exporting house of John E. Moore & Co. Limited, who sell the laths and staves in Canada and the United States, and export the deals and those of other New



READY'S BREWERIES LIMITED Successors to James Ready, Ltd. Brewers Ale, Porter, Lager Beer and Aeratel Waters of all kinds. One of the most modernly equipped Breweries in Canada.

Brunswick mills, largely to the United Kingdom and the Continent, although small shipments are made to the United States, which with the lowering of the tariff and the trade conditions becoming more normal, will probably increase.

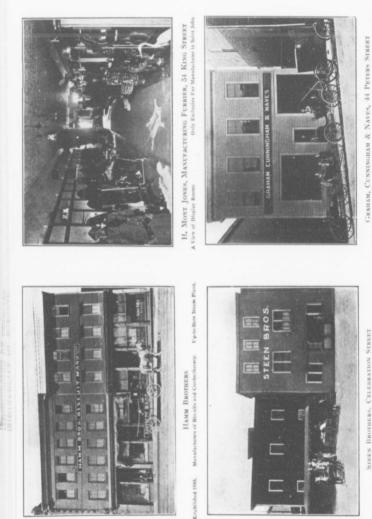
The Hilyard Brothers lumber plant, established in 1873, covers 370,000 square feet on the harbor front, on which is located a modernly equipped mill with a capacity of 10,000,000 feet of long lumber per year, while F. E. Sayre & Co. Limited mill has a capacity of about 8,000,000 feet annually.

Established in 1881 the lumber industry of Warner & Co., situated on the harbor front just below the bridges at the Falls, occupies premises of five acres, on which are located a gang and rotary mill manufacturing in the neighborhood of 45,000 to 50,000 square feet per nine hour day, or from 8,000,000 to 9,000,000 square feet of long lumber and 5,000,000 to 6,000,000 laths per year. It has a box mill for the production of planed, matched and rough boxes, largely for the fish trade, such as small herring and bloater boxes used on the Island of Grand Manan, and onion crates in large quantities for the Bermuda trade.

The hemlock lumber is sold locally; the spruce is shipped to England and America, while the pine is sold in the West Indies, although the American market is taking lately an increasing quantity for box purposes.

The mill of Miller, Moore & Co., established in 1900, occupies five acres of ground on the harbor front, upon which are located the lumber yard and modernly equipped mill, with a capacity of 45,000 feet of long lumber per day, or 8,000,000 to 9,000,000 yearly, which is shipped to Europe and the United States.

The industry owned by Charles Miller manufactures about 9,500,000





CAMPBELL BROS. G. W. Campbell, Proprietor. Sole Makers XXX Choppers, Ship Axes and Adze.

feet of spruce lumber yearly, which is largely sold in the English and American markets, and in addition produces from 14,000,000 to 15,000,000 shingles, 3,000-000 barrel and cask staves and headings. Connected with the business is a limestone quarry of six to eight acres with three lime kilns, producing 25,000 barrels of lime yearly, sold throughout the Maritime Provinces.

Jcs. A. Likely, Limited, has the only large timber yard in the Maritime Provinces dealing exclusively in pitch pine, Oregon pine, Douglas fir, and oak timber. The timber yard covers an area of ten acres on the Marsh Road and they carry an average stock of four million feet.

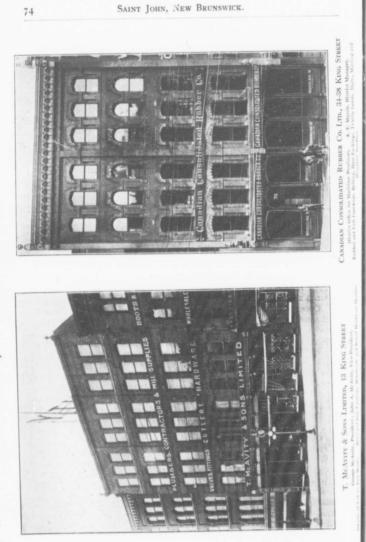
The yard is equipped with an electric sawmill capable of sawing large timber up to eighty feet in length. It has a mile of standard gauge railroad track through the yard, a locomotive and steam derrick which enables them to handle large orders with dispatch.

One of the largest box plants east of Montreal is operated by the Wilson Box Company, Limited, which occupies an eight acre plant at Fairville, with a large factory for the manufacture of box shooks and all kinds of wooden packages, giving employment to sixtyfive men.

The Company also owns a sawmill plant, employing fifteen men, at Westfield, on the Saint John River, ten miles distant, where the logs are sawed into box boards for the box factory, and a rotary sawmill at Bonny River, Charlotte County, N. B., where fifteen men are engaged. In addition to conducting extensive logging operations, they have a large nailed up box trade for the city, and ship box shooks to points in the Maritime Provinces, Quebec, and Ontario, doing an increasing export trade in the latter.

The Christie Woodworking Co., Ltd., was founded in 1865, nearly fifty-seven years ago. The firm's name then was A. Christie & Co., and under this style they did business until 1885, when it was taken over by the A. Christie Woodworking Co.

In 1904 the company was incorporated with Dr. W. A. Christie as





SLIPP & FLEWELLING, 240 MAIN STREET Plant 70 x 80 feet. Manufacturers Ham, Bacon, Sausages and Barreled Pork.

President; James Christie, Vice-President and Manager; Charles S. Christie Secretary-Treasurer.

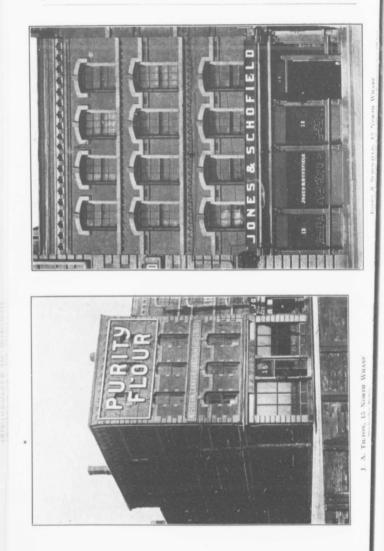
The company operates two of the largest woodworking establishments in Saint John, and employs some eighty hands. They manufacture all kinds of woodwork for buildings, tanks for manufacturers, show cases and store fixtures.

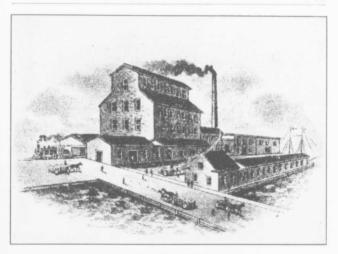
Haley Brothers & Company occupy premises 250 by 250 feet, bounded by Charlotte, Broad and Britain Streets, and a yard on Charlotte Street, opposite Broad, carrying 2,500,000 feet of lumber besides conducting a planing mill, sash, door and hard wood flooring factory.

While they sell large quantities of rough lumber to the general public, the greater part of their business consists in preparing the lumber according to the specifications of architect's drawings for general building purposes. Joseph Roderick & Son's lumber industry occupies several wharf properties, on which are located a yard carrying from 150,000 to 200,000 square feet of lumber, and a mill for making doors and interior finish building material, mainly of Douglas fir lumber from British Columbia forests. The firm are also the Eastern distributors of the stock doors manufactured by John Hambury and Company of Vancouver, B. C., selling their product throughout the Maritime Provinces, England, United States, and South Africa.

WOOD PULP MANUFACTURING.

The immense spruce forests of New Brunswick have attracted a number of pulp mills to the Province, the most important of which is the Edward Partington Pulp & Paper Co., Ltd., located above the Reversing Falls. It was originally established in 1901





SAINT JOHN MILLING CO. LTD. W. H. Fowler, Manageri A. L. Fowler, Secretary-Treasuret. West Saint John. Size of Plant 118 x 235 feet. Output: Command, Cracked Corn and Feed Products.

as the Cushing Sulphite Fibre Co., and in 1906 it was reorganized under its present title.

The plant includes a wood preparing department, chemical digesting and cleaning rooms, machine and drying rooms, and with warehouses and office covers about an acre of ground.

The output consists of about sixty tons per day of bleached sulphite wood pulp of the very highest quality, and in addition merchantable lumber, laths and other wood products, the former of which is sold to Paper Manufacturers in Canada and the United States, and is used in the manufacture of the highest grade of book and writing papers.

The large supplies of lumber necessary for the operation of the mill are obtained from the company's lands which were formerly owned by the Alexander Gibson Railway and Manufacturing Company and from which easy transportation is obtained by water direct from the limits to the mill at Saint John.

The Company employ large crews of men during the winter months in their woods operations, and also a large number in the driving, rafting and transportation of the lumber to the mills.

FOUNDRY, MACHINE SHOP PRODUCTS.

The manufacture of iron products has also in late years assumed large proportions, in the production of which some of the city's most important industries are engaged. Of these the largest producing plant is that of T. McAvity & Sons, Limited, the foundation of which was laid as early as 1837 by Thomas McAvity. The company is the owner of the Vulcan Iron Works, employing eighty people, and manufacturing iron castings of all kinds



Internet CITY of unemone



CANADIAN DRUG CO., LTD., 70 PRINCE WILLIAM STREET have branch, he, Manager. One of the largest drug basises in Eastern Cando, and the largest drug basis in Eastern Cando.

PERCY B. EVANS, 5 NORTH WHARF

SAINT JOHN, NEW BRUNSWICK.



SAINT JOHN SHOW CASE AND DESK Co., COR. BROAD AND PITT STREETS Matufactures Show Cases. Desks and Office Fixtures. Specialty : "Crystal" Dust Proof Cemented Show Case.

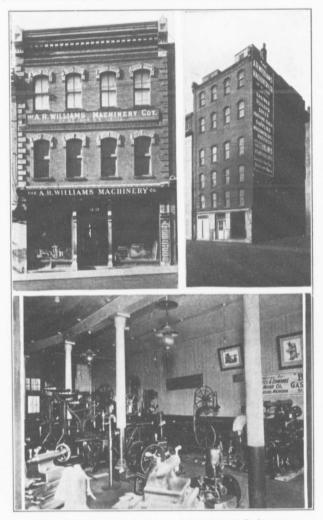
and a brass works which employs two hundred and fifty persons who produce brass goods, valves, pipe and pump fittings, for steamfitters, plumbers and locomotive manufacturers, being the largest brass goods makers in Canada. For storing goods, four warehouses containing some 82,200 sq. feet are utilized, besides a five story building 36 by 100 feet which is used as a retail and wholesale store, where some seventy more people are employed in the sale of their product, which extends throughout the Dominion. They employ eight travellers, besides conducting a branch at Winnipeg, and in all do a business of more than \$1,000,000 annually.

Another important industry is the Phenix Foundry and Locomotive Works, established in 1835 by Mr. George Fleming, and now owned and operated by Messrs. G. W. Fleming, H. J. Fleming and W. M. Fleming.

The industry occupies a premises of about two acres, upon which are located the foundry, pattern, boiler, blacksmith and machine shops with warehouses and storerooms. The firm manufactures engines, dredges, tug boats, boilers, iron and brass castings, and does general machine and ship repairing of all kinds.

They also manufacture the "Essex" Marine Gasoline engines, suitable for small motor boats and as an auxiliary engine for fishing crafts and schooners. It may be of interest to the reader to learn that the Flemings were the first firm in Canada to build locomotives, constructing the first one in the year 1850.

The plant of The Maritime Nail Co. Ltd., with a floor area of 90,000 square feet, contains a wire department, wire nail factory, and a department for cutting bale ties. It is equipped with the most improved wire nail machines, the latest appliances for removing scale from the wire rods preparatory to drawing the wire, and other devices which tend to economy of manufacture and to the bettering of the product. Its wire drawing apparatus is the fastest in the world.



THE A. R. WILLIAMS MACHINERY CO. OF SAINT JOIN, N. B., LIMITED A R. Williams, Preident; T. A. Hollinske, Vice-Preident; W. E. Cooper, Secretary, and W. R. Mathers, Manager, Declare in Machinery, Mill Supplies, Minia and Pactor Badiments.



SCOVIL BROS, LIMITED

Clothing Manufacturers. Size of Factory and Warehouse, 55 x 70 feet. Retail Store cor. King and Germain Streets.

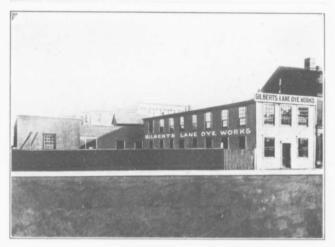
The Company manufacture yearly 180,000 kegs of wire nails of all kinds, from a quarter inch to ten inches in length. It makes 4,000 tons of wire products, such as hay, fence, tin-mens, pulp wood, oiled and annealed wires per year, and is the largest producing wire mill in Canada.

The wire nail industry of James Pender Co. Limited, occupies premises of three acres, upon which are located offices, a wire mill, a cleaning house, a two story structure containing the annealing furnaces, and on the upper one the wire straightening machines, a machine shop, a horse nail and calk shop, a wire nail factory and a number of other buildings. The mill has a capacity of twenty tons of wire nails and two tons of horseshoe nails and toe calks per day, which are sold throughout Canada, although large numbers of the latter are shipped to the United States and West Indies.

The only stove works in Saint John is that of McLean, Holt & Co., Ltd., who besides conducting two foundries off City Road, have a modernly equipped plant 150 by 150 feet, including foundry, pattern shop, fitting shop, plating rooms, warerooms and offices near Courtenay Bay, and sidings connecting it with the main line of the I. R. C. The Courtenay Bay foundry is the home of the Glenwood Range of Canada, manufactured in thirty different styles, for wood, coal and gas, and one of the highest grade cast iron ranges on the market.

The Company is the largest manufacturer of gray iron castings in the Maritime Provinces, with a capacity of thirty tons daily. They make all kinds of railway castings, soil pipes, fittings, elbows, tees, manholes, columns, sash weights, grate bars, and do all kinds of electric plating in brass, copper, silver and nickel.





GILBERTS LANE DYE WORKS Jas. McAllister & Sons, Proprietors. Plant 100 x 125 feet. Dyeing, Scouring, French Cleaning. Lace Curtains a Specialty.

The large supply house of the James Robertson Co., Ltd., of Montreal has had a branch establishment in Saint John for thirty-six years.

The business occupies premises 200 by 75 feet, on which are located the brass foundry and lead pipe factory, besides warehouse and office, for the manufacture of lead pipes, brass goods and plumbers' supplies, while making it also the distributing plant for lead traps, Babbit metal, steam fitters, engineer, mill, and plumbers' supplies for the Maritime Provinces and Newfoundland.

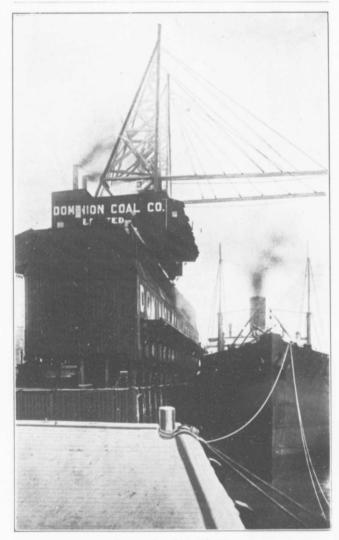
Campbell Bros. are manufacturers of chopping, ship, and boys' axes, ship carpenters' adzes and slices, carriage springs and axles, making a specialty of XXX brand axes, ship axes and adzes. These tools are made from the very best steel and are fully guaranteed. More than two-thirds of their ship carpenter tools are exported to the United States. The company manufactures about 2,000 dozen axes per year, which represent one half of their business, the balance being carriage springs and axle products.

Another edge tool factory is the Josiah Fowler Co., Ltd., which produces axes, draw knives, carpenters' slices, adzes, chisels, hatchets and other tools, hammers, sledges, car and automobile springs.

The firm of E. S. Stephenson & Co. manufactures and instals tea packing machinery, printing machinery, electric passenger and freight elevators, brush machinery, Woodburn's Patent Pulverizer (specially designed for pulverizing granulated sugar, starch, cream of tartar, spices, etc.), and does general repair work of all kinds.

The Union Foundry and Machine Works, Limited, the successor of the Allan foundry, established about 1840, and one of the city's leading iron industries, manufactures mill, marine

SAINT JOHN, NEW BRUNSWICK.



DOMINION COAL COMPANY LIMITED R. P. & W. F. Star Limited, Saint John Agents. Illustration shows modernly equipped Coal Tower and Pocket.



THE MCCLARY MANUFACTURING CO. George 8, Biology, 51, John Manager, Distributing Warehouse for McClary Sources. Reamed and West Indies.

and pulp machinery of every description. It makes iron and brass castings, does ship and marine work, makes a specialty of casting propellors in all sizes, and repairs machines of all kinds, doing a business aggregating \$300,000 yearly.

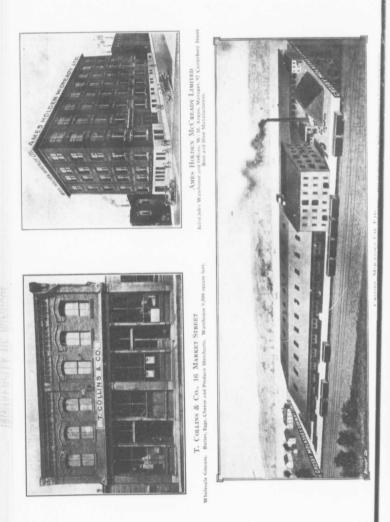
Another large industry is the Saint John Iron Works, Limited, founded in 1887, manufacturing engines, boilers, tanks, brass castings, gauges, including all kinds of mill and marine specialties, while the Portland Rolling Mills manufactures bar iron, steel, horse shoes, ships' knees, railway and ships' spikes, wharf and track bolts and nuts.

J. Fred Williamson constructs marine engines, brass castings, general machine work, and does mill and marine repairs of every description, for which he is exceptionally well equipped. The copper and brass industry of J. Hevenor Limited, make brass vessels for steamboats, distillers, brewers, and confectioners, brass automobile headlights and mud-gears, and do cast iron brazing and copper and brass repairing. William Lewis & Sons are extensive manufacturers of forgings, bolts, rivets, fre escapes, and builders' iron supplies, and the Eagle Foundry repairs and makes machinery to order.

OTHER INDUSTRIES.

The two large mills of the Cornwall and York Cotton Mills Company, Ltd. have each a floor space of 200,000 square feet, with 25,000 spindles and 400 looms in operation, manufacturing flannelettes, ginghams, shirtings, and yarns, giving employment to 450 persons.

The Corona Co., Ltd., the successor to the White Candy Co., Ltd., starting under a new charter in 1913, manufacture all kinds of confectionery, making a specialty of fine goods including Welema and Corona chocolates. The





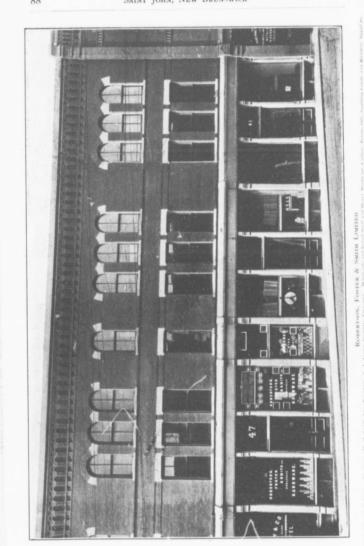
JOHN LABATT LIMITED, LONDON, ONT. Saint John Agency, J. R. Miller, Representative, 20-24 Water Street. India Pale and Extra Stock Ales, Stout and Porter.

company occupies a three story building and basement 75 by 100 feet, equipped with the most modern machinery electrically operated throughout, the product of which is sold largely in the Maritime Provinces and Manitoba, with the business rapidly increasing on account of the high quality of the goods.

The largest brush factory and one of the most sanitary manufacturing plants in the Dominion, is that of T. S. Simms & Company, Limited, founded in 1867, which occupies premises of four acres, with a four story factory and basement building 50 by 400 feet, modern in all its equipments, and producing high grade brushes, brooms and whisks.

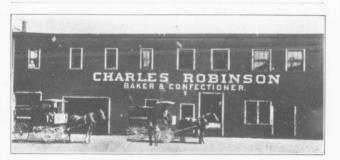
The Canada Brush Factory Limited, organized in 1911, conducts a factory comprising some 12,000 square feet of floor space, manufacturing brushes of all kinds, making a specialty of painters' tools. The Provincial Chemical Fertilizer Co., Ltd., operates a plant at Little River, next to the new city Dry Dock at Courtenay Bay, comprising five acres. The company are manufacturers of high grade animal fertilizers, among which the "Imperial" "Blood, Bone and Potash,'' and the 10% complete "Aroostook" and other brands of high grade potato manure are well and favorably known, and sold through more than three hundred agents in the Maritime Provinces, Quebec and the West Indies.

The Harness and Horse Blanket industry of H. Horton & Son, Ltd., the oldest and largest house in Eastern Canada, occupies a five story building, with basement, having a floor space of 13,500 square feet for the manufacture of harness and horse goods, making a specialty of horse blankets, the raw material for which is imported from the jute factories of Dundee, Scotland, which, with saddlery hardware, the



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SAINT JOHN, NEW BRUNSWICK



CHARLES ROBINSON, Baker and Confectioner.

Butternut " Bread Factory, 46-58 Celebration Street, Branches : 173 Union Street, 417 Main Street, 72 City Road, 109 Main Street,

company sell through a staff of travellers largely throughout the Maritime Provinces.

The firm of Hamm Bros., manufacturers of biscuits, cake, pastry and confectionery, have a modern factory, the product of which is sold by three travellers throughout the Provinces of New Brunswick and Nova Scotia.

The Blue Ribbon Beverage Company is a new aerated water industry which occupies a new three story building 34 by 74 feet, equipped with the newest machinery for the production of high class aerated beverages, making a specialty of Blue Ribbon Ginger Ale, prepared according to an Old Country formula.

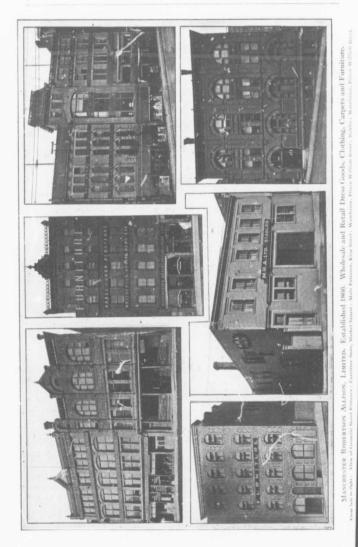
Ready's Breweries Limited, occupy premises containing 32,200 square feet connected by a private siding with the C. P. R. On it are located two artesian wells, one 600 feet and the other 150 feet deep, as well as the five story brewery with a modern cold storage plant, fitted in duplicate with refrigerating machines, bottling machinery and electric power machinery, making it absolutely self contained, and capable of producing 50,000 barrels of beer per year. The product is matured in casks, many of which are of 100 barrel capacity, the sterilization of which is a strict rule of the business. In the bottling department the bottles are cleaned, sterilized, filled, corked, wired and labelled by machinery. In 1913 the output amounted to 15,000 barrels, an increase of 12,200 barrels over 1802.

The Company also owns a modernly equipped aerated water plant, covering 7,560 square feet, for the production of aerated beverages of all kinds, and which, with the brevery, gives employment to fifty-five people.

The city has a growing number of clothing factories, the most important of which is Scovil Brothers, Limited, a development of a custom tailoring and gentlemen's furnishing business established in 1889 by the Scovil Brothers, which at present has a staff of twenty-five employees, and is the largest retail store of its kind in the Maritime Provinces.

In 1902 the factory was added, and in 1906 the business was incorporated. Six years later the present factory and wholesale warehouse, four stories high, 55 by 70 feet, was erected, to meet the needs of their constantly expanding business. The output consists of men

SAINT JOHN, NEW BRUNSWICK.



and boys' clothing, which with men's and boys' furnishings, is sold throughout the Maritime Provinces and Magdalen Islands.

McCready & Son Limited, occupy a four story building 100 by 110 feet, with a siding connecting with the C. P. R. tracks, and manufacture bonded vinegar, pickles, and spices. The vinegar factory has a capacity of 150,000 gallons, and the production of mustard, sweet and sour pickles is 75,000 gallons yearly. Connected with the industry also is a cornmeal mill with a capacity of 150 barrels per day.

The vegetables in addition to those imported from Holland and France, are bought from the New Brunswick farmers, among whom the company distributes more than \$5,000 yearly, encouraging them to raise more and more garden produce every year.

The Hutchings Co., Ltd., the outgrowth of the mattress manufacturing business of Charles H. Hutchings & Co., founded thirty-nine years ago, and the woven wire bed spring manufacturing business of John Hannah established in 1885, occupies a modernly built plant and manufactures feather, cotton, flock, and sea grass mattresses, woven wire bed springs, as well as institution beds, and germ proof chairs for hospitals and convents.

The greenhouses of Walter Pedersen, the florist, at Glen Falls, comprises 31,200 square feet of space, and are the largest in Eastern Canada. All kinds of flowers are grown, although a specialty is made of roses, which, with his other flower products, are sold not only from his Saint John store but also throughout the Maritime Provinces and Newfoundland.

The Gilberts Lane Dye Works, owned by James McAllister & Sons, occupies a premises 100 by 125 feet, devoted to dveing and French cleaning making a specialty of lace curtains, for the cleaning of which they have attained a distinct reputation both locally and throughout the Maritime Provinces, where they have a number of agencies.

The Atlantic Lithographing Company, the successor of the Canadian Bank Note Co., Ltd., was established in 1903, and produces lithographing work of all kinds, such as letter heads, posters, labels, bond and stock certificates, with a business confined largely to the Maritime Provinces, and such New York, Montreal and Toronto houses, represented in Saint John.

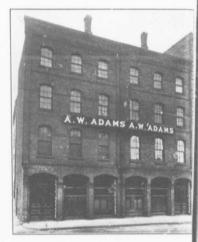
The Maritime Art Glass Works, Limited, was founded in 1900, and manufactures bevelled and plain mirror plates, high class metallic sash work in copper and electric glaze, memorial windows, ornamental church work, domestic art glass, ground, chipped, embossed and bent glass.

Slipp & Flewelling are pork packers, curers of ham and bacon, makers of sausages and dealers in lard and barreled pork. Their bacon, ham and sausages have attained distinct reputation for sweetness and purity, and the products both locally and throughout the Maritime Provinces, enjoy a growing demand.

Charles Robinson's bakery is equipped with modern machinery which takes the flour from the barrel, kneads it into dough, forms the bread into loaves, and carries it to the oven, with the hand scarcely touching the dough, thereby eliminating every unsanitary condition. The product which includes the well known "Butternut" bread, cake and pastry, besides being sold to the local trade, and in five branches of his own, is shipped to about fifty different points in New Brunswick, Nova Scotia, and P. E. Island, doing a business of \$100,000 yearly.



LAKE OF THE WOODS MILLING CO., MONTREAL, Maritime Branch, H. G. Weeks, Agent, Saint John Manufacturers of "Five Roses" Flour.



A. W. ADAMS, 10 NELSON STREET ship Chandler. Ship and Insurance Broker.



CANADIAN OIL COMPANIES LIMITED Saint John Branch, F. H. Quirt, Manager. Refiners of Canadian and American Petroleum.



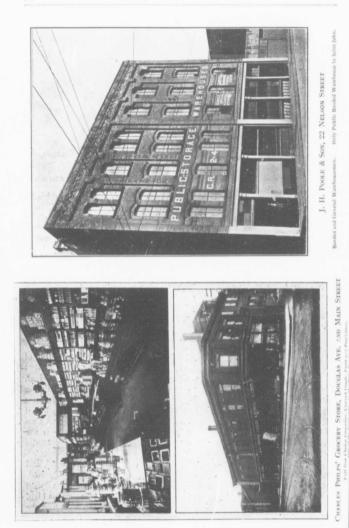
KENNEALY & WETMORE LTD., PETTINGILL WHARF Wholesale Grain and Produce. Warehouse 50 x 225 feet.

John Kimble & Son, Limited, of which G. A. Kimball is president, and J. H. Kimball, secretary, was founded in 1872 by John Kimble. The premises occupied has an area of 15,000 square feet devoted to wool pulling and storage of hides, skins, and fleece wools, in which they are large dealers. The skins are bought throughout the Maritime Provinces, Quebec, Ontario, Manitoba, London, England, and New Zealand through buyers and agencies, and are prepared by the Company for the market, the wool being sold in the Maritime Provinces. Quebec, and Ontario and the skins in Canada and the United States.

The largest cornneal mill in Saint John is the St. John Milling Co., Ltd., which has a capacity of 3,400 bags per day, manufacturing cornneal, cracked corn, and feed products of all kinds, importing corn from the United States and Argentine, and buying the other cereals, like barley and oats, from Canadian producers. The company's specialties are the "Daisy" granulated and "Sunlight" full roller process kill dried cornmeal and "Fowler's Whole Wheat Meal," which are having a large sale, and which with the other products, are sold throughout the Maritime Provinces, principally Nova Scotia.

The St. John Desk Company, in addition to making shop fixtures and school desks, are the manufacturers of the "Crystal" comented dust proof show cases, containing no front frame bar or clasp, one of the best show cases made.

James W. Foley & Company was established in 1900, and occupies premises on the Loch Lomond road, 70 by 180 feet, producing stone ware including butter jars, bean crocks, jugs, churns and jars of all kinds as well as Rockingham ware, such as pitchers, teapots and flower pots, largely sold throughout the Maritime Provinces, but selling some also in the West.



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SAINT JOHN, NEW BRUNSWICK.



W. E. MCINTYRE LIMITED, 23-25-27 WATER STREET W. E. McIntyre, President and Manager. Foreign Wine and Spirit Merchant. Agent for D. & J. McCallum's Perfection Scotch Whicky.

The fur garment factory of H. Mont Jones, occupies premises comprising 4,000 square feet of floor space for the manufacture of fur coats, jackets, stoles, gloves, babies' robes, and fur garments of all kinds, sold locally and as far away as Fredericton, Moncton, Chatham and Newcastle.

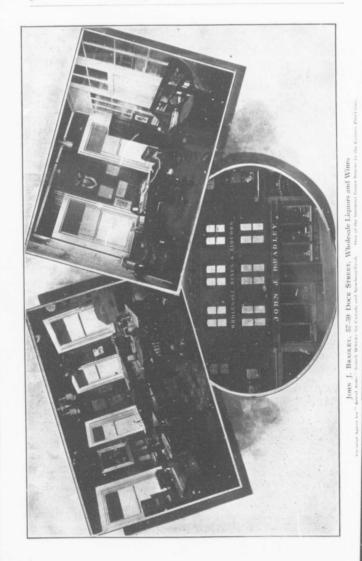
W. Brindle's boot and shoe factory employs twelve people, and makes all hand made working and sporting boots, from genuine waterproof stock, besides doing general shoe repair work.

Graham, Cunningham & Naves occupy a two story building, 34 by 105 feet, embracing a woodworking, painting, blacksmith shop and vehicle storage room; and George Murphy, in a two story building, 40 by 80 feet, similarly equipped, is manufacturer of carriages, wagons, sleighs, and repairs automobiles and other vehicles of all kinds. The Canada Nail and Wire Company Limited, of which F. E. Marvin is President and Treasurer, was recently incorporated for \$200,000, and occupies premises of 300 x 215 feet, the half of which is covered with factory and warehouse buildings for the manufacture of horse nails and toe calks. The factory is one of the most up to date horse nail plants in America, and the nails are acknowledged by blacksmiths to be the best in Canada.

The large fur manufacturing house of D. Magee's Sons, Ltd., founded in 1859, is located in a four story building at 63 King Street, the ground floor of which is utilized as retail hat and cap store.

The T. H. Estabrooks Co. Limited, occupy a large five story building as tea and coffee blenders, doing an extensive business throughout Canada.

SAINT JOHN, NEW BRUNSWICK.



96

Allociatin

The saw manufacturing plant of Walter Wilson & Son was established in 1845, and since that date has been manufacturing saws and saw tools of all descriptions, selling the product throughout the Maritime Provinces, Newfoundland and parts of Quebec.

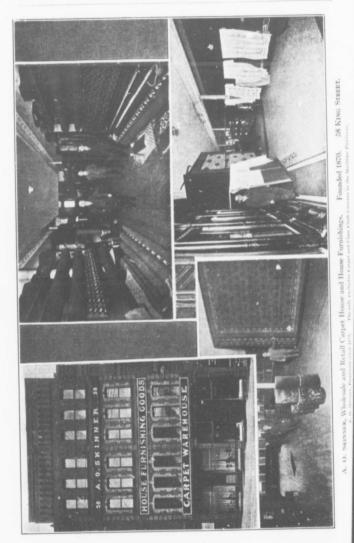
The only photo-engraving establishment in Saint John is the F. C. Wesley Company, which does an extensive business throughout the Maritime Provinces. The half-tone engravings in this book have been made by the company, showing the nature of the work turned out.

In addition to the factories mentioned, the city has others, a full list of which, together with the people employed and the approximate amount of wages paid, appears on the following pages. They include C. H. Peters' Sons, Limited, leather tanners; the J. M. Humphrey & Co. shoe factory, manufacturers of Humphrey's "Solids;" the Simeon Jones Brewery, with an output of fifty-five barrels of beer per day, some six or seven small clothing manufacturers, three cigar factories, seven laundries a cooperage and other works. The table shows that some 120 manufacturing industries, large and small, employing more than 5,500 operatives with wages amounting to some \$3,000,000, are located in Saint John.

WHAT THE FACTORIES ARE DOING

FOR SAINT JOHN, SHOWING APPROXIMATE NUMBER OF PEOPLE EMPLOYED AND WAGES PAID.

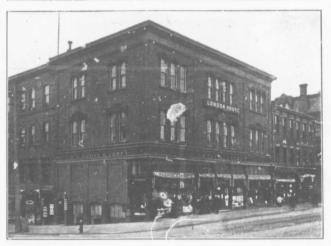
NAME OF FIRM PRODUCT MANUFACTURED Number of Wager Faid Employees Atlantic Sugar Refinery Co. Ltd. Sugar 450 \$2275,000 American Cloak Co. Ladies Clothing 30 9,000 American Cloak Co. Ladies Clothing 30 9,000 American Steam Laundry Laundry and Dry Cleaning 451 13,750 Atlantic Lithographing Co Lithographing Labels and Posters. 12 9,360 Blue Ribbon Beverage Co. Pertrated Waters. 8 4,000 Barnes & Co. Printers and Bookbinders 50 25,000 Barnes & Co. Printers and Bookbinders 50 25,000 Brance & Co. Cardboard Boxes 40 20,000 Canada Brush Co. Ltd Boots and Shoes 50 18,200 Chen, L. & Co. Colthing 5 2,500 Cornwalk & York Cotton Mills Sheeting, Yarns, Ginghams. 450 20,000 Cornwalk & York Cotton Mills Sheeting, Yarns, Ginghams. 450 200,000 Cornwalk & York Cotton Mills Sheeting, Yarns, Ginghams. <t< th=""><th colspan="4"></th></t<>				
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	Campbell Bros.	Axes, Edge Tools and Springs		
	Canada Brush Co. Ltd	Brushes and Brooms		
	Christie Woodworking Co. Ltd	Woodwork, Fixtures and Showcases		
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Haley Bros. Building Materials 75 39,000 Heans, R. Bookbinding 10 5,000	Hamm Bros.	Biscuits and Confectionery	65	20,000
Heans, R. Bookbinding 10 5.000	Hart, A. S.	Cigars	30	10,000
Heans, R. Bookbinding 10 5.000	Haley Bros.	Building Materials	75	
	Heans, R.	Bookbinding	10	5,000
Hevenor, G. Ltd	Hevenor, G. Ltd.	Copper and Brass Goods	12	
Hilyard Bros. Lumber 100 30,000	Hilyard Bros.	Lumber	100	



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NAME OF FIRM	PRODUCT MANUFACTURED Harness and Blankets Boots and Shoes Mattresses and Wire Bed Springs Cigars Safe Manufacturer and Locksmith Furs and Fur Products. Ale, Porter and Lager Beer Cigars Wool and Hides Brick and Tile Fish Curer Elevators, Bolts, Rivets Lumber Art Glass Wire Nails. Commeal and Feed Carpet and Rug Cleaning Dyeing, Dry and Carpet Cleaning. Brass and Iron Foundries Winegar and Pickles Glenwood Range Printers and Bookbinders Lumber Grand Dyeing, Dry and Carpet Cleaning. Brass and Iron Foundries Winegar and Pickles Glenwood Range Printers and Bookbinders Lumber Glenwood Range Carriages, Wagons, Sleighs Lumber, Builders' Supplies, Glass Men and Women's Garments Overalls Sulphite Wood Pulp Wire Nails Tanners Icanners Icanics Ican Confections Ale, Porter, Lager Beer Pumber's Supplies Women's Supplies Women's Supplies Women's Mitters Duess, and Store Fixtures Daily Globe and Printing Hide Products Iron Products Iron Products Commeal and Feed Lumber and Builders' Supplies. Women's Whitewar Liquid Fish Glue Duess and Store Fixtures Daily Globe and Printing Hide Products Iron Products Iro	Approximate Number of Employees	Wages Paid
Horton, H. & Sons	Harness and Blankets	Employees 30	\$15,000
Humphiey, J. M. & Co. Ltd	Boots and Shoes	60	22,000
Issacs, A. & L	Mattresses and Wire Bed Springs	25	10,000
Iddiols, H. T.	Safe Manufactures and Lock and	70	28,000
Jones, H. Mont	Furs and Fur Products	ō	2,000
Jones, Simeon Ltd.	Ale, Porter and Lager Beer	14	7,000
Kemp, John	Cigars	6	2,500
Lee, John & Co	Wool and Hides	30	15,000
Leonard Bros	Brick and Tile	35	15,000
Lewis, Wm. & Sons	Flevators Balta Directo	10	7,000
Likely, Jos. A., Ltd.	Lumber	20	14,000
Maritime Art Glass Co.	Art Glass	10	$7,800 \\ 15,600$
Maritime Nail Co. Limited	Wire Nails	140	70,000
Maritime Rug Works	s, Cornmeal and Feed	10	4,500
McAlister, Jas. & Sons	Carpet and Rug Cleaning	9	4,400
McAvity, T. & Sons, Ltd.	Brass and Iron Foundation	10	4,000
McCready, Thos. & Sons, Ltd.	Vinegar and Pickles	400	200,000
Magee's, D. Sons, Ltd.	Fur Products	30	10,000 12,000
McLean, Holt & Co. Ltd.	Glenwood Range	75	35,000
Miller Moore & Co	Printers and Bookbinders	44	26,200
Miller, Chas.	Lumber	60	20,000
Mooney, B. & Sons	Bricks and Tiles	120	42,000
Murphy, Geo.	Carriages, Wagone Sloighe	60	22,000
Murray & Gregory Ltd.	Lumber, Builders' Supplies, Glass	995	3,000
National Clothing Co. Ltd.	Men and Women's Garments	30	82,000 9,000
Partington Pule & Partington Link	Overalls	21	7,500
Pender, Ias, & Co. Ltd.	Sulphite Wood Pulp	150	80,000
Peters', C. H. Sons Ltd.	Tappers	80	40,000
Puddington, Wetmore, Morrison Lt	d.Spices and Essences	80	40,000
Provincial Chemical Fertilizer Co.	Fertilizers	10	7,000
Portland Rolling Mills	Iron Products	110	$20,000 \\ 75,000$
Randolph & Baker Ltd.	Lumber	180	68,000
Ready's Breweries I td	Biscuits and Confections	100	45,000
Robertson, The Jas. Co. Ltd.	Plumbers' Supplier	55	27,000
Robertson, H. P.	Fish Curer	50	26,000
Robinson, Charles	Bread and Cakes	22	4,000
Roderick, J. & Son	Lumber and Builders' Supplies	10	$10,700 \\ 5,000$
Russian Cement Co.	Women's Whitewear	15	4,500
Saint John Desk Co.	Liquid Fish Glue	4	2,000
Saint John Globe Publishing Co.	Daily Globe and Printing	10	4,000
Saint John Hide Co.	Hide Products	50	35,000
Saint John Iron Works Ltd.	Iron Products	100	10,000
Saint John Milling Co. Ltd.	.Cornmeal and Feed	25	$52,000 \\ 16,000$
Scovil Bros. Ltd.	Lumber	55	22,000
Sealy, John	Fish Curer	55	22,000 25,000
Sidd Suspender Co. Ltd.	Suspenders	22	14.500
Simms, T. S. & Co. Ltd	Brushes and Brooms	7 300	2,000 125,000
Slipp & Flewelling	Ham, Bacon and Sausages		7,800
Stephenson E.S. & Co	Meal and Feed	6	3,000
Sterling, James	Elevators and Engines	10	7,500
Stetson, Cutler & Co.	Lumber and Lime	4	2,000
Taylor & White	Barrels and Staves	250	120,000
The Canada Nail and Wire Co.	Nails(once in operation)	26 50	10,000
The Evening Times	Daily Paper	32	38,000 25,900
Union E'dry& MashineWash	Daily and Semi-Weekly Paper	76	46,460
Ungar's Steam Laundry	Engines and Boilers	100	60,000
Warner, J. R. & Co.	Lumber	50	15,600
Williamson, J. Fred.	Machinery and Engines	60	20,000
Wilson Box Factory	Wooden Boxes	20 105	10,400
Wilson, J. E., Ltd.	Sheet Iron	30	50,000 19,000
White V S & Co	Electric Vacuum Cleaner	8	4,000
maney risi a co.	Iron Products Cornneal and Feed Lumber. Men's Clothing Fish Curer Suspenders Brushes and Brooms. Ham, Bacon and Sausages Meal and Feed. Elevators and Engines. Harness and Horse Goods Lumber and Horse Goods Lumber and Lime Barrels and Horse Goods Daily Paper Daily and Staves Engines and Boilers Dyeing and Cleaning, Laundry Lumber Machinery and Engines. Wooden Boxes Sheet Iron. Elevativ Cacuum Cleaner Lumber	160	60,000

A. O. SKINSER, Wholesale and Retail Carpet House and rouse runnsources. A connect rote a or structure from the rote actuate Carpet and Data Clain Concert in the Mainlane Pro A or structure from the rote.



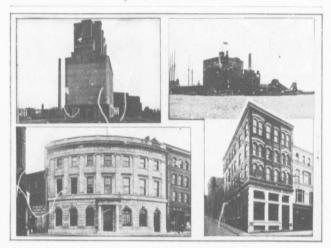
F. W. DANIEL & COMPANY LIMITED, COR. CHARLOTTE AND KING STREETS A leading Saint John Dry Good: Store. Ladies' Dress Goods, Violons, Moisery, Read-to-Wear Ladies' Costumes, Coriets and House Familians. Note as the 'Woman's' Store.

MANUFACTURING PROSPECTS.

While the city has a large number of industries, it is ready to offer a helping welcome to others. Saint John and the country round about, has certain natural advantages which ought to enable furniture, brick, cement and other industries to prosper. The New Brunswick wood, like spruce, birch, beech and maple is of a high quality, and has a natural beauty of grain, which has no superior anywhere in the Dominion. Mr. C. P. Correlly, who has charge of the Industrial Museum, Toronto, in an interview with R. E. Armstrong, secretary of the Board of Trade, said that the wood of New Brunswick was well adapted for the manufacture of furniture, and Saint John would be a splendid location for a furniture factory, because of the nearness of fine native wood, and the ease with which other valuable woods could be imported from foreign countries.

The soil in the vicinity of Saint John is also highly adapted for making bricks and earthenware. The large deposits of limestone should attract cement plants. Industries such as these, together with piano factories, shoe factories, bottle and glass works, structural steel and tool manufacturing plants, etc., would be welcomed by the City Council and Board of Trade and would receive every encouragement. While the city has no fixed policy as to the treatment of industries seeking a location, preferring to meet every situation as it arises, it is ready at all times to make their coming advantageous and profitable.

The wages in Saint John as a rule are not as high as in larger cities although if rents, cost of living and



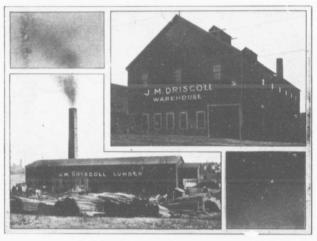
THE CARRITER-PATTERSON MANUFACTURING CO. LTD. FACTORY HALIFAN, N. S. Head Office, Saint John. Mr. deB. Caritue, President, R. deB. Caritue, Manager. Manufacturers of Roofing and Ruilding Paper and Roofing Material.

Sugar Refinery, C.P.R. Elevator, Merchants Bank, and Bank of British North America Roofed with Barrett's Specification Felt and Pitch.

incidental expenses are taken into consideration, the wage and salary employee has as large, if not a larger net income. While the city has many trade union organizations, the wage workers are not strongly organized. Out of some ninety-two labor unions in New Brunswick, thirty-five are credited to Saint John, the membership of which approaches close to 3,000 persons. There are occasional labor difficulties, but are as a rule amicably adjusted between employer and employees.

Rents are reasonable, and up to a short time ago were very low. They are somewhat higher at present owing largely to the scarcity of dwelling houses. Living is cheap compared with higher Canadian cities. In the suburbs especially the houses have gardens, where families may, if so inclined, cultivate vegetables and fruit, which should enable to live well and yet economically.

Raw material such as iron ore, coal, lumber, limestone and granite, the Province has in abundance. Ample industrial sites with railways and docks for manufacturing plants are assured. No city has better transportation facilities by land and water. Around it is a rich farming community. and an excellent labor market. With all these advantages of location, transportation and raw material, and a city ready to extend a substantial welcome to new industries, those who are looking for manufacturing locations should communicate with the secretary of the Board of Trade, and investigate the industrial advantages of this seaboard city, the Atlantic gateway of Canada that is never closed.



J. M. DRISCOLL, 125-133 KING STREET, W. E. Spruce, Pine, Rough and Dressed Lumber, Shingles, Latha and Clapboards. Showing Warehouse, Office and Resawing Plant.

Saint John has a large number of wholesale and distributing houses. Some of the leading Canadian manufacturing industries, as well as a large number of foreign ones, have branches in the city. Practically all lines of wholesale business are represented, due toits superior transatlantic shipping facilities, its favorable winter port conditions, and its favorable location regarding the trade of the Maritime Provinces, the volume of whose combined business aggregates millions of dollars.

WHOLESALE GROCERY TRADE.

The city has close to twenty-nine grocery establishments, large and small, some of which have been in existence for half a century and more. In fact the house of Gilbert Bent & Son was founded in 1842 by the late Gilbert Bent, and is now managed by Mr. Frank Bent. G. S. deForest & Sons Ltd., of which Clarence W. deForest is president and manager, almost as old, was founded in 1848, and incorporated in 1895. In addition to their grocery business, they are tea dealers and cigar importers, and in a trade extending throughout the Maritime Provinces, employ four travellers, and utilize a four story building on the Market Slip and a warehouse at Bathurst, N. B.

One of the largest wholesale grocery establishments in Saint John is that of G. E. Barbour Co. Ltd., founded in 1867, which also conducts the Maritime Spice and Coffee mills and controls the well-known King Cole Tea, with branches both at St. Stephen and Woodstock, N. B., from where the company does an extensive trade.

The house of Percy B. Evans established in 1898 by the present proprietor during the sixteen years of its existence.



GEORGE DICK, Coal and Wood Dealer, 44 BRITAIN STREET Size of Yard, 200 x 400 feet. Sole Agent for The Acadla Coal Co. Ltd., Stellatton, N. S.; Acadla, Pictou, Scotch and American Anthracite.

has built up an extensive business, including among its customers some of the largest and most conservative grocery buyers in the Maritime Provinces, to supply which he carries on a branch four story establishment in Springhill, N. S., besides the large four story establishment in Saint John.

Another important firm is that of Jones & Schofield, who also have a branch at Campbellton, N. B. In addition to staple and fancy groceries, they make a specialty of Barbados molasses, which they import direct from the West Indies.

While doing a Maritime Province business the greater part of the trade of the house of Northrup & Co. is confined to the City of Saint John where, from their warehouses on Market Slip and Ward Street, they handle groceries and confectionery, including Lowney's chocolates and cocoa.

H. W. Cole, Ltd., occupies a five story building covering 30,000 square feet of floor space, handling a full line of staple and fancy groceries. The company has the selling rights for New Brunswick of the celebrated Crawford Biscuits. They also pack the wellknown Ramgalla Tea and Thistle Brand Spices, which brands they control.

The wholesale grocery firm of T. Collins & Co., occupying a business premises comprising 9,500 square feet of floor space, are also egg, butter, cheese and produce dealers. The house of Wilfred M. Barlow does a business of \$100,000 extending throughout the Provinces of New Brunswick and Nova Scotia. Puddington, Wetmore, Morrison, Ltd., and Dearborn & Co., Ltd., are also manufacturers of spices and flavoring extracts. Thos. Gorman in addition to selling groceries and flour also handles salt, smoked, and pickled fish. Hall & Fairweather Ltd., are flour merchants and grocers, and, to carry on their business, occupy a six story building comprising about



A. C. SMITH & CO., UNION STREET, W. E. Established 1876 by Mr. A. C. Smith. H. Colby Smith, Proprietor. Wholesale Grain, Hay, Feed Dealers, and Live Stock Shippers.

68,000 square feet of floor space. The house of Elmore & Mullin do a general wholesale grocery and grocers' sundries business, making a specialty of fish, butter and eggs, and are the agents for the International Stock Food Company of Toronto.

The Saint John Mercantile Co. Ltd., deals in groceries and provisions, fishermen's supplies and fish, naking a specialty of salmon, of which they sell a large amount to dealers in Upper Canada, the United States and the Maritime Provinces.

John Jackson, while a wholesale grocery dealer, makes a specialty of smoked, dry and pickled fish, and fish oils, sold in Canada, United States and West Indies. He also handles lumber, shingles and lime.

W. F. Hatheway Co. Ltd., are also tea importers and tea blenders, their Tiger Tea being widely known. Andrew Malcolm, importer and wholesale dealer in flour, cornmeal, salt, molasses, groceries, fish, fishing supplies established himself in business as early as 1869. King & McDonald occupy commodious premises and do a growing business, while Baird & Peters are recognized among the largest wholesale grocery houses doing business out of Saint John.

BROKERAGE HOUSES.

The brokerage house of J. A. Tilton represents for the Maritime Provinces, the Western Canada Flour Mills Co. Ltd., with Mills at Winnipeg, Goderich and Brandon, the makers of the famous "Purity" Flour; the Canadian Salt Co.Ltd., of Windsor, Ontario, manufacturers of the celebrated Windsor Salt; Harrisons & Crosfield, Ltd., tea merchants, London, Colombo, Calcutta and Batavia, and a number of other firstclass houses, both foreign and domestic.

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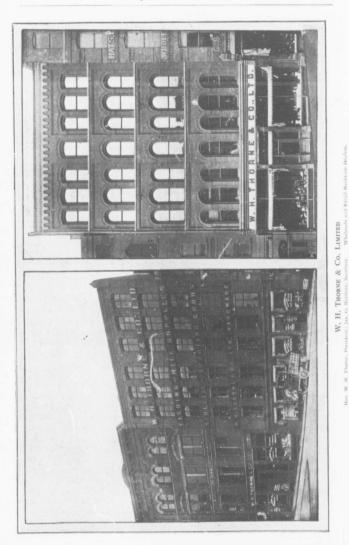
GILBERT'S GROCERY, Walter Gilbert, Proprietor, CORNER CHARLOTTE AND PRINCESS STREETS. Interior View, showing a Section of one of the leading Grocery Stores in the City,

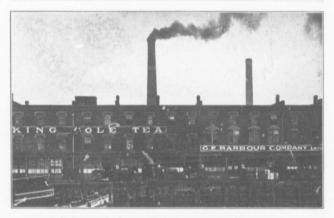
The Smith Brokerage Co., Ltd., represents, among many others, the Maple Leaf Milling Co., Ltd., Canada's largest millers and makers of "King's Quality" Flour; Woodburn Milling Co.; Anchor Elevator Co.; Jas. Richardson & Sons: the Dominion Salt Co.; the Chisolm Milling Co., and other Upper Canadian Houses; C. & E. Morton, pickle manufacturers; J. &. J. Colman, starch and mustard makers, and Jas. T. Morris & Sons, general merchants, all of London, England. They also have direct agencies for large tea shippers in India, Ceylon, China, Formosa and Java, doing an extensive business throughout the Maritime Provinces.

J. Hunter White, established **n** 1893, represents N. K. Fairbanks Co., lard, "Gold Dust" and "Fairy" soap; S. Hanson & Co., a London spice, tea, and rice house; T. J. Psemenos, of London, for J. McDougall & Co.; J. H. Todd & Sons, British Columbia canned salmon; The Cudahy Packing Co., of Omaha, and a number of other prominent manufacturing concerns, and in addition sells cheese and butter factory furnishings, making a specialty of Sharple's separator.

HARDWARE, MACHINERY, IRON AND STEEL.

The city is an important distributing centre for hardware, mill supplies, iron and steel, and machinery of all kinds, and such firms as W. H. Thorne & Co., Ltd., do an extensive business. Founded as early as 1867 by W. H. Thorne, now a Dominion Senator, who has been its president since its incorporation in 1895, the business has steadily grown, expanding from building to building, until it occupies today some 112,000 square feet of floor space. The company sells iron, steel, tin plate, mill supplies, shelf and heavy hard-





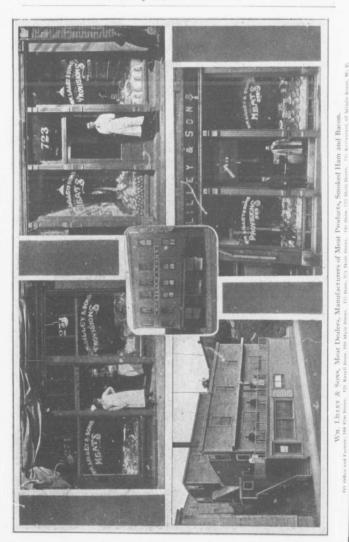
G. E. BARBOUR CO. LIMITED, Wholesale Grocers, 16-23 NORTH WHARF. Manufacturers and Tea Blenders. Owners of "King Cole" Tea.

ware and builders' supplies of all kinds at wholesale and retail. They are the exclusive agents for "Spalding's" sporting goods, "Edison's" phonographs, "Howe's" scales, "Neverslip" horseshoes, and other specialties. Some one hundred people are employed in the business, besides eight travellers, who cover the Maritime Provinces and a section of Quebec.

Similarly, Robertson, Foster & Smith, Ltd., do a general wholesale and retail hardware business, besides handling paints, oils, sporting goods, glass, cement and builders' supplies of all kinds, sold throughout the Maritime Provinces, utilizing in their trade a building with a floor space of 7,000 square feet, and employing three commercial travellers.

The A. R. Williams Machinery Co. of St. John, N. B., Ltd., occupies a six story building, 25 by 100 feet, and are dealers in all classes of machinery, mining and factory equipments and mill supplies. The company are exclusive agents for some of the leading firms of Canada, England, and the United States. They employ in their warehouses twelve people, besides four travellers, and with the slogan, "If it's machinery, write Williams," they have forged to the front as one of the leading machinery houses in the Maritime Provinces, covering with their trade, New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland.

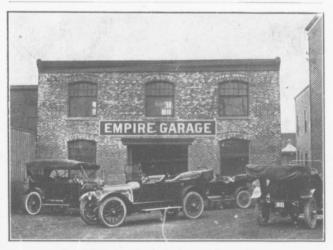
The house of Estev & Company was founded fifty years ago, and has been under its present management since 1877. The firm occupies four flats at 40 Dock Street, where as merchandise brokers and contractors they represent some of the most important British, Canadian and American manufacturers. They sell railroad, steamboat, mill, foundry, and machine shop supplies, steel, iron, brass and copper products, art steel ceilings, steel office furniture, pressed brick and hardware, as well as rubber goods and oil clothing of all kinds, and on account of Saint John's superior facilities as a transatlantic



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MUNUVERSITY OF WINDON

SAINT JOHN, NEW BRUNSWICK.



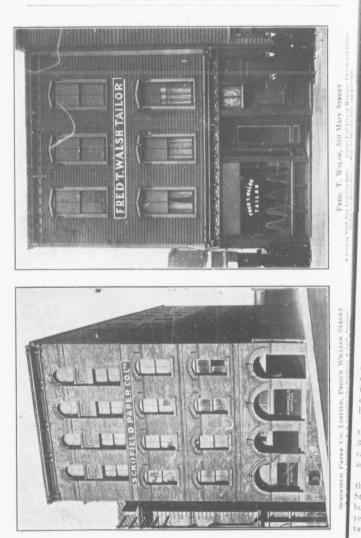
EMFIRE GARAGE AND SUPPLY CO. LIMITED, 90 DUKE STREET, H. G. Weekes, President : C. A. Nevins, Manager. Price per Month for Stabiling Automobiles, 57:00. Agent for Logier Cam.

shipping centre are in a position to compete with all the large iron and steel concerns of the world, selling throughout Canada.

Emerson & Fisher, Limited, are among the largest of the city's hardware dealers, and also do a large retail business. The Canadian Fairbanks-Morse Company, Limited, dealers in gas engines, scales and mill supplies, do a large Eastern Canada trade out of Saint John city. Another important heavy hardware and mill supplies firm is that of I. & E. R. Burpee, occupying a four story building on Dock Street and a warehouse on Union Street. The S. Hayward Co., Ltd., is one of the city's leading wholesale hardware houses. John McGoldrick does an extensive iron and metal business, and manufactures Babbit metal and pig lead. R. A. Lister & Co., of London, England, located for a number of years in Amherst, N. S., in 1910 opened a warehouse and office for the sale of the Lister gas engines and Melotte cream separators in Saint John, on account of its advantageous shipping and distributing facilitics The large engine and boiler manufacturing firm of E. Leonard and Sons, Limited, of London, Ontario, have had a branch in Saint John since 1888, and the International Harvester Co. of Canada Ltd., has been represented in Saint John since 1892.

OTHER WHOLESALE INTERESTS.

The Dominion Coal Co., Ltd., represented in Saint John by Messrs. R. P. & W. F. Starr, Ltd., since 1893, owns and operates twenty-one collieries in the Province of Nova Scotia. The present daily output of 19,000 tons or 5,500,000 tons annually is almost

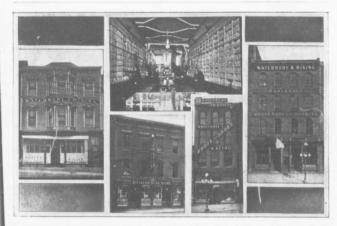


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SAINT JOHN, NEW BRUNSWICK.



WATERBURY & RISING LIMITED, Wholesale and Retail Boot, Shoe, Rubber and Footwear Dealers Wholesale Houre, Prince William Street : Office and Wholesale and Retail, 64 King Street: Retail Store, 712-74 Union Stever: Retail Store, 712-74 Main Street. - 'Mathese Cross'' Rubber, 'We & R. Special' Shoe for Men.' Doubly Dodd '' Shoe for Women.

half the total quantity of coal mined in Canada.

The facilities of the company at Saint John include wharf space of 150 by 500 feet wide and 300 feet long equipped with towers, capable of handling coal from steamers at the rate of 2,000 tons per day, a coal handling plan; at West Saint John, and a large fleet of barges on some of which most modern and efficient unloading apparatus has been installed to provide for prompt and economical handling and delivery of bunker coal.

The quantity of coal handled through the plant of the company is well over 300,000 tons per year; the operations calling for the employment at times of as many as four hundred men.

In addition to its connection with the Dominion Coal Co., R. P. & W. F. Starr Ltd., does a wholesale and retail business, handling over 50,000 tons yearly, and employing forty teams and two hundred men. The coal and wood business of George Dick occupies a yard 200 by 400 feet, and five sheds instead of the one shed used when the business was started in 1898. Mr. George Dick is the sole agent for the Acadia Coal Company, Ltd., of Stellarton, N. S., and handles Acadia Pictou best quality lump and nut sizes for furnace and range, as well as Scotch and American anthracite coal, and wood.

III

Among wholesale liquor houses, William E. McIntyre, Ltd., was founded in 1896 and incorporated in 1905. The premises of the Company comprising a three story building 60 by 90 feet are all utilized in its large business, which includes the Canadian agency for D. & J. McCallum's "Perfection," one of the best Scotch whiskies, and known all over the world.

In 1912, John J. Bradley, one of Saint John's youngest business men, and for fifteen years previous connected with

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MINIVERSITY OF WINDOW



A. CHIPMAN SMITH & Co., 41 CHARLOTTE STREET Struan Robertson, Proprietor. Drugs, Medicines and Medical Sundries.



WM. E. EMERSON, 77-81 UNION STREET, WEST SAINT JOHN, Tinsmith and Plumber. Dealer in Stoves, Furnaces, General Hardware, Paints, Oils,



THE BLUE RIBBON BEVERAGE CO.

the

Sai Sai Pro



LEBARON H. CLARK, 184 KING STREET W. E. cory Suite. Complete Line of Graceties, Fruits, Canned Guede and Provision

SAINT JOHN, NEW BRUNSWICK



BURROUGHS ADDING MACHINE CO. SAINT JOHN OFFICE, 171-173 PRINCE WILLIAM STREET. J. B. Enkline, Sales Manager for Maritime Provinces and Newfoundland.

one of the largest firms in Eastern Canada, established the business which bears his name. The store which he occupies at 57 to 59 Dock Street is large and commodious, and has offices with fixtures which are among the finest in the city. The business is represented by salesmen and subagents throughout the Dominion and Newfoundland, and the trade is rapidly growing. It may be of interest to the reader to learn that recently he imported 2,500 cases of "Royal Arms" whiskey, which was the largest quantity of a single brand of whiskey brought to Saint John at one time, as far back as the records show.

For the past twenty years John Labatt, Ltd., founded in London, Ontario, in 1832, has had a branch bottling and distributing warehouse in Saint John from where the Labatt products are sold throughout the Maritime Provinces.

In addition to ale, porter and lager, the Company makes "Premier" beer and "Non-intoxicating" porter, ginger ale, and other soda waters. The Labatt products have achieved a Dominion wide reputation and have received fourteen gold, silver and bronze medals at the world's great exhibitions held in different countries from 1875 to 1904.

The oldest fruit importing house in the city is A. L. Goodwin's, founded in 1880. It occupies the lower stores at 36 and 38 Germain Street and all the upper part of the building, comprising 20,000 square feet of floor space, with a business extending throughout the Maritime Provinces and a section of Quebec.

The Willett Fruit Co., Ltd., do a large Maritime Province business, utilizing five stories with a floor space of 10,500 square feet for the storage and packing of fruits, imported direct from countries of growth, as well as the handling of vegetables and country produce of all kinds.

The fruit business of Brady E. Debow occupies a three story building at the corner of South Wharf and Ward Street, importing fruit from

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LEBARON H. CLARK,



H. HORTON & SON LTD., 9 MARKET SQUARE. Harness, Harness Goods, Blankets and Saddlery Hardware. Blanket Manufacturer.

foreign countries, besides exporting produce to the United States.

The wholesale fancy dry goods, and millinery importing and manufacturing firm of Brock & Paterson, occupies buildings embracing some 30,000 square feet of floor space in Saint John and also conducts a branch at Halifax, employing in the business one hundred persons in addition to thirteen travellers.

Vassie & Company, Limited, wholesale dry goods, woolens, tailors' trimmings and smallware dealers, do an extensive eastern Canadian trade.

Among chinaware, glassware, lamps and crockery importers and dealers, the W. H. Hayward Co. Ltd., is conspicuous both for its age, having been founded in 1855, and for its extensive wholesale operations.

Another important house in a similar business is the O. H. Warwick Co. Ltd., established about forty years ago.



A. M. ROWAN, 331 MAIN STREET Large North End Hardware Store. Carries complete line of Shell and Heavy Hardware, and Metal House Furnishing Goods.

The fancy china importing firm of Linton & Sinclair Co. Ltd., representing such firms as Josiah Wedgwood & Co., do a large Upper Canadian trade.

The Schofield Paper Co. Ltd., not only handles at wholesale, paper, paper products, fibreware and matches, but also operate a plant which includes paper cutting machinery, ruling, punching and stitching machines, besides machines for making writing tablets, and a die cutting machine for cutting parchment paper for lining fish and lobster cans.

The Company is the representative of the Rolland Paper Co., of Montreal, the E. B. Eddy Co., of Hull, Quebec, manufacturers of woodenware and paper products, and George H. Merrill, of Boston, the oldest ink manufacturing firm in America, and in addition to their business in the Maritime Provinces do a growing West Indian trade.



R.W.W. FRINK, Fire Insurance, PRINCE WM, STREET General Agency for British and Mercantile. London Assurance, and other Fire Companies.

One of the largest wholesale drug, chemical, patent medicines and druggist sundry houses in the Maritime Provinces is the Canadian Drug Co. Limited, occupying a five story building 30 by 100 feet. The Company controls Manning's German Remedy, Higgins' British Liniment, Briggs' Blackberry Syrup, the famous Hawker remedies, and manufactures all kinds of essences, spices, cough mixtures, and medicines, employing forty-five people on the premises, and six travellers on the road.

Thirteen years ago the McClary Manufacturing Company, Ltd., of London, Ontario, the largest stove and smallware manufacturers in Canada, established a distributing warehouse and office in Saint John. The business prospered and in 1913 the Company erected the seven story brick building 50 by 100 feet, where they are now located, and devoted exclusively to the storing of McClary stoves, enamel,



WILLIAM SEARLE, 559 MAIN STREET, A leading North End Shoe Store. Complete Line of Footwear for Men, Women and Children.

tinware, and kitchen supplies, employing some thirty people. The Saint John warehouse is a link in a chain of ten, extending from the Pacific to the Atlantic ocean, devoted exclusively to the distribution of McClary's "famous" products, from the former of which the trade of the Maritime Provinces, Newfoundland and West Indies is supplied.

As long ago as 1898, Ames Holden McCready Limited, the largest shoe manufacturing industry in Canada, has had a branch in Saint John. In 1912 the Company erected the five story building 50 by 100 feet for their Eastern Canadian trade, which, built of brick on a concrete foundation, with fireproof elevator and stairs, is one of the finest business blocks in the city. The branch at this point employs twenty-five people and the business, large as it was, has increased almost forty per cent. since the erection of the new building.



A. L. GOODWIN, Wholesale Fruit Dealer, 30 GERMAIN STREET E. A. Goodwin, Proprietor. Importer of Foreign Fruits and Vegetables. One of Jeading Fruit Houses in Maritime Provinces.

The wholesale footwear house of Waterbury & Rising, Limited, is the outgrowth of the Company's retail shoe business established in 1870 by Messrs. Waterbury & Rising. It includes in its stock of boots, shoes and rubbers, the leading lines of Canadian. American and foreign manufacture. A number of the lines sold are made especially for the Company's trade, and the stock carried is as large as that of any wholesale house in Montreal. The Company is also the eastern distributer of the well-known "Maltese Cross" rubbers, the sale of which with boots and shoes is largely confined to the Maritime Provinces, employing on the road eight travellers.

Gunn's Limited, of West Toronto, another large Canadian industry and the largest wholesale pork, beef packers and provision merchants in the Dominion, with branches from Prince Edward Island to the Yukon, have had a branch in the city since 1910. The storage facilities at Saint John are exceptional, and the company can take care of orders of any size. It handles at this point about two cars of Western beef weekly, besides eggs, butter, cheese, lard and provisions of all kinds doing a business of \$300,000 yearly.

The large grain and produce firm of A. C. Smith & Co., brings its oats and mill feed from Ontario and Manitoba, while the hay, New Brunswick grown, is not only sold in Canada, but also shipped to the United States, West Indies, and Europe. They are also the lessees of the West Saint John C. P. R. Stock Yards, and all stock shipments from Western Canada and other points through the Port of Saint John to foreign countries are handled by them.

In 1913, Kennealy & Wetmore took over the business of Clement & Company, a wholesale grain and produce



STANDARD CREAMERY, T. E. Robinson, Proprietor, 159 MAIN STREET. Butter, Eggs, Cream, Milk, Ice Cream Parlors and Soda Fountain. Agency Ice Cream Cones for Maritime Provinces-

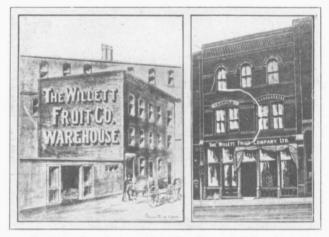
house located in Saint John for many years. The new firm does an extensive foreign trade, employing in their operations some fifty people and expect to do the first year a business of more than \$300,000.

The only firm in Saint John engaged exclusively in the molasses and sugar trade is the Crosby Molasses Company, Limited, one of the largest in Canada, who are direct importers of West Indian molasses and sugars. The Company own large premises on the Coldbrook road, with warehouses capable of storing 3,000 puncheons, from which the product is shipped to all parts of the Dominion.

For the past three years the Burroughs Adding Machine Company, of Detroit, Michigan, have had an office in Saint John for the sale of their adding, listing, non-listing, and calculating machines, the leading bookkeeping machines on the market, and an exceptional labor saving equipment.

The Canadian Consolidated Rubber Co., Ltd., a \$2,000,000 Corporation with Head Office at Montreal, has a divisional office and warehouse for the Maritime Provinces and Newfoundland at Saint John, N. B., with the management of the latter under the supervision of Mr. A. E. Massie. The Saint John office controls a branch at Halifax, N. S., where a complete range of all lines manufactured by the Company is carried, and subbranches at Moncton, N. B., Charlottetown, P.E.I., Sydney, Yarmouth and Pictou, N. S., where all lines and brands of rubber footwear are obtainable, thus giving ample service to the dealers throughout the division.

The lines manufactured by the Consolidated Rubber Co. Ltd. embrace all kinds of rubber footwear, fire hose, mill hose, packing, belting, moulded rubber goods and plumbers' supplies. Textile goods, including raincoats of all descriptions and light mechanical goods,



THE WILLETT FRUIT CO, LIMITED, J. G. Willett, Manager, 51-53 DOCK STREET. Wholesale Fruits. Produce and Commission Merchants.

mats and matting; likewise a full range of druggists' sundries, as also the celebrated Dominion tires, nobby and plain tread, carriage tires, cushion and solid. The Company occupies at Saint John a five story building and basement with 30,000 feet of floor space, and employ, at this point, a staff of thirty-five persons.

The Lake of the Woods Milling Co. Limited, of Montreal, manufacturers of the well-known brand "Five Roses" (flour, established in Saint John since 1880, in 1906 remodeled the four story building on Market Square in which are located the branch offices for the Maritime Provinces, where they lead in the flour trade.

The Saint John Hide Company, of which R. Arscott is manager, was established by C. S. Hyman Company Ltd., of London, Ontario, as the headquarters for their Eastern Canadian business, with agencies in Halifax, Sydney and North Sydney. These branches are conducted by S. Arscott & Co., who buy skins, hides, tallow and wool, throughout the Maritime Provinces and Prince Edward Island, and sell the leather product of C. S. Hyman & Co. The industry at this point occupies a two story building 140 by 150 feet, and employs four travellers and twenty workmen.

The Carritte Paterson Manufacturing Company, Limited, whose factory for the production of asphalt, Tarvia road binders, disinfectants, tar products, building papers and roofing material, is located in Halifax, N. S., have offices in Saint John, with houses and branches in Halifax, Sydney, Montreal, Toronto, Winnipeg and Vancouver.

They are the makers of the wellknown weatherproof ready roofings "Amatite," "Amazon" and "Everlastic," among the leading roofings in the market, and are contractors for tar rock floors, asphalt paving, tile and hard gravel roofing, making a specialty



W. BRINDLE, 227 UNION STREET. Boot and Shoe Manufacturer and Repairing. Interior of Factory.

of the latter, having undertaken some of the largest contracts in this class of work in the Maritime Provinces.

J. H. Poole & Son, whose business is closely connected with the wholesale trade, conducts the only Customs Public Bond and King's Bond warehouses in Saint John. For the King's Bond, the rates of storage are made by the Dominion Government. Their general warehouses are utilized by such large concerns as the American Separator Co., of Bambridge, N. Y., Emile Powliska & Co., of Toronto, MacLaren's Imperial Cheese Co., of Toronto, Duncan & Co., of Montreal, and others, for storage and distribution.

The Canadian Oil Companies, Limited, of Toronto, Ontario, refiners of the highest grade American petroleum and manufacturers of "National" and "Sterling" brands, oils, greases, paints, etc., have been in business in this Province since 1908, having taken over the business of the Canadian Oil Company, with which, however, they have no connection of any kind.

They have a substation at Campbellton, N. B., and from this point make their shipments to the northern part of the Province and Lower Ouebec.

They manufacture and sell exclusively such well-known oils as "National Light" Burning Oil, "White Rose" Gasoline, "National Carbonless" Motor Oil, and many other oils of equal fame, and are doing a large and rapidly growing business.

James Gregory is a wholesale lumber dealer, occupying large premises at Portland Point. He also has scows to let or hire, and blocks for repairing vessels, besides being engaged in exclusive building operations.

The ship chandlery house of A. W. Adams was originally founded by his grandfather, Thomas M. Smith, who was succeeded by his son George

ITALVERSITY OF WINDSOT



BOSTON TAILORING Co., I. Drapkin, Manager, 608 MAIN STREET Well-know o North End Tailoring Establishment.



WALTER PFDERSEN, Florist. Greenhouses, Glen Falls, Coldbrook. Retail Store, Corner Charlotte and Princess Streets. Raises all kinds of Flowers. Makes a Specialty of Roses.

SAINT JOHN, NEW BRUNSWICK.

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F. Smith. In 1879 Thomas S. Adams, the latter's partner for several years, upon his death took over the business, which in 1890 was bought by the present proprietor, who, besides being a ship chandler and outfitter, is a ship and insurance broker, and owns a number of sailing vessels for the coastwise trade, doing an extensive business.

M. E. Agar, the wholesale carriage hardware dealer, has the distinction of having erected the first warehouse built of reinforced concrete in Saint John. It is a four story building 40 x 70 feet, which with a two story structure 40 x 60 feet and one 30 x 60 feet are utilized in his large Maritime Provincial business.

Magee, Limited, occupy a premises 50 x 90 feet, 30 Charlotte Street, which carries on an extensive wholesale trade in furs, hats, gloves, umbrellas, etc., and men's furnishing goods.

The plant of the Imperial Oil Co. Limited, the largest oil refiners and oil product manufacturers in Canada, located in Saint John since 1893 at Barrack Point, covers some 15,000 square fect and has storage tanks with a capacity of 850,000 gallons. The Canadian Cereal and Flour Mills Limited, have been doing business from a branch in Saint John for New Brunswick since 1910. The Ogilvie Flour Mills Co. Limited, own a building at the corner of Dock Street and North Wharf, and the Robin Hood Mills Limited, maintain an office in the city.

The wholesale lumber trade is represented by such firms as John E. Moore & Co. Limited, Malcolm W. Mackay, Thomas Bell, and others. The Canadian Hide & Skin Company and the Colonial Hide and Skin Company, each have warehouses in Saint John, and do an extensive business. The National Drug & Chemical Company of Canada Ltd., and the Brayley

Drug Co. Limited, do an extensive Maritime Province business from Saint John as their eastern centre. J. M. Humphrey & Co. employ eight travellers and do a growing wholesale shoe and rubber footwear trade.

The large building material firm of Gandy & Allison occupy premises with 23,300 feet of floor space, and deal in roofing, wall board, Portland cement, salt, lime, cast iron pipe, drain tiles, and builders' supplies of all kinds. The Page Wire Fence Co. Limited, of Walkerville, Ontario; the Goodyear Tire and Rubber Company, of Bowmanville, Ontario, and the Dunlop Tire Company, have offices and warehouses in Saint John. The Imperial Optical Company are wholesale manufacturers and jobbing opticians, doing a growing business. The McLaughlin Carriage Company Limited, a million dollar carriage, sleigh and automobile manufacturing industry of Oshawa, Ont., have been located in Saint John since 1890. In fact the city has more than one hundred wholesale establishments among which the great Canadian industries, as well as many foreign ones, are represented.

RETAIL HOUSES.

Conspicuous among the mercantile interests of Saint John is Manchester Robertson Allison, Limited, both by reason of its age and the large amount of business transacted, both retail and wholesale, to carry on which three hundred and fifty people are employed in office, stores and warehouses, besides twenty-one commercial travellers. Established as early as 1866 the business has steadily grown. In 1910 it was incorporated with James F. Robertson as president. Of the various buildings occupied the store facing King and Germain Streets has a floor area of two and one-half acres, which besides offices, contains departments for dress goods, white-



ALLAN'S PHARMACV, ESTABLISHED 1881, 172 KING STREET, W. E. Prescription Chemist. Dealer in Drugs, Chemicals and Toilet Atticles.

wear, ladies' and misses' costumes, men's and boys' clothing, carpets and home furnishings. The building on Market Square with its 33,000 square feet of floor space is devoted to home and office furniture, while the other buildings carry the stock for the wholesale trade, which extends throughout Eastern Canada.

F. W. Daniel & Company is an offshoot from the old firm of Daniel & Boyd, Mr. Daniel being the son of the late Thomas W. Daniel of the latter firm. The present business still retains the well-known name of the "London House" and occupies a three story building at the head of King Street, one of the best retail store sites in the city. The first floor is used for dress materials, silks, laces, hosiery, neckwear, notions, and leather goods; the second floor is devoted to women's ready-to-wear costumes and garments, while on the top floor is located the drapery department.

The business specializes in ladies' garments which are made to measure, if desired. Mr. Daniel, the manager, keeps in close touch with the newest things as they come out in the New York market, aiming to make Daniel's the "Woman's Store" where she can get what she wants and in the latest designs and styles.

The only exclusive carpet store in the Maritime Provinces, and one of the only two in Canada, is owned by A. O. Skinner, who has been its proprietor since 1878. Besides carpets of all description, the store carries linoleums, and squares or rugs which at present are largely used as floor covering and of which latter the store has more than 500 different designs on display. In addition to a large local business, the house does an extensive mail order trade, and undertakes contracts to supply carpets for hotels and public buildings.

The retail shoe business of Waterbury & Rising comprising three stores was established in 1879 and is the largest in the city. The King Street store is one of the best arranged and handsomest in the Dominion.

Walter Gilbert's grocery store is modern in its equipments, and carries one of the finest stocks of groceries, provisions, butter, eggs, fruit and canned goods in the city, enjoying a large patronage.

It is not so much its size, as the air



P. NASE & SON Limited, L. F. Nase Manager, 2-14 MAIN STREET. Wholesale and Retail General Merchants. Groceries. Hardware, Ship Supplies and Builders' Supplies.

of cleanliness that is striking in the Charles S. Philps grocery store, which is one of the most modern in the Maritime Provinces. It has moving window show cases, electric window heaters, show case refrigerator, and all the other equipments known to the grocery trade, in order to keep all goods in the most sanitary condition.

The business of P. Nase & Son Limited, of which L. F. Nase is manager, was founded in 1847 by Philip Nase. The premises located in Indiantown occupy five buildings, which have 21,000 square feet of floor space. The company sells at wholesale and retail groceries, hardware, seeds, paints, oils, fertilizers, lime, brick, cement, shingles, lumber and building material of all kinds, and provides employment for some thirteen people, paying in wages \$150.00 weekly and doing an annual business of \$100,000, locally and throughout the Province.

The drug business conducted under the name of A. Chipman Smith & Co. should have some general interest to the reader, as it was founded as early as 1791 by Dr. Nathan Smith, one of the Empire Loyalists settlers, and a brother of the grandfather of A. Chipman Smith, whose partner, the present owner Mr. Struan Robertson was from 1882 to 1913, when on the death of the former he assumed full control of the business.

Allan's Pharmacy in addition to doing a growing retail trade, manufactures Allan's B. 14498 for dyspepsia, Allan's Compound Balsam, Allan's Tea Rose Ointment, Allan's Blackberry Syrup, Oriental Healing Cream, and Chickering's Furniture Polish, which are having a large sale.

J. M. Driscoll's retail lumber yard has a planing and resawing plant in West Saint John, and carries constantly a heavy stock of rough and dressed lumber, shingles and laths, sold largely locally.

William E. Emerson, the successor of Charles Emerson who founded the business fifty years ago, is a well-known West Saint John stove, furnace and general hardware dealer, doing a large business. A. M. Rowan conducts a shelf and heavy hardware, paint oil and mill supply store in the North End, enjoying a growing trade. The shoe store of William Searle was established in 1870,

MUNIVERSITY OF WINDOW





and carries a select line of footwear for men, women, and children. LeB. Clark is doing a large family grocery business in and out of Saint John.

The Union Ice Company, Limited, of which W. E. Scully is president and manager, gets its ice from Spruce Lake, the waters of which, according to the most exacting tests are among the purest in and about Saint John. The Company's icehouses have a capacity of some 12,000 tons, from which delivery is made throughout the city, the annual business amounting to 835,000, which necessitates the employment of twenty-two men whose wages are \$10,000 yearly.

Among retail meat, fish and provision dealers, W. Lilley & Sons have made an innovation in that they sell for cash and make no deliveries, with the result that they are enabled to sell their goods at a much lower price than the average dealer. The firm began business some twenty years ago, and besides conducting three retail stores and a restaurant, cure hams and bacon, and manufacture sausages and other meat products.

The Empire Garage and Supply Co. Limited, own a modernly built and equipped garage constructed of brick, with concrete floors, which has a capacity for stabling forty-two automobiles, and one of the largest and best equipped workshops in the Eastern Provinces. The company is the agent for the Lozier car for New Brunswick and Prince Edward Island, the Studebaker car for Eastern New Brunswick, and for the Bosch Magneto Co., of New York, in the sale of which it is meeting with much success.

Among Saint John Creameries the Standard, established in 1009 is one of the most important. The factory is scrupulously clean and sanitary, and is equipped with modern machinery for the production of butter and ice cream, of which in the summer about one-half a ton of the former, and 600 quarts of the latter are made daily, and which are sold both at wholesale and retail, the cream being also served in the ice cream parlor, which with a soda fountain is connected with the store.

Fred T. Walsh, the tailor, has been very successful during the few years he has been in business, and the Boston Tailoring Company is drawing to its store an increasing number of patrons, while A. Poyas conducts a very attractive jewelry store. The city has many other retail establishments, which for size, and the range of goods carried, compare favorably with those of other cities of the Dominion.



A. POYAS, 16 MILL STREET Complete Line of Jewelry, Diamondy, Watches, Rings, Etc. Jewelry Repairing.

MUNIVERSITY OF WINDOW



WESTERN HOUSE, A. Wilson, Proprietor, WEST SAINT JOHN. Heated by Steam. Rates: \$1.25 to \$1.50 per Day; \$5.00, \$6.00, \$7.00 per Week.



DUFFERIN HOUSE, Isaac Duffy, Proprietor, WEST SAINT JOHN.



BOSTON DENTAL PARLORS. Dr. J. D. Maher, Proprietor, 527 Main Street.

Branches: 245 Union Street and Halifax, N. S. Specialty mode of Painless Dentistry.



ROYAL HOTEL, Raymond & Doherty Co. Ltd., Proprietors, CORNER KING AND GERMAIN STREETS. Largest Hotel in the City. Modernly Equipped.

NEWSPAPERS — THEATRES — HOTELS.

The city has four daily papers. Of these the Saint John Globe, politically independent, was founded in 1858. It is the oldest as well as the only two cent evening daily in the city.

The Daily Telegraph, the Liberal morning paper, was established in 1896, and has more than 10,000 daily subscribers.

The Saint John Standard, the city's only Conservative daily paper, was founded in 1909, and issues each morning over 10,000 copies.

The Times-Star, a one cent evening paper, is Liberal in politics, and enjoys perhaps the largest daily circulation of any paper in the Maritime Provinces.

The Globe, Telegraph and Standard also issue semi-weekly editions.

Besides the semi-weekly editions issued by the Globe, Telegraph and Standard, the city has the Maritime Baptist and New Freeman weeklies, and several other monthly and quarterly publications.

All the professions are represented by men of the highest standing in medicine, law and dentistry. Among the latter, Dr. J. D. Maher, the owner of the Boston Dental Parlors, a picture of which appears on another page, has achieved a distinct success. He was the first to introduce to Saint John people the famous Hale Method of Painless Dentistry as early as 1893. He was one of the founders of the New Brunswick Dental Society, and with his two offices in Saint John and one in Halifax, does perhaps the largest dental business in the Maritime Provinces.

The city has a number of military organizations. It has a large number of secret orders, and such organizations as the Masons, Oddfellows and Knights of Columbus have large memberships.



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I VRIC AND UNIQUE MOVING PICTURE THEATRES, F. G. Spencer, Proprietor. Two of the Most Modernly Equipped Houses in the City, with High Class Pictures and Specialties.

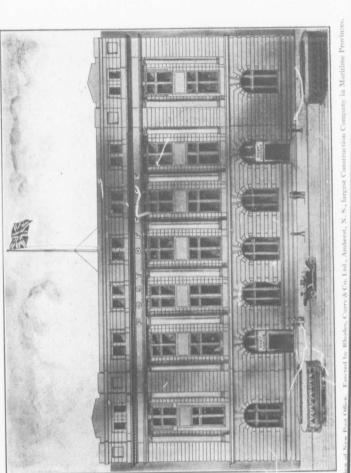
Prominent among the local theatres are the Lyric and Unique, the policy of the former being vaudeville and pictures, while at the Unique the entertainment consists solely of highclass motion pictures. F. G. Spencer, the proprietor of both these houses. also controls several theatres throughout the Maritime Provinces, and in all his enterprises has endeavored to adhere to the highest possible theatrical standards. The Imperial is the newest and one of the most modernly constructed moving picture houses in Canada, and is largely patronized. The Opera House is devoted to dramatic and musical entertainments, while the Gem, Empress and Star caters to the moving picture public.

According to statistics, there are some ninety picture theatres in the Maritime Provinces, which is said to be an increase far out of proportion to the population, and unless the latter increases, probably some of the theatres will be compelled to go out of business.

Considerably over a year ago, the New Brinswick Government appointed a Board of Censors, with Dr. H. S. Bridges, superintendent of the Saint John Public Schools, as chairman. The Board examines over 40,000 feet of film weekly, admitting to be displayed which their judgment dictates to be fitting.

Saint John has a number of Bands, Orchestras and Musical organizations of which one of the most prominent is the Temple Band, affiliated with the Temple of Honor. The Band was organized in 1912, with a full military formation of brass and reed instruments and is composed of forty players, chiefly young men, who, during the two years they have been in practice, have achieved a distinct reputation for the high quality of their playing, which is bringing them many engagements in and out of the city.

TEMPLE BAND, COMPOSED OF FORTY



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MUNIVERSITY OF WINDOW

SAINT JOHN, NEW BRUNSWICK.

HOTELS AND RESTAURANTS.

Saint John has many and good hotels. Among these the Royal is the largest. It is a six story building and has 200 rooms, seventy-five of which have private baths. It is elegantly furnished. The bedrooms have modern beds and are open to the air and light. It has well appointed parlors, offices, reading, writing. lounging and billiard rooms. The cuisine is unequalled, the excellence of which, coupled with the comfort and beauty of its rooms, makes it the city's leading hotel, and a favorite of commercial men and tourists.

The Imperial Hotel has forty rooms, connected with which is a Japanese room seating eight people and Wanamaker's Cafe with a seating capacity for 40 guests, and is one of the most popular dining places in the city, dining from 700 to 1,000 people daily. An orchestra plays during meal hours. It is especially prepared to cater to tourists who desire home-like entertainment and the best food, attractively served at moderate prices.

The Dufferin and Victoria are leading hostleries which have a large commercial patronage. The Clifton and Prince William are among the most homelike hotels in the Maritime Provinces, and are always filled by local guests or tourists. The Park is another commercial house recently remodeled, and Bond's is recognized as one of the leading restaurants in the city.

In West Saint John the Western House, modern and heated by steam, and the Dufferin comfortably furnished, cater to people in ordinary circumstances. In addition to these the city has a number of other hotels, restaurants and boarding houses, where the visitor may have moderate price accommodations.

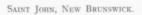
BUILDING AND REAL ESTATE.

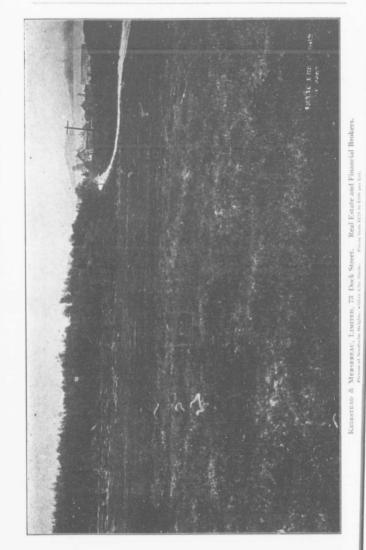
In 1913 the city issued building permits amounting to \$2,412,000.00, an increase of \$1,766,800.00 over 1912, or a growth of more than 250 per cent. greater than that of any year for the past twenty-five years. Not only was the percentage of increase in the value of building operations higher than that of forty of the largest Canadian cities, but the actual increase was larger than that of any other Canadian city, except that of Montreal.

Last year the money spent in building in fifteen of the largest Western cities was \$44,000,000 less than the year before. In twenty-five Eastern cities the building increase was \$11,000, 000 greater, Montreal taking the lead with \$7,623,407, at the rate of about \$10.00 per capita, and Saint John following with \$1,766,800.00, but showing nearly \$30.00 for each inhabitant.

During the past year the Federal Government erected a new Armory, and the C. P. R. elevator with a capacity of 1,000,000 bushels was completed. Among other buildings constructed were the Imperial Theatre, one of the finest east of Montreal, the new warehouse of the McClary Manufacturing Company, an Institute building for the Germain Street Baptist Church, and the Ford Automobile factory at Coldbrook, and one or two small factory buildings, besides a large number of dwellings in the city and suburbs. To this number should be added the large brush factory of T. S. Simms & Company which, while finished the year before, was not occupied until 1913.

The Bank of British North America, the Sisters of Charity Hospital, the Dominion Meteorological Observatory,





a branch building of the Royal Bank of Canada, begun in 1913, have been completed this year.

The new Tuberculosis Hospital to be erected in 1914 will cost about \$50,000.00; and the City Council has asked the Provincial Legislature for authority to issue bonds for \$300,000 to build a new general hospital. A company has been organized with \$99,000.00 capital, of which \$45,000 have already been subscribed, to erect a large pork packing plant. The company has bought some 1,200 acres on which they will raise hogs on an extensive scale, and they expect to manufacture pork products both for home consumption and the export trade.

It will only be a question of a few years that the government will erect a large Union Station to accommodate the traffic of the I. R. C., C. P. R., Saint John Valley and Grand Trunk Pacific railroads, as the old station is even at present inadequate for the business the I. R. C. and C. P. R. are doing out of Saint John.

The Bank of Montreal has had its premises remodeled, making it one of the most attractive banking offices in the Maritime Provinces. The Merchants' Bank of Canada purchased a building on Prince William Street to which they have added an additional story, and rearranged the ground floor for banking purposes and the upper floors for offices; and the C.P.R. is remodeling the building it bought at the corner of King and Germain Streets, to which, when finished, it will remove its various Saint John offices.

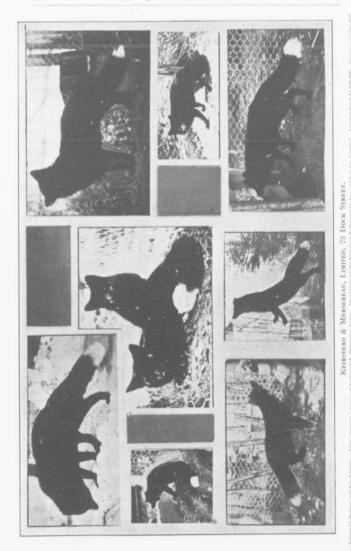
The new Sugar Refinery, now in course of construction, and which in October of this year will begin operations with some 450 employees, will cost close to \$3,000,000. It occupies a premises of seven acres on the harbor front with large docks, where the raw sugar is

unloaded from the ocean steamers, and the railroad sidings connected with the Intercolonial Railway carry the refined products to all parts of Canada. The main building, ten stories high, 138 x 148 feet, is built of steel and concrete and equipped with most modern machinery both for the efficient handling of the raw sugar which, after it is deposited on the top floor, is not touched until it reaches the second floor as the refined product ready for packing and shipping. Throughout the whole plant, which has a capacity of 1,000,000 lbs. of sugar per day, absolute cleanliness prevails.

The new Post Office to be ready for occupation this year, will cost about \$500,000. The building, 125×161 feet, four stories high and basement, is constructed of New Brunswick olive sandstone and granite, the latter facing Prince William Street to a height of twenty feet. It has all steel frames, and reinforced concrete floors, and when completed will be one of the finest public structures in the Maritime Provinces.

The building is being erected by the Rhodes Curry Co. Ltd., of Amherst, N.S., the largest construction company in the Maritime Provinces, which with branches in Sydney, New Glasgow and Halifax, N. S., operates sawmills and wood-working factories; handles all kinds of building supplies; owns a structural steel plant, and fabricates the structural steel used in the buildings the company erects.

Among the buildings constructed in the Maritime Provinces, to which their building operations are confined, are the Post Offices in Amherst, Annapolis, Pictou, Antigonish, the General Office buildings of the I. R. C., Moncton, the I. R. C. Station in Saint John, the City Hall in Halifax, the character of which indicates in a measure the wide range of their building operations.



THATTERST

The T. McAvity & Sons Co. Ltd., expect to begin construction on their large plant to be erected between Westmorland and Marsh roads, extending from the Methodist cemetery to Russell Street, and comprising twentytwo acres.

The development of the harbor facilities at West Saint John is closely associated with the origin and development of the Maritime Dredging Co. Limited, which began the work of dredging and wharf building as early as 1006, and they have operated an extensive plant and employed a large number of men ever since.

In 1909 the company began to cut down "Beacon Bar," removing up to the present some 7,000,000 cubic yards of earth. In 1912 it began building wharves, the first two piers of which, 3,400 feet long, it hopes to complete by December 1st, 1914. The wharves are constructed of timber cribs up to low water mark, with concrete superstructures about three feet above high water, requiring some 3,400 cubic yards of concrete.

The company also has the contract for filling between the wharves and the main shore, reclamation work requiring over 1,000,000 cubic yards of earth, and which is sufficiently advanced to enable the Department of Public Works to begin the building of freight sheds.

The company was recently reorganized by the present managing director, Manning W. Doherty, and is a financially strong organization the stock of which is held entirely by New Brunswick business men.

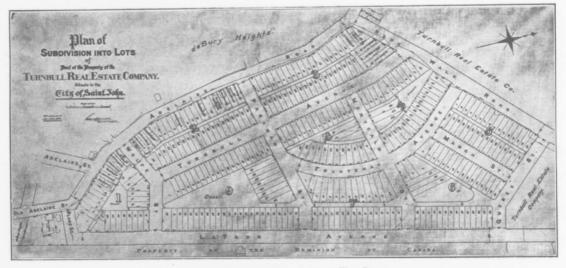
The company owns three dipper dredges, five tug boats, five large floating derricks, numerous deck and timber scows, besides operating two complete air compressing plants, concrete plant, machine shop and shipyard, making it one of the most complete marine contracting plants in Canada.

Associated with the work on the harbor also, is the general contracting firm of D. C. Clark, established as early as 1875, who while having erected some of the most important buildings in Saint John, has devoted himself of late years to wharf construction. Under his supervision a large part of the wharfage at Sand Point was erected. He has at present the contract for the woodwork on the new wharf being built under the direction of the Maritime Dredging and Construction Co., now in the course of construction on the West Side, where he is employing 150 people, and which is to be completed by December of this year.

Naturally all these building operations, together with the harbor construction under way on the West Side and at Courtenay Bay, have brought many new people to the city, and has made good dwelling houses scarce. There are not many houses to let. In fact there is an insistent demand for good homes. To meet this need a number of companies like the Fenton Land and Building Co. Ltd., and the Canadian Consolidated Lands Limited, are constructing modern dwellings, The former company has opened a number of new streets, erected some forty houses, and has plans prepared for twenty more to be ready the coming September. The latter will also erect a number of houses of a very modern type on its property known as Lancaster Heights, a new residence section of the Other building companies are being organized for similar purposes. As the street railway is extending its lines into the suburbs in two different directions, these companies will do considerable suburban house construction. which, when completed, will greatly relieve the present congested portions of the city.

To meet the demand also for better constructed buildings and better housing conditions, there is a movement

MUNIVERSITY OF WINDOW



TURNBULL REAL ESTATE CO. OFFICE, 11 WARD STREET.

This property Five Minutes Walk from Street Cars. Situated in a district that has shown more growth in recent years than any other portion of the City. Water and Sewerage installed on Adelaide Road. Motor Bus Line connecting with Street Cars, runs past property.

on foot to reorganize the building department, and to give the building and health inspector larger powers, with authority to see to it that all new houses at least, are constructed according to modern standards with due regard to health and fire protection. Toward this end the City Council, Board of Health and Board of Trade, are making a thorough survey of one of the most congested portions of the city. Following the publication of the report, some action toward erecting better buildings and a more scientific system of town planning will probably be undertaken, as the Commissioner of Public Safety, in his various reports, has been very insistent in advocating a more adequate building law, not only for the greater safety, but also for the better health of the city.

REAL ESTATE AND FOX RAISING.

Naturally the harbour development and building activity during the past two years, has seen a wonderful real estate expansion. Allotments have been made in every direction from the city outward. The territory along the eastern shore of Courtenay Bay has been subdivided, and a large number of families are living in what is known as East Saint John, which has recently been connected by a street car service with the center of the city. Along Rothesay Avenue also subdivisions have been laid out, and at Coldbrook, the Glen Falls suburb, to which the city street cars run, is being rapidly developed.

On the west side Lancaster Heights has been subdivided and a number of fine houses have been erected. Fairville center, Nordheim Heights, Portland Place, and other subdivisions, have been platted to meet the needs of those who wish to buy property for homes away from the congested sections of the city. Hampton, Rothesay and other suburbs are attractive, and many men doing business in Saint John have homes in these places, living there throughout the year as the suburban train service is good.

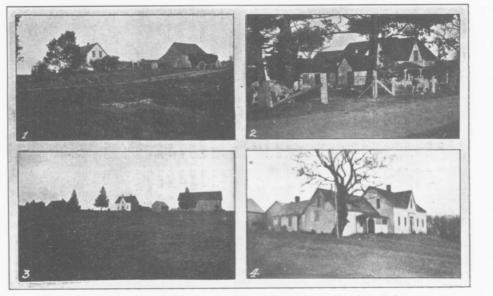
Closely identified with the city's growth as a financial and investment center is the firm of Keirstead and Mersereau Limited, real estate and investment brokers. They are also connected with the Investment Securities Limited, which they occasionally use as a holding company for some of their many enterprises.

One of their recent organizations is the Keirstead & Mersereau Fox and Fur Company Limited, a million dollar corporation, and one of the first fox and fur companies organized for general fur ranching on a large scale, in addition to raising silver black foxes for breeding purposes.

The company has bought the foxes formerly owned by Robert T. Oulton, the pioneer black fox rancher of the world, and whose foxes have led the fox business for fur values. The company owns thirteen pairs of breeders, fifteen pairs of young, and some ninety pairs of other fur-bearing animals. The prices for silver black foxes for breeding purposes are so high for the present, that for the next three years it hopes to pay a dividend of from forty per cent. and more from the sale of breeding foxes alone, by which time the other fur-bearing animals will have increased in numbers to such an extent that the company will be able to pay a large dividend in addition to the income from the sale of foxes.

Keirstead & Mersereau Limited, are also the organizers and selling agents for the Nordheim Realty Syndicate, which owns a subdivided tract of land of forty acres on the north side of Adelaide street extension in Stanley Ward, leading to Millidgeville. The lots 40 x 100 feet sell for from \$100 to

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SAINT JOHN, NEW BRUNSWICK



METEOROLOGICAL OBSERVATORY.

\$225 per lot and located in the city limits, only one-fourth of a mile from Millidgeville, the home of the Royal Kennebecasis Yacht Club, and near the Kennebecasis river, the only aquatic sporting ground within reasonable distance from the center of the city, they should make ideal homes for those who wish to buy property at a low price.

Among the real estate firms doing business in Saint John is the Turnbull Real Estate Company, organized in 1892, and the oldest incorporated real estate company in the city. The company owns a large amount of city real estate, besides a property of eight hundred acres on the east side of the Adelaide street extension, leading to Millidgeville. Thirty acres of the property is subdivided into 317 lots, 25 x 100 feet and larger in size, which are being offered for The lots are located in the sale. city limits in a separate ward, the taxes of which are less than one-half those of lots in the more central part of the city. Millidgeville on the Kennebecasis river with its beautiful bay for bathing and rowing is only a short distance away, making these lots especially attractive to those who wish to live in the suburbs near the water front.

The firm of Alfred Burley & Co., in addition to selling city real estate makes a specialty of handling farm lands, dairy, fruit and hay farms, as well as summer residences, located in the most prosperous and picturesque sections of New Brunswick. The firm are in a special position to aid prospective buyers to secure the finest improved farms at moderate prices. The illustrations on another page give the reader some faint outline of what the farms are and the prices they sell at. The firm has some 200 farms for sale, and for the past five years they have been an active factor in making the advantages of New Brunswick farm lands known to prospective settlers and buyers outside of the Province.

Saint John is growing as an industrial centre, and extends a hearty welcome to new factories.

New Brunswick is rich in mineral resources waiting to be developed.



KING SQUARE.

RESOURCES OF NEW BRUNSWICK.

The Province of New Brunswick has an area of 28,200 square miles, or some 17,200,000 acres of land, of which 7,500,000 acres are forest. It is estimated that about 12,000,000 acres are adaptable for agriculture, and yet not 1,000,000 acres are under cultivation, although nearly 4,500,000 acres are nominally occupied as farms.

One of the greatest industrial resources of the Province is lumber. Out of the 10,000 square miles of forest owned by the government, only 6,500,000 acres are under license. The wood consists largely of spruce, although beech, ash, butternut and other hard wood varieties are plentiful, with the exception of oak, which is only found in a few localities and very limited. The existence of the large spruce forests, and the profits they offered, has been one of the chief causes of the backward state of agriculture in the past, and the present low price of farm land. The farmer, instead of developing the land, would spend the winter and part of the spring and fall in the woods working in the big lumber camps, and while earning money there the farm was necessarily neglected. Of the lumber cut, some 400,000,000 feet is exported largely to Europe, West Indies and South America,— Great Britain being the principal market.

The New Brunswick fisheries are noted. The Bay of Fundy cod is equal to any taken in American waters, and the salmon in the rivers flowing into the Bay of Chaleur is famed for its superior flavor. The other fish, like haddock, shad, mackerel, herring, pollock, striped bass, and gaspereaux, besides oysters, are plentiful. Nearly 20,500 persons are employed in the industry, the output of which is some \$5,000,000 yearly.

The mineral resources of the Province have scarcely been touched. Besides the deposits of nickel, antimony, copper, manganese, iron and other ores, it has large areas of coalbearing rock, granite quarries, and natural gas fields. At Grand Lake more



KING SQUARE.

than 50,000 tons of coal are mined yearly, and the product is of high quality. Other fields are being discovered, and it will be only a question of time when the large area connecting the coal fields of Nova Scotia with those once occupying the basin of the St. Lawrence Gulf, will be thoroughly tested to determine the size of the coal deposits.

The supply of granite is inexhaustible. It exists in different colors, and is of a high quality. The gray granite of Spoon Island is used extensively for paving and building purposes, while the granite of St. George, when polished compares favorably with the famous red granite of Aberdeen, Scotland. The Bay of Fundy and North Shores are rich in deposits of freestone from which grind and scythe stones are made. Limestone has been quarried near Saint John since the days of Champlain. The situation of the quarries is such that the manufacture of the lime. which is of the highest character, is comparatively cheap. There are also large undeveloped areas of limestone in Carleton and Kings County, recent

analysis having proved it to be of very light quality.

Westmorland and Albert counties have productive natural gas and petroleum fields. Gas is found at a depth of 800 to 2000 feet, and the present output is more than 50,000,000 cubic feet of gas and forty gallons of oil daily. The gas is already used for fuel and power in the City of Moncton and surrounding towns, and the near future will see it used in Saint John if the supply is as great as is claimed for it.

To the agriculturist the Province offers undreamed possibilities. The land along the rivers is extremely fertile. No better potatoes can be raised anywhere. In fact New Brunswick potatoes are in especial demand for seed in New England and Ontario. The yield in the Saint John valley has been as high as 400 bushels per acre, and the average of the yield for the Province has been a little over 179 bushels to the acre, which is exceptionally good. The wheat yield per acre was a little over nineteen bushels and oats about thirty bushels, which, when compared with the average grain yields of Canada and the United States, is high.

On account of the climatic conditions, the dairy products are of the highest quality. Dairy farms have proved paying investments in the past, and with the demand for New Brunswick butter and cheese increasing, it should be more profitable in the future; and that the demand is increasing is borne out by the fact that the products of creameries have increased from \$197,524.01 in 1905 to \$245,401.16 in 1912. Horses, cattle, swine and poultry can be raised to great advantage. New Brunswick is importing more horses than it sells. The cattle, swine and sheep killed, do not nearly supply the home demand; and the latter, especially, can be reared advantageously on land unfit for cultivation. With the home market requiring more eggs and poultry, and the export trade growing, many persons have taken to raising them, some of whom are meeting with brilliant success.

All the leading pomological authorities testify to the high flavor and quality of the New Brunswick apples, which are of a singular color and beauty. Not only in the Saint John river valley, the apples of which are noted, but also throughout other sections of the Province, in Charlotte, Albert, Kent, and Westmorland counties, apples of the highest quality are being grown. No finer strawberries, raspberries, or other small fruit are raised

anywhere in the Dominion. Some farmers claim they can make from \$1,000 and \$1,500 profit off five acres. Nor does it take a great deal of money to start in the business, and the crop is a fairly sure one. Land is cheap. Improved farms can be bought for as low as from \$15.00 to \$30.00 including buildings, an acre, many of them in the finest sections of the Province and fairly near to transportation facilities, which are becoming better every year. It may not be generally known, but no country has more miles of railroad in proportion to its population than New Brunswick, and railroad construction is increasing from year to year.

To all this vast development the City of Saint John is the natural outlet, by reason of its location at the mouth of the Saint John river, its constantly increasing railroad terminal facilities, and its position as the winter port of Canada. Other cities in the Province will grow larger, towns will expand into cities, and villages into towns as the Province of New Brunswick prospers. But Saint John as its one important city at the head of deep water navigation and the most populous, with all the rich country at the back of it and to which it is the natural outlet, to say nothing of its export relations to the other parts of the Dominion, is bound to remain its leading commercial, financial and shipping centre, and must in time become one of the largest cities on the Atlantic coast.

Photos by Harry Richards and Isaac Erb & Son.

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