

ST. THOMAS

Journal

The Railway City

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Our Railroads.

RAILROADS and St. Thomas are synonymous. The one is the product of the other. The history of our city is the history of its railroads. Without railroads St. Thomas would still be a shambling little village, clinging to the brow of the western hills; inviting sleepy tourists to linger yet awhile, but offering small inducement to the man of energy or the ambitious youth.

With so many, so important, so far-reaching systems of railway communication, St. Thomas offers to manufacturers and merchants shipping facilities unrivaled in Canada. Two great systems of the Dominion compete in prices and in accommodation for the trade of the city, and one of the greatest of the American systems—the Vanderbilt—has its main line passing through St. Thomas, and its Canadian workshops and offices located here. A fourth independent system, the Lake Erie & Detroit River, is also represented. With such facilities for ready and cheap communication with all parts of the continent, is it any wonder that St. Thomas has prospered, and that its citizens look forward to a still greater career of prosperity?

The M. C. R.

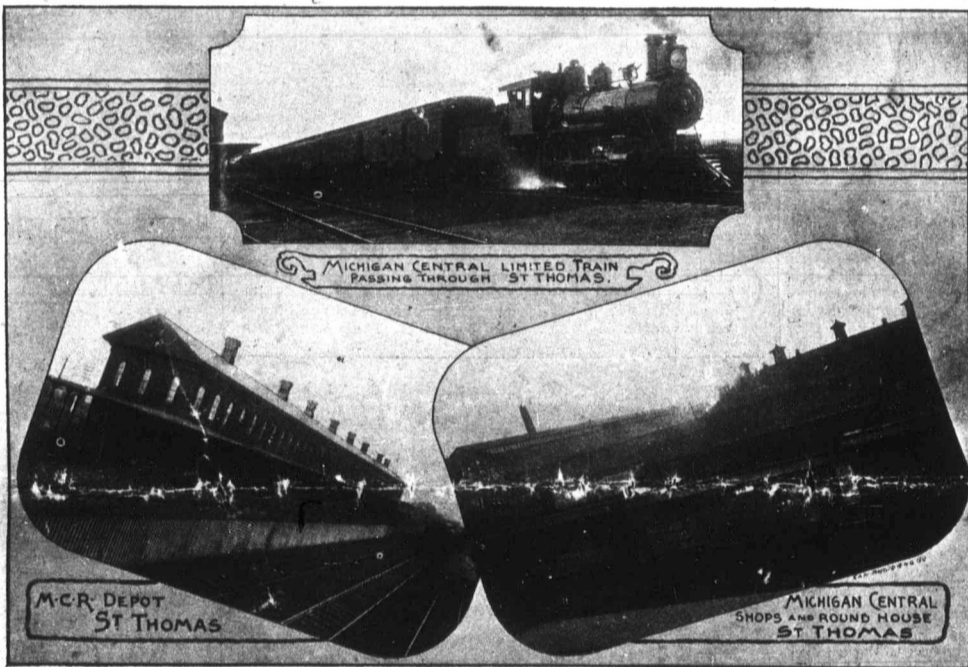
Although not the first line of railway to enter St. Thomas, the Canada Southern railway—now, the C. S. R., division of the Michigan Central railway—calls for first attention, not only because it gave to the town that impetus that soon made it a city, but because of its paramount importance as the chief factor in the city's continued prosperity.

It is difficult to determine the exact date when the idea of an Air Line through the western peninsula of Ontario from Buffalo to Detroit first existed, and in whose mind it was conceived; certain it is that for many years, long prior even to the construction of the Great Western railway, such a line was talked about.

In the year 1868 W. A. Thomson procured from the Legislature of Ontario a charter for the extension of the Erie and Niagara railway westward from its terminus at Port Erie, and by an amendment in 1869 the corporate name was changed to that of "The Canada Southern Railway Company." This amended charter gave the directors power to increase the capital stock, to issue bonds, to construct the St. Clair branch, to accept aid from the municipalities who benefited by the proposed road, in the form of a loan, guarantee, bonus, purchase of right of way, station lands, or otherwise; and to the municipalities it granted power to grant such assistance, and to exempt the property of the company from taxation, or to commute for the same. With this charter in its hands, and the surveys, profiles and reports, carefully prepared, in his possession, Mr. Thomson continued to direct the attention of both English and American railway men to the advantages of the proposed line as a link in a transcontinental railway, and the very best, both in distance and alignment, that could be constructed across Canadian territory between Buffalo and Detroit. He had the means of demonstrating that the grade need not exceed fifteen feet to the mile, and that the road-bed could be inexpensively constructed. He at last succeeded in enlisting the judgment of Milton Courtright, a man of considerable railway experience, great integrity of character, and able to command, to an unusual degree, the confidence of the railway capitalists of New York City. A railway convention was held in the court house in this city on the 27th of May, 1870, at which were present a very large and intelligent representation from municipalities in the counties of Essex, Kent, Lambton, Elgin, Norfolk, Oxford, Halton and Middlesex, together with eleven of the provisional directors of the company. The convention was an immense success. It was opportune and effective. There can be no doubt that it greatly strengthened Mr. Thomson's hands in bringing his negotiations into a prompt, definite, business form, and hastened the commencement of work that might otherwise be dallied with, and through the influence of delay might be altogether lost to the country. Buffalo and Detroit were the immediate objective points, and St. Thomas was the only intervening point to which he was tied in locating the line. The 280 miles which were located and constructed under this charter compelled admiration from the first, and met the requirements of the situation most completely. The grade is nowhere above fifteen feet to the mile—practically a level; the tangents are in several instances fifty miles in length, and the connecting curves nowhere exceed three degrees. The bridges are all approached on straight lines, and the bed of the road is solid and substantial throughout. It was from the beginning designed for a double track, and the first was therefore built to the north side of the right of way. Many miles of the second track have since been constructed, and before many more years will elapse the double track will be completed between Detroit and Buffalo. The excellent policy of this enlightened and skillful engineering has been illustrated before the eyes of our citizens many times since. The engine which starts from Windsor can

haul sixty loaded cars, without assistance at any points, through to Victoria, at the other end, while passengers have time and again been carried between Buffalo and Detroit at the rate of sixty miles an hour. The construction of the road commenced in 1870, and was prosecuted with such vigor that the last rail was laid on the main line on Feb. 20th, 1873. The first transfer of through freight over the Detroit river, via International Bridge, was on Nov. 6th, 1873. On Dec. 31st, 1882, the Canada Southern railway line was leased to the Michigan Central Railway Company for a term of ninety-nine years. This change was fraught with deepest interest to the people of St. Thomas, as it implied the establishment, on what

The Cantilever Bridge has been built across the Niagara River, and the beautiful view of the great cataract, as seen by passengers on the M. C. R. trains, has justly given the road the title, "The Niagara Falls Route." It is the only railroad that runs directly by and in full view of the falls; the only railroad that crosses the river gorge on the steel Cantilever bridge in full view of the falls on one side and the rapids on the other; and the only railroad that affords from its trains the most comprehensive view of the great cataract and its environment to be had from a single point. Falls View is where the Michigan Central trains from Chicago and Detroit reach the Niagara river and stop five minutes for passengers to disembark and enjoy from the elevated station, the magnificent view.



might be termed a permanent basis, of the C. S. R. as a part and parcel of the great Vanderbilt system. By the terms of the city's agreement with the C. S. R., the head offices of the latter company are to be permanently located in this city. The new management have made the road the equal of any in America, having expended a very large amount of money upon it in various ways. In 1883 the Essex Centre cut-off was constructed, whereby the main line of the road runs directly into Detroit, and since that time a magnificent iron bridge has taken the place of the wooden one across the deep ravine at the west end of St. Thomas.



THE JOURNAL BUILDING

The following are the general officers of the road:—

President and Gen'l Mgr.—H. B. Ledyard.
General Superintendent—Robert Miller.
Asst. Superintendent—R. H. L'Hommedieu.
General Passenger and Ticket Agent—O. W. Ry. 216.

Assistant Ticket Agent—Geo. E. King.
General Freight Agent—A. McKay.

The local officers are:—
Division Superintendent—J. B. Morford.
Assistant Division Superintendent—F. P. Macdonald.

Assistant Cashier—James McCrone.
Canadian Passenger Agent—J. G. Laven.
City Ticket and Passenger Agent—S. H. Palmer.

Chief Train Dispatcher—G. W. Ebbitt.
City Freight Agent—W. H. King.
Roadmaster—T. Hickey.
Master Mechanic—M. L. Flynn.
Master Car Builder—Robert Potts.

It would probably be within the truth to say that nearly 1,000 citizens of St. Thomas are employed on the M. C. R., and that \$50,000 to \$60,000 are paid in wages monthly in this city.

The G. T. R.

When it became evident that the people of Elgin and other southern counties were determined upon having a through line, east and west, the Great Western railway prepared to furnish the desired accommodation. They secured a charter for what is known as the Loop Line, which runs from Buffalo to Glencoe. From Canfield to Fort Erie the Loop Line to St. Thomas they are never more than five or six miles apart. At Glencoe the Loop Line connects with the main line of the Great Western. The building of the Loop did not prevent the construction of the Canada Southern, so St. Thomas became the possessor of two lines of road where only one had been expected. The Loop Line is of great benefit to St. Thomas, but in the wide section of country which it makes tributary to St. Thomas. Since the amalgamation of the Great Western and Grand Trunk roads, the Loop Line has been found particularly useful for the passage of freight, and a very large number of through trains now pass over it daily. It is a well-built road, of moderate gradients and curves, and kept in first-class condition. There are in round numbers 250 men employed steadily by the G. T. R. in this city, and the average amount paid in wages is from \$15,000 to \$20,000 per month. Occasionally in busy times the wages exceed the latter amount, but the average will be found between the two sums named. Mr. O. W. Smith is agent in St. Thomas.

The C. P. R.

The Canadian Pacific railway, whose main line constitutes Canada's great national highway across the continent at St. Thomas, gives to, and receives from, the M. C. R. much freight and a large number of passengers. The Credit Valley railroad entered St. Thomas in 1881, a bonus of \$50,000 having been voted to the company by the citizens. It is of great value to manufacturers and shippers in furnishing a competing road.

The L. E. & D. R. R.

The Lake Erie & Detroit River railroad now controls the London & Port Stanley, which runs from London through St. Thomas to Port Stanley. By means of its communication is given with Cleveland in the season of lake navigation, a steamer plying regularly between the Port and Cleveland. A great excursion business is done over the road in summer, and it is expected that within a year or two the Port Stanley branch of the road will connect at St. Thomas with the main line of the L. E. & D. R. R., now extended to Ridgeway, only forty miles away.

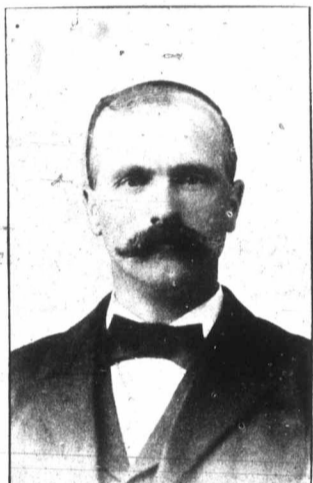
The Roll Call.

By the foregoing it will be seen that St. Thomas is the centre of a magnificent system of railways, which may be thus summarized:—

- Michigan Central—Main Line, Buffalo to Detroit.
- Michigan Central—Courtright Branch, St. Thomas to Courtright.
- Grand Trunk—Loop Line, Buffalo to Detroit.
- Lake Erie and Detroit River—London & Port Stanley, London to Port Stanley.
- Canadian Pacific—Credit Valley Division, Toronto to St. Thomas.

ST. THOMAS CAR WHEEL COMPANY

THE St. Thomas Car Wheel Company, in the year 1884, succeeded to the business which Messrs. Russell & Co. had successfully carried on for thirteen years. The enterprise had hitherto been conducted on a comparatively small scale, but upon the advent of the new company fresh life and energy were infused into it, the plant was increased, the staff added to, and newer and better methods adopted. As the name of the company implies, the main product is chilled car wheels, and at the present time the capacity of the works is two hundred and forty wheels and ten tons of castings per day. Car wheels may be generally divided into two classes—steel tired and chilled charcoal iron wheels. In Canada it is the opinion of many mechanical men that the latter are not suited for particular railroad service, but are better adapted for freight cars. To a considerable extent this is also the opinion in the United States. It is founded on the results obtained from the use of chilled wheels as made years ago, when the manufacture was not up to the present standard of skill and experience, and upon the results obtained from wheels made of late years by manufacturers who have little practical experience in this particular branch of foundry work, or who take no steps to improve and perfect their processes. To these causes is due the idea that chilled wheels are unsafe and unfit for passenger and locomotive service. The St. Thomas Car Wheel Co., realizing that professions of merit are of little account unless backed up by results, took steps, as soon as the new company was under way, to systematize and perfect the manufacture of chilled wheels, with a view to demonstrate their greatest capabilities. Their success in this direction is very gratifying, and is conclusively proved by records of the service obtained from their wheels. This company now stands in the front rank of American wheel-makers, and in some respects it precedes all others. Space will not admit of a particular description of the work, but the publications of the company set it forth fully for the benefit of those interested. The first important step was to plan methods by which the quality of every individual wheel could be ascertained before delivery for service, so that safety and wearing capacity of the best order might be assured. It is sufficient to state in this respect that the records of tests made during the past ten years cover, in an individual manner, every single wheel turned out, and that the company can point to a series of distinguishing marks on every wheel made in that time, and produce records of seven distinct tests which cover the manufacture of each wheel and demonstrate its fitness for service before it is shipped from the works. The magnitude of a system like this can be appreciated, from the fact that to carry it out involved the making and recording of nearly three million tests during the period named. The result speaks for itself. Not one wheel has ever broken in service, and the wearing capacity is from two to four times greater than that of any type heretofore used. The company next took up a more important and difficult question. Chilled iron is from six to eight times harder than steel, and it had been practically impossible to treat it mechanically in any manner as steel wheels are finished—that is, to turn chilled wheels true, and to perfect their general mechanical conditions. Machinery for treating chilled iron had been constructed, but the processes were so difficult and slow that to attempt to finish an ordinary output would have involved a larger and more expensive plant than that required to produce the wheels in the first place; and yet, if the higher order of manufacture in chilled wheels was to be established, it was absolutely necessary to remove the mechanical imperfections found in castings as ordinarily delivered from the foundry. It may not be generally known, but it is nevertheless a fact, that with all other manufacturers chilled wheels are delivered for service as a simple foundry product, and the only mechanical preparation consists in boring the axle seat and pressing in the axle. In endeavoring to deal with chilled iron mechanically, the attempt an order of operations that have never before been conducted successfully. The outlay involved was very great, but not more than the benefits which accrued. Chilled wheels, instead of being put into service in an untrue, unbalanced and crude condition, are now brought to a perfect stage of mechanical finish, and when worn to a certain degree, instead of being consigned to the scrap iron pile, can be re-turned for further service. It is not in any measure extravagant to say that this adds over 100 per cent. to the mileage that may be obtained from chilled wheels of the best manufacture. Evidence that the work of the St. Thomas Car Wheel Co. is duly appreciated, is afforded by the fact that their wheels are in use under the heaviest locomotives on limited trains, and also that they are used in as large diameters as forty and forty-two inches under passenger equipment on a number of Canadian railways, replacing the steel tired wheels previously employed, and it is now admitted that they give better service than that given by even the most famous steel wheels. It is difficult for the railroad men who believe in moving slowly to realize what all this means, but the certainty of their ultimate favorable opinion may be deduced from the fact that the relative expense of chilled wheels made under the system referred to compared with the expense of steel wheels, stands as one to seven or eight, on the most conservative estimate, and that no type of steel wheel has ever given the record made by the St. Thomas wheel, i. e., not one case of breakage in 300,000 to 400,000 wheels made in the past ten years and used in every kind of service, passenger, locomotive, etc. That the St. Thomas Car Wheel Company has been able to create and sustain this magnificent record of absolute safety, and to further add to their wheels the feature of mechanical perfection, is a silent but far-reaching argument in favor of the continued prosperity of the company. The work has been accomplished under many difficulties and in the face of considerable unbelief as to the ultimate possibilities, but it now stands firmly planted as a fact, demonstrated on a scale sufficient to make it most convincing. The product of the company has found its way into every quarter of Canada, and is now enter-



DR. FITZSIMONS

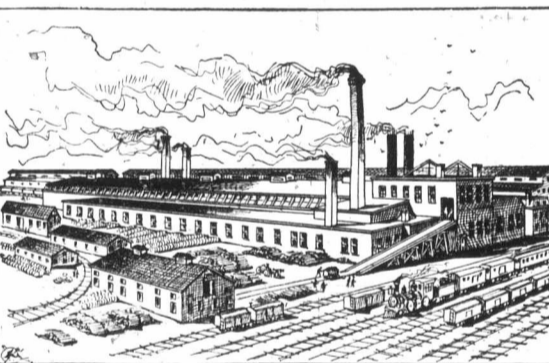
ing other countries, with every prospect of a great future business abroad. Active canvass is being made throughout Europe and the colonies, and the company has arranged for representations in nearly all of the leading centres. The iron used by the company is largely obtained from the Canada Iron Furnace Company, operating furnaces at Radnor Forges, Quebec. The peculiar qualities of this iron give to chilled cast iron the conditions of strength and resistance to wear to an extreme degree; and the wheels made by the St. Thomas Car Wheel Co. in the past four years out of the iron named have given most extraordinary mileage results. The iron manufactured by the Canada Iron Furnace Co. is made exclusively from bog ores of the Laurentian mountain district, and is the only iron in the world made exclusively from bog ores. The earlier manufacture of Swedish iron was carried on with the use of bog ores to a considerable extent, and it was really at the time of their use that the reputation of Swedish iron was established. In consequence of the giving out of the bog ore deposits, the use of bog iron has been practically abandoned in Sweden for many years. The operations of the Canada Iron Furnace Co. therefore promise to develop in Canada the manufacture of a special quality of iron that will possess the advantages found in Swedish iron in its best days. The St. Thomas Car Wheel Co. realized the importance of this condition in Canadian iron several years ago and has since been engaged in developing the possibilities and extending its use with the most satisfactory results. The very high conditions of strength and wear referred to have enabled the company to place the wheels made from this metal in successful competition with steel tired wheels used abroad and particularly on electric railroads where the use of the steel wheel has been found impracticable owing to the peculiar condition of service. It is a remarkable fact that thus far it has been absolutely impossible to use steel wheels on electric railroads, as the greater contact between the wheels and the rails wears away the flange of the former so quickly. Chilled wheels of a superior quality are therefore imperative for electric service, and in proportion as electricity displaces steam in railroad operations, the demand for such wheels will increase. The St. Thomas Car Wheel Company undoubtedly have before them a brilliant future.

G. FITZSIMONS, L.D.S., M.C.D.S.

HAS been established in practice in St. Thomas for the past sixteen years. His dental parlors are in the second flat of the large three-story brick building at No. 335 Talbot street, and his practice includes all modern dentistry, but makes a specialty of gold-filling and crown work, never extracting a tooth, where it is possible to save it. He is furnished with all the latest appliances of modern dentistry, and is thoroughly skilled in his profession. He takes an active interest in all matters pertaining to the advancement and welfare of the city, but has never aspired to public office. He is popular personally in the city, and his standing in his profession is very high. Has always taken special interest in students, endeavoring to perfect them in the skill of the profession, having a number to teach every year. The doctor is owner of "Ottoford," a beautiful suburban estate, where he lives a quiet unostentatious life.

JAMES HALES

OCCUPIES the whole of the ground floor of the large, three-story brick building, 60 x 20 feet in area, at No. 423 Talbot street, where he carries on an extensive business as a family butcher and dealer in fresh and salted meats of all kinds. Mr.



ST. THOMAS CAR WHEEL WORKS

Hales has established in business for the past eleven years and has built up a very large family trade among the people of St. Thomas and bears the reputation of dealing in only the finest classes of meats of all kinds. He is an Englishman by birth but has resided in Canada for a number of years. His shop is probably the best equipped of the kind in the west.

JAMES & CO.

JAMES & CO., chemists and druggists, opticians, dealers in seeds, etc., took possession of their present fine place of business on the corner of Talbot and William streets, in the west end, about two business days ago. Mr. James carries a very large stock of drugs and druggists' sundries, fancy goods, etc., making a specialty of Dr. Keating's English cough cure, a guaranteed remedy, and being also sole agent for Clark's condition powders, Clark's pain killer, corn cure, also the Universal hair restorer and Clark's liquid hair dye, the celebrated rock crystal spectacles and Clark's baking powder, all of which bear a very high reputation. Mr. James was originally from Strathroy, and he comes to St. Thomas with the reputation of being a thoroughly energetic and progressive business man, and one calculated to make himself popular in all circles. There is no doubt that he will succeed in building up a very large trade in St. Thomas and throughout the county of Elgin.

D. K. MCKENZIE

MR. D. K. MCKENZIE carries on business as a broker, insurance and steamship ticket agent, occupying the whole of the ground floor, 40 x 15 feet, of the fine large three-story brick building at No. 292 Talbot street. Mr. McKenzie has been established in business for fifteen years, and has been very successful. He is a native of Ross-shire, Scotland, and has lived in St. Thomas for a great number of years. He has been a valued member of the school board, having had the unprecedented honor of being its chairman for fourteen or fifteen years. He is also a member of the board of trade, and takes an active interest as a member of Knox Church, contributing largely to the moral and material welfare of the city.

GEO. GARROW

GEORGE GARROW, builder and contractor, occupies the extensive premises at the corner of Catharine and Curtis streets, where he carries on business as a manufacturer of sash, doors, blinds and house furnishings of all kinds. The planing mill is a one-story frame, 40 x 40 feet, and he also occupies a space, 40 x 60 feet over the Erie Iron Works, and gives employment to six to fifteen employees. Mr. Garrow is of Scottish birth, but has resided in St. Thomas for eight years, and has been established in business for four years. He is a gentleman who is highly regarded in his business relations, and is very popular personally. His trade extends all over Western Ontario, and the establishment is one of the leading factors in the industrial enterprises of St. Thomas.

J. J. TEETZEL, L. D. S.

THE dental parlors and reception room of Mr. J. J. Teetzel, L. D. S., are situated in the second flat of the fine, large, three-story brick building, 110 x 40 feet, on the corner of Talbot and Hiawatha streets, opposite the Journal office. Dr. Teetzel is a Canadian by birth, having been born within gunshot of this city, and has been in practice for the past twelve years. His office is fitted up with all modern appliances, as he keeps pace with all the developments of science in his profession. He has a very extensive practice. Dr. Teetzel is a very popular young man personally, being esteemed by all.

J. Z. LONG & SON

J. Z. LONG & SON, architects, sanitary engineers and patent solicitors, have their offices in the handsome Journal building. They have been established in business for ten years, prior to which the senior member of the firm was a building contractor. Both are registered members of the Ontario Association of Architects, and are fast pushing to the front as electrical engineers. Many of the finest buildings in this city and the towns of Southern Ontario, a number of which are illustrated in this issue, have been constructed from their designs. The senior member, who is still in the prime of life, commenced his career on a farm in North Norfolk, and came to this city in the employ of the C. N. R. during its construction. He has always taken an active part in public affairs, his name having been frequently mentioned for parliamentary honors, but so far he has never aspired to the position of a candidate, having always declined when nominated in convention, although he would not doubt prove a formidable candidate against any opposition, on account of his membership in a number of fraternal societies. The junior member was born in the city and since completing his education has devoted his time to his profession. He enjoys the distinction of being the youngest architect ever licensed to practice in Ontario. On attaining his majority he became a partner in the business, which has grown and prospered until now the firm, besides their large local business, have work in the U. S., Manitoba and the Northwest.



J. Z. LONG

G. W. CAMPBELL

CHEMIST and druggist, occupies the whole of the first floor of the fine large three-story brick building at No. 331 Talbot street, where he keeps on hand a full supply of pure drugs, druggists' sundries, perfumery, patent medicines, toilet articles, fancy goods, etc. He has been in business for four years, and has built up a very large local trade and earned for himself the reputation of being an exceptionally accurate and painstaking dispenser. He is a skilled chemist and pharmacist, and has several preparations of his own manufacture on the market that have been highly spoken of, and find ready sale because of their curative properties. Mr. Campbell is counted as among our most progressive young business men, and as a citizen enjoys the respect of all.

GEORGE SEARL

GEORGE SEARL occupies the two stores at Nos. 51 and 53 Catharine street, consisting of the whole of the ground floor and basement of the fine, large, three-story brick building, 100 x 46 feet in area. He is a very extensive dealer in staple and fancy groceries, provisions, fresh and salted meats, crockery, etc., and has been established in business for the past thirteen years. During that time he has built up the enormous trade he now enjoys, having gained a reputation for keeping none but the choicest and freshest goods. Mr. Searl is an Englishman by birth but has lived here many years and has made a host of friends.

S. V. WILLSON.



D. O. LONG OF LONG & SON

MR. S. V. WILLSON is the proprietor of one of the greatest industrial enterprises in the county of Elgin, doing a business of nearly one hundred thousand dollars annually. He is the owner of the extensive woolen and flour mills at Union. They were first established in 1840, Mr. Willson taking possession in 1865, and were burned down in 1887, but at once re-erected. The flour mill is a three-story frame structure, with a basement, and has an area of 40 x 40 feet, while the woolen mill is a two-story frame, 120 x 34, with an annex 40 x 30, together with a boiler house and storage buildings. Mr. Willson's St. Thomas headquarters are in a three-story brick building at No. 228 Talbot street, he occupying the ground floor as a store and warehouse. He gives employment to from fifteen to twenty hands. He is also in partnership with his brother in the Dutton woolen mills. Mr. Willson is a Canadian by birth, and is a thorough man of business in every particular. He is shrewd, active, energetic and upright and honorable in all his dealings. In his personal relations he is highly popular with all classes of the community.

S. DUBBER

MR. S. DUBBER carries on business in the large three-story brick building, of which he occupies the whole, at No. 274 Talbot street. He is a dealer in all kinds of fresh and salted meats, hams, bacon, lard, etc., and counts among his customers many of the leading families and hotels of St. Thomas. His stock of meats is always large and of the best quality that the market affords. He is himself a first-class judge of meat, and handles none but the finest. Mr. Dubber has been in business in St. Thomas for nearly twenty-two years, and has built up for himself a reputation for being a square-dealing business man, a first-class purveyor in his line, and an estimable citizen.

The St. Thomas Journal

TRADE EDITION.

ST. THOMAS, ONTARIO, DECEMBER, 1894.

TRADE EDITION.

St. Thomas The Railway City

ST. THOMAS, the Railway City, is situated eight miles north of Lake Erie and midway between the Niagara and Detroit Rivers. This places it in the very centre of that beautiful and fertile district which forms the south-western part of the Province of Ontario. Look at a map of North America, and you will observe that Ontario forms a peninsula dipping deep down almost into the heart of the continent, its southern, western and eastern borders lapped by the waters of three of the greatest fresh water lakes in the world—Erie, Huron and Ontario. The influence of these great bodies of water upon the climate of Western Ontario is very marked, modifying the rigors of winter, and helping to temper the heat of summer in a manner which makes the climate exhilarating and salubrious. With such a climate, and with as fertile and well-wooded lands as can be found upon the continent, it is little wonder that this south-western peninsula has become famous for the variety and extent of its natural resources, and is looked upon by its inhabitants as one of the choicest portions of North America. From the peach orchards of the Niagara district to the vineyards of Essex, these southern counties in summer and autumn form an unbroken stretch of blushing orchards, yellowing grain and knee-deep meadows. The happy possessors of these bounteous gifts of nature are descendants of the best stock that England, Ireland and Scotland has sent out during the last century to people the land of "Westward Ho!" In intelligence, in morality, in steadiness of character, in industry, in enterprise, there are few, if any, communities on the continent which excel this people. They have a goodly heritage, and they are proving themselves not unworthy heirs.

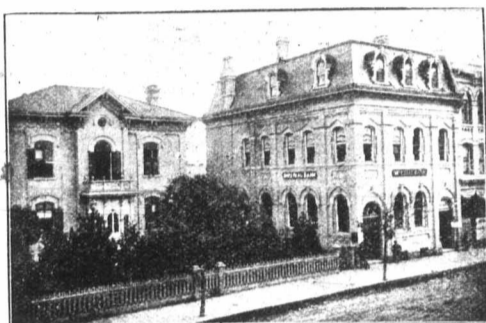
It is in the centre of this prosperous and progressive community that the city of St. Thomas is situated. It largely partakes in its characteristics of those qualities which we have credited to the people of the whole peninsula. Its population of eleven thousand souls is progressive and enterprising. Within the last twenty years the city has grown from a town of two thousand inhabitants to its present size, and each year has seen an advance in all that goes to make a successful city, in all that goes to increase the material welfare of a community, until to-day there is probably no city in the Dominion of Canada of the size of St. Thomas which is so well supplied with those modern conveniences of a municipal character which add so much to the attractiveness of urban life. Around its northern and western boundaries, one hundred feet below the level of the city, gushes a little stream, while on the south a winding, verdure clad ravine leads a streamlet from Pinafore Lake to the Creek. It is these ravines, encircling the city, developing in places to mile-wide valleys, which give character and force to the scenery, and make St. Thomas a "city set upon a hill." Five minutes walk from any portion of the town brings the visitor to the verge of one of these valleys, from whence the eye rests gratefully on a panorama of forest, stream and pasture.

The opportunities which these beautiful ravines and valleys afford the landscape gardener for effective display of his art are infinite, and are certain to be taken advantage of as the city grows in wealth. Already, one charming spot, in the rounding corner of a ravine carved out centuries ago by the rolling floods, has been purchased as a city park, and the winding roadway built adown its banks gives promise of what may some day develop into a ten-mile avenue around the city, following the sinuosities of the ravines, shaded by patriarchal trees, and giving to the eye a feast of pastoral scenery that irresistibly recalls the hills and vales of England.

Some glimpses of this scenery have been caught by the camera of the photographer, and transferred to these pages. Imperfect imitations of the originals as they are, they bear witness to the truth of the picture we have faintly drawn of the natural beauties of this, the most southerly city in the Dominion of Canada.

Other illustrations treat of what man has done for St. Thomas. Popularly known as "The Railway City," it certainly owes a large measure of its prosperity to the great lines of railway which its enterprise and liberality of its citizens have brought within its borders. Chief among these is the Canada Southern division of the Michigan Central, the head offices and workshop of which are located in St. Thomas, and add thousands of worthy citizens to its population. The Loop Line division of the Grand Trunk Railway and the Credit Valley division of the Canadian Pacific and the London and Port Stanley division of the Lake Erie and Detroit

River Railway make a quartette of great roads which serve St. Thomas. In addition to these the Courtright branch of the Michigan Central makes tributary to the city the rich and rapidly developing district between St. Thomas and the St. Clair River.



THE IMPERIAL BANK

This edition of THE JOURNAL is designed to convey, by pen and picture, some idea of the position, resources and advantages of St. Thomas. The manufacturers and merchants of the city have most liberally assisted in making the edition what it is, and it is hoped that direct advantageous results may flow to the city and its citizens from this publication.

THE IMPERIAL BANK

THE Imperial Bank is a standard monetary institution that has an authorized capital of two million dollars, of which \$1,954,525 is paid up, and which has a rest fund of \$1,152,252. The head offices are in Toronto, but the bank has agencies all through Ontario and the Northwest, with agents or correspondents in all parts of the commercial world. It does a general banking business, and is conducted upon safe lines. The St. Thomas branch is located on the ground floor of a handsome three-story brick building on Talbot street, opposite the Grand Central Hotel, covering an area of 50 x 40 feet, and giving employment to six clerks. The local manager is in every sense of the word a local man. Mr. M. A. Gilbert is a Canadian and has made his home in St. Thomas all his life, and having been manager of the Imperial Bank since its establishment. He has been an alderman for No. 1 ward for many years, and proved himself one of the best chairmen the Finance Committee ever had. He was also president of the Board of Trade for several years, and played a very prominent and influential part in the establishment of both the old and new waterworks for the city. In fact, any project that has tended to the welfare and improvement of St. Thomas has had the hearty support and cordial approval of Mr. Gilbert. He has been secretary treasurer of the Gas Company since its inception, and also vice president of the South-western Loan Company. He has ever been one of our foremost citizens, having been an extensive exporter of produce prior to entering the service of the bank. The beautiful home and grounds of Mr. Gilbert on Margaret street, "Beechwood," are not to be surpassed anywhere in the Dominion, showing that Mr. Gilbert has a love for the beautiful as well as for the more exciting fields of business rivalry and enterprise.



VIEWS IN AND ABOUT ST. THOMAS

H. MACPHERSON

H. MACPHERSON is a merchant tailor and dealer in gentlemen's furnishings, fur goods, hats and caps, etc., making a specialty of handling the celebrated "Christie hats." The business was established in 1878, and gives employment to the large number of thirty hands. Mr. Macpherson occupies the whole of first and third floors of two large adjoining brick buildings, one 75 x 25, the other 50 x 18, each three stories in height, at Nos. 335 and 339 Talbot street. In the clothing line Mr. Macpherson makes a specialty of fine ordered work, and for this purpose he carries a very large stock of imported and domestic tweeds, cloths, etc., much of which is imported direct. Mr. Macpherson is a native of Canada and has resided in St. Thomas for the past twenty-two years. In that time he has built up a very large trade, and has made for himself a reputation as a gentleman of correct business habits, and personally he commands the respect and esteem of all.

W. R. BEVITT

MR. W. R. BEVITT carries on business as a dealer in wall paper, picture frames, plate glass, stained glass, leaded glass, etc., making a specialty of the three latter lines. He has been established in business twenty-two years and occupies the whole of the ground floor and basement of the large three-story brick building, 110 x 20, at No. 267 Talbot street. He is a native Canadian, and his name has frequently been mentioned for municipal honors, but he prefers a quiet private life. He gives employment to five hands. Mr. Bevitt is a thoroughly experienced business man.

D. FERGUSON

MR. D. FERGUSON is a wholesale and retail dealer in boots and shoes, occupying the whole of the first floor of the handsome large three-story brick building at No. 279 Talbot street, his store covering a ground area of 100 x 22 feet, and giving employment to four hands. He has been in business for over twenty-three years, and has built up a very large trade with the people of the city and the surrounding country. In fact, his trade extends all over the large district of which St. Thomas is the centre. He makes a specialty of dealing in fine goods, and has achieved a very high reputation in this line. Mr. Ferguson is a Canadian by birth and has resided in St. Thomas nearly all his life. He has taken an active part in building up the city, and served four years in the council, holding the very important position of chairman of the finance committee. He is a gentleman of thorough business habits, and stands high in the commercial world, while personally he is very popular with all classes of the community. His name is being prominently connected with the mayoralty for 1895.

F. C. JOST

MR. F. C. JOST carries on business as a dealer in watches, clocks, jewelry, silverware, etc., at No. 605 Talbot street, where he occupies the entire ground floor of a fine two-story brick building, 50 x 12 feet in area. He does a very large trade, having a high reputation for the quality of his work. He is a practical watchmaker of thirty-five years' experience, and pays special attention to repairing, particularly in the finer lines of watches, at which he is exceptionally skilled. Mr. Jost is a Frenchman by birth, and has been in business in this city for four years.

St. Thomas as a Home.

HAPPY is St. Thomas in being the home of eleven thousand people, enjoying a higher average of prosperity than falls to the lot of any other community of equal size in the Dominion. To the railway companies credit must be given for this, but also in some degree to the magnificent character of the agricultural country by which the city is surrounded, and to the manufacturing industries which, from wool and iron, form many products that find constant sale in distant provinces and lands.

Free from the poverty, the stifling tenements, the soul-stirring contrasts, of larger places, this model little town enjoys all the advantages which civilization has carried in its train for those who congregate in cities. As an educational centre, St. Thomas rejoices in the possession of the largest and best-equipped institution in the Dominion for the higher education of young women—Alma College. This institution has to-day the largest roll of students of any ladies' college in the country. Its management is energetic, its methods modern, its curriculum high, its results surprisingly good. A Collegiate Institute, the equal of any in a province noted for its institutions; a Central School; four large ward schools; a separate school; an excellent private Business College, and a public Art School, complete the provision made by St. Thomas for the education of its youth, and testify most effectually that the schoolmaster is abroad. A Free Library, the property of the city, is equipped with thousands of books, and its reading rooms are open to all. In every quarter of the city rears the proud head of some stately edifice dedicated to the known God. Churches are as plentiful as denominations—more plentiful, in fact, for the Methodists support three, the Episcopalians two, the Presbyterians two and the Baptists two. The other denominations represented are the Roman Catholics, Disciples, Latter Day Saints and the Salvation Army. A system of waterworks covering all portions of the city has been constructed, and in connection with an efficient paid brigade furnishes ample fire protection. A handsome structure, "The Amasa Wood Hospital," is dedicated to those poor mortals who worship at the shrine of Our Lady of Pain. The aged and infirm poor are cared for in "The Thomas Williams Home," the burden of maintaining which has been assumed by benevolently disposed ladies. Street railway, gas and electric lighting, streets prettily boulevarded and roadways permanently improved; all these are among the advantages St. Thomas offers to those in search of a home. St. Thomas is a city of fraternal and benevolent associations, and few there be of its citizens who are not members of some society designed to relieve the distressed and assist the needy and deserving. Three chartered banks and five loan societies attend to the financial business of the citizens, while wholesale and retail stores, carrying stocks that in size and quality would bear comparison with any in the province, prove that the people of St. Thomas have both the taste to desire fine goods and the means wherewith to gratify their tastes.

By the character of its location, of its railway possessions, and of its people, St. Thomas stands to-day at the head of the smaller cities of the Dominion as a business centre. As a place of residence it is peculiarly attractive. The same characteristics of climate and of country which made this land so dear to the heart of the red man three hundred years ago, prevail to-day, and have a similar effect upon his pale-faced successor.

S. CHANT

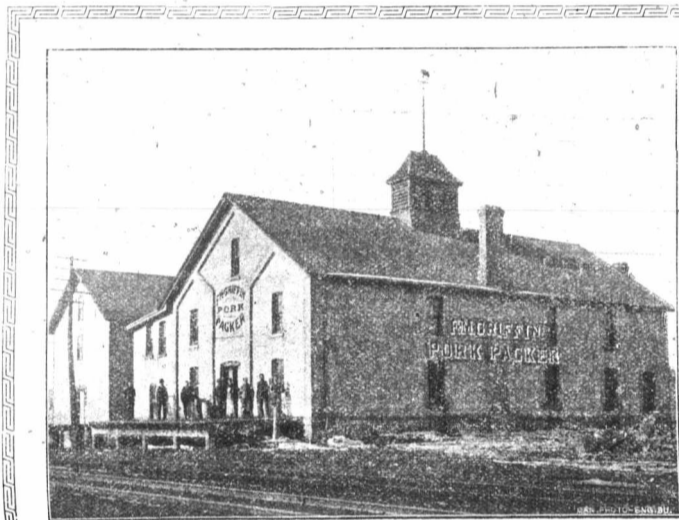
MR. S. CHANT carries on a very large business as a dealer in dry goods, both staple and fancy, mantles, lace curtains, carpets, oil cloths, gentlemen's furnishings, overcoats, clothing, etc., occupying the whole of a large two-story brick building, 80 x 20, on the corner of Talbot and Manitoba streets. His business is so large that he gives employment to four hundred. The store of Mr. Chant is the largest commercial house, and does the most extensive business, in the east end, and indeed so much so is this the fact that the store is generally known to the public as "Chant's Cheap Store." Perhaps it is the cheapness that brings the trade, for it is an undoubted fact that Mr. Chant is enabled to sell goods at prices that are bound to attract trade. Mr. Chant is a Canadian by birth, and has resided in St. Thomas for a number of years past. He has always taken an active interest in all that pertains to the welfare of the city. He represented No. 6 ward as alderman for five years, and did good service



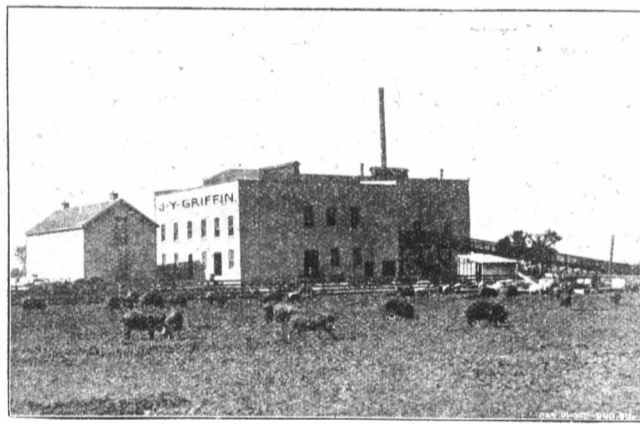
for the city as chairman of No. 1 committee. He is also treasurer of Grace church, and has always taken a lively interest in moral projects. As a business man Mr. Chant is energetic and enterprising and has won the confidence of the commercial world, while as a citizen he stands in the highest degree of esteem with all of his fellow citizens.

F. M. GRIFFIN

ONE of the leading business men, and one who has done much to build up St. Thomas, is Mr. F. M. Griffin. He carries on a very extensive trade as a pork packer, and is the curer of the celebrated Griffin brand of hams, bacon, lard, etc., of wide reputation, his hams being of such a superior quality that they command a higher price than any others in the market. The excellence of his goods in this line, is due to employing none but the best of workmen and buying the choicest logs in the market. His output of pork exceeds \$200,000 annually, the product finding its way to all parts of the Dominion, and everywhere being in the highest repute. Mr. Griffin is also interested with his brother in this line in Winnipeg, where they have a large packing house with an output of \$200,000 yearly. The capacity of the Winnipeg branch is 300 hogs per day. The size of the building is 60 x 120, and is three stories high. It has an immense ice house in connection with a storage capacity of 3,000 tons. The building was erected last year and cost \$30,000. Mr. Griffin also does a very large trade in coal, wood, ice, lime, cement, plaster, salt, sewer pipe, etc. He has been established in business for twenty years and gives employment to a number of hands ranging from twenty-five to seventy-five. His premises include a large three-story brick building, 80 x 40 feet, used as a packing house, with a large two-story warehouse adjoining, and also a capacious store house for salt, lime, cement, plaster, etc. He has also large coal sheds on the G. T. R. and coal and wood sheds on the M. C. R., with a capacity of three thousand tons. In addition he has an immense ice house, with a capacity of 2,500 tons, and stabling accommodation for the ten horses that he employs in the business. Mr. Griffin has resided in St. Thomas for the past twenty years, and it is needless to say that he has done a great deal to build up the town and city. He is one of the most enterprising business men in the west, upright and straightforward in all his dealings, and highly popular as an individual citizen. He was for many years prominently identified with the Street Railway Company and has been for a long time a member of the board of management of Alma College, one of the leading educational institutions in the province. In fact, Mr. Griffin has always exhibited a spirit of enterprise where the interests of the city were concerned, as well as in connection with his own large and extensive enterprises.



GRIFFIN'S PORK PACKING ESTABLISHMENT, ST. THOMAS



GRIFFIN'S PORK PACKING ESTABLISHMENT, WINNIPEG

I. MORSE

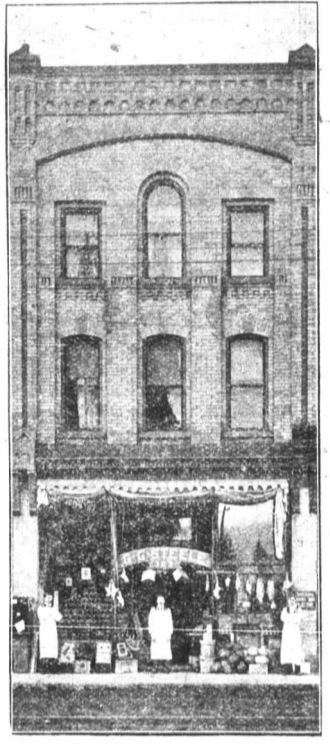
MR. I. MORSE, dealer in flour, feed, seeds, etc., occupies the whole of the ground floor of the large three-story brick building situated at No. 578 Talbot street. Mr. Morse has been established in this business for about a year, having previously been engaged in the plating mill and contracting business for several years. He is a Canadian, born in Halton county, but has resided here for half a century. During his residence amongst us he has always taken an active interest in public affairs, and has filled some of the most important positions in the gift of the people and government. He served with acceptance as alderman for eight years, and was mayor of the city for two succeeding terms—1889-90. He also filled the position of city auditor for two years, and is at present one of the Review commissioners for West Elgin. This record is sufficient to enable one to judge of Mr. Morse's standing in the eyes of those who know him best. He is a representative man in every sense of the word, and a great favorite with the people. He numbers his friends by the hundreds and is extremely popular personally and regarded by everybody as a straightforward fair-dealing business man.

S. S. FRAINE

MR. SAMUEL S. FRAINE has been established in business as a merchant tailor for the past twenty years. He occupies the whole of the first and second floors of the large brick building located at No. 361 Talbot street, where he gives employment to eight hands. He carries a very extensive stock of imported and domestic clothes, tweeds, etc., all of which he makes up in the latest and most fashionable styles, invariably ensuring a fit and giving the greatest amount of satisfaction to his many customers. His trade is not only very large locally but extends to a great extent to the surrounding towns and villages, while he has several customers in the States, former residents of St. Thomas. Mr. Fraine has resided in this city for twenty-one years, having formerly been connected with the firm of Benton & Fraine, of London, and during his whole business career he has catered to the best class of the custom trade. His reputation as a merchant tailor and business man is fully established, while he is held in the highest esteem by all classes as a citizen.

G. G. STEELE

MR. G. G. STEELE carries on business as a wholesale and retail dealer in fruits and fancy groceries, at 383 Talbot street, where he has been established about four years. He occupies the whole of the ground floor and basement, 70 x 22 feet, of a large three-story brick building, and makes a specialty of fruits, of which he always carries a large stock of the freshest and latest in the market. He has everything in its proper season, and in this line does a trade which is not excelled in the county of Elgin. He also makes a special point of the quality of his teas, for the excellence of which he bears a very high reputation throughout the whole of the county of Elgin. He gives employment to from four to six hands, from which fact the size of his trade may be gauged. Mr. Steele is a thorough business man, active and enterprising, and respected by all.



W. O. FOSTER

MR. W. O. FOSTER is a large wholesale and retail dealer in drugs and chemicals, druggists' supplies, fancy goods, perfumery, toilet accessories, Christmas goods, etc. He has been established in business for twelve years, and occupies all of the large three-story brick building, at No. 221 Talbot street, with a large warehouse in the rear. Mr. Foster handles a large quantity of preparations of his own, manufacturing all of the standard pharmaceutical preparations, such as fluid extracts, etc., giving employment to two assist-ants. He makes a specialty of preliminary and fancy goods, carrying a very large line of each, and doing a trade which extends all over the vicinity. He also does an extensive jobbing trade throughout the whole of Western Ontario. In addition Mr. Foster does a very large trade in bulbs and seeds in their respective seasons. Mr. Foster has resided in St. Thomas for twelve years, and during that time has built up a reputation as a gentleman who thoroughly understands the scientific side of his profession, and also knows how to please the taste of the public. Personally he is highly popular with all classes of the community.

RISDON & LIVESEY

THE firm of Risdon & Livesey are wholesale and retail dealers in shelf and heavy hardware, stoves, ranges, furnaces, tinware, plumbing and plumbers' goods, paints, oils, etc. The business was originally established by Risdon Brothers fourteen years ago, the present firm being formed one year ago. They occupy two floors in the fine large three-story brick building, 100 x 29 feet, on the corner of Talbot and Metcalf streets, with two large storerooms and workshops adjoining, and give employment to from eight to twelve hands. They carry a very large stock of stoves and ranges, being agents for the Gunneys of Hamilton and other celebrated makers, and do a trade which extends all over the district of which St. Thomas is the business centre. Mr. John Risdon, the senior member of the firm, has resided here for fifteen years, and Mr. J. C. Livesey is also an old resident, he having lived here for eleven years, having previously been road master on the Grand Trunk Railway. Both gentlemen are thorough business men, and stand high in the commercial world, while personally they possess the respect and esteem of all their fellow citizens. Their establishment does much to add to the importance of St. Thomas as a business centre.

PINFOLD & REEKS

THIS firm, comprised of Mr. T. Pinfold and Mr. A. Reeks, are importers of and dealers in ales, wines, liquors, etc., and also handle the Nelson, Morris & Co.'s extract of beef. They have been in business for seven years, and occupy the whole of the first floor of a large three-story brick building on Talbot street, and give employment to one hand besides themselves. They carry a very large stock of goods, being agents for the Walkerville Brewing and Distilling Company, the British American Brewing Company, Carling's (London) ale, porter and lager, and other first class and recognized standard manufacturers. They import all their goods direct from the manufacturers, and so ensure the purity of all their brands. They do a very large trade all over this vicinity, and in the neighboring towns and villages, having an output of fifty thousand dollars annually. Mr. Pinfold has resided here for about eighteen years, and Mr. Reeks was born in St. Thomas and has lived here for the greater portion of his life. Both gentlemen are enterprising business men, stand high in the commercial world, and possess the respect and confidence of their fellow citizens.

EMPIRE TEA COMPANY

MR. GEORGE H. MALCOLM is the proprietor of the Empire Tea Company store in this city, occupying the whole of the fine three-story brick building at No. 463 Talbot street, he has been established for about four years and a half. He is a wholesale and retail dealer in teas, coffees, baking powder, spices, fancy chinaware, glassware, silverware, etc. He makes a specialty of his teas and coffees, in which lines he has built up an exceptionally large trade, in consequence of the purity and excellence of the various brands which he handles. Mr. Malcolm gives employment to four clerks in this city alone, and in addition he has a number of agents and sub-agents in the surrounding towns. Notwithstanding the large extent of his trade at the present time, it is constantly and rapidly increasing. During his residence here, Mr. Malcolm has proven himself a shrewd and enterprising business man, while at the same time he has gained the respect and confidence of all as a first class citizen in every respect.

A Bit of History.

ST. THOMAS received its name in honor of Thomas Talbot, the founder of the Talbot settlement, which embraced the whole of the present County of Elgin, and parts of Essex, Kent, Middlesex and Norfolk. This immense tract of land was granted to Colonel Talbot, an Irishman of good family, upon the recommendation of Lieutenant-Governor Simcoe, for whom Talbot had acted as private secretary from 1791 to 1794, and had with him visited this part of Upper Canada, landing at Port Talbot, and penetrating the wilderness to the forks of the Thames, where London now stands. Talbot was so pleased with the country that he applied for, and was granted, five thousand acres of land, on condition of conveying fifty acres out of every two hundred to an actual settler—another story being that he was only entitled to fifty for every 200 he settled. He also was commissioned to settle other parts of the western peninsula, and thus became possessed of a vast property, estimated to have been worth from £75,000 to £100,000 at the time of his death in 1853.

Colonel Talbot took up his residence at what is now Port Talbot, in the year 1803, from which time the settlement of this district may be dated. No trace of any settlement upon the present site of St. Thomas is to be found until the year 1810, when a large number of families moved into Elgin, and some of them settled upon the banks of Kettle Creek, where it is crossed by the Talbot Road. Among these pioneers were Captain R. D. Drake, the Mandeville family, Garret Smith, Captain David Rapelje, Archibald McNeil, and a Mr. Curtis. The work that many of these men did lives after them.

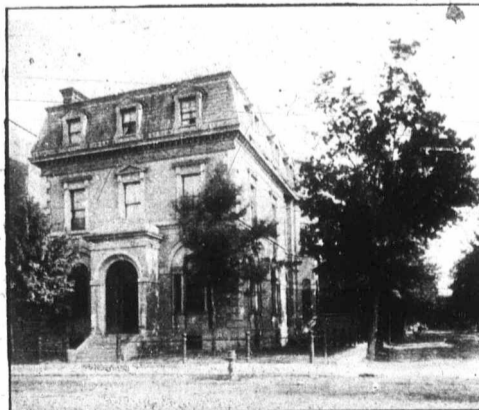
The position of St. Thomas upon Kettle Creek and the Talbot Road, at the intersection of such a thoroughfare as the London and Port Stanley road, and surrounded by one of the finest agricultural countries in the Dominion, soon made it a place of importance. House was added to house, and store to store, until a thriving village covered the hillside, and even essayed to stretch itself northward over the ravine, many of the principal places of business being built on long piles that founded a foothold far down the precipitous side of the hill. Only a few of these now remain.

About 1832 Talbot street was used as a race course, the half-mile reaching to the site lately occupied by Moore's tannery. Stanley street was at that time a corduroy road, and none of the other streets were opened. St. Thomas became incorporated as a village in 1853, with a population of 1300, and in the next few years experienced unexampled prosperity, due to the inflation that set in at the time of the Crimean war. In 1857 the portion of the London & Port Stanley railway was opened. In 1858-9 the crash came, and by 1861 the village could only claim 1631 inhabitants. In 1870 the population was still under 2,000, the growth in the three last decades having been very slow. In 1872 the portion of the York & Northampton railway was added by act of Parliament. In 1873 the Canada Southern and Loop Line railways were opened for traffic, and from that year forward the town progressed by leaps and bounds, becoming incorporated as a city in 1881.

THE MOLSONS BANK.

THE Molsons Bank, which was incorporated in 1855, has a paid-up capital of two million dollars, with a rest fund of \$1,300,000, a reserve of \$80,000 for rebate on notes discounted, and a profit and loss account of \$75,740.54. This is a financial showing that clearly indicates the stability of the Molsons. During the past year two dividends at the rate of eight per cent. per annum were paid, after paying which the earnings left a balance of \$104,817.28.

The directorate is composed of some of the strongest men financially in the Dominion. The Molsons Bank has its agents or correspondents in all parts of the civilized world where commercial transactions are carried on, and transacts all branches of business in the banking line. The St. Thomas branch was established in this city in 1871 and is located on the ground floor of the handsome three-story brick building, 60 x 50 feet, on the corner of Talbot and Pearl streets, where five clerks are employed. The local manager is Mr. L. E. Tate. He is an Englishman by birth, but has resided in Canada for the past twenty years. He had previously been in St. Thomas on two different occasions, filling subordinate positions in the bank, and the directors displayed business acumen when a year and a half ago they appointed him to the responsible position of manager. He is a gentleman of skill as a financier, thoroughly



MOLSONS BANK HOPKINS PHOTO

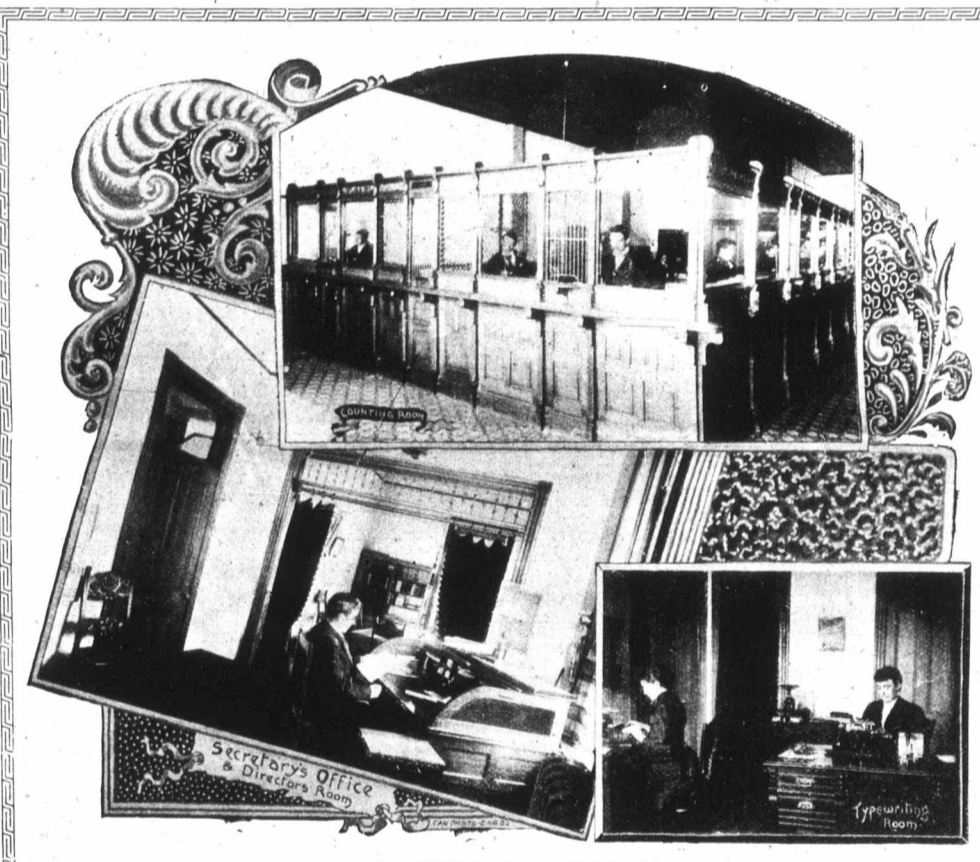
posted on all commercial and banking affairs, and is held in high respect by all classes of the community. He efficiently looks after the interests of the bank, while doing all he can to promote the welfare of the town.

THE ELGIN LOAN AND SAVINGS COMPANY.

THE Elgin Loan and Savings Company was organized in 1879, and is now one of the soundest and most flourishing financial institutions of the west. It has a subscribed capital of \$625,000, of which \$212,000 is paid up, assets of \$389,000, and a reserve fund of \$19,000, and last year paid two dividends at the rate of six per cent. per annum, and carried forward a balance of \$600 in round figures to next year. The board of directors is made up of Mr. D. McLarty, president; Mr. John Baird, vice-president; and Messrs. John McCausland, D. K. McKenzie, A. Murray, Albert Couse, George Wegg and L. Millington, the solicitor being Mr. John McLean and the inspector Mr. Alexander Fraser. The company has fine offices on the first floor of the large handsome building, two stories in height, at No. 253 Talbot street. The company does all the business usual to a loan and savings company, including the savings bank department, on the most favorable terms to its customers. The directors are all old residents of St. Thomas, the president having resided here for upwards of twenty years, and are thoroughly reliable men. Mr. Geo. Rowley, the manager of the company since its organization, has lived here for twenty-seven years, and is well-known to our citizens as a thorough-going business man and straightforward in all his transactions. He is also manager for the Great North Western Telegraph Company.

PROVINCIAL PROVIDENT INSTITUTION.

THE Provincial Provident Institution is the title of an insurance company whose methods must recommend it to every one. It was first organized in 1884, being incorporated under the Revised Statutes of Ontario on the 1st of February in that year, and began business the following April. Two years later it registered under the Dominion Insurance Act, and has since been regularly inspected by the superintendent of insurance from Ottawa. In 1892 it registered under the Insurance Corporation Act of Ontario. The nature of its business is to provide life insurance on the assessment or natural premium system, and so Vancouver. It insures persons of both sexes, from the ages of eighteen to sixty, for sums ranging from one to five thousand dollars. The standing of the company may be judged from the fact that it now has an insurance in force of nearly thirteen million dollars, has a cash surplus over all liabilities of over \$100,000, has over 7,500



THE PROVINCIAL PROVIDENT INSTITUTION HOPKINS PHOTO

policies in good standing, has paid in claims four hundred thousand dollars, and is now writing about three million dollars in new insurance each year. The business is conducted at a lower expense rate, and the company has had a lower average death rate, than any other company ever represented in Canada. The Board of Directors is composed of Mr. George K. Morton, President; Mr. Henry Lindop, Vice-President; Mr. Colin Macdonald, Q. C., solicitor; Dr. D. McLarty, Medical Director; Mr. John Baird, Treasurer; Mr. E. S. Miller, Secretary, and Mr. G. R. Pennington. The company occupies as its offices a fine large two-story brick building on Talbot street, and employs a large staff of clerks, not more, however, than are absolutely necessary for the proper transaction of the business of the company in all its minute details. The office is neatly fitted up, with due regard to the conveniences necessary for the business to be done. The company offers as low rates as are compatible with safety, and which are fully fifty per cent. below what is charged by the old line companies. The policies cover both death and disability, and are absolutely incontestable after two years, and all claims are paid promptly. Persons desiring life insurance—and all should—would do well to communicate with Mr. Miller, the secretary.

THE SOUTHWESTERN FARMERS AND MECHANICS' SAVINGS AND LOAN SOCIETY.

THE Southwestern Farmers' and Mechanics' Savings and Loan Society is one of the oldest financial institutions having its home office in the west. It occupies the ground floor of a large three-story brick building, 60 x 20 feet, on Talbot street, and has as its directorate a board composed of some of the strongest financial men in the district, as follows: President, Dr. E. W. Gustin; vice-president, Mr. M. A. Gilbert (manager Imperial bank); Dr. Kains, Messrs. Geo. Sufel, Peter Couse, James Marlatt, and John Dodd. The financial statement shows the company to be earning good dividends, and to be in a highly flourishing condition. The company has been in existence for the past twenty years, and during that time has conducted its business on safe lines and conservative commercial principles, so that it each day grows stronger not only in the public estimation, but in fact. The manager is Mr. W. E. Leonard, who assumed his present office three and a half years ago. He is a Canadian, born within a gunshot of the city, and is one of the best known men in the county of Elgin. He was for thirteen years a director of the Southern Loan and Savings Company, and is thoroughly familiar with the duties of his position.

N. W. FORD.

MR. N. W. FORD carries on the business of fire, life and accident insurance at No. 33 St. George street. He is general agent for the Ontario Mutual Life for Essex, Kent and Elgin, and also represents the Travelers' Accident, North British and Mercantile, Gore and Perth Fire Insurance Companies. He is probably one of the best posted men of his line in Western Ontario and also one of the largest business men in that section. Mr. Ford is a Canadian by birth, and was formerly English master in the Collegiate Institute of this city, which position he held with credit for nine years. He is a very pleasant gentleman to meet, and his smiling countenance, of which a very good photograph is herewith presented, is as well known in Essex and Kent as in Elgin. He represents first class companies in life, fire and accident, and his reputation for fair dealing makes him a safe man with whom to do business.



N. W. FORD

ERIE IRON WORKS

THE Erie Iron Works Manufacturing Company is one of the most important industrial enterprises in St. Thomas, being engaged in the manufacture of plows, harrows, cultivators, bicycles and all kinds of small machines. The company has been established eleven years, and occupy several buildings on Catharine and Curtis streets. The main building is an extensive two-story brick, 80 x 60, with a moulding shop and blacksmith shop 70 x 40, and several frame buildings attached, the machinery in all of which is run by electric power. The company gives constant employment to from twelve to fifteen skilled workmen. They make a specialty of plows, for which they have a high reputation all over the Dominion. The company has but recently started the manufacture of bicycles, this being an evidence of their progressive spirit and desire to keep up with the times. Their trade extends all over the Dominion of Canada, from Nova Scotia to British Columbia. The concern is a joint stock company, the main shareholders being the Risdon Brothers, Mr. Wm. Risdon being the manager. He has resided in St. Thomas since 1879, and has ever proven himself to be one of our most wide-awake and progressive business men.

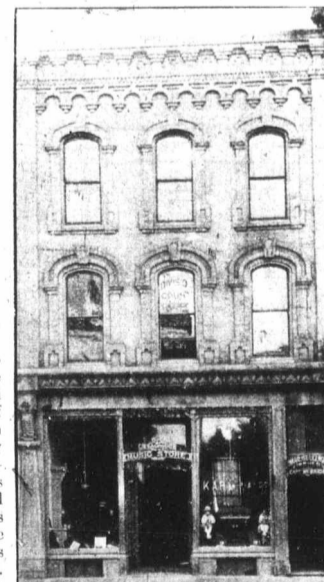
E. A. TESKEY, L. D. S.

E. A. TESKEY, L. D. S., has his dental parlors in the James A. Crocker building and they are elegantly fitted up for the reception of patients, while the operating room is supplied with all the latest and most modern scientific appliances. He has been established in practice for the past eighteen years, being one of the oldest practitioners in the city, and he enjoys a very large patronage, the outcome of his popularity and skill. He is a Canadian by birth, and has always labored for the advancement of the city. He served very acceptably as alderman for one term, doing good service.

Manufacturers in search of a suitable location for their business should visit St. Thomas. It has railway advantages unsurpassed in the Dominion, and the country surrounding it is the richest in Canada.

JAMES A. CROCKER.

MR. JAMES A. CROCKER is a dealer in pianos, organs and all sorts of musical instruments, and for the purposes of his trade occupies the whole of the first floor of the fine, large three-story brick building, 65 x 20 feet, at No. 304 Talbot street. He has been established in business for two years, and gives employment to four assistants, three men and a boy. He handles the celebrated Kaur pianos and organs, and is the sole agent in Elgin county for the well-known and highly reputed Morris pianos, he having acquired the exclusive right to that territory. Mr. Crocker is a gentleman of first-class business ability, always ready to meet his customers half way in any fair deal, and to give good value for the money, as may be judged from the reputation of the instruments which he handles. Personally Mr. Crocker is a gentleman of pleasing address and courteous to all with whom he is brought in contact, while his assistants are no less anxious to please. Mr. Crocker has many friends in St. Thomas and the surrounding country, with all of whom he is highly popular. Those who meet him once are always pleased to see him again.



CROCKER'S MUSIC STORE

Our Manufactories.

On other pages sufficient evidence has been given of the advantages which St. Thomas offers to manufacturing enterprises by reason of its situation in the heart of a fertile and well-settled country, and more particularly on account of its situation as a railroad centre. While the chief manufacturing industries of the city are those directly connected with the railroads, there are also a large number of very important and growing enterprises of a manufacturing character. The most of these will be found more fully described on other pages, but it might be as well for the purpose of reference to give a list of the principal establishments in the city which may be said to come under the heading of manufacturing enterprises:

- | | |
|-----------------------|------------------------------------|
| J. H. STILL, | Haddies. |
| HEARD & SONS, | Carriage goods and bert stuff |
| CAR WHEEL CO., | Railroad and street car wheels. |
| ST. THOMAS GAS CO., | Gas, etc. |
| NORSWORTHY & CO., | Foundry and machine works. |
| ERIE IRON WORKS, | Plows, harrows, etc. |
| JOHN CAMPBELL, | Miller. |
| MAY BROS., | Millers. |
| KILLINGSWORTH & CO., | Millers. |
| TERVILL BROS., | Monuments. |
| F. DODGETT, | Monuments. |
| WHITE BRONZE CO., | Sash, doors, blinds, etc. |
| J. M. GREEN, | Wringers, etc. |
| HENRY LINDOP, | Pork packing. |
| HAWES & MITCHELL, | Drain tile, etc. |
| R. COLE, | Brick and tile. |
| J. R. CAMPBELL, | Brewers of ale and porter. |
| ST. THOMAS MFG CO., | Bicycles, road carts, etc. |
| F. M. GRIFFIN, | Carriages and wagons. |
| NORTH & CO., | Foundry and machine shop. |
| GREGORY & CO., | Wire fences, etc. |
| REID & BROS., | Sheet iron, tinware and brassware. |
| BROWNELL & KENNEDY, | Furniture and upholstery. |
| J. B. SQUANCE, | Boilers. |
| GEORGE WIDD, | Cigars. |
| PAVEY BROS., | Carriage tops. |
| W. M. MORSE, | Cider mill. |
| COCHRANE BROS., | Ginger ale. |
| STACEY MFG. CO., | Steam laundry. |
| W. B. JENNINGS, | Soap. |
| SHEPHERD BROS. & CO., | |
| RESHON BROS., | |
| B. F. HOSKING, | |
| W. COLEMAN, | |
| G. R. PENNINGTON, | |
| COLE & HENDERSON, | |
| BENTLEY & CO., | |
| T. L. LINDOP, | |

It will thus be seen that a very large number of industries are represented in St. Thomas. There is undoubtedly room for many more, however, and manufacturers desirous of securing one of the best locations in Canada should examine into the advantages that St. Thomas offers as a site for their industries.

THE ATLAS LOAN COMPANY.

THE Atlas Loan Company was established seven years ago, and has met with a large degree of success. The offices of the company are at 563 Talbot street, St. Thomas, and 46 King street west, Toronto. The St. Thomas office is a fine two-story brick building, 60 x 15 feet in area, and is neatly fitted up for the purposes of the company. The last annual statement, issued on the 31st of December, shows that there was then a paid-up stock of \$267,237.13, on which dividends for that year amounting to \$15,861 had been declared, while the cash value of the mortgages held was \$554,065. The reserve fund amounts to \$7,000, and the deposits to \$180,103.23. Mr. A. E. Wallace, the manager, is a Canadian by birth. He organized the company, and has filled the position of manager since its inception. He is a gentleman who thoroughly understands the banking and loan business in every one of its phases, and is in every respect a shrewd and far-seeing man. He is very active and energetic in all that he takes hold of, having always been to the front in promoting every project that promised to be for the benefit of St. Thomas.

J. M. GREEN & CO.

THE firm of J. M. Green & Co., builders and contractors, are the proprietors of the City Planning Mills, wholesale and retail dealers in lumber, lath, shingles, and manufacturers of sash, doors, blinds, mouldings, house-furnishings, etc. They occupy a large three-story brick building, 79 x 34 feet and a two-story addition building, 50 x 24, while their yards cover three acres of ground and they give employment to thirty-seven hands. The business was established in 1872, and the trade built up now extends all over the city and the surrounding towns and villages, the firm handling three million feet of lumber per annum. There is a fine new office, in connection with the mill, and the latter is supplied with all the latest modern and improved appliances in the way of machinery.



GREEN'S PLANING MILL

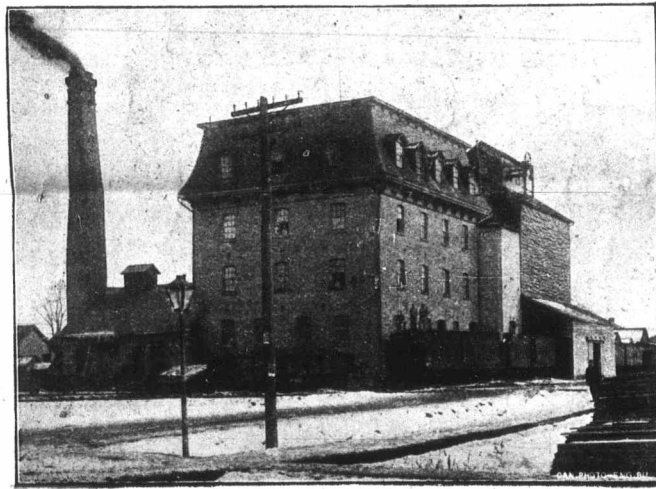
Mr. J. M. Green, the head of the firm, has resided in St. Thomas since 1871, and has always taken an active interest in the prosperity of the city. He was in the council for the years 1876-7, and a member of the school board for several years, and enjoys the respect and confidence of all.

G. R. PENNINGTON.

IF a hundred men were asked to pick out the most enterprising man in St. Thomas, many of them would select Mr. G. R. Pennington. At 241 Talbot street he is the proprietor of an immense establishment for the sale of general staple and fancy dry goods, millinery, ready-made clothing, hats, caps, gentlemen's furnishings, etc., and in this line he has been established for the past two years. The store is a large three-story brick building, 120 x 20 feet, and he occupies the entire premises with a full and complete stock in the various lines enumerated. This of itself would entitle Mr. Pennington to a right in the commercial world of St. Thomas, but it is very far from showing the full extent of his enterprise. Prior to coming to Canada he occupied the position of Grand Master of the Ancient Order of United Workmen in Michigan and he established the order in Canada. He also organized the Provincial Provident Institution, and for several years was the manager of that successful concern, and is at present a director. He is the proprietor of a large cider mill and vinegar factory, 120 x 40 feet, on the corner of William and Ann streets, and also of the old Elgin brewery on New street, which covers a large area of ground. But Mr. Pennington's greatest enterprise of all is his mammoth stock farm, situated to the north of the city, where he has some of the best blooded horses to be found in Canada, which he imported from that famous breeding place, Kentucky. Here he has at present sixty-six head of thoroughbred stock. To revert to Mr. Pennington's dry goods trade, it may be mentioned that it is one of the largest in the west, probably the only one west of Toronto giving employment to from thirty to fifty hands. After this enumeration, it seems superfluous to speak of Mr. Pennington as an enterprising man. The facts speak for themselves. It is only to be regretted that we have not many more such men as he is. Mr. Pennington is an Englishman by birth, but has lived on this continent for a number of years, and is thoroughly imbued with nineteenth century notions—in fact, he seems far enough advanced to be spoken of as a twentieth century man in a nineteenth century age.

JOHN CAMPBELL.

ONE of the leading industries of Western Ontario is that of Mr. John Campbell, he being a merchant miller and general grain dealer. His mill is a fine four-story structure, 60 x 50 feet in ground area, and has a capacity of five hundred barrels per day. It is fitted up with all the latest and most approved modern appliances, is lighted by electricity and run by steam power. The principle brands of flour turned out are "Sunbeam," "Imperial,"



CAMPBELL'S FLOUR MILL

and "Ossian," these finding their market in the lower provinces, Newfoundland and the West Indies. Mr. Campbell's elevator in connection with his mill has a capacity of nearly fifty thousand bushels, while he has also an extensive cooperage shop where in a fine two-story structure he turns out the barrels required. Mr. Campbell is a Canadian by birth, has resided in and been in business in St. Thomas for twelve years, and now gives employment to thirty-five hands. He is an enterprising, progressive business man, and is the means of setting a large amount of money afloat in the community. Personally he is very highly regarded by all, and commercially he ranks among the leading men of the west.

THE STAR LOAN COMPANY.

THE Star Loan Company has its offices located on the ground floor of a large three-story brick building on Talbot street, west end, covering an area of eighty by forty feet. The board of directors is composed of Hon. David Mills, M.P., ex-Minister of the Interior, president; Messrs. J. P. Findlay and C. B. Spohn, vice-presidents, and Messrs. Edwin Nicholl, J. P. Maftyn, C. Macdougall, Q.C., Robert W. McPherson, John Risdon and Donald Turner, directors. Messrs. Mann & Davidson are the solicitors for the company. The thirteenth annual report, which covers the financial year to August 31st, 1891, shows the earnings for the year to be two thousand dollars beyond the amount necessary to pay the dividends declared and the working expenses of the company. The rest fund of the company amounts to fifteen thousand dollars, and the contingent fund, which is really a rest, to three thousand five hundred dollars. The manager of the company is Mr. D. M. Tait, who has held the position since the inception of the enterprise. He is a gentleman very highly respected, and in him the directors have a manager who is not only a thoroughly competent man, but one in whom they have the utmost confidence. He is a first-class financier and a much esteemed citizen. The company does a very large business throughout Western Ontario. Loans made on mortgages and mortgages purchased at current rate of interest; current rate of interest paid on Savings Bank accounts.

STRONG & CO.

STRONG & CO. is the firm name of the well-known undertakers, embalmers, etc., carrying on business on the corner of Talbot and Hiawatha streets, where they occupy the ground floor of a large three-story brick building, 60 x 20 feet, having on hand a large quantity of caskets and funeral furnishings of all kinds with everything suitable to the sad occasion when their services are in request. The firm is the oldest and best known in Elgin county, and invariably give satisfaction whenever their services are required.

FRED JOHNSTON.

FRED JOHNSTON is the proprietor of Johnston's Cafe, located at No. 373 Talbot street. He has been established since the 1st of October, and has already built up a very large trade. The menu of the cafe is unsurpassed in the west, and in addition



INTERIOR JOHNSTON'S CAFE

Mr. Johnston keeps on hand a large and well-selected stock of cigars and confectionery. He is highly popular with all classes, and his cafe promises to become one of the leading places of resort for supper parties, etc. It is centrally situated, and as Mr. Johnston gives his personal and individual attention to the interests of his guests he is sure to succeed.

THE ST. THOMAS GAS AND ELECTRIC LIGHT COMPANY.

THE offices of the St. Thomas Gas and Electric Light Company (Limited) are situated at No. 39 Talbot street. The works are on Gas street, and comprise a large two-story brick coal shed, 60 x 46, a meter room 24 x 12, a purifying room 25 x 24, engine room 31 x 20, and the retort house 40 x 30, with 3 benches of 5 retorts, and 1 bench of 2 retorts; also steam hails and exhausters and scrubbers; electric light room 60 x 24, together with several smaller auxiliary buildings. Two steam engines are used, with three arc machines, one incandescent machine and one power generator. Electricity for all purposes is supplied, and the Company has had the contract since its commencement for the lighting of the city, in doing which they employ 31 arc lamps and 97 gas lamps. The Board of Directors comprises some of the most prominent and influential men in the city, being composed as follows:—Mr. John Farley, Q.C., president; Mr. M. A. Gilbert, secretary-treasurer (manager of the Imperial Bank); Mr. H. Brown, manager, and Messrs. John Baird, D. K. MacKenzie, J. H. Still and J. Scatcherd, of Buffalo. The Company has one of the most complete plants in Canada, and the city is very well lighted. The manager of the company, Mr. Henry Brown, is an Englishman by birth, but has lived in this city for 46 years. He conducted a large wholesale and retail hardware establishment for a number of years, then retired for a time, when he assumed his present responsible position. He has been an alderman, representing No. 2 ward for twenty years, and also for many years a member of the school board, which position he at present fills. He has always taken an active interest in developing the welfare of the city, and in fact has filled almost every position in the gift of the electors. The president, Mr. John Farley, is one of the best known lawyers in Western Ontario. He is an Englishman by birth, but has been a resident of St. Thomas for the greater part of his life. He was an alderman for several years; also served on the school board, and was one of the first, and is still, a water commissioner. In every position he has given the utmost satisfaction to his constituents. He is a Reformer in politics, and takes an active interest in public affairs. His name has frequently been mentioned in connection with a Parliamentary nomination, but so far he has never aspired to the honor. He has, however, always been active in elections, and is very effective on the stump, being a well-informed man and a ready speaker.

MR. W. T. COLLINS.

MR. W. T. COLLINS is a wholesale and retail dealer in imported and domestic cigars, tobaccos, pipes, smokers' supplies, etc., and has been established in business for the past two years and a half. He occupies a fine large store in the handsome three-story brick building at No. 371 Talbot street. He is the sole agent in this city for the celebrated Virginia cigar, also for the Monteleilo, a clear Havana five-cent cigar. He carries a very large stock of smokers' sundries, and does a very large local trade. Mr. Collins has resided in St. Thomas for the past twenty-two years, and has in the city a host of friends.



HAWKINS' MUSIC STORE

J. C. HAWKINS

WHO built, owns and occupies the handsome two-story brick building at No. 422 Talbot street, 45 x 20 in area, has been established in business for the past seventeen years. He is a dealer in pianos, organs and sewing machines, handling the Bell pianos and New Williams sewing machines, also the Evans piano, both of which bear a very high reputation in the market. He does a most extensive business, being one of the oldest dealers in Ontario, and having a reputation for upright and straightforward dealing. He is a native of Guernsey, Channel Islands, but has lived here twenty-two years, and is the oldest dealer in pianos in this city.

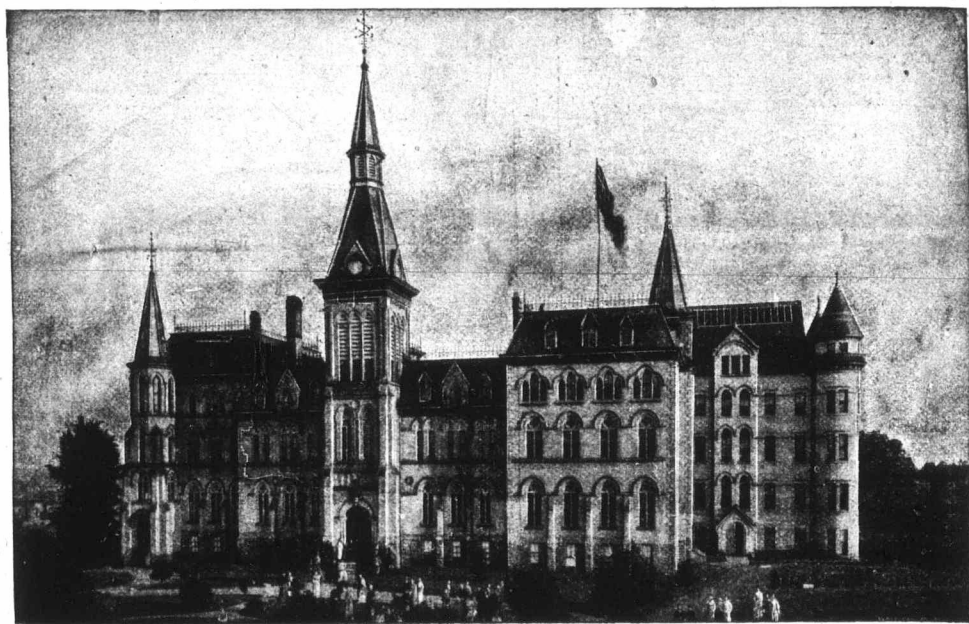
Some City Interests.

ST. THOMAS is well supplied with newspapers, perhaps, if quality be taken as a standard, is better equipped than any city of the same size in the Dominion.

- Aylmer, Port Stanley, Tilbury, Alvinston, Ridgetown, Tilsonburg, Delhi, Rodney, West Lorne, Dutton, Springfield, Watford, Glencoe, Simcoe.

In 1892 THE JOURNAL moved into a new and handsome four-story building, erected for its own use, and generally acknowledged to be the best equipped and arranged structure of the kind in the Province, in a city the size of St. Thomas.

The St. Thomas Times, daily and weekly, is published by Mr. J. Wilkinson, and enjoys a good circulation, being ably conducted in all departments.



J. B. SQUANCE

MR. J. B. SQUANCE, a native of this city of English descent, carries on business as a manufacturer of carriages, buggies, phaetons, busses, delivery wagons, etc., on Elgin street, a few doors from Talbot, where he occupies two large frame structures and gives employment to seven hands.

P. R. WILLIAMS & SON

P. R. WILLIAMS & SON, funeral directors, carry on business at No. 442 Talbot street, where they have been established for the past two years.



P. R. WILLIAMS

of the county of Elgin and surrounding towns

The Board of Trade.

Manufacturers and others desirous of securing additional information respecting St. Thomas should place themselves in communication with the board of trade of the city, which is composed of the leading business men of St. Thomas.

- President—W. H. King. Vice-president—John Campbell. Secretary-treasurer—J. W. Stewart. Council—J. H. Still, R. Potts, J. M. Green, J. Mickleborough, W. H. Murch, P. M. Fraser. Auditors—S. H. Palmer, W. E. Leonard.

The City Officials.

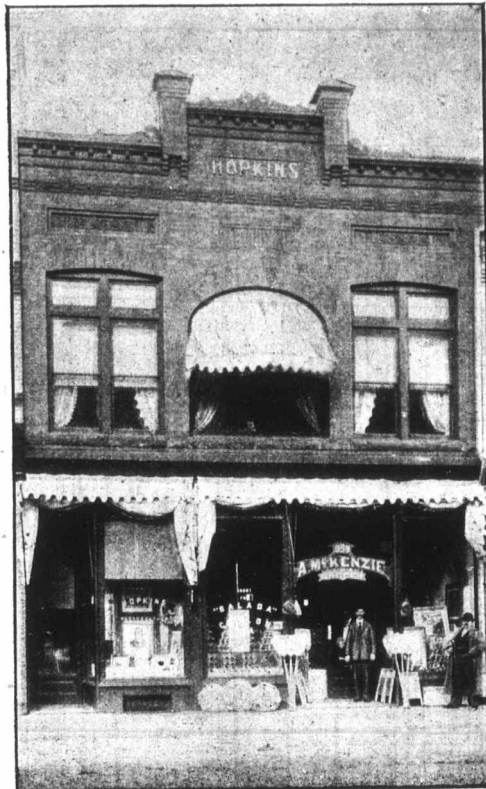
- The officials of the city for 1894 are as follows: Mayor—Geo. L. Oill. Aldermen—Messrs. McCully, Meek, Kindree, Doggett, Murch, Travers, Wallis, Sanders, Hawes, Miner, Chant, Wright. Clerk and Solicitor—H. F. Ellis. Treasurer—S. O. Perry. Engineer—A. W. Campbell. Police Magistrate—W. J. White. Police—Jas. Fawcings, chief; Wm. Ross, sergeant; constables Armstrong, Palmerston and Smith. Medical Health Officer—Dr. Van Buskirk. Chief of Fire Brigade—A. Bowllly. Sanitary Inspector—W. J. Shaw. Assessor—J. P. Freck. Collector—J. C. Ponsford.

ALMA LADIES' COLLEGE.

ANY reference to St. Thomas would be incomplete which did not devote some space to Alma College, which has done so much to advertise the city abroad. As will be seen from the cut which is here presented, it is a building mammoth in its proportions, of four and five stories in height, built of brick and stone in the modern style of architecture.

J. H. HOPKINS

J. H. HOPKINS, the photographer, who has supplied the photos for this issue, is the oldest established photographer in the county of Elgin, commencing the business with the well-known artist, W. A. Cooper, in 1871, remaining with him



HOPKINS' STUDIO AND MCKENZIE'S GROCERY.

until his removal from St. Thomas, then entering the late Mr. Lindop's employ, and was with him for six years. After that the well-known firm Scott & Hopkins was started, Mr. Hopkins taking full charge of the operating and retouching.

A. MCKENZIE

MR. A. MCKENZIE, who carries on business as a dealer in staple and fancy groceries, occupies the whole of the ground floor of the large three-story brick building at No. 357 Talbot street.

W. PRECIOUS.

MR. W. PRECIOUS carries on business as a dealer in staple and fancy family groceries, crockery, glassware, etc., at No. 395 Talbot street, where he occupies the entire ground floor and basement of a fine large two-story brick building, 60 x 20 feet in area.

F. SUTHERLAND.

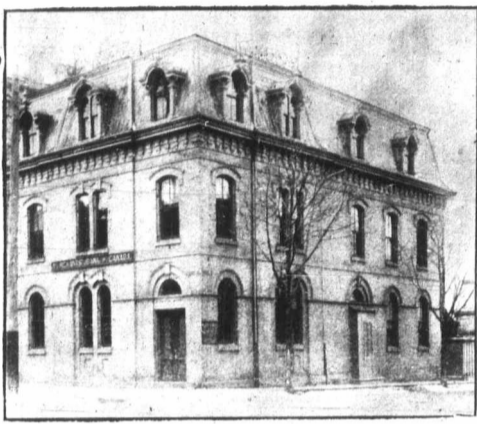
MR. F. SUTHERLAND carries on business as a dealer in boots, shoes, trunks, valises, etc., at No. 321 Talbot street where he occupies the whole of the ground floor of a large three-story brick building, 80 x 20 feet in area.



AMASA WOOD HOSPITAL.

THE MERCHANTS BANK

THERE is little need to say anything of the soundness of such an institution as the Merchants Bank of Canada, which is everywhere recognized as one of the strongest monetary concerns on the continent. It has a paid-up capital of six million



MERCHANTS BANK HOPKINS PHOTO

dollars, with a rest fund of three million dollars. The position of the bank as to the amount of paid-up capital and surplus is the second in the Dominion. The head office is in Montreal and it has branches in all the principal cities and towns in Canada. The bank transacts a general banking business, and has agents and correspondents at all points in the commercial world. The notes of the bank pass without discount in any part of the Dominion. The bank allows interest at most favorable rates on savings bank accounts and deposit receipts. The branch in this city is a three-story brick building, eighty by forty feet, situated at the corner of Talbot and Queen streets, and the large business done necessitates the employment of a staff of six clerks besides the manager. The local manager is Mr. Wm. Pringle, who has been in charge for the past eleven years.

HUGH McLEAN

MR. HUGH McLEAN carries on business as a florist at No. 30 St. George street, where he has been established since May 24th, 1893. His establishment comprises five large greenhouses, two of which are devoted to roses, one to carnations, one to chrysanthemums and one to palms and ferns. The business being confined to the growing and sale of cut flowers it is not too much to say that in the lines which he grows he cannot be excelled in Western Ontario. At the Western Fair, London, this year, Mr. McLean captured first prize for best vase of roses of any variety, his exhibit being of American Beauties. The office in connection with the greenhouses is painted inside with white enamel, and the walls are hung with water color pictures of chrysanthemums and carnations grown on the place. A marble-topped wall table for cut flowers and a neat cherry counter, complete the furniture of the office, which, like the greenhouses, is heated with hot water. Mr. McLean is a Canadian by birth, and before entering upon his business career, underwent a practical course of study and training with the best commercial florists of America, among them Peter Henderson & Co. of New York and Pitcher & Manda at Short Hills, N. J., and already his reputation, not alone as a grower, but as an authority as well, has spread throughout the whole of Western Ontario, although he has been such a short time in business. His houses, which are heated by hot water, are models of neatness and order, the walks high and dry, and the houses throughout are up to date. To give the public some idea of the extensive business done by Mr. McLean, it may be stated that he grows about 2,100 rose plants, a small bench of violets, 900 carnations, 500 daisies, 350 chrysanthemums, 250 callas, besides narcissi and other such bulbs in very large quantities and all for cut flowers. During October, the first month roses were cut from the young plants, 1,822 perfect blooms were cut and sold. A large collection of seedling chrysanthemums were grown here this last summer and among them are several which give promise of being distinct and meritorious varieties. Another plant worthy of mention, which is being tested this winter, is Swainsonia, an Australian plant of recent introduction. The foliage is fine and filmy, and the flowers, which are produced in great profusion, are white, in long racemes, the florets closely resembling a small sweet pea. Mr. McLean is one of the few men who are in the business they like best, and is a thorough enthusiast in his loved work, which he says opens new charms to him every day. He may justly be called one of the most promising florists of Canada to-day, and it is safe to say that it will not be long before he will be among the leaders in his profession.

HAWES & MATCHETT.

THE firm of Hawes & Matchett, whose establishment is located on the corner of Ross and Emily streets, are builders, contractors, and manufacturers of sash, doors, blinds and all frame furnishings, giving employment to from ten to twenty-five hands. The factory is a large, two-story combination of brick and frame, covering an area of 65 x 50 feet, and the trade territory of the firm extends over the whole of Elgin county. They have been established in business for twelve years, and have a very wide trade connection. Both members of the firm are Canadians by birth. Mr. S. Hawes, the senior member, has for the past year represented No. 5, and two years previous representing No. 6 ward as



alderman in the city council, and has always been found advocating whatever he believed was for the welfare of the city as a whole. Both gentlemen are highly popular personally, and are straightforward business men in every sense of the term.

J. W. McKAY

MR. J. W. McKAY is the Canadian manager for the Maple Grove nurseries, of Waterloo, N. Y., his office being located in the Odd Fellows block, and having been established since 1866. The long standing of the business is a sufficient guarantee of the quality of the fruit trees and ornamental shrubs and trees furnished from the nurseries. The territory over which Mr. McKay has control extends from Nova Scotia to British Columbia, and he does a very large business. Mr. McKay is a Canadian by birth, and has resided in St. Thomas many years. He is well known to our citizens, having served as alderman for several years, and is at present a member of the Board of Education. He has always been an active church member, and has in fact ever taken a deep interest in all that concerns the moral and material welfare of the city.

W. J. BOND

W. J. BOND occupies the entire premises, a large, two-story brick building, 110 x 18, at No. 362 Talbot street, where he keeps on hand a full supply of confectionery, cakes, bread, etc. He makes a specialty of wedding cakes and the serving of cakes generally for all sorts of festive occasions. His candies are always fresh and delicate. Mr. Bond who is of Canadian birth but English lineage has been established in business in St. Thomas for the past eighteen years, in the course of which time he has made many friends.

SHEPHERD BROS. & CO.

SHEPHERD BROS. & CO. occupy very extensive premises in St. Thomas, being Nos. 359 and 361 Talbot street, which is a large two-story brick building, 118 x 20 feet, and Nos. 23 and 25 Elgin street. They are manufacturers of and wholesale and retail dealers in furniture of all kinds, and have been established in business for the past nine years, giving employment to eight men. They manufacture parlor suits, chamber suits, sideboards, tables, and in fact furniture of every description needed in a house, whether to furnish the parlor or the kitchen. They do a very extensive trade throughout the whole of Ontario, carrying one of the largest stocks west of Toronto. The members of the firm of Shepherd Bros. & Co. are exceedingly energetic and enterprising in their business.

JAMES ROBERTSON.

MR. JAMES ROBERTSON, who occupies the handsome large stores at Nos. 238 and 240 Talbot street, carries on one of the largest dry goods businesses in western Ontario. He has been established nine years, and gives employment to the extraordinarily large number of sixty hands. The store is a fine brick structure, three stories in height, and covers an area of 120 x 40 feet, and is lighted throughout by electricity manufactured on the premises.



one hundred and seventy eight lights being employed. In stock Mr. Robertson carries everything to be found in a first-class well-appointed dry goods store, he being a direct importer. In addition he has departments for millinery, mantles, house furnishings, gentlemen's furnishings, etc., and particularly in ordered clothing department, where a staff is kept employed night and day, so large are the orders ahead. Mr. Robertson is a Scot by birth, and he is a genuine type of the race. In business hours he is a 'hustler' in every legitimate sense of the word, and every action betokens that he is a thoroughly progressive and enterprising man of commerce. In his personal relations, Mr. Robertson is genial to the highest degree, and socially is a fine companion, as he can tell a witty story and sing a humorous song as well as anybody. He is one of our most popular citizens, whether considered as a business man or as a companion.

T. HORTOP

MR. T. HORTOP is the proprietor of the Palace Livery, which is located at No. 629 Talbot street, and has been in existence for the past twelve years. It is a three-story brick building 150 x 40, with a large frame structure in the rear. It is one of the largest and best equipped livery stables in the province and gives employment to five hands. An elegant assortment of stylish rigs are kept on hand, and everybody can be suited, whether they desire a turn-out for business or for pleasure. The horses are all sound and good roadsters. Mr. Hortop is a native of Devonshire, England, but came early to this country, and has lived in St. Thomas for the past twenty years. During that time he has made a host of friends and is regarded as a fair-dealing, straightforward man.

HOTEL ARLINGTON

THE Hotel Arlington, a popular one dollar per day house, is one of the oldest established hotels in St. Thomas. It is situated on the corner of Talbot and Catharine streets, and is a three-story brick building, 60 x 40, with an annex, 60 x 44. The Arlington is run either on the European or American plan. There is good stabling in connection. The present proprietor, Mr. A. P. Conley, took possession on the 7th of November, and he is having the house remodelled throughout, putting in plate glass, electric lights, electric bells, etc., while the rooms are being repainted and papered. He gives employment to eight hands, and serves meals at all hours. Mr. Conley thoroughly understands his business, having had long experience. He is well and favorably known to citizens generally.

A. BURNS, L. D. S.

A. BURNS, L. D. S., who has his dental parlors in the second flat of the handsome three-story brick building at No. 319 Talbot street, opposite Grand Central Hotel, is the oldest established surgeon-dentist in the city, he having begun practice here thirty-four years ago. He is skillful in all lines of his profession, but makes a specialty of bridge and crown work, gold and other fillings and porcelain inlays. Mr. Burns, who is a Canadian by birth, has always taken an active interest in the material and moral development of the city. He sat with acceptance for two years in the council, and was a valued member of the school board for fifteen years. He is a member in good standing of the First Methodist Church, and acted as its secretary for twenty-five years.

A. M. HUTCHINSON

A. M. HUTCHINSON carries on business as a baker and dealer in general groceries and provisions. He occupies the whole of the two-story brick building, twenty feet wide with bake shop at the rear, at No. 311 Talbot street, where he gives employment to eight hands. He always carries a good stock, while his bread, cakes, etc., are always fresh and of the most toothsome variety. He makes a specialty of wedding and other fine cakes. Mr. Hutchinson has resided in St. Thomas for nineteen years and has had a long term of experience in the business, during which time he has built up an excellent reputation for the quality of the goods he supplies. He is a generous donor to all charitable and worthy objects, and was largely instrumental in the erection of Alma Street Presbyterian Church.

J. W. PROPER

A comparatively new comer among us is Mr. J. W. Proper, having only been established in business about a month, but he has already built up quite a trade. He is a dealer in staple and fancy dry goods, notions, small wares, etc., and occupies a store in the handsome, large, three-story building at No. 385 Talbot street. Although not long in St. Thomas, Mr. Proper is no stranger to his business, he having been in the same line for several years at Brantford prior to taking up his residence in St. Thomas. He promises ere long to have a trade equal to any in the west, as he is a pushing, enterprising business man and is bound to succeed.

H. M. WILLSON

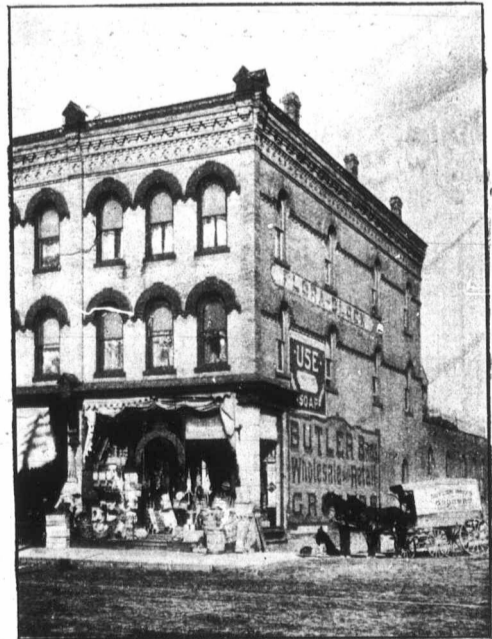
H. M. WILLSON occupies all of the fine three-story brick building located at No. 278 Talbot street, where he carries on business as a dealer in fruits, confectionery, oysters, etc., having everything in his line in its proper season. Mr. Willson has been engaged in this business for the past six years, and in the course of that time has built up a very large trade among the people of St. Thomas, who know that his goods are always fresh and of the best quality. Mr. Willson is a Canadian by birth, and has been a resident of this city for the past thirty-one years. He is consequently well known and is highly esteemed.

B. F. QUEEN.

B. F. QUEEN is the proprietor of Queen's Hotel, which is situated opposite the Michigan Central depot, and which was established in 1873. It is a four-story brick structure 60 x 100 feet. The hotel is well furnished throughout, a good table is set, and the six hands employed do all in their power to make the guests comfortable, while the rates are only \$1.00 to \$1.50 per day. Mr. Queen is a good landlord, and most emphatically knows how to keep a hotel. He is a lover of the horse, and handles some of the fastest, including Texas Rooker (2:29), a pacer who succeeded in landing the money in nearly every race in which he started. Mr. Queen also owns 'Reh', a two year old stallion, standard, and registered in Parson's Pacing Register, Cleveland, and also in the American Trotting Association's pacing department, where his number is 0136. His sire is a son of Brown Hal, while his dam is a daughter of Gibs by John Dillard, who is also a great speed producer. There is no question that he is one of the most promising young horses in Canada. His sisters, half sisters and brothers are all away down among the 2:04 and 2:05 flyers. Bay Leaf, a brood mare on Ewell Farm, Tennessee, has dropped a colt sired by Brown Hal, and his fastest get are Hal Drillard and Hal Brillard, both 2:05. Mr. Queen is very proud of his horses.

BUTLER BROS.

BUTLER BROS. This firm has been doing business in St. Thomas for the past eight years. They deal extensively in groceries, wholesale and retail, and have a wide-spread reputation of handling nothing but the very best line of groceries and provisions. Aside from their immense local trade, they also have the contract of supplying the palace dining cars running on the Michigan Central Railroad, also the dining hall and lunch room of the same company at St. Thomas. In order for them to fill this large contract satisfactorily they are obliged to carry a large stock of the latest and most fancy goods, and as a consequence are able to cater to the most fastidious. Both of these gentlemen are Canadians, being born in the county of Elgin. They are pushing business men



BUTLER BROS' GROCERY HOPKINS PHOTO

and are extremely attentive to their business, and spare neither time nor pains to suit their patrons. They use the utmost care in the execution of their orders, and will deliver goods to any part of the city. They are also sole agents for the celebrated 'Radnor Water.'

The City of To-day.

TO-DAY St. Thomas is a city with a quiet, uneventful past, a present of marvellous growth, large prosperity, and irrepressible energy, and a future, as its more sanguine citizens believe, of possibilities almost unbounded and limitless. As the great railway centre of Western Ontario, possessing advantages over its sister cities that manufacturers are not slow to appreciate; as the depot for the goods consumed by the inhabitants of an extent of rich agricultural country unequalled in the province, that naturally attracts retail merchants; as a city situated upon a beautiful location, surrounded by the most charming scenery, calculated to allure the members of less highly-favored communities, St. Thomas certainly can lay claim to being a city of exceptional advantages and attractions.

In appearance St. Thomas is the equal of any city of its size in the Dominion, and by many strangers is considered far superior. Business centres upon one street—Talbot—which is nearly two miles in length. The buildings on this street are for the most part imposing, substantial, business edifices, with large plate glass windows. The frontage tax system being in operation in the city the residents upon the principal streets have shown their liberality and enterprise by securing the most desirable improvements. Talbot street is block-paved and stoned along almost its entire length, several of the side streets are also paved with cobble stones and many thousands of dollars have lately been expended in permanently improving the principal residential streets and in boulevarding them. An extensive sewerage system ramifies in all directions throughout the city. The citizens generally seem determined to make every effort to improve the appearance of the city.

The health statistics show that St. Thomas is almost without a parallel in the Dominion as regards the health of its people, which is no doubt the result of its drainage facilities, and the invigorating breezes (free from all miasma) that are constantly sweeping over the city from the beautiful hills encircling it.

FRED DOGGETT.

THERE are few better known men in the city of St. Thomas than Mr. Fred Doggett. In commercial circles Mr. Doggett is known as an extensive importer of and dealer in marble, granite and stone, for monumental purposes, drawing his supplies from England, Scotland, Sweden, Italy and other countries. He established this business, in which he employs from eight to twelve hands, in 1874, and does a trade which extends over the whole of western Ontario, his place of business being a large two-story frame structure, 60 x 40 feet, at No. 29 Elgin street. Mr. Doggett is an Englishman by birth, a native of Somersetshire, but has resided here for the past twenty years. He has always taken an active interest in public affairs and in whatever tended to the welfare of the city. For five years he has represented No. 2 ward as an alderman, having been for the past four years chairman of the Board of Works, and is likely to be the coming mayor, probably without opposition. He was for eleven years a member of the fire department, and prior to entering the council held the position of chief. He established the present excellent fire department system. He takes a great interest in works of benevolence, and stands high in the Odd Fellows, being Past Grand of St. Thomas Lodge, Past Chief Patriarch of Elgin Encampment, Past Commander of Canton Victoria, Lieutenant Colonel of the 1st Dominion Regiment of Patriarchs Militant Ontario, and Past Grand Patriarch of the Grand Encampment of Ontario, and for the past two years he has been Grand Representative to the Sovereign Grand Lodge, meeting at Milwaukee, Wis., and Chattanooga, Tenn. Mr. Doggett may easily be surmised from this record, Mr. Doggett is not only highly popular personally, but a man of much ability and untiring energy. He will make an excellent and fitting occupant of the Mayor's chair for 1895.



FRED DOGGETT



DOGGETT'S MARBLE WORKS

W. H. CRACK

W. H. CRACK carries on business as a dealer in furniture, stoves and other house furnishings, occupying the whole of the ground floor of the large three-story brick building at No. 521 Talbot street, and has been established in business for twenty years. His premises are 90 x 20 in extent. He makes a specialty of sideboards, bed room sets, extension tables, etc., and he furnishes his customers at prices that cannot be underbid. Mr. Crack, who is an Englishman by birth, has during his long residence in St. Thomas made many friends.

MEEHAN & REGAN

M.EEHAN & REGAN, 535 Talbot street, are wholesale and retail dealers in boots and shoes, trunks, valises, etc., and have been established in business for eleven years. They occupy the ground floor and basement of a large three-story brick structure, 85 x 20 feet, at the number given, and carry one of the largest and most select stocks in Western Ontario. Mr. Patrick Meehan is an Irishman by birth, but has lived in Canada for a number of years. He represented No. 5 ward as an alderman for seven years, two of which he held the important position of chairman of



No. 4 committee. He is a member of the Board of Trade, and one of the foremost men in St. Thomas in working for the advancement of the city's welfare. Mr. Charles W. Regan is a Canadian of Irish descent, born in London. He is one of the most popular young men in the city. Both are enterprising business men, and have built up a very large trade.

McDONALD FRASER & CO.

McDONALD FRASER & CO. occupy the ground floor and basement of a large three-story brick building, 85 x 20 feet, at No. 531 Talbot street, where they carry on business as dealers in general dry goods and keep in stock everything that a house or its occupants require. The business was established in 1888, and has proved a success from the start. The head of the firm, and only partner, Mr. P. McDonald Fraser, is a native of Inverness, Scotland. He conducted a business in Hamilton for some time and returned to Scotland in 1872, but again came back and located in St. Thomas in 1888. He filled various positions of honor in Inverness. He was treasurer of the Workingmen's Club, a representative in the town council, commandant of No. 6 Battery Highland Artillery, and has filled other offices of trust and responsibility. He is a true-born Highland man, possesses a large fund of spunky humor and can tell a good Scotch story or sing a good song. He does a very large business, and is personally a highly popular man. He was chief of the Sons of Scotland and district deputy grand chief of S. O. S., of St. Thomas.

W. R. JACKSON

W. R. JACKSON carries on business as a dealer in diamonds, fine watches and jewelry, at No. 296 Talbot street, where he occupies the whole of the ground floor of a large three-story brick building, 70 x 22 feet. The business was established eighteen years ago, and Mr. Jackson does a very large trade, which extends all over western Ontario, and into the border States. The store is elegantly fitted up, the fixtures being all of red birch with mahogany finish, and is second to none in the Dominion. Mr. Jackson carries what is probably the largest stock of diamonds in the province of Ontario, and has an immense variety of stones of the purest water. Mr. Jackson is an expert lapidary and artificer in the precious metals, and knows the full value of any stone, cut or uncut. His patronage is largely from the wealthiest class, and he does a very extensive trade. Personally, Mr. Jackson is very popular.

J. F. WILKINSON

J. F. WILKINSON carries on a restaurant and confectionery trade in the fine large three-story brick building at No. 314 Talbot street. The business was originally established twenty-seven years ago, but after carrying it on for some time Mr. Wilkinson gave it up and lived a retired life for a long period.



INTERIOR WILKINSON'S RESTAURANT

re-entering business thirteen years ago. The store is 60 x 20, the dining room in the rear, where meals are served at all hours, adding an area of 50 x 20 to the ground space occupied. Mr. Wilkinson enjoys the distinction of having been the first man to manufacture ice cream in St. Thomas, and this fact alone should entitle him to a lasting place in the memories of the ladies. At that time the city was not so large and he did not require so many assistants as he does now, when he employs from four to eight hands. His dining room has lately been refitted throughout with new furniture, and has a seating capacity of 100. Mr. Wilkinson is an Englishman by birth, but has lived in Canada since an early age. In St. Thomas he bears the reputation of being in all respects a first class man of business and a citizen who is popular with all who know him.

STACEY HARDWARE COMPANY

THE Stacey Hardware and Manufacturing Company is one of the leading hardware concerns of St. Thomas and the western district. They are manufacturers of railway headlights and switch lamps, plumbers, steam and gas fitters, tin, copper and galvanized iron workers, wholesale dealers in hardware, cutlery, silverware, tin and japanned ware, paints, oils, etc., and also prepare plans and specifications for heating with hot water, steam and hot air. The business has been established for the past fourteen years, and the firm occupy all of the large three-story brick building, 250 x 23 feet, at Nos. 323 and 325 Talbot street, where they give employment to twenty-seven skilled workmen. They do a trade which is not only large locally, but extends all over the district, particularly along the line of the Michigan Central Railway. They make a specialty of their railway headlights, which have a high reputation in the market. The company is composed of Mr. Thomas Stacey and Mr. John Stacey, the latter being a son of the former. Mr. Thomas Stacey has resided in St. Thomas for fifty-two years, while Mr. John Stacey has lived here all his life. Both gentlemen are highly progressive and enterprising business men, who have done a great deal towards building up the city and making it what it is now, a thriving manufacturing centre. By persons in all walks of life these gentlemen are highly respected, commercially and socially, and they are regarded as very important factors in the prosperity and success of St. Thomas as a city.

L. H. TARRANT

MR. L. H. TARRANT has been established in business for twelve years as a merchant tailor and dealer in gentlemen's finishing goods, of which he carries a large stock at his fine store on the first floor of the elegant three-story brick building, 100 x 20 feet, at No. 581 Talbot street. He gives employment to a dozen hands, and carries a very large stock of imported and domestic cloths, tweeds, etc., much of which he imports direct from the manufacturers. He does a very large local and country trade, his goods being always of the best quality and made up in a skillful manner and in the latest styles. Mr. Tarrant has been a resident of our city for eighteen years, and has built up a first class reputation both as a business man and as a citizen. He is highly popular personally.

D. D. BLACK

MR. D. D. BLACK is a very extensive dealer in groceries, both staple and fancy, provisions, etc., his place of business being located on the corner of Elgin and Wellington streets, where he has been established for the past four years. It is a one-story frame building, and although the building is not extra large, it furnishes another proof of the folly of judging by appearances, for as a matter of fact, he does one of the largest retail trades in the city. He carries a full line of the freshest goods in the grocery and provision trade, and everything he sells is known to be of the finest brand. This fact, no doubt, in a great measure accounts for the phenomenally large trade that he is constantly doing. Mr. Black is a Canadian by birth, and a gentleman of considerable experience in his line of business, understanding it in all its various details, and giving to everything his personal supervision. To this must be added another part which no doubt has its influence in booming his trade. Mr. Black is a highly popular man personally, not alone with those with whom he has business relations, but in society circles generally. He has achieved commercial success because he earned it, and is popular personally because he deserves to be on account of his many good qualities.



D. D. BLACK

W. J. KERR

FUNERAL director and embalmer, 389 Talbot street, has been established in business for the past two years. He occupies the whole of the ground floor of the fine, large three-story brick building at the number indicated, where he keeps on hand a large supply of all kinds and sizes of caskets, funeral furnishings, etc., being supplied with everything requisite to pay proper respect in performing the last sad offices for the dead. Mr. Kerr is a practical and scientific embalmer, and thoroughly posted in all the details of his profession. He is a Canadian by birth, of Scottish descent, and has been a resident of St. Thomas for the past forty years. He is well known to our citizens, and highly respected.

JAMES ACHESON

CARRIES on a very extensive business as a dealer in shelf and heavy hardware, stoves, furnaces, etc., and also as manufacturer in tinware, sheet iron and copperware. He has been established in business for the past fourteen years, and gives employment to fifteen hands. From this it will be seen that his trade is a most extensive one among the largest in the west. Mr. Acheson's place of business is at No. 223 Talbot street, where he occupies the whole of a very large three-story brick building, covering an area of 140 x 20 feet. Mr. Acheson is a thorough business man in every respect, and one of the most progressive and enterprising to be found in this section. He is a hustler and no mistake. Personally he enjoys a very high degree of popularity, his manner making friends wherever he may go.

ELLISON & LEWIS

ONE of the most extensive commercial enterprises of the west is that of the firm of Ellison & Lewis, whose establishment is situated on the corner of Talbot and Southwick streets. They are very extensive dealers in coal, wood, lumber, lime, cement, sewer pipe, plasterer's hair, calmed plaster, etc. The present firm has been established for seven years, but Mr. Ellison has been in the same line of business during the whole of his commercial career. They carry a very large stock in all of their various lines, their large lumber yards and coal sheds occupying the one side of a block. They do a very extensive trade in the city and surrounding country, being noted for their straightforward dealing and business enterprise. The firm gives employment to eight. They handle immense quantities of sewer and culvert pipe. Both members of the firm are Canadians, Mr. Ellison having been born in this city, and Mr. Lewis in Elgin county. They are enterprising and progressive business men and highly popular with all classes of the community.

JAMES BEGG

MR. JAMES BEGG occupies the whole of the first floor of the fine large three story brick building at No. 354 Talbot street, where he deals very extensively in teas and coffees. He carries a very large stock, his trade covering a great extent of territory. Dealing exclusively in teas and coffees, Mr. Begg has



BEGG'S TEA HOUSE DELIVERY

always the best brands on hand, and is famed for the excellence of his goods. Everything in which he deals is of the very best quality at the price. Mr. Begg has been engaged in this line of business for the past nine years, and fully understands it in all its details. Mr. Begg imports all his tea direct. He is a thorough-going, straightforward business man. Mr. Begg is a Canadian, a native of Kingston, of Scottish descent.

W. E. ROSS

W. E. ROSS, the grocer, is a very extensive dealer in staple and fancy groceries, provisions, etc., and has been established in business for the past sixteen years. He occupies the whole of the first floor of the handsome large three-story brick building located at No. 273 Talbot street, where he gives employment to two hands. Mr. Ross does a very large trade with the people of the surrounding country as well as with those of the city itself. He makes a specialty of his teas and fancy groceries, and has acquired a very high reputation in these special lines, handling none but the best quality of goods. Mr. Ross has been a resident of St. Thomas all his life, and has had thirty years experience in the grocery trade, so that he may be truthfully said to thoroughly understand it in all its branches.

T. S. EDWARDS

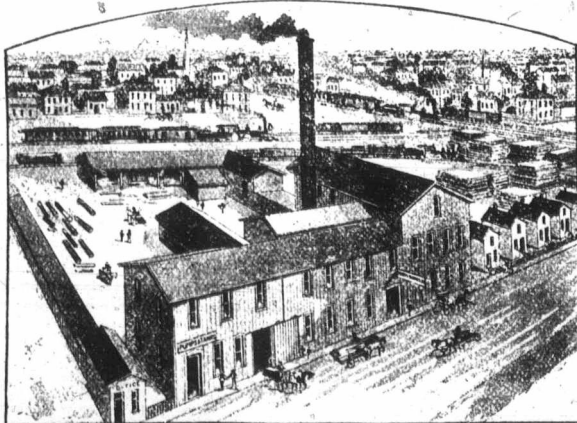
MR. T. S. EDWARDS is the proprietor of the mammoth grocery and china bazaar, he being an extensive wholesale and retail dealer in staple and fancy groceries, provisions, crockery, etc. He has been established in St. Thomas for eleven years, and occupies all of the large two-story brick building, 120 x 20 feet, at No. 217 Talbot street, where he gives employment to four hands. He makes a specialty of fine china, silverware, crockery, etc., of which he carries a very large stock. He does not only an extensive trade locally, but he also ships extensively to outside towns, and some indeed to foreign countries. Mr. Edwards is a Canadian and has resided here for the past eleven years, prior to which time he was for a long period in the same line of business west of London. He is enterprising, and is in all respects a first-class man of business, as progressive as any in his line. He has made many friends during his residence in St. Thomas, who regard him highly not only for his exceptional business ability but for his many good qualities as a man.

JOHN HANNON

SOME two years ago Mr. John Hannon established himself in business as a harness maker and dealer in horse supplies, occupying the ground floor of the brick building at No. 226 Talbot street. He carries a large stock of single and double harness, robes, blankets, bridles, whips, etc. He makes a specialty of repairing, and every job entrusted to him is finished in the most workmanlike manner, and at reasonable rates. Mr. Hannon is a native of St. Thomas.

H. LINDOP

MR. H. LINDOP is the proprietor of the large two-story, sheet iron building, 60 x 60 feet, with an engine house and drying kiln 60 x 20, on Moore street, where he carries on a lumber yard and planing mill, his yards covering a space of four rods by eight hundred feet. At the mill Mr. Lindop does all sorts of planing, matching, and manufactures doors, sash, blinds, mouldings and every variety of builders' supplies. He carries a large stock of lumber, and his sales are among the largest in the city. His trade is for the greater part local, though it extends over the whole of Elgin and surrounding counties. He has been established in the business for the past nineteen years, and now gives employment to fifteen hands. Mr. Lindop is a native of St. Thomas, and has lived here all his life, the name being connected with those of the pioneers of the city. Some years since he took a very active part in public affairs, and served with acceptance in the council for



LINDOP'S PLANING MILL

two terms, 1875-6. Since then, however, he has lived a retired life so far as municipal and political affairs are concerned. He is an energetic, progressive business man, and enjoys the respect and esteem of the commercial community and citizens generally.

DR. H. H. WAY

DR. H. H. WAY, L. D. S., D. D. S., has his dental parlors located on the second floor of the handsome three-story brick building, 40 x 20 feet, at No. 351 Talbot street. Mr. Way is an American by birth but has graduated in the proper colleges and has been established in practice in St. Thomas since 1886. He is consequently well known, and has a large practice with the people of the city and surrounding country. He is very skillful in all branches of his profession; and makes a specialty of crown work. Dr. Way is held in the highest regard by our citizens.

J. A. SQUANCE

MR. J. A. SQUANCE is a wholesale and retail dealer in all kinds of furniture, upholstery work, picture framing, etc., and has been established in business for five years. He occupies the whole of the first floor and basement of the fine large three-story brick building, 100 x 22 feet, at No. 415 Talbot street, where he gives employment to three hands. Mr. Squance carries an exceptionally large stock of furniture—plain, medium and stylish, and can fittingly furnish any room from a kitchen to a boudoir. He does a very large trade, not only locally, but also with the people of the surrounding country. He has had a long period of experience, and thoroughly understands the business in all its details. Mr. Squance was born near St. Thomas and has lived here nearly all his life. He consequently enjoys a very wide acquaintance, and by all he is held in esteem for his business ability and enterprise.

ST. THOMAS HANDLE AND TURNING WORKS.

MR. J. H. STILL, proprietor of the St. Thomas handle and turning works, is without a doubt at the head of one of the leading industries of the city. He manufactures all kinds of handles, turned goods, hay rakes, etc., and does a trade which extends in Canada from the Atlantic to the Pacific, while his exports reach Newfoundland, Great Britain and other markets outside of the Dominion. His premises are very extensive, comprising four buildings in all. The main building, used as a factory, is a three-story structure, 175 x 50 feet, while the warehouse is 70 x 40 feet, and in the barn there is stabling room for sixteen horses. The offices, yards, etc., cover four acres and a half. The business has been in existence for twelve years, but has been located here for only half that length of time, the removal here being necessitated by the superior shipping facilities here afforded. Mr. Still gives employment to a large number of hands, which varies from sixty five to one hundred, and keeps several representatives constantly on the road. He buys his timber in exceptionally large quantities. Mr. Still first came to St. Thomas in 1862, and has proven himself one of the most active and enterprising business men of the west. He has



R. S. WILLIAMS & SON

THE firm of R. S. Williams & Son, manufacturers and dealers in pianos, church pipe organs, and musical instruments and music generally, need no introduction. The name is a household word. Where there is music of any sort, there the name of R. S. Williams & Son is known, the fame of their pianos and church pipe organs being as wide-spread as the English language. The awards, medals, diplomas, etc., that this firm have carried off for the excellence of their exhibits at various points, where they were in competition with the best known makers of the world, are many in number, and testify to the excellence of the instruments manufactured by the firm of R. S. Williams & Son.



MR. COHEN MGR FOR R. S. WILLIAMS & SON

The St. Thomas branch of the firm, which is located at No. 569 Talbot street east, has been in existence for the past five years, and is the headquarters of the leading local musicians. Mr. Roselle Pococke, conductor of the London Symphony Orchestra, meets violin students at the St. Thomas music store of R. S. Williams & Son, Mondays and Thursdays. The manager in this city, Mr. Cohen, is an English gentleman who thoroughly understands every branch of the musical profession and is exceedingly popular with all classes of the community, more especially the ladies, being courteous and obliging at all times, and ever ready to do what he can to oblige a customer. He takes a keen interest in all manly and honorable pastimes, and contributes liberally towards the promotion of all such.

E. B. BENSON

MR. E. B. BENSON carries on business as a dealer in choice staple and fancy groceries, provisions, pork, poultry, fruit, butter, eggs, and farm produce generally. He has been established in business for two years, and gives employment to two hands. He occupies the whole of the first floor of the fine large three-story brick building at No. 373 Talbot street, and has always on hand a heavy stock, his trade throughout the city and surrounding country being very large. Customers have learned to rely upon him for always having the freshest in his line. Mr. Benson has resided in St. Thomas for twenty years, and in that course of time has made many friends.

SMITH HARDWARE COMPANY

THE Smith Hardware Company deal very extensively in shelf and builders' hardware, tinware, paints, oils, glass, etc. The business was originally established by Mr. J. E. Smith in 1873, the present company of which Mr. Smith is the manager being formed seven years ago. The company occupy all of the fine large three story brick building, 100 x 20 feet in area, located at No. 577 Talbot street. They carry a very large stock of all the staple and standard articles in their line, and have an extensive trade connection with the builders and others of St. Thomas and the surrounding country. Mr. J. E. Smith has been a resident of this city for the past twenty-seven years, and is by everybody recognized as an active, energetic and progressive business man, always up to the times, and perfectly straightforward in all his dealings, while personally popular.

W. F. PADDON

MR. W. F. PADDON, 705 Talbot street, where he occupies the whole of the ground floor and basement, has been established in business for the past six months as a dealer in all kinds of fresh and salted meats, poultry, etc., and has already built up a very large family trade and established a reputation for handling only the best class of goods. Mr. Paddon is determined to merit the best class of trade, and is evidently in a fair way of holding it.

ST. THOMAS STEEL COMPANY

THE St. Thomas Steel Company are the manufacturers of the "Famous" wagon springs, their premises being contiguous to those of the White Bronze Monument Co. The "Famous" spring is specially adapted for farmers' use, as by it a light or heavy load may alike be carried, and it is the only spring now on the market by which this can be achieved with free action. The manufacture of the "Famous" springs has been carried on for the past two years, and three thousand sets are now in use, the output being twenty pairs per day. The trade extends all over the Dominion. The business is under the management of Mr. R. H. Blackmore, who is also in control of the White Bronze Monument Company's affairs, and of whose business and executive ability there can be no doubt.

WHITE BRONZE MONUMENT COMPANY

THE St. Thomas White Bronze Monument Company are importers and manufacturers of Scotch and American granite and marble monuments and statuary, wrought iron fences and all kinds of cemetery work. Their premises are located at the west end of Talbot street, where they occupy a large three-story brick building, 200 x 180 feet, with a moulding shop 100 x 80 feet, and large yards in connection. All the bronze metal is imported from the United States, but all the rest is manufactured on the premises. What is "White Bronze?" the reader may ask. It is simply a name given by the trade to refined and purified zinc, the surface being finished with a sand-blast. The name "White" is not literally descriptive, its actual color being a light gray. The leading scientists of the world endorse it as being superior to all other material to withstand exposure to the weather. The business has been established in St. Thomas nine years, and gives employment to from ten to twenty-five hands. Mr. R. H. Blackmore, the general manager, has resided in St. Thomas for fifteen years. He is a thoroughly experienced man, and in his business is one of the most progressive, while personally he enjoys the respect and confidence of all with whom he is brought in contact.



G. T. CLARIS

G. T. CLARIS conducts a private banking, insurance and general brokerage at No. 328 Talbot street. The business was established in October, 1871, and is the oldest of its kind in the city. His office is on the ground floor of a large two-story brick structure, 85 x 20 feet, and the style in which it is fitted up makes it one of the finest offices in Canada. Mr. Claris's business extends throughout the whole of western Ontario. He is a Canadian by birth, of English descent, and has resided in St. Thomas for a great many years. Mr. Claris lives at No. 80 Wellington street, where he occupies one of the prettiest brick residences in the city. Mr. Claris has done a great deal to build up the city. He erected the opera house in 1874, and it was then considered a fine house for the place, costing \$20,000. He has managed it successfully ever since. He is now having plans drawn for the purpose of remodeling it throughout, and when the contemplated alterations are completed it will be one of the handsomest and best appointed opera houses in Canada, Mr. Claris's long experience having taught him just exactly what is necessary.

R. S. SMITH

MR. R. S. SMITH carries on business as a manufacturer of and dealer in all kinds of stoves, plumbing goods, tin and iron roofing, etc., at No. 617 Talbot street, where he occupies the whole of the ground floor and basement of a fine large brick building, 50 x 20 feet in area. He has been established in business for the past five years, and has built up a very large trade. As he is a practical workman himself and personally looks after every job, the public know that he can be relied upon for first-class work every time.

R. T. PINCOMBE

R. T. PINCOMBE carries on business as a family butcher and dealer in all kinds of fresh and salted meats at No. 350 Talbot street, where he has been established for thirteen years. He occupies the whole of the ground floor of the large two-story brick building at the number named, and has built up such a large trade with the people of St. Thomas and the surrounding country that he requires the services of three assistants. Mr. Pincombe is a Canadian of English descent, and has the reputation of being a good business man.

RUDOLPH & BEGG.

THE firm of Rudolph & Begg, brewers, have their establishment on the London and Port Stanley gravel road, a short distance southwest of the city. A beautiful view of it and of the surrounding country, than which there is no finer in western Ontario, can be obtained from the top of the court house. The brewery was established forty years ago by the late William Reiser, the present firm coming into possession some fifteen years since. The brewery is a combined frame and brick structure, consisting of three stories and a basement, the brick portion being 60 x 30 and the frame 84 x 60. The large ice-



MR. RUDOLPH

house in connection has a capacity of two thousand tons, and there are also large farm stables. The trade territory of the firm covers the whole of western Ontario, where their beer, lager, ale and porter is in high repute. Their trade mark "Star" is well known in every public house. The brewery has recently been remodelled and refitted throughout with all the latest appliances, and now ranks second to none, and is the only brewery in Elgin county. The cold storage system is used entirely, and is very complete. The capacity of the brewery, which gives employment to about fifteen hands, is from ten to twelve thousand barrels per year. All the bottles used are imported from Germany. Mr. Rudolph is a native of that country, while Mr. Begg is a Canadian of Scottish descent. Mr. Rudolph is almost constantly on the road, and is one of the best known and popular travellers in western Ontario. Both members of the firm are enterprising business men and possess the respect and confidence of all.

ST. THOMAS MANUFACTURING CO.

THE St. Thomas Manufacturing Company turns out a complete line of woven wire bed springs, cots, cribs, couches, wool mattresses, washing machines, clothes reels, etc., and have been established in business a little over one year. They occupy a large two story frame building, 80 x 45 feet, on Curtis street, and give employment to between eight and twelve hands. They do a trade which extends all over the Dominion, their goods having a very high reputation. In this connection it may be mentioned that they own the patents under which they manufacture, and so have control of the market in that particular line. The company is managed by R. C. Williams and R. W. Gates. The former has resided here for the past six years and the latter for two. They are both energetic and enterprising business men, and stand very high in the esteem of all with whom they have business relations.

MURRAY & DOWN.

THE firm of Murray & Down is one of the leaders in their line in the western district, as also one of the oldest, the business having been originally established by Mr. A. Murray twenty-five years ago, Mr. S. W. Down acquiring a partnership seven years ago. They are merchant tailors and gentlemen's furnishers, occupying the whole of the first and part of the second floors of the handsome large three story brick building at No. 298 Talbot street, where they give employment to ten hands. They carry a very large stock of imported and domestic cloths, tweeds, waterproofs, etc., much of their goods being imported direct. They do a very large local trade, with considerable outside and some exporting. The quality of the goods carried by this firm is always of the best, and their workmanship can nowhere be excelled. As a result, they enjoy a very large amount of patronage from the gentlemen of St. Thomas and the surrounding district. The senior member of the firm has resided here for the past twenty-eight years, and the junior partner for only a short period less. They are both well known as enterprising and honorable business men, and as citizens they are held in the highest regard.

WRIGHT MEDICINE CO.

VERY few of the business enterprises which are located here have done more to make the name of our pushing and picturesque city better known, both far and near, than the subject of this brief sketch, the Wright Medicine Company, whose office and laboratory are now located in the Corlis block, nearly opposite the M. C. R. depot. From a small beginning has the present industry grown. Faith in the unfailing merit and curative powers of their preparations, and a determination to establish a proprietary medicine business in this city, has resulted in the present and cheerful outlook for the future of the undertaking. The amount of capital, labor and tireless energy involved in establishing a proprietary medicine business, is known only to those who have experienced it, and it is very creditable to the founder and manager, Mr. S. T. Wright, that he has succeeded where so many have failed. "Wright's Rheumatic Remedy" is the principal preparation, and is gaining a remarkable reputation and a continental record as a positive cure for all rheumatic diseases and kidney troubles. Other preparations of exceeding merit are also prepared, and have a wide sale, and the vast amount of advertising matter distributed, and which, like the remedies, goes from ocean to ocean, has made St. Thomas known as a flourishing business centre, as well as the headquarters of the Wright Medicine Company.



TRADE MARK

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J. W. KINDREE

MR. J. W. KINDREE, who occupies the ground floor of the handsome large three-story brick building at No. 240 Talbot street, deals very largely in pianos, organs, sewing machines, etc., and during the eight years that he has been established he has built up a trade that extends throughout the whole of the country. He handles the Heintzman pianos, the Berlin and Thomas organs, and the New Raymond sewing machines. There is no need to speak at length of the merits of any of these, as all are household words throughout Canada. Mr. Kindree employs a large staff of salesmen and travelling outfits in addition to the assistants he has in his home office. Mr. Kindree takes an active interest in public affairs, and last year was elected alderman for No. 1 ward, a position which he has filled with the utmost ability, with satisfaction to his constituents.

J. WOOSTER

MR. J. H. WOOSTER, whose place of business is generally known as the "Blue Line Shoe Store," carries on his trade at No. 599 Talbot street, where he is a dealer in boots, shoes, trunks, valises, etc., his premises comprising the whole of the ground floor and basement of the fine large three-story brick building, 90 x 20 feet, at the number stated above. He has been established in business for the past fifteen years, and has built up a very large trade, being noted for his square dealing. Mr. Wooster is a native of Buckinghamshire, England, but has lived in Canada many years.

J. H. SECORD

MR. J. H. SECORD carries on business at 589 Talbot street as a dealer in choice staple and fancy groceries, occupying the whole of the ground floor of the fine large three-story brick building, 60 x 20 feet, at the number given above. Mr. Secord has been established in business for the past twenty years, and has built up for himself the reputation of being one of the best business men in the city, and for years past he has done a large trade in his line. Mr. Secord is a Canadian by birth, and well known to all.

ST. THOMAS BUSINESS COLLEGE

SEVEN years ago, Mr. W. A. Phillips, of Welland, resigned his position in an Eastern business college, and established the St. Thomas business college. At the outset the college received liberal patronage, and as time progressed the founders of the school received great encouragement. In 1892, owing to rapid increase in attendance, the proprietor was compelled to seek new quarters in the centre of the city, built upon plans furnished by the principal, with all the accessories of light, heat, air, comfort and



convenience added. The new building, of which an illustration is given, is known as "The Insurance Block," and stands on the south side of Talbot street. It is the finest two-story building in the city. The high ceiling is one of the features of the various rooms of the institution, which, with a plentiful supply of light and ventilation, makes the school one of the healthiest in the province. The staff of the Business College consists of W. A. Phillips, principal of penmanship, shorthand and typewriting departments; Wm. Chambers, C. A., principal of commercial departments (honour graduate); Miss Sarah McAllister, teacher of shorthand, typewriting, arithmetic, etc.; W. L. Wickett, B. A., teacher of commercial law and business papers; James A. Harvey, lecturer on commercial law, etc.



J. H. PRICE

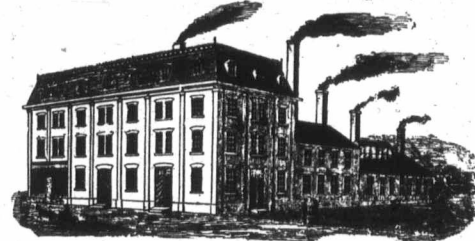
MR. J. H. PRICE occupies the whole of the ground floor of the fine large three-story brick building, 100 x 20 feet, at No. 256 Talbot street. He keeps in stock a very large supply of staple and fancy general groceries, provisions, etc., making a speciality of fine teas and Price's baking powder, in which lines he has achieved a great reputation for giving extra good values. Mr. Price has been established in business for the past fourteen years, and thoroughly understands his trade. He counts among his customers many of the best people of St. Thomas. He is courteous and urbane in his manner, and his goods always recommend themselves.

H. L. PULLEN

MR. H. L. PULLEN carries on business at Nos. 775 and 769 Talbot street, occupying the whole of the ground floor and basement of a large two-story brick building, 30 x 42 feet. He deals in choice staple and fancy family groceries, provisions, dry goods, etc., and does a very large business, carrying a large stock that is being constantly renewed. He has been established in business for the past sixteen years, and has built up a reputation far and near for his fair dealing and uprightness. He is an Englishman by birth, but has lived in Canada for many years. Mr. Pullen is a highly popular citizen, having many friends among all classes.

BROWNELL & KENNEDY

The firm of Brownell & Kennedy are manufacturers of carriages, buggies, waggons, sleighs, etc., their extensive factory being situated on the corner of Talbot and Hincks streets, where they have been established six years. It is a large brick building, four stories in height, and covering a ground area of 140 x 50 feet, being commandingly situated, directly opposite the



BROWNELL & KENNEDY'S FACTORY

post office. The firm gives employment to from twelve to fifteen hands the year round. The factory is fitted up with all the latest appliances in the way of machinery, and is run by electric power, and are agents for the London Electric Motor, which they are now preparing to furnish to other factories in the city. They are also engaged in the manufacture of bicycles, the Brownell machine standing very high in the market. They are now preparing to manufacture one hundred of these popular wheels. The firm is one of the most enterprising and progressive in the west, always ready to catch into new ideas and march with the times. They are doing much towards building up the city of St. Thomas as a manufacturing centre. Mr. Brownell is an American by birth, but has taken out his naturalization papers here. Mr. Kennedy is a native-born Canadian. Both gentlemen are in every sense thorough nineteenth-century business men. Mr. Kennedy is a civil engineer, which profession he has followed for the past twelve years.

THE SOUTHERN LOAN AND SAVINGS COMPANY.

THE Southern Loan and Savings Company is a financial institution that has been established since 1870, and which for the past twenty-three years has been one of the financial mainstays of the county. Its offices are located on the ground floor of the handsome three-story brick building first door east of the Merchants Bank, the premises covering an area of 70 x 20 feet. The company has a paid up capital stock of four hundred thousand dollars, with a reserve fund of sixty-four thousand dollars, which equals sixteen per cent. of the capital stock. During the past year two semi-annual dividends at the rate of seven per cent. per annum have been paid, and it is noticeable that the deposits increased \$44,406.34, and the loans \$60,581.34, in which connection it is held as highly satisfactory that all of the deposits are held at a rate of interest which allow a fair margin of profit on investment, and the increase of deposits has taken place without any exceptional terms being offered to depositors. The Board of Directors are among the most solid financial men of the district, consisting of Messrs. Henry Brown, president; Thomas Stacey, vice-president; S. Weldon, D. Ferguson, T. Fletcher, E. G. Schooley, W. Mickleborough, W. E. Isbardi, Wm. Armstrong, Reuben Haight, T. Green, and I. Preffer, with Mr. J. W. Stewart as manager. Mr. Stewart filled the position of assistant manager for a number of years, when his proved ability procured for him the position of manager. That the choice was a wise one the success of the company under his management for the past six years shows. He is a gentleman young in years, but is perhaps one of the shrewdest financiers to be found in the city. He is of Canadian birth, but Scottish descent. Mr. Stewart has acted as secretary treasurer of the Board of Trade since its inception, and has always given his services where they would do the most good to promote the city's welfare.

T. C. TRIGGER, L.D.S., D.D.S.,

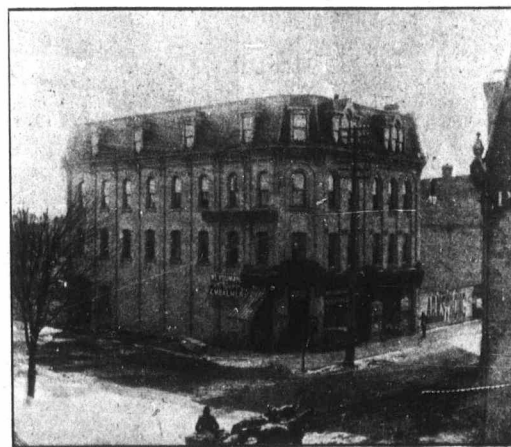
HAS his dental parlors and reception rooms in Duncombe's Opera House Block, and they are elaborately furnished. The operating room is supplied with all the adjuncts of the modern practitioner, Dr. Trigger being fully up to date in the adoption of all the latest scientific appliances known to the profession. He has been in practice for the past three years, and has a large number of clients who regard him as a man of special knowledge in his profession, while as a gentleman and private citizen he is held in the highest esteem.

JOHN AXFORD

MR. JOHN AXFORD occupies the whole of the ground floor and basement of the large three-story brick building, 60 x 15 feet, at No. 194 Talbot street, where he carries on an extensive business as a dealer in fruits, confectionery, tobacco, cigars, etc. He has been in this line of trade for only about a year, yet he has succeeded in making himself very popular. He always keeps a fresh and choice stock of his various lines of goods on hand, and is known for the excellence of his wares. Mr. Axford is an Englishman by birth, and has made many friends in the city.

W. B. JENNINGS.

MR. W. B. JENNINGS, manufacturer of furniture and house furnishings, occupies the whole of the fine large four-story building, 110 x 22 feet, situated on the corner of Talbot and Hincks streets. He established the business ten years ago, and has built up a trade which extends over the whole of Ontario, from Windsor to Niagara Falls. He makes a speciality of fine art goods, in which line he has achieved a very high reputation. He has



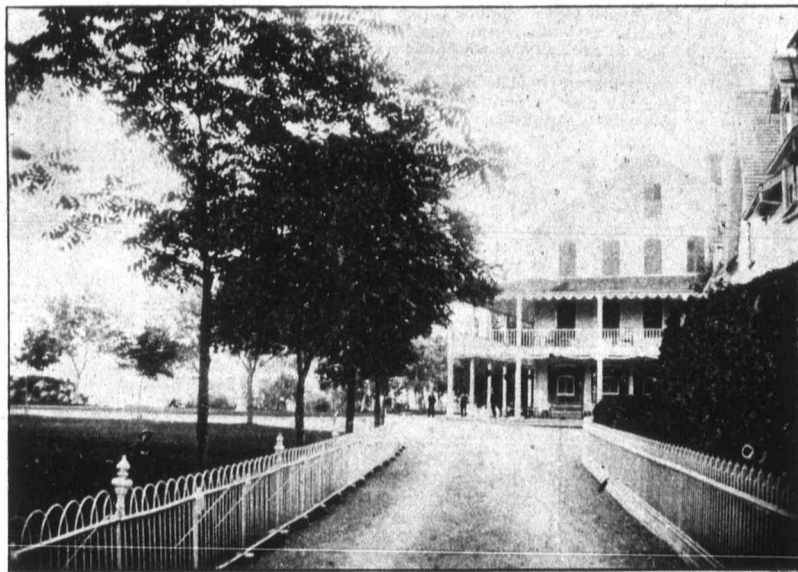
FURNITURE STORE OF W. B. JENNINGS

always on hand a full supply of all the latest designs in plain, medium and fancy furniture. Mr. Jennings is an Englishman by birth, and is recognized as one of the most progressive and enterprising men who have made their home in St. Thomas.

Hotel Fraser

PORT STANLEY

PORT STANLEY is by far the most important port on the Canadian coast of Lake Erie. The position of the harbor is one indeed of provincial importance as being the outlet of a country second to none in the province in fertility of soil and general productiveness. Landing here in a commodious harbor, whose piers, by the bounty of Government, have no superior in the Dominion, one is at once in the village; its importance as to age is great, and its proximity to the summer resort very fortunate, as its merchants are always well-stocked and campers need fear no famine. Leaving the village we ascend the western heights either by the steam incline road or by way of easy flights of stairs, which, at distances of thirty or forty feet, offer resting places 'neath the shade of shrubbery skirting the deep ascent. Once upon the heights the scene before the gaze becomes at once a refreshing sight. The photographer's camera has caught the landscape with professional exactitude and marvellous conformation, and given the picturesque surroundings their natural tone, which only need but a visit to these grounds to verify. These heights have long been known as the FRASER HEIGHTS, and they have never, since their inception as picnic grounds, revealed a more charming aspect. In the midst of all this entrancement stands the tourist's resort of ease and comfort—Hotel Fraser, now under the able management of a gentleman known to most of Ontario's travelling public as proprietor of the Grand Central



THE HOTEL FRASER—THE TOURIST'S RESORT

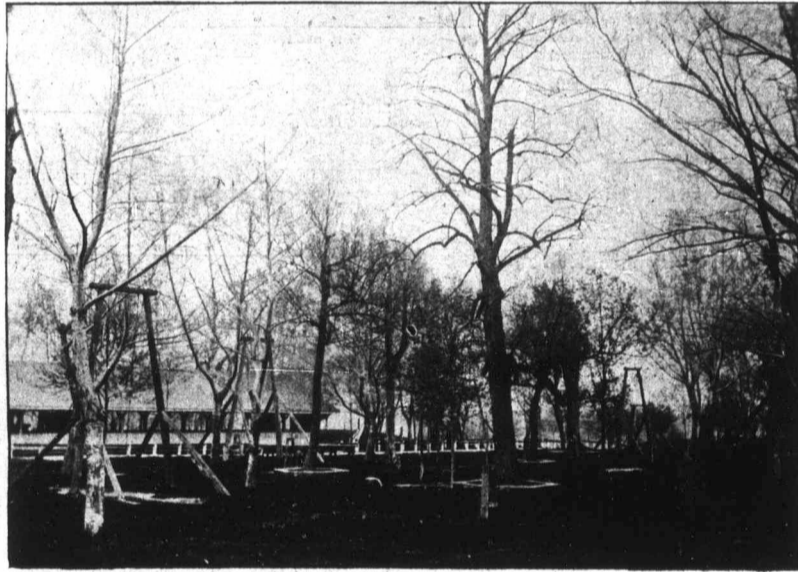
Port Stanley
Ontario

Ontario's
Favorite ...
Summer
Resort

T. Donley
Proprietor.



DINING HALL OF HOTEL FRASER



THE OLD PICNIC GROUNDS AND DANCE HALL, HOTEL FRASER

Hotel, St. Thomas—MR. THOMAS DONLEY—which hotel will be conducted in conjunction. The cuisine of both houses in the hands of a chef whose equals are of the world's best, the patrons may rest assured of a table d'hôte ranking with the best hotels in America. Money has been freely expended by the new lessee, MR. DONLEY, in equipping the interior with every known modern accommodation, until the elegance and commodious fitness of every department is replete with comfort. While arranging the details of the interior, MR. DONLEY has not forgotten the various annexes of the hotel proper. Capacious dining halls, seating hundreds, extend from the east side of the house; beautiful ice cream parlors adjoin these, dancing halls, steam merry-go-rounds, soft, sweet, entrancing music from the Italian band, making a harmonious whole, dispelling the dull monotony of daily routine and transforming the stern reality of life into Fairyland. MR. DONLEY by his indomitable zeal has imbued the energy in those of his staff, and one and all unite with one acclaim for making the business an unparalleled success. The most inexpensive tourist resort in Canada. It will cost but a trifle more to pass the hot summer months at this beautiful, healthy home of luxury than it does for you to stay at home. No extortionate methods practiced in any of the annexed divisions of this resort. The largest and finest steam merry-go-round in America in operation upon the grounds, boating, fishing, bathing, music and every attraction furnished to amuse the guests.

FOR RATES AND FURTHER PARTICULARS WRITE
THOS. DONLEY, ST. THOMAS, ONT.

GRAND CENTRAL HOTEL.

MR. THOMAS DONLEY, proprietor of the Grand Central, has one of the leading hotels of Ontario, and indeed it would be hard to find its superior in the Dominion. It is a fine, four-story brick building, containing one hundred chambers, fourteen sample rooms, a spacious dining room capable of seating



GRAND CENTRAL HOTEL, ST. THOMAS

one hundred guests, large, elegantly furnished parlors, with commodious offices, reading room, etc. The house possesses an elevator,



SURF BATHING, HOTEL FRASER

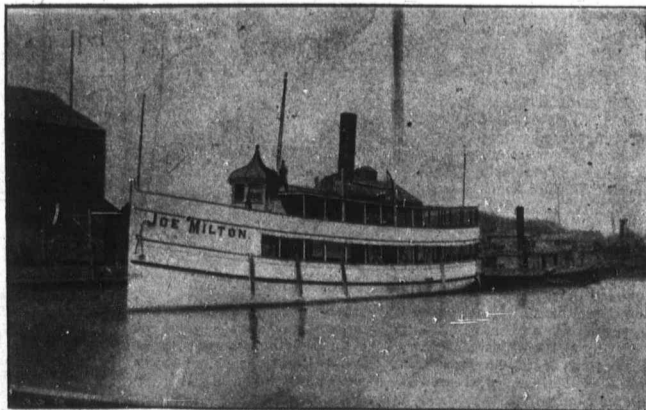
and is fitted throughout with all modern conveniences, being lighted by electricity, generated on the premises, from a plant belonging to Mr. Donley. The table is supplied with all the substantial and delicacies of the season, exquisitely cooked and elegantly served, while the forty employees of the hotel make it a point to do all they can to ensure the comfort of the guests. The rate is but two dollars per day, which is very low indeed when all the attractions of the Grand Central are taken into account. Mr. Donley is a Canadian and came to St. Thomas four years ago, when he became the proprietor of the Grand Central. He is a natural-born hotel keeper, having a special aptitude for looking after the comfort and welfare of his guests, besides being highly esteemed.

DUNCOMBE OPERA HOUSE.

THE Duncombe Opera House is a recent addition to the many fine structures of which St. Thomas boasts, and the proprietor and manager, Mr. T. H. Duncombe, is to be congratulated on having furnished us with such an elegant "Temple of Thespis." It is a fine three-story brick building, 145 x 66 feet, conveniently located on Talbot street. It has a seating capacity of 1000. The house is on the Whitney circuit, the largest in the United States, for booking purposes, and so is enabled to play attractions that could not otherwise be seen in our city. For instance, "Wang," the great comic opera is on to-night, December 15.

RETAIL BUSINESSES

In addition to the many wholesale and retail establishments mentioned in detail in these pages, St. Thomas boasts of others which are most important. Mr. J. Mickleborough is the proprietor of a mammoth dry goods establishment comprising two large stores and filled with a stock which is unequalled in the west in variety and completeness. Messrs. Griffin & Wright also have two large stores devoted to the dry goods business, and are worthily counted among our leading merchants. Mr. H. G. Broderick and Messrs. J. B. Hill & Co. also have large dry goods trades. In merchant tailoring establishments the city is unusually rich, among the leading firms may be mentioned H. McPherson, W. F. Boughner, Broderick & Son, Murray & Down L. H. Tarrant, W. Boulton, S. Fraine and Mason Bros. Doing business in boots and shoes are, Messrs. S. B. Pascoe, Meehan & Regan, F. Sutherland, D. Ferguson, Cronk & Tallman, J. Hirsh, and J. Wooster. In groceries the list is almost too long for enumeration, but among those engaged in the business may be mentioned, G. G. Steele, T. S. Edwards, Hutchinson & Land, A. M. Hutchinson, A. Lindsay, W. E. Ross, Waddell Bros., J. H. Price, Egan Bros., J. Butler, D. D. Black, F. McOrmk, W. Precious, J. H. Secord, E. M. Oill, James Munn, W. A. Miner. The hardware business is well represented by the Stacey Manufacturing Co., J. Acheson, Risdon & Livesey, G. W. Smiley, Smith Hardware Co. Among the leading jewellers are, W. R. Jackson, H. C. Flach, C. H. Hepinstall, J. E. Nelson, F. C. Jost, and T. A. Simons. The book stores kept by Messrs. R. McLachlin, W. H. March, W. Cornforth, and W. Watson are the best. The first class drug stores are kept by Messrs. F. P. Reynolds, G. W. Campbell, W. O. Foster, W. J. James, J. P. Kidd, Geo. R. McColl, R. J. Old and E. C. Harvey. In fact, in all lines St. Thomas is well supplied.



EXCURSION STEAMER PLYING IN CONNECTION WITH HOTEL FRASER