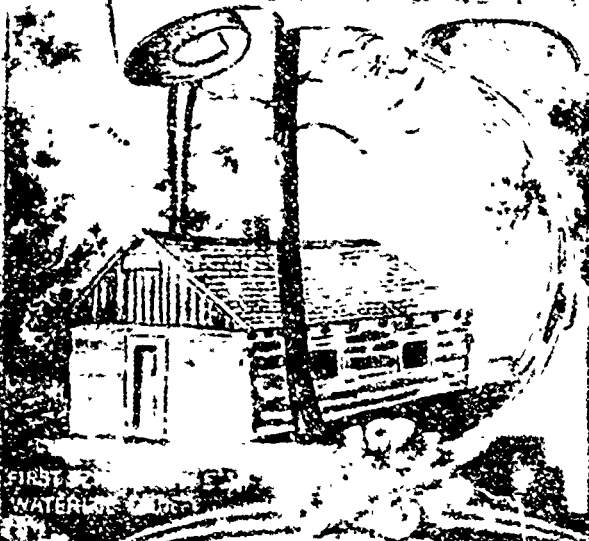
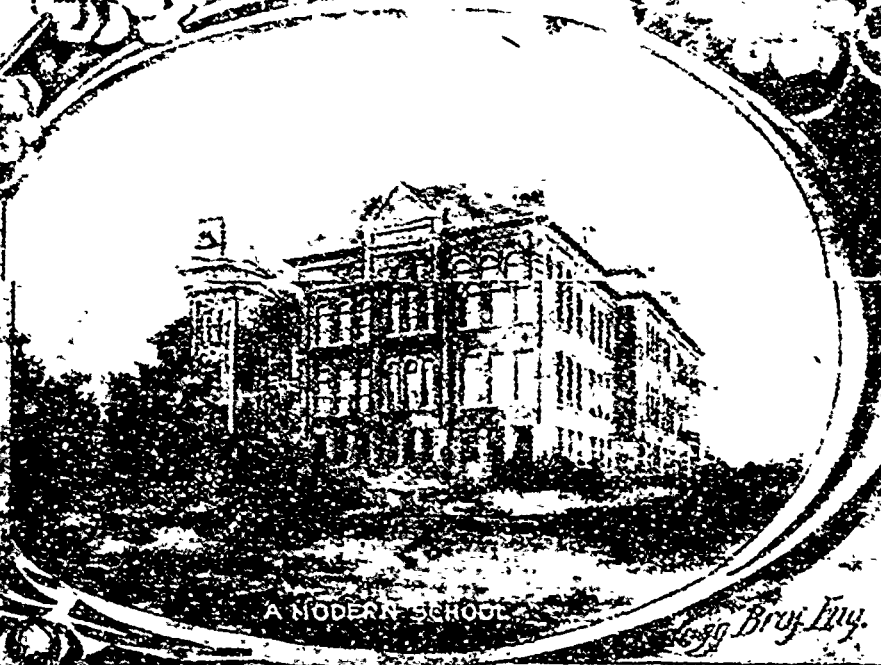
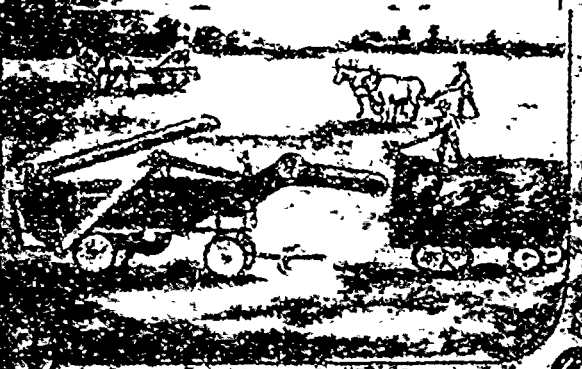


100 YEARS OF PROGRESS IN WATERLOO COUNTY CANADA.



SEMI-CENTENNIAL
SOUVENIR
1850-1900



ISSUED BY
THE CHRONICLE-TELEGRAPH
WATERLOO ONT.

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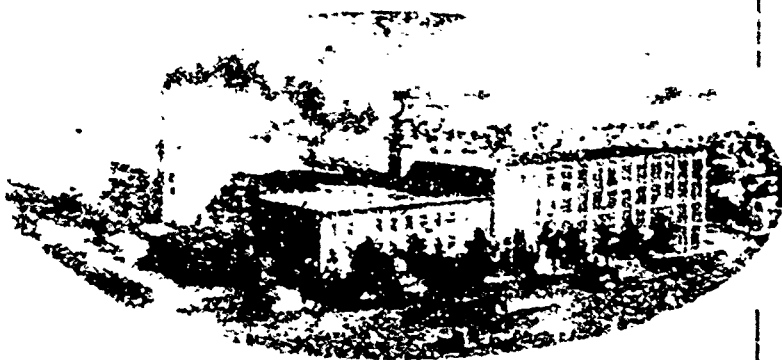
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THE RECORD of one hundred years' progress in Waterloo County, its agricultural and industrial advancement, is a theme which thousands of printed pages cannot exhaust, and if the following effort is meagre in comparison, it is because the subject is so stupendous that after months of work the result is only what is here produced. The succeeding pages, however, have been carefully compiled from documentary record, historical research and pioneer recollections, and contain all the principal features that are involved in one hundred years of evolution.

From the primeval forest of scarce more than a century ago, where nature alone reigned with unbroken sway until the opening decade of the present century, evolution, though gradual, has been marked by a solidity, stability and phenomenal growth that gives Waterloo the undisputed title of the most prosperous county in the Dominion. The farm, the mill, the factory and the numerous tributary enterprises combine to bestow this honor, and the fame of each is known, not only from the eastern to the western shores of Canadian territory, but in that ambitious land to the south and other countries of the globe where the products of Waterloo brains, energy and industry have become indispensable articles in the world's commerce.

The broad acres of well-tilled fertile farm land, smiling under the benign influence of bounteous nature and fostered by the intelligent and unceasing care of the experienced and skilled agriculturist, are indestructible monuments of honor to the memory of the pioneer, whose posterity is reaping the harvest from the seed sown amid early hardships, privations and indomitable perseverance. The self binder has taken the place of the sickle, the old time flail is superseded by the steam thresher; the horse, the railway and the trolley make the markets easy of access, and what in the old days required a week to perform is now more profitably accomplished in a few hours.

Where the labyrinth of unbroken swamp and woodland one hundred years ago afforded sanctuary to the wild denizen in its native clime, prosperous towns and villages have been founded, stately buildings have been reared, and human life presents a kaleidoscope suggestive of a nation's activity. The bells from the church towers call to matins, service and vespers, and the schools are filled with eager, happy youth, ambitious to take their places in the arena of life, and in the coming years add still greater laurels to those already won by their progenitors. Tall chimneys belch forth the smoke that is the index of a busy hive of industry beneath, where the products of the land, the forest and the mine are transformed into the marketable articles which this age of world progress demands wherever the banner of civilization has been planted.

Like the pulsating arteries of an animate form that conveys life throughout its system, is the gridiron of railways, steam and electric, covering the county, tapping the bases of supply and demand, and giving easy egress and ingress in all directions. Distance and time have been annihilated and Waterloo County finds the world at its doors.

What the future has in store may be fairly outlined through the spectacles of past progress. The rapid development of the Great West is taxing to the utmost the manufacturing and commercial enterprises of the East. Old establishments are being enlarged and extended, new ones are springing up, foreign capital is being invested in the manufacture of goods on Canadian territory, and while past achievements are of the most gratifying kind, it is undeniable that industrial activity in Waterloo County is only commencing to mount to the crest of prosperity's wave. The introduction of electrical energy is destined to revolutionize the laws of production and demand. In lessening the cost of the former it will increase the volume of the latter. The County of Waterloo, in the enjoyment of its present advantage and contiguous to the source of electric power, cannot fail to benefit. Under these circumstances, what the next decade will bring forth is simply conjecture and the application of the multiplication table to its factories will give a fair idea of the result.

Looking at all these facts the publisher of this Souvenir offers no apology for its presentation in commemoration of the 50th year of publication of the Chronicle-Telegraph. Care has been taken to secure the most accurate information possible and valuable assistance has been accorded by many who are authorities on pioneer reminiscences. This, briefly, is why we publish the work and trust it will be received with the appreciation commensurate with the labor it has occasioned and be treasured and valued as a souvenir of dear old Waterloo.

THE PUBLISHER.

1100.

331310

COUNTY of WATERLOO



Conditions Prior to Settlement



GIANT PINE

Cut down on the farm of Enoch Erb, three miles west of Waterloo. Circumference at base 16 feet 4 inches, height 140 feet. The reader will note that beside it the other large trees look like saplings.



WHEN out of chaos the Great Architect of the Universe had evolved and formed the planet on which we live, there existed a little spot, 305,250 acres in extent, on what is now the North American continent. In the countless succeeding ages that little spot was destined to become famous and be known as the County of Waterloo. In the great world competition of the present strenuous activity it has, by the indomitable perseverance of its people, won for itself a place in the front ranks of education, industry and commerce, and thus exerts an influence towards progress in less favored localities and among less enterprising people. Age followed age, centuries might be counted as days, but the work of evolution continued in what to human minds may have been a slow process, but nature, guided by the Great Architect, never faltered, and long after completion the favored place was discovered by descendants of the Caucasian race, whose civilizing influence and commercial instincts have developed the present conditions. Nature, ever bounteous, has used a generous hand in dealing with Waterloo. The land, the water, the climate, possess all the essentials necessary for a prosperous community and, settled as it has been by a thrifty and progressive people, nature's designs have been consummated and the anticipations of the early pioneers more than realized.

So far as at present known to geologists, who have given some study to the outcropping rock which appears in a few localities, and from material taken from the deepest boring made within the confines of the county, the strata that underlies the soil is a limestone, known as the "Guelph" formation, which comes to the surface at Galt, Preston, Doon and along the bed of the Grand River. In other portions of the county well borings have tapped the bed rock at various depths, the deepest yet known being at the Town of Waterloo, where it was found at a distance of 150 feet below the surface, after passing soil, blue clay and a gravelly mixture. Underlying the "Guelph" was found the "Niagara," a limestone of a different character, and below this the drill pierced what geologists call the "Onondaga" formation, another class of limestone. But this is not a geological treatise. The object of this work is to tell of the surface and what has transpired thereon. Valuable commercial deposits may be buried far below, of which there is no present knowledge. Just now, what is underneath occasions little concern among the people, beyond the springs which feed the wells and are found at various depths.

Between Freeport and Doon, on the old Wildfang homestead, now owned by Mrs. Ferdinand Miller, there exists a spring that has excited some curiosity and been subject to considerable examination by a few geological devotees. The water from this spring oozes from the bank of the Grand River, about eighty feet above its bed, at the rate of about one hundred gallons per minute. In the neighborhood it is popularly known as the "petrifying spring," from the fact that various objects subjected to the action of its waters are coated with the calcareous substance which at first glance has the appearance of petrification. Experts who have visited it express the opinion that it was, in ages past, a geyser or "boiling spring" similar to those now in existence in the famous Yellowstone Park of Colorado, basing their opinion upon the fact that the white calcareous deposits in the vicinity are identical in composition with the sediment ejected by the famed geysers of the west. In the northeast corner of the township of Wilmot along a little tributary of the river Nith are found many interesting fossils and evidences of former deep sea life, indicative of the vastly different conditions which existed in centuries now long past. These are just a few facts that are interesting enough to demonstrate that in prehistoric times the spot that is now known as Waterloo County was quite different in its physical features from what it is to-day.

No wealth producing mines, petroleum deposits or natural gas veins have yet been discovered in the county, nor are there any surface indications now known to mineralogists that lead to the supposition that such exist. Some years ago, in the town of Waterloo, the presence of oxide of iron on the water of Little Beaver Creek convinced some enthusiasts that the appearance was an indication of petroleum. There was mild excitement for a time and hopes ran high. Companies were formed, about \$15,000 was willingly subscribed, and a hole in the earth was drilled to a depth of 2,250 feet. At that depth indications were no more promising than on the surface. The drill and sod became embedded in the rock and lost and the hole was abandoned, nothing having been discovered more valuable than an artesian well. This, however, was not utilized. The "hole" left in its abandoned state, filled in and stopped the flow, and at the present time that well, the rod and the drill, are buried beneath many feet of earth. It is from the top that industry, commerce and consequent wealth is evolved, and it is to the exterior conditions and advancement that the writer now turns.

The surface of the county is of a diversified character, undulating in formation and watered by numerous streams that wind their serpentine courses within its borders like the trail of a huge python, draining the land and furnishing numerous water powers for manufacturing purposes. The hills and valleys are fertile, stony and swampy land of small and insignificant area. The land is varied in character but very productive. The soil in Wellesley Township is principally heavy clay. In other parts of the county it is clay and sandy loam, with here and there small patches of stony and gravelly surface. Rock crops out in but few places and surface stones are not numerous. A few boulders are encountered in some sections. These undoubtedly came from the Lake Superior region and were dropped by the great glaciers of the ice age when the present topography had its birth.

Of the streams that traverse the county the most important is the Grand River which rises in Dufferin County and runs its course of one hundred miles until it empties into Lake Erie at Port Maitland in Haldimand County. This historic stream along whose banks the aboriginal tribes roamed and found favorite hunting grounds, enters the county at the northeast end of Woolwich Township, runs through the village of West Montrose and on to Conestogo, and a little farther on enters Waterloo Township. Then on to the villages of Lexington, Bridgeport and Breslau, following its serpentine course on down through the villages of Freeport, Doon, Blair and the town of Preston, until it reaches the town of Galt, from which point it pursues a comparatively straight course until it enters Brant. The Conestogo River has its source in Peel Township, county of Wellington, and empties into the Grand near the village of Conestogo. This stream is said to have received its name from George Eby, one of a small exploring party from Lancaster County, Pennsylvania. In crossing, one of the party remarked upon its similarity to the Conestogo River of Lancaster County, to which Mr. Eby replied "Conestogo it shall be," and so it has been called ever since. Emptying into the Grand at the Town of Preston is the river Speed, which finds the county border a little northwest of the village of Hespeler through which place it makes its course. For "ways that are crooked" the most remarkable stream is the Nith River, formerly known as Smith's Creek. The intricacies of its course are almost indefinable: the "winding trail of the serpent" or the proverbial "Chinese puzzle" are straight lines in comparison. Taken in a straight line as the crow flies, from where it enters the county until it makes its exit, the distance is about twenty miles. But to follow the stream in its fantastic windings it is necessary to traverse about forty-five miles. The river comes out of Perth County and finds Waterloo's border near the southwest corner of Wellesley Township. On the southern boundary it deviates into Perth County, then returns to Waterloo at the northwest corner of Wilmot, leaving that township at its southern border and disappearing into the county of Oxford, but again enters Waterloo on the western border of North Dumfries where it takes a snake-like course to the village of Ayr, and with an abrupt turn makes exit again into Oxford. Creeks and brooklets are numerous throughout the whole county, and there are few farms that do not possess the advantage of "running water." Noteworthy among these brooklets is one rising from a hole on the farm of George Glennie. This "hole" shows a surface measurement of about twelve square feet and a depth of fifteen, from which pure spring water flows at the rate of about 150 gallons per minute the year round.

While the land is of a "rolling" character there are but few hills that possess any conspicuous peculiarity. The highest point of land in the county, and in fact the greatest altitude along the line of the Grand Trunk Railway between Toronto and Samia, is situated in the township of Wilmot, and known as "Baden Hill," rising 1,300 feet above the level of Lake Ontario. In Waterloo township there is another elevation between three and four hundred feet above the Grand River. Near Blair is a cone like hill known as "The Pinnacle," which rises to a considerable height. At the top is a tree from the branches of which the greater part of the county can be seen. The general rolling nature of the land is one of the pleasing features of the county. It breaks the monotony of a flat landscape, adding a beauty and charm to the whole district. The valleys wind in fantastic shapes among the hills, which in a few places rise to a height sufficient to interfere with easy cultivation, or render highway travel difficult. It is a county of grassy slopes and babbling brooks—except in winter—and even then the snow clad hills, the leafless branches and ice imprisoned brooks have a charm and beauty inherent to the season that presents just as magnificent an aspect as the vernal birth or summer sheen, only of a different nature and complexion. Waterloo is a county possessing natural advantages that make it one of the garden spots of Canada, when viewed by the agricultural eye.

The forests which covered the county were the wonder and admiration of the early settlers. The timber was of mammoth growth and diversity. Stately pines, whose trunks were six feet in diameter, waved their topmost branches more than two hundred feet above the ground, and in some parts of the county the stumps of these forest giants are still to be seen—relics of a former greatness. The oak and the elm flourished in gigantic proportions, and five and six feet diameters were as much the rule as the exception. Maple, beech, birch and other trees abounded and flourished as though engaged in a rivalry for forest supremacy. Hemlock, cedar, spruce and kindred growths held sway on the lower lands and developed to the full extent of nature's law. Smaller varieties of timber of every kind indigenous to the soil grew everywhere, filling intervening spaces among their larger neighbors with an almost impregnable barrier. What a paradise this would have been for the present day lumberman with modern methods and markets. What a source of revenue it would be to the Crown Lands Department in the disposal of timber limits. But, as is destined to be the fate of all things mundane, the grand old forest has disappeared, a victim of the necessity and avarice of mankind, by whose despotic will the elements of primeval grandeur are made to serve the ends for which no doubt they were originally intended. What a change has been wrought in one hundred years—in some cases less than the period of a human lifetime. What a century ago was a forest solitude is now an expanse of prosperous, fertile farms, thriving villages and busy towns, teeming with life and activity, extracting from the resources of the county the material which turns the wheels of commerce and progress. A wonderful change, but one not to be regretted. Sympathy, however, goes out to those hardy, plucky and persistent pioneers, who, with limited means and primitive facilities, undertook the almost superhuman task of clearing the land. Necessity was the incentive that led to ultimate triumph.

Although the solitude and apparent desolation of the Waterloo wilderness may have had an oppressive and discouraging effect upon the first white settlers, it was a veritable paradise to the aboriginal Indian tribes, who inhabited the locality long before the coming of the illustrious Joseph Brant (Thayendanege) and his "Six Nation" braves after the close of the American Revolution. The streams abounded in fish, the woods were filled with game and wild fruit, and the living problem with the Indian was one of easy solution. History, however, respecting these earlier Indians is fragmentary and in many cases legendary. A book entitled "Travels and explorations of the Jesuit Missionaries in New France, 1610-1791" contains some of the earliest records that throw light upon the subject. In the contents of that volume what appears to have most reference to this particular locality is a letter written at Saint Marie, located somewhere on Georgian Bay, by one of the Jesuit missionaries. It speaks of the "Attiwandarons or Peoples of the Neutral Nation" as a very populous one, having about forty villages. The tribe or "nation" numbered about 12,000 with 4000 warriors, and were neutral between the Hurons and Iroquois, but engaged in bloody battles with other tribes further west. The early French explorers gave them the name of "Neutrals," but the Hurons called them "Attiwandarons," which meant "people of a slightly different language." The letter then says: "Not long ago the Hurons, Iroquois and Neutrals were made one people, and it is said they all originated from the same family, or from a few old stocks which formerly landed on the coasts of this region, but it is probable that in the progress of time they have become removed and separated from one another more or less, in abode, in interests and in affection. They had cruel wars with western Indians, especially the Alcestalhrons, or "Fire Nation." Fragmentary records, discoveries of various relics, etc., lead to the belief that these people once lived and roamed over the locality which is now the County of Waterloo, and the district between Georgian Bay and the lower lakes. Mr. David Boyle, curator of the Provincial Museum at the Normal School building, Toronto, who is probably the best Canadian authority on Indian archaeology, has kindly furnished the following, which has a direct bearing on Waterloo County: "Archaeological researches in what is known as S. Waterloo lead us to conclude that long before the white people settled there or even before the French were known in Canada, the ground was occupied by some tribe or tribes of Huron-Iroquois stock, known as Neutrals or Attiwandarons. In all probability Wilmot and Waterloo townships were all the northern limit of what it may be justifiable to call the "settlement" of these people, many traces of whom have been discovered, especially in the latter township, perhaps less so in the former one, simply because it has not been so thoroughly examined, although there can be no doubt that trails extending from the main one between Macassa, now Burlington Bay, and across the Grand River, a little south of Brantford till it

reaches the Thames not far from Beachville, must have extended in various directions northwards, if we may be allowed to form an opinion by an examination of the stone relics frequently occurring in the Counties of Perth, Wellington, Huron, Bruce and Grey. It is impossible to state accurately when these people first appeared so far west in this province, for contrary to the usually received opinion, I am convinced that some bodies of these people had reached Ontario directly from their original seat on the banks of the Ohio in the State of the same name, as well as from Kentucky, long before the French discovered Canada.

"In the forthcoming Archaeological report an attempt has been made to show that the hitherto received opinions respecting the coming of these people westward from the place of their so called origin on the lower St. Lawrence, is purely mythical, and those who are supposed to have come, or who really did come to this province from Eastern Canada, were but a fragment of the stock that had found its way to the Gulf of St. Lawrence by a somewhat circuitous route up the Ohio to New Brunswick, whence they were expelled by the Micmacs."

These are practically all the facts that can be learned concerning the earlier Indian tribes who inhabited this part of the country. Many evidences of their existence have been discovered in the neighborhood of Berlin and Waterloo, such as stone implements, stone pipes, arrow heads, spears, pottery, etc. Excavations in various portions have revealed ancient burying grounds containing many skeletons. Mr. Jacob G. Stroh of the Town of Waterloo has in his possession a very large and varied collection of those interesting Indian relics, gathered in different parts of the county. In 1784, when Governor Haldimand represented the British crown in Canada, there was granted to the "Six Nations" comprising the Mohawk, Seneca, Cayuga, Oneida, Tuscarora and Onondaga tribes valuable tracts of land along the banks of the Grand River, then called the Ouse, from its source to its mouth. It was valuable land and as such attracted the white settler, to whom large blocks were disposed, the Indians eventually retiring

to a small reservation on the west side of the river just south of Brantford, where the remnant of the once great and powerful Iroquois the nation that was the terror of its enemies in days gone by now eke out a precarious existence. Though Indian wars and attendant cruelties have long disappeared, it is still open to question whether the civilizing influences of the white man have been beneficial to him of the red complexion. Alienated from hereditary freedom and customs, the Indians have degenerated and become a decaying race. There are, however, isolated cases where the seeds of education have found fertile ground, and a few of the descendants of the once savage tribes have become industrious and wealthy.

EARLY SETTLEMENT.

Few years had elapsed after the land grant had been made by Governor Haldimand to Brant and his braves until the covetous eye of the white man was attracted to this section. The revolt of the southern colonies against the British crown rendered that country repugnant to those who were unswerving in their loyalty to George III, and to the "non-conformists" who had emigrated to Pennsylvania from Holland, Switzerland, Germany and Denmark. These "non-conformists" had very pronounced religious scruples against military service, judicial oaths, and other conditions imposed by the autocratic rule which existed in those European countries. Seeking refuge from what to them was a galling persecution, they had come to the new world and by their inherent thrift and industry became a prosperous colony. The revolution, however, with its attendant obligations upon the residents of the country of the seceders, so changed matters that a large number of them preferred to adopt pioneer life and endure personal privations rather than submit to conditions opposed

to their conscientious belief. They sought a new refuge in a new country under the British crown and emigrated to Canada. It is to that revolution, when Britain lost a promising colony, that Waterloo owes its present prosperity.

Although actual settlement did not commence until the beginning of the 19th century, a large portion of the Indian lands were disposed of to speculators a few years previously. In speaking of this, Hon. James Young, in his "Reminiscences of the early history of Galt and the Settlement of Dumfries," says: "On the 5th of February, 1798, Colonel Brant, on behalf of the Six Nations, and acting as their legal attorney, sold to one Philip Stedman of the Niagara District that portion of their lands known as Block No. 1, comprising 94,305 acres, and which by an Act of the Legislature became known as "the Township of Dumfries. The price stipulated was £8,841." This was apparently the original purchase of Waterloo County lands by the whites, and was followed by the disposal of Block No. 2, comprising 94,012 acres to Richard Beasley, James Wilson and John B. Rosseau for £8,887. This block formed the Township of Waterloo.

JOSEPH SHERK AND SAMUEL BETZNER ARRIVE.

It was some time after this, however, before there was much movement towards settlement not until 1800. In that year Joseph Sherk and Samuel Betzner located on the Grand River near Doon, becoming the first permanent white settlers in the county. Previous to that time but few whites had visited the locality, and most of them had been trappers and fur traders whose residence was only temporary, except one named Dodge, who became a permanent resident. Other families followed but settlement was not rapid. Canada was then a wilderness of which little was known. Dire necessity was the predominating factor which induced the pioneers to cast their lot in the new country, and the majority of those who came early found locations near the frontier. The difficulty in reaching this section, too, was an obstacle that retarded rapid occupation in



SCENE OF THE FIRST SETTLEMENT

The old Sherk and Betzner homesteads on the Grand River near Doon

the early days. To reach Waterloo, the since famous Beverley Swamp had to be traversed, and this at times was almost impassable. So far as known, George Clemens, who came in 1802, drove the first horse team that ever came through that dreary, dismal morass. In 1801 a number of families arrived from Pennsylvania after a long and tedious journey. Among those who arrived that year were George, Abraham and Jacob Bechtel, Dilman Kinsey, B. Rosenberger, John Biehn, accompanied by their families, and a few young unmarried men. Thus the early settler came into the county, and in the autumn of 1801 twelve families comprised the population. In 1806 a small settlement was made on the site of the present Town of Waterloo by Abraham Erb, a more detailed description of which will be found in the Waterloo town history which appears elsewhere in this publication.

TITLE CAUSES TROUBLE.

Previous to the coming of Mr. Erb, it was discovered that the title to the lands in Waterloo township, purchased from Richard Beasley, was not of a gilt edge nature. Rumors of the insecurity of title led to investigation, which disclosed the fact that a mortgage of \$20,000 was recorded against the "Beasley Tract." This had a very discouraging effect, retarding the influx of new residents and causing much anxiety to those who had already made purchases. Beasley was interviewed by the somewhat indignant settlers. He acknowledged the impeachment, but declared that the mortgage would be discharged and that there was no occasion for alarm on the part of the purchasers. Mr. Beasley's suavity and assurances, however, were not altogether satisfactory and did not inspire implicit confidence in the minds of the hardy pioneers. Hereditary instincts engendered suspicion. They were

honest hard working men, whose "word was as good as their bond," but they had no inclination of risking the loss of their property or being lulled into inaction by unsupported plausible words. Beasley was evidently driven into a corner, for finding that his assurances were not accepted proposed that



SCHNEIDER AND FERRIE HOMESTEAD AT DOON (TOW TOWN).
101 years old, at present owned by George A. Tilt, Waterloo Township Clerk

a company be formed to purchase the entire Tract, offering as an inducement five hundred acres to the successful promoter of such a syndicate. Referring to Ezra E. Eby's History of Waterloo we find that the settlers met in January, 1804, to discuss the situation, and sent Samuel Bricker and Joseph Sherk to friends in Pennsylvania to enlist assistance in raising the amount necessary to discharge the mortgage. The first move to accomplish the mission failed. Mr. Sherk became discouraged and returned to Canada, but Mr. Bricker, with characteristic perseverance, remained to make further attempts to bring to successful issue the object for which he had been delegated. He went to Lancaster County and convened a meeting of his co-religionists (Mennonites) and in a powerful speech endeavored to secure their sympathy and financial aid. While sympathy was freely expressed, there was apparently little inclination towards extending monetary assistance. As the meeting was about to decide against the project, "Hannes" Eby arose and strongly advocated the cause of Mr. Bricker, not from a speculative or financial point, but as a matter of christian duty towards their brethren in distress. This earnest appeal turned the tide of feeling, and preliminary arrangements were made for the organization of a joint stock company, and April of the same year saw the culmination of the project with the capital stock divided into eight shares, one of which was the maximum and one-eighth the minimum which any member could possess. Mr. Bricker took one-half share and was appointed the Company's agent, with Daniel Erb as an assistant. The newly formed company generously offered to pay expenses and a fair salary to these gentlemen, but they, having in mind the difficulties which confronted the settlers, and their limited financial resources, offered their services free, and started for Canada with \$20,000, all in silver dollars, secured in a "strong box," making the journey of five hundred miles without mishap, although subjected to considerable anxiety concerning the care of the amount which had been entrusted to them.

Legal procedure in the old days apparently jogged along in the same leisurely manner that it does at the present time. We quote Mr. Eby, who says: "There was some delay in lifting the mortgage. However, after all the legal documents were examined and the state of affairs thoroughly investigated by the Hon. William Dickson of Niagara, who received twenty guineas for his services and legal advice, things were amicably arranged and the deed between Richard Beasley and his wife Henrietta, conveying 60,000 acres of land for £10,000 Canadian currency to Daniel Erb and Jacob Erb, who, at the request of Samuel Bricker, were appointed agents of the Company, was satisfactorily executed." The land was surveyed and laid out in lots of 448 acres each, and a draft of the present Township of Waterloo was made by a surveyor named Jones. A copy of this map was sent to the shareholders in Pennsylvania, among whom the land not already taken up by settlers was apportioned by a method of "casting lots," and in this way the territory was divided among the subsequent arrivals. The original deed made by Beasley

and his wife is still preserved in the Berlin Registry Office. It is inscribed on parchment 18 x 24 inches in size. It is now yellow with age and the writing has faded to a dimness that makes the document difficult to decipher. It was the intention of the publisher of this book to give a photographic reproduction of the old deed, but the unkind ravages of time have rendered it impossible to secure a plate that would give an adequate and readable reproduction. The preamble of this ancient conveyance the oldest in the county registry archives reads:

"This indenture, made at Barton in the County of Lincoln and District of Niagara, of the Province of Upper Canada, June 29th, 1805, between Richard Beasley of Barton aforesaid, Esquire, and Henrietta, his wife, of one part, and Daniel Erb, of Block No. Two, on the Grand River in the County of York and Home District of the Province aforesaid, and Jacob Erb, of the same place, yeoman, of the other part, witnesseth that the said Beasley, for and in consideration of the sum of Ten Thousand Pounds of lawful money of Canada, etc., hath granted, etc., unto them, the said Daniel Erb and Jacob Erb, and their heirs and assigns forever, all that certain parcel or tract of land situated in the County of York and Home District aforesaid, containing by admeasurement Sixty Thousand Acres, more or less."

The description of the tract, conditions and obligations follow, and the document is duly signed and sealed.

After thus securing a valid title to the land, the members of the Company sought to turn their holdings to the best account possible. It was not exploited through newspaper and magazine advertising in the manner adopted by present day land purchasers and speculators. Every shareholder was a bona fide owner and either settled upon the land or disposed of his holding to some one who wished to make a new home in a new country. Space here does not permit a detailed record of the families who composed those first hardy settlers, whose strenuous lives among scenes of continual toil, hardship and privation made them men of brawn and action.

EARLY HARDSHIPS AND PRIVATIONS.

Many stories are told by the descendants to the early and persevering pioneers, how they battled against difficulties and overcame obstacles, and of the trials they endured in the tedious journey from Pennsylvania to Waterloo.



FIRST APPLE TREE

Grown from seed brought from Pennsylvania in the year 1800 and planted on the old Sherk Homestead, opposite Village of Doon, on the Grand River. It was still standing and bearing fruit up to a couple of years ago, when it was blown down during a severe wind storm.

Transportation in those days was not accomplished by the easy and pleasant methods of twentieth century progress. The distance to Waterloo from the

part of Pennsylvania from which most of these early settlers came is about 500 miles, and the means of transportation were of primitive nature. Horses and wagons were mainly used, but the route lay over mountains, across rivers and through swamps, over roads that were almost unpassable, and in many places that did not exist at all. In some places it was necessary to construct a road before proceeding, and while this work was being prosecuted the families of the workers camped in the woods. In this way it sometimes took several days to proceed a few miles. Of one party it is told that nine hours were consumed in making a distance of three miles while crossing the Alleghany mountains. The way through the Beverley swamp, however, was the dread of the traveller. It was a morass of treacherous soil and unknown depths, and passage was made over the old fashioned "corduroy" which had to be constructed before progress could be made. As time rolled by arrivals became more numerous, but it was many years before the roads were much improved. Such road construction as was carried out was only what absolute necessity required and was done by voluntary labor.

When the first settlers arrived there were no houses ready for their reception. They camped beneath the wide spreading branches of the mammoth trees, making themselves as comfortable as limited means would allow, until a rough shelter of logs could be erected. Hardware stores and lumber yards were an unknown luxury nearer than Little York (Toronto), or Niagara, consequently the first buildings were of rude construction and built with the aid of a few primitive tools which had been brought from Pennsylvania. But these hardy pioneers worked with a will and were happy in the new home they had selected, and not subjected to delay by strikes and labor troubles so prevalent at the present day. Among these first dwellings was one erected by Christian Schneider, near Doon, which is still standing. Some time in 1806 a saw mill was erected at Preston by John Erb and provided lumber that greatly facilitated future building operations. Interior furnishings, too, were mostly of home construction and though not affording the comforts of modern articles they served the purpose and were then regarded almost in the light of luxuries. The first table used in the county was in the dwelling of Joseph Sherk and consisted of a huge pine stump, five feet in diameter, over which the house had been erected. While hard work and persistence eventually leads to success, the final accomplishment is seldom reached without some adversity, and of this the pioneers had their share. The first disaster of note was a fire in 1806 which destroyed several buildings and many fences and ruined considerable valuable standing timber. Among those who suffered were Abraham Stauffer, Abraham Bechtel, Jacob Bechtel and Nathaniel Dodge. Provisions, clothing and many other necessaries were consumed, considerable hardship

resulting, and necessitating a fifty mile journey through mud, water, swamp and forest to secure a fresh supply.



MAKING APPLE BUTTER

A familiar scene in the country home

During the war of 1812, a number of these Waterloo settlers were pressed into service as teamsters, much against their inclination, but at the close of hostilities they were amply remunerated for services and any loss they had sustained. Each succeeding year brought its quota of new arrivals, and progress became more rapid as the years rolled on.

SETTLEMENT OF GALT AND DUMFRIES.

Following close upon the settlement of Waterloo Township, attention was attracted to the locality now known as the Town of Galt and Township of North Dumfries. As previously mentioned, the land had been purchased by Philip Steadman, who, however, did not turn his purchase to immediate account, and shortly after obtaining his patent from the Crown, died intestate. The property was inherited by his sister, who in 1811 conveyed the land to Hon. Thomas Clark of Stamford, now in Welland County. This property was afterwards purchased by Hon. William Dickson, who subsequently became what might be termed the father of the locality. He was a Scotchman by birth, came to Canada in 1792, settled in Niagara, where he practised law, and took an active part in the war of 1812. It was some time after Mr. Dickson's purchase, however, before settlement made any rapid advancement. It was in 1816 that Mr. Dickson engaged the services of Absalom Shade, a young American carpenter to whom he had taken a fancy. Mr. Dickson was anxious to know the value of his property and learn of the prospects it offered for colonization. He and Mr. Shade made a joint visit of inspection, and after some difficulty in penetrating the forest with the aid of an Indian guide they halted at the spot where Galt now stands. The intention was to establish a village with a grist and saw mill for the convenience of the incoming settlers. At this point Mill Creek and the Grand River offered good water power and the locality was finally selected as the site of the embryo village. The only evidence of human habitation they found was a dilapidated building that had undoubtedly been erected for a mill. It was afterwards discovered that this had been constructed by one Alexander Miller, who had bargained with the Indians for several hundred acres of land in the vicinity, but afterwards finding his title valueless abandoned his claim.

Through the efforts of Messrs. Dickson and Shade the village was eventually founded and known as "Shade's Mills." Settlement followed slowly and it was not until about 1825 that the number of arrivals showed much increase in North Dumfries, which was populated by people mostly of Scotch origin.

WILMOT ATTRACTS ATTENTION.

Wilmot Township was the next section of the present county to attract the attention of the people who were looking for land upon which to make



MARY (BIENN) SALTZBERGER

Born April 24th, 1800, first white child born in Waterloo County, married to John Fh Saltzberger, 1819 Died Dec 29th, 1888



FELLING A BIG PINE.

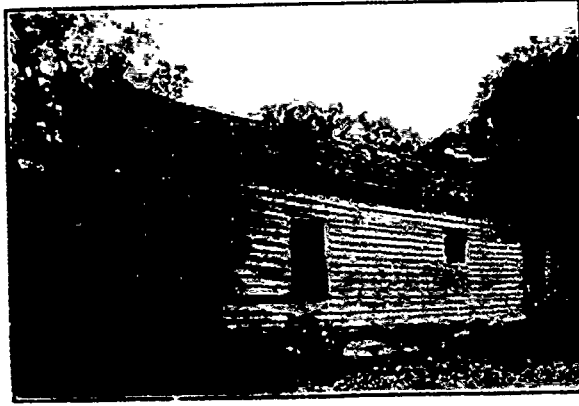
The subject of the above picture was cut down on the farm of Henry S. Stroh, Bridgeport, in 1898. Diameter two feet, height 130 feet, and the last of these forest giants to be cut down in this locality.

homes for themselves and posterity. The pioneer of that township was Christian Naffsiger, and no better or more comprehensive statement of the early settlement can be made than by quoting the following from Ezra E. Eby's biographical history, which says:

"The township of Wilmot was principally settled by a society of Germans belonging to the Non-Conformists, whose leader was one by the name of Christian Naffsiger. . . . Naffsiger came originally from Amsterdam to New Orleans and travelled through the Southern States northward until he came to Lancaster County, Pennsylvania, where he met with some friends who urged him to continue his journey to Canada and there take up a tract of land for his co-religionists. In August, 1822, he arrived in Waterloo township, where he made himself acquainted with some of the settlers, who advised him to secure the township west of Waterloo, now known as Wilmot township. After examining the township, he decided that it was just the place he and his countrymen and co-religionists wanted. . . . He then went to Toronto to see the Governor of Upper Canada, with a view to securing, if possible, this tract of land for his countrymen in the fatherland, who proposed emigrating to some foreign part of the world. The Governor very liberally offered to give each family fifty acres free, and allow them to purchase at a very low rate any additional land they might wish to have. . . . He returned to his native land for the purpose of bringing to Canada his family and friends. In order, however, to be perfectly certain in the matter pertaining to his land, on his way home he waited upon George IV, King of England, presenting his

case before him. His visit to His Majesty was also very successful as the king also agreed that the land in question should be given in the same way as the Governor had promised. Some of these people arrived here in the year 1824, though Naffsiger was hindered, for certain reasons, from coming until the summer of 1826."

Thus was the first settlement of Wilmot effected. The first settler, however, to take up actual residence in the township was Andrew Schoerg, who moved from Waterloo township in 1824.



A RELIC OF PIONEER PHOTOGRAPHY.

What remains of the Traveling Daguerreotype Wagon of the notorious Lou Mudge at Strasburg, now owned by Mrs. H. Schwartz, who received it as a present from his estate. The glass sky-light has been replaced by a shingle roof.

WOOLWICH AND WELLESLEY FOLLOW.

The settlement of Woolwich and Wellesley townships, formerly known as the "Queen's Bush," followed some years later. The people entered the county from the South and finding Dumfries, Waterloo and Wilmot well occupied they pushed farther northward to find unoccupied land. In these northern townships the settlers were of mixed nationality, comprising English, Scotch, Irish and German, with religious beliefs of a varied character.

From that time until the present uninterrupted prosperity characterized the progress of the county. Among individual residents there were ups and downs, trials and vicissitudes, just the same as in present day life, but successful progress was not retarded and

Waterloo emerged as the peer of any among the counties of the Province. The Hon. James Young of Can't, whose authority on Waterloo County history is unquestioned, has kindly contributed the following reminiscences which give much information respecting early history:--



Scene in the Foley-Bowman Election.

From an old picture kindly loaned by Mr. Geo. B. Schaefer, Waterloo.



MR. FOLEY'S RECEPTION IN BERLIN, APRIL 4th, 1864.

- 1 The Postmaster General blushing through his specs at the Grand Demonstration
- 2 Bowman The crowd is not very large Mr. Foley but its respectability will make up for that defect
- 3 Dr P Is this all? I must confess that is rather a hard looking squad after all my exertions
- 4 Mr Croft This is a black look out for our Side, Dr , and all the PILLS in your Box can't save us

- 5 Colored Lady Golly Mass! Groff, how you do march to the Music
- 6 Pat Maloney Lave the way ye dirty blackguard av a Son av aould Nagger till I get a squint at Mickey
- 7 Barney Finnegan. (a G T R employee) Now boys, three Cheers for Mickey and the Grand Trunk



Old Time Reminiscences



By HON. JAMES YOUNG, Galt.

MY RECOLLECTIONS easily go back to a period when there was no Waterloo County, and I remember quite distinctly the excitement aroused when in 1851 the Hincks government brought in a measure to sub-divide what was then called Upper Canada into smaller judicial and municipal districts, of which Waterloo County was made one, with Berlin as the county town. Prior to this date—over half a century ago—the province had long been divided into twenty immense districts. The township of Dumfries, both north and south, and the village of Galt then constituted a part of the old Gore district, of which the city of Hamilton was the judicial centre, whilst the townships of Waterloo, Woolwich, Wilmot and Wellesley were comprised in a large tract of country called the Wellington district. Guelph was then as now the largest place in Wellington, although it made very slow progress for two or three decades after the famous novelist John Galt, as commissioner for the Canada Company, laid out and founded the place. This was as early as 1826. The brilliant and genial author of "The Annals of our Parish," made "Shade's Mills," which Galt was then called, his headquarters for a time. He cut a road through the unbroken forest northwards, chopped down the first tree on the site chosen for the future city, and christened it Guelph in honor of the royal family. He became so popular during his stay in "Shade's Mills" that Mr. Dickson and the citizens decided to change its name to that of the illustrious author, and that is how Galt obtained the name it has so long and proudly borne.

Between these stirring early times and the founding of the county of Waterloo under the Hincks Act, a quarter of a century rolled. This period was essentially that of the early pioneers of this district. These were the days when settlers flocked in hungry for land, when forest clearing was the general pursuit, and the stroke of the woodman's axe and the crash of falling timber greeted the ears at every turn. The Pennsylvanians and Germans in Waterloo and Wilmot and the Scotchmen in Dumfries vied with each other as to who would get their farms cleared first, and as nearly all were poor and dependent on their small clearances for a crop, it was a hard struggle during the very early years. Money, too, was then scarce but corduroy roads abundant, and the log houses were poor and the barns poorer; nevertheless, I do not remember ever meeting one of those aged pioneers who did not speak with a sparkle in his eyes of those rough but healthy, jolly days, with their blazing winter fires and pastimes, and sociality and kindness almost universal among all classes of the settlers. As a witty Irishman, with a gift for oratory and long a resident of Galt, said of these pioneer days: "We were all poor, but when you called at any neighbor's, you were always sure of the warmest side of the fire and the biggest potato in the pot."

The setting apart of this county in 1851 was signalized by one of the most exciting and bitter fights which ever convulsed the community. Whether Galt or Berlin should be the county town was the prize at stake, and many readers will clearly remember what a strenuous struggle it was. At that time Galt was nearing incorporation as a town, and was the foremost place between Hamilton and London. Brantford and Guelph were not at that time so prominent, and Berlin, now on the verge of cityhood, was only a small straggling village. Six years before, in 1846, Smith's Canadian Gazetteer described it as follows: "A village in the township of Waterloo nine miles from Galt; contains about 400 inhabitants, who are principally Germans. A news-

paper is printed here called the German Canadian, and there is a Lutheran meeting house. Post office: post twice a week. Professions and Trades: one physician and surgeon, one lawyer, three stores, one brewery, one printing office, two taverns, one pump maker and two blacksmiths." Time and space prevent me entering at length into the county town battle, but in later years when I became connected with the press and parliament, I looked a little into the causes which led to Berlin's selection. When the measure was first introduced into the Legislature, it was generally conceded, Mr. Hincks himself being favorable, that Galt should be the seat of one of the new counties. The Tories and reformers of Galt, whose relations were generally very bitter in those days, were alike cock-sure on this point, and this finally proved to be the principal cause of their discomfiture. The Hon. David Christie was at that time a power with the Hincks government. His will was almost law in this section. He was naturally determined to have Brantford one of the new county towns, and for this reason wanted to have Dumfries divided into two

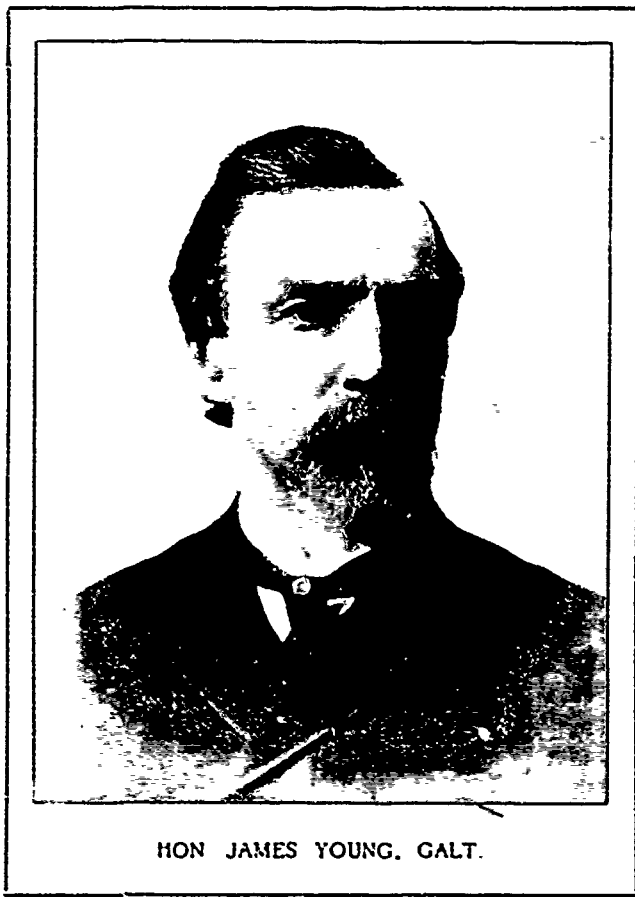
townships. As the Dicksons had owned the whole township and Galt was the centre of their operations, they and their fellow citizens bitterly opposed Mr. Christie's proposals. He was antagonized at public meetings, and one of the Galt newspapers systematically assailed him with personal abuse and misrepresentation. This was a tactical blunder with such a powerful supporter of the government, and drove Mr. Christie into active hostility to Galt and its claims. My enquiries several years ago led me to believe that, notwithstanding Berlin's undoubted advantage in being more central, the members of the Hincks government were loth to pass over Galt, and delayed action as long as possible in the hope that the difficulties would be adjusted. And it was only at the last stages of the bill, and after certain leading Galtonians, with stubborn misjudgment, instructed their delegates to stand firm to the last against any division of Dumfries, that Mr. Hincks finally decided to pass over Galt and make its then little rival the county seat.

The question being settled, the smoke of this memorable battle soon blew over, and the interest of the people centered on the new county's inauguration. They had not long to wait. The court house and gaol were erected in 1852, and the county was set apart for judicial purposes on the 21st

day of January, 1853. The officers appointed by the Hincks government were:

Judge—Mr. William Miller;
 Sheriff—Mr. George Davidson;
 Clerk of the Peace—Mr. Emilius Irving;
 Clerk County Court—Mr. Jas. Colquhoun;
 Registrar—Mr. D. S. Shoemaker;
 Clerk Surrogate Court—Mr. Christian Enslin;
 Jailer—Mr. William Walden.

When the first county council met, much interest was taken in who should first fill the warden's chair, as well as the other county officials. The honor of being the first Warden fell on Dr. John Scott of Berlin, and a very grand man he was: Mr. William Davidson was elected county clerk, and Mr. C. A. Ahrens, treasurer. It is sad to think that Mr. Irving, so far as I know, is the only one of these grand men still alive. That gentleman still enjoys a green old age in Toronto as treasurer of the Law Society. He is the senior practising barrister in Ontario, has been sixty-two years a member of the Law Society, and recently had the honor of knighthood conferred



HON. JAMES YOUNG, GALT.

upon him. Its selection as the county capital seems to have been the turning point in Berlin's good fortune. I first saw it when a boy, about the year 1850, and the only things I can recall are the old Huber store which so long stood at the principal cross-roads, two or three hotels, and the quaint old Mennonist meeting house. What a wonderful transformation has since taken place! To-day all classes of our citizens are proud of Berlin as our county town, which is, indeed, one of the most prosperous and pretty to be found throughout our wide Dominion. Some of the many thriving towns and villages which now adorn our prosperous county were mere hamlets at the early period under review. Smith's Canadian Gazetteer, already quoted (1846), gives the population of some of them as follows. Haysville 70, New Hope (now Hespeler) 100, Ayr 230, Waterloo Village 200, New Hamburg 300 and Preston 600. After the latter three places, the words

advanced during the last half century may be gauged by the following facts: - As late as 1852 we had no railroads, the steamboat, stage coach and wagon and sleigh were the chief means of transportation; good houses and bank barns were the exception, not the rule; reapers and mowers were not in general use, and the old cradle and scythe were still in evidence at harvest time; musical instruments were few and far between; manufactures were generally rude and poor; telegraphic communication was only beginning; bankers were not then tumbling over you trying to loan you money, and such luxuries as the telephone and electric light, not to mention trolley cars, automobiles and wireless telegraphy, were simply undreamt of. Strange to say the people of the early days seemed just as happy and a good deal healthier and jollier than our present generation with all our boasted modern improvements. But if some genii could waft our country back to the misty past, even half a century ago,



WATERLOO COUNTY COUNCIL, 1906.

1 Dr. A. OCHS, Hespeler 2 J. F. MASTER, Tp. Wilmot, New Dundee P.O. 3 W. R. PLUM, New Hamburg 4 Dr. J. H. RADFORD, Galt
5 H. J. BOWMAN, County Clerk 6 FREDK. SCHAEFER, Tp. Waterloo, Breslau 7 GEO. M. DeBUS, Berlin 8 JOHN B. FISCHER, Waterloo
9 JOHN SHIEL, Tp. N. Dundas, Galt 10 Val Otterbein, Tp. Wellesley, Heidelberg 11 DANL. RATZ, Elmira
12 S. J. CHERRY (Warden), Preston 13 LEANDER BOWMAN, Tp. Woolwich, Winterbourne P.O. 14 THERON BUGHANAN, Galt

are added "principally Germans," and principally Germans they continue to this day, but Preston, Hespeler and New Hamburg have now become large, prosperous and enterprising places, and strikingly illustrate what German industry and skill can do in the grand work of building up our Canadian nation.

Canada's outlook brightened not a little during the decade beginning 1850. The early pioneers had done their work well, and such counties as Waterloo were by that time fairly well cleared up and cultivated. The Russian war with Britain, France and Turkey soon afterwards occurred; the price of wheat touched as high as \$2 per bushel, and a general commercial boom and reckless speculation set in. Nevertheless, things throughout the province were in a very backward state compared with the present time. How wonderfully we have

it is to be feared that the Canadians of to-day would be staggered with the difficulties and privations they would meet with on every hand. We certainly would not grapple with them so light-heartedly and successfully as did our early pioneers, for whom I have entertained life-long and profound respect, and for none more than those grand old Pennsylvanians who were the first to settle in Waterloo township shortly after 1800, and whose descendants have done so much by their untiring industry and unswerving integrity to make this county what it is to-day.

The Scotch, German and other early settlers equally deserve our praise, and I repeat what I have often maintained before, that whilst other lands have their heroes of the battle field and the deep, the true heroes of Canada are

"Fristone Villa," Winterbourne.

This fine country residence is owned and occupied by Mr. Mathew Durrant. Mr. Durrant was born and brought up on the site of the present property sixty nine years ago, receiving his education at the public school at Winterbourne. Although still living on the farm, he has retired from its



Scenery between Huron and Bleam's Road, northeast of New Dundee, where nine different species of trees are mingled together.

our early pioneers, who found this country a howling wilderness and by their indomitable energy and persevering toil made it blossom into fruitfulness and beauty. They did their duty nobly in their day. Well will it be for this now immense Dominion if we as faithfully and successfully discharge ours! Many pressing duties confront us as citizens to-day. Some of them are vitally important to our national future and deserve earnest consideration. But I must content myself at present by simply pointing out, that in these days when commercial and financial prosperity threatens to make our rulers and people alike



"FRISTONE VILLA."

Country Home of Mr. Mathew Durrant.

management in favor of his youngest son John. A Methodist in religion, a Reformer in politics, in the enjoyment of good health and a keen intellect, he is likely to enjoy a life of usefulness for years to come.

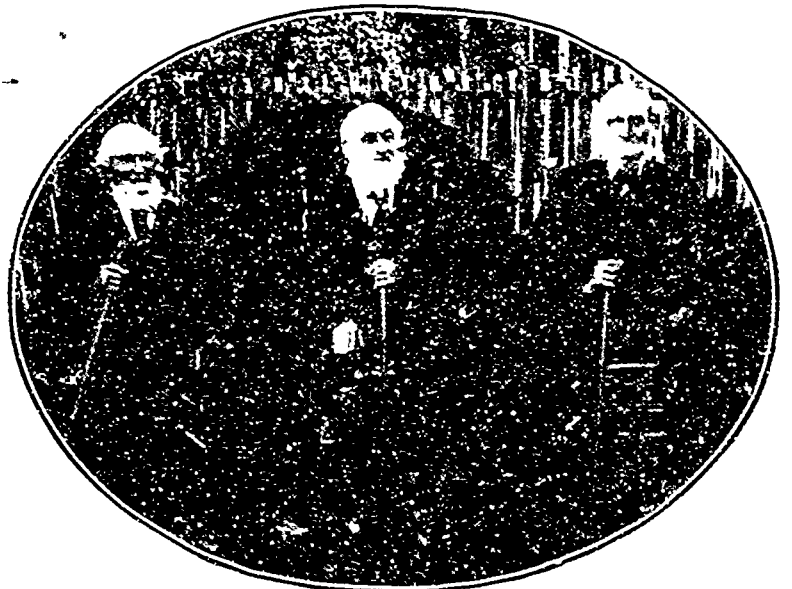


JOSEPH KINZIE

Of Doon, apiarist and breeder of fine Ayrshire cattle. The straw bee-hive shown is over 100 years old, being one of a colony of 150 hives

giddy, not the least pressing duty devolving upon every Canadian is to stand firm as a rock for strict integrity in business life, rectitude and purity in our governments and all public trusts, the spread of education to our remotest bounds, and unwavering maintenance of those grand, moral and religious principles for which our beloved Canada has already won an enviable reputation throughout the world.

James Young



(GREEN, PHOTO, BERLIN.)

A Pioneer Trio.

JOS. HUMMEL, THOS HUMMEL, MARTIN HUMMEL
Of New Germany. The combined ages of this venerable trio of brothers are 274 years, averaging over 91 years. Their ages are 89, 94 and 90 years, respectively.

Early County Organization

THE FIRST MEETING of the provisional council of the County of Waterloo was held in the township hall, Berlin, on the 3rd day of May, 1852, pursuant to a proclamation issued by the Governor-General on the 11th of February of the same year. At this meeting the following representatives were present:

Waterloo Township- Dr. John Scott, Reeve, and Henry Snyder, Deputy Reeve.

Wilmot Township- John Ernst, Reeve, and Anthony Kaiser, Deputy Reeve.

Woolwich Township - John Meyer, Reeve, and Peter Winger, Deputy Reeve.

NorthDumfries Township - Dr. Charles McGeorge, Reeve, and Duncan Ferguson, Deputy Reeve.

Wellesley Township John Hawke, Reeve, and Gabriel Hawke, Deputy Reeve.

Galt Village Absalom Shade, Reeve.

Preston Village Jacob Hespeler, Reeve.

THE WARDEN'S ADDRESS.

Dr. Scott was selected as the first warden and, having taken the oath of office, delivered the following address:

"Gentlemen: Allow me to return you thanks for the honorable distinction you have conferred upon me in electing me provisional warden of the important County of Waterloo. In return permit me to congratulate you upon the attainment so far of your long cherished desires of being a new and independent county, and on the proud position you now occupy as its first municipal council. The necessity of a separate and independent centre of municipal and judicial jurisdiction has been long felt and acknowledged by the inhabitants of the territory composing the new county of Waterloo, and I think you will agree with me that the Legislature has evinced a high degree of sagacity and discrimination in selecting these townships to compose the new county. Let us glance at its topographical features and we find three of the most important townships unit, Woolwich, Waterloo and North Dumfries, linked together by that noble stream, the Grand river, into which after passing through Waterloo flows the Speed at Preston, higher up after traversing Wellesley and Woolwich it is joined by the picturesque Conestogo. To the southwest of the county we find the river North meandering through Wellesley and Wilmot and after traversing the township of Blenheim (the north half of which, if the almost unanimous

wish of the inhabitants were granted, must shortly be annexed to this county) likewise joining the Grand river. These main arteries along with a multitude of smaller tributaries are now nearly all employed in propelling machinery of every description, and to an amount not to be equalled in any section of Canada West. Within the county you have 20 large grist mills. The number of saw mills I cannot enumerate, besides carding and fulling mills, founderies, tanneries, and factories of almost every description, and all in constant and active operation. The possession of such a vast supply of water power, the general fertility of the soil, the extensive amount of pine timber, a healthy climate, an industrious and enterprising population, now numbering according to the late census over 26,000, excellent roads and good markets render your county one of the most favored in Upper Canada and present a field for the investment of capital in almost every department of industry not to be surpassed in the province; again, the completion of the Galt branch of the Great Western railway while it will incalculably facilitate the transmission of your exports and imports, will closely connect your county with every other part of this vast continent; the central location of your county town will render the transaction of municipal and judicial business cheap and convenient, as no party can possibly travel over 20 miles to attend courts or councils, thus curtailing and equalizing mileage in the service and execution of writs and processes, and rendering easy and convenient the attendance of all parties having business to transact at the county town. Furthermore, the location of the county town at Berlin opens up a new field for railway enterprise, as undoubtedly, at no distant day it will be connected by railway either with

the Galt branch of the Great Western, or the Toronto and Guelph railroad; again, the proximity and intimate connection in every point of view existing between this county and the county of Perth, render their interests mutual, and which if judiciously and fairly developed must tend to the advantage and prosperity of both. Your first duty then, gentlemen, will be to adopt prompt measures for the erection and completion of your county buildings, so as to procure as early a separation as practicable from the other counties with which you are now united, as from the geographical position of at least one of these counties your interests can never become identified. The necessity and expediency of this step will, I feel confident, meet with your unanimous approval. In accomplishing, therefore, this important object, for which the Legislature has proclaimed you a provisional council, I sincerely



THE LATE PETER WINGER Ex-reeve of Woolwich Township and member of the first County Council



THE LATE BENJAMIN BURKHOLDER An old-time schoolmaster.



ANNA (Biehn) BOWMAN Born November 9th, 1816. Died Oct. 17th, 1891. Married to Samuel W. Bowman who died September 9th, 1861. Resided in Berlin, Ont., for nearly two years prior to her death.



MAGDALENA (Stoemaber) DEVITT Of Waterloo, Ont. Born November 24th, 1811. Came to Canada with her mother in 1824. Married Barnabas Devitt, May 1st, 1831, who died January 25th, 1891.



ELIZABETH (Saltzberger) SCHWARTZ Of Strasburg, born March 11th, 1823. married to Henry Schwartz, who died in 1897.



THE LATE DONALD MACKAY Was first reeve of the County of Waterloo in 1852.



THE LATE HON. WM. DICKSON who was reeve of the County of Waterloo in 1852, the entire time he was reeve of the Township of Dumfries, and a member of the first County Council.



THE LATE ABSALOM SHADE Founder of Galt in the year 1816, the village being known as "Shade's Mills" in its early days.



JACOB BRICKER The first young native of the Town of Waterloo, where he was born in 1818.

A GROUP OF PIONEERS.

agree with me that the Legislature has evinced a high degree of sagacity and discrimination in selecting these townships to compose the new county. Let us glance at its topographical features and we find three of the most important townships unit, Woolwich, Waterloo and North Dumfries, linked together by that noble stream, the Grand river, into which after passing through Waterloo flows the Speed at Preston, higher up after traversing Wellesley and Woolwich it is joined by the picturesque Conestogo. To the southwest of the county we find the river North meandering through Wellesley and Wilmot and after traversing the township of Blenheim (the north half of which, if the almost unanimous

their interests mutual, and which if judiciously and fairly developed must tend to the advantage and prosperity of both. Your first duty then, gentlemen, will be to adopt prompt measures for the erection and completion of your county buildings, so as to procure as early a separation as practicable from the other counties with which you are now united, as from the geographical position of at least one of these counties your interests can never become identified. The necessity and expediency of this step will, I feel confident, meet with your unanimous approval. In accomplishing, therefore, this important object, for which the Legislature has proclaimed you a provisional council, I sincerely

hope you will act with unanimity and promptitude, as by so doing you will not only be carrying out the benevolent enactments of the Legislature, but accelerating the settlement and improvement of adjoining townships and promoting the general welfare and prosperity of your own noble county."

CONTRACT FOR COURT HOUSE AWARDED.

One of the principal items of business at this first meeting was the movement towards the selection of a site and erection of the necessary county buildings. For this purpose, after a motion and several amendments, the whole council was appointed a committee to examine and choose the ground and report at the next meeting. The present site, then owned by Frederick Gaukel, was selected, and after some negotiations that gentleman executed a free deed of the property. Plans and specifications for the buildings were called for and submitted by four firms, the award being made to Messrs. Mellish & Russell, of Brantford, who were paid £10 on the proviso that the cost of the completed buildings should not exceed £5000. When tenders for erection were asked the contract was also awarded to Messrs. Mellish & Russell, whose offer was £4,875. It was not without some difficulty and a good deal of discussion, however, that the work of construction was proceeded with. Then, as now, the average ratepayer had an abhorrence of taxes, which were regarded as an unavoidable necessity to be kept down to the lowest possible figure, regardless of consequent inconvenience or the extra cost which procrastination might entail upon themselves or future generations. The new County of Waterloo found itself facing many obligations which had to be met, and in those days of sparse settlement and limited resources the financiers of the new municipality entered upon a path more numerously strewn with thorns than roses. At a meeting on the 3rd of May, 1852, the finance committee composed of Messrs. Absolom Shade, Duncan Ferguson and Jacob Hespeler, in concluding a lengthy report, favored a delay in the erection of the county buildings in the following clause: "Having taken all these matters into consideration, with the very low price of produce and the prospect of a not over abundant harvest, your committee would recommend that no assessment for the erection of the county buildings be made this year." Before the final adoption of the report and after some warm discussion the clause advocating delay was amended and procedure of the work authorized. This, however, was not the final disposal of the matter. The ratepayer arose in his might and evoked the power of numerously signed petitions praying for delay, and at the meeting of June 14th, 1852, a number of these petitions were presented. An animated debate ensued which culminated in ignoring the petitions, awarding the

contract and authorizing the issue of debentures to raise the necessary funds for construction.

BUILDINGS COMPLETED IN 1853.

At the final meeting of the provisional council held on January 15th, 1853, which was the twelfth session, the building committee reported that the construction of the county buildings had been completed, with the exception of a few minor details, which could be more advantageously finished in the spring, recommending the retention of a sufficient amount of the contract price to provide security for the completion of the work. The amount thus retained was one hundred pounds. The buildings were insured in the Provincial and Western Insurance Companies, and as an extra precaution a lightning rod was reared. Spring saw the completion of all minor details and the council of the infant county then had a permanent home.

These buildings, erected over fifty years ago, have been preserved in their pristine state—as the contractors made them and without alteration—until the present time, when considerable repairs and changes are being made. While no changes have been made in the original structure, increase in population and the consequent business demands of county legislation, administration of justice, etc., required more room, and the buildings now used as the registry office, surrogate and clerk's offices, judge's chambers, etc., were erected on the east side at a later date.



MR GEO SEILER
Mr and Mrs. George Seiler who lived in Waterloo Township, two miles north of Waterloo settled here in 1835, Mr. Seiler walking from Buffalo to this place to take up land. He died in 1883, aged eighty-nine years, and Mrs. Seiler died a year later, aged eighty-three years.



MRS GEO. SEILER.



ISAAC W. B. SHERE
Of Breslau, a well known settler.



JOEL GOOD
From Lancaster County, Pa., on Dec. 21st, 1817. Came to Waterloo in spring of 1818.



THE LATE JOHN MEYER
Ex-creeper of Waterloo Township and member of the first County Council.



THE LATE J. B. SNYDER
Reside of Waterloo Township for 17 years, 1821, 1871 and 1872 to 1883. On September 23rd of that year he passed away.



THE LATE JOHN STROH
Landed two miles north of Waterloo in 1827. Died at Waterloo at the year 1861, aged sixty-three years.



OLD MRS WEILER
One of the first settlers in New Germany and mother of Rev. Father Weiler of Berlin.



JOSEPH SHERK, JR.
Youngest son of Joseph Sherk of near Doon. An early settler, appointed about the time Berlin became the County Town.

A GROUP OF PIONEERS.

FIRST HOUSE OF REFUGE IN THE PROVINCE.

In June, 1867, the council purchased a farm of 142 acres from John Eby, in Waterloo Township, near Berlin, on which to erect a House of Refuge. Advertisements were inserted in the Toronto papers asking for plans and specifications. No response being received a committee was sent to visit similar institutions in the United States, and on their return plans were prepared by the county engineer, Joseph Hobson, C. E., now chief engineer of the Grand Trunk Railway System, and on February 25th, 1868, the contract for

the buildings was let, which were practically completed before the following winter set in, but the first inmate was not admitted until 1869. The county of Norfolk erected one the following year and admitted an inmate before the Waterloo institution. This gives Norfolk the distinction of being the first to provide for its poor, but to Waterloo belongs the honor of providing the first refuge in the province. The cost of the farm and buildings was \$20,000, and up to the present time it has upheld its initial honor by being the best and most successfully conducted institution of the kind in the province. The first keeper was James McMahon, who was followed

by Peter Itter, Jas. Laird and Geo. Martin. The latter has held the position about seven years.

EARLY COUNTY OFFICIALS.

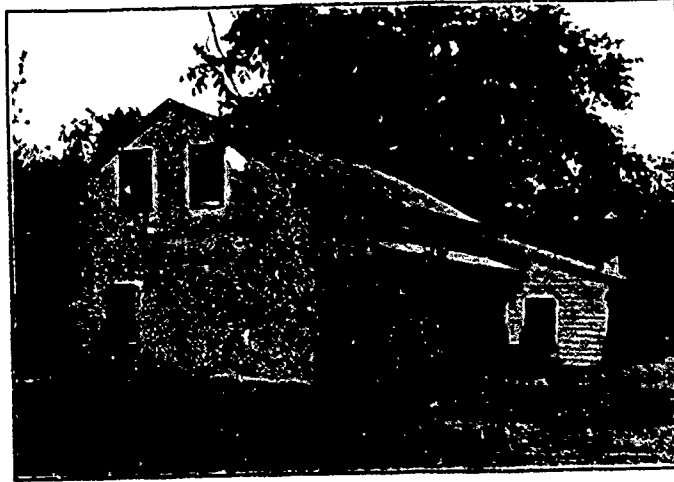
When the first county clerk was appointed there was some rivalry between Mr. Wm. Davidson and Mr. Geddes, the former gentleman securing the office to which was attached a salary of £40 per annum. Mr. Davidson held the position until 1861, when he was succeeded by Mr. Israel D. Bowman, who held the office until his death on Sept. 4th, 1896. His son, Mr. Herbert J. Bowman, C.E., was next appointed and is the present incumbent of the office. The first county treasurer was Charles H. Ahrens, whose salary was fixed at £50 per annum. He was succeeded in 1854 by Christian Enslin, who was followed the next year by Chas. Stanton. The latter gentleman occupied the position until 1879, when the offices of clerk and treasurer were combined and have so continued since.

Members of the council were allowed six shillings and three pence per day for attendance, and the Warden was paid the sum of fifty pounds per annum in addition to his allowance as a member of the council.

WARDENS OF THE COUNTY.

To publish a list of the county council members who represented the various municipalities since that first meeting in 1852 would require more space than the writer has at his disposal, but it will be interesting to note the successive wardens from the inauguration of the county to the present day:

Dr. John Scott, Waterloo Township, 1852 - 1856.
 Isaac Clemens, Preston, 1857 - 1860.
 Wendell Bowman, Waterloo Township, 1861.
 Henry S. Huber, Berlin, 1862 - 1863.
 Thos. Chisholm, North Dumfries Township, 1864.
 Henry D. Tye, Wilmot Township, 1865.
 Wm. H. Vardon, M. D., Wellesley Township, 1866.
 Ephraim Erb, Waterloo Township, 1867.
 Chas. Hendry, Woolwich Township, 1868.
 John Flemming, Galt, 1869.
 George Randall, Waterloo, 1870.
 Abram A. Erb, Preston, 1871.
 George Hespeler, Hespeler, 1872.
 Samuel Merner, New Hamburg, 1873.
 Abram Tyson, Berlin, 1874.
 John D. Moore, North Dumfries Township, 1875.
 Christopher Zoeger, Wilmot Township, 1876.
 Ferdinand Walter, Wellesley Township, 1877.
 Henry McNally, Waterloo Township, 1878.
 John B. Snyder, Woolwich Township, 1879.
 Richard Jaffray, Berlin, 1880.
 Wm. Snider, Waterloo, 1881.
 Wm. C. Schlueter, Preston, 1882.
 Lewis Kribs, Hespeler, 1883.
 Otto Presspich, New Hamburg, 1884.
 John Watson, Ayr, 1885.
 J. M. Scully, Berlin, 1886.
 Joseph Wrigley, North Dumfries, 1887.
 F. Holwell, Wilmot Township, 1888.
 Ferdinand Walter, Wellesley Township, 1889.
 Jas. P. Phin, Waterloo Township, 1890.
 Jacob L. Umbach, Woolwich Township, 1891.
 Robert Gilholm, Galt, 1892.
 George Moore, Waterloo, 1893.
 Geo. A. Clark, Preston, 1894.



PLASTERED LOG HOUSE

In fine state of preservation on farm of Jos. Kinzie, Doon. About 75 years old.



THE SUNBONNET GIRLS

Wm. A. Kribs, Hespeler, 1895.
 Hon. Samuel Merner, New Hamburg, 1896.
 Alonzo H. Erb, Elmira, 1897.
 Louis J. Breithaupt, Berlin, 1898.
 Menno Hallman, North Dumfries, 1899.
 Jacob S. Hallman, Wilmot Township, 1900.
 Ferdinand Walter, Wellesley Township, 1901.
 Tilman S. Shantz, Waterloo Township, 1902.

Alex. Peterson, Wellesley Township, 1903.

George Laird, Galt, 1904.

Geo. M. DeBus, Berlin, 1905.

Samuel J. Cherry, Preston, 1906.

Of this long list of men, who from the creation of the county to the present year held the highest office in the gift of the municipal vote, many have passed away, leaving a record for valiant and conscientious work still green in the memory of the people.

In 1897 the new county council act became operative and by its provisions representation in the county council by reeves and deputy reeves was abolished. The county was divided into seven districts from which two representatives each were elected. These districts were comprised at follows:

- No. 1 The Town of Berlin.
- No. 2 The Town of Galt.
- No. 3 The Township of Waterloo and Town of Hespeler.
- No. 4 The Township of North Dumfries and Villages of Preston and Ayr.
- No. 5 The Township of Wilmot and Village of New Hamburg.
- No. 6 The Township of Wellesley and Town of Waterloo.
- No. 7 The Township of Woolwich and Village of Elmira.

On the first election, under the new regulations, the following representatives were accorded the confidences of the people:

- No. 1 L. J. Breithaupt and John R. Eden.
- No. 2 J. C. Dietrich and Robert Gilholm.
- No. 3 W. A. Kribs and James P. Phin.
- No. 4 Menno Hallman and P. E. Shantz.
- No. 5 J. S. Hallman and W. R. Plum.
- No. 6 Geo. Moore and F. Walter.
- No. 7 A. H. Erb and C. S. Weber.

COUNTY OFFICIALS.

On another page Mr. Young gives the names of the first judicial county officers appointed by the Hincks government, none of whom now survive except Mr. Æmelius Irving, whose present position is mentioned by Mr. Young. Judge Miller, who was much esteemed and of whom there are many pleasant remembrances, held office until his death in 1887 when he was succeeded by Anthony Lacourse, who had been appointed Junior Judge in 1873. He had formerly been a law student in the office of the late Sir John A. McDonald at Kingston, and subsequently practiced at Lindsay, of which place he was a resident when he received the appointment to this county. Judge Lacourse held the office until his death in 1895. He was succeeded by His Honor Judge Chisholm, the present incumbent, who came from Port Hope when appointed junior judge after the promotion of Mr. Lacourse. Since his elevation to the senior judgeship no junior judge has been appointed.

Sheriff Davidson held office until his death in 1881. His successor was Moses Springer. Mr. Springer was one of the prominent representative men of his generation, and his identity with the progress of the town of Waterloo is recorded

in his many years of service as councillor, reeve and mayor. His popularity and ability was further attested by his election as the representative of the riding to the legislature in 1867—the first provincial political contest after Confederation. He continued to represent his constituents until his appointment as sheriff in 1881. Sheriff Springer died in 1898, but it was nearly three years afterwards before a successor was appointed. During this interval the office was administered by Mr. W. H. Bowlby, the present county crown attorney and clerk of the peace. In January, 1891, Mr. John Motz, the present occupant of the office received his appointment. Among the successful men of the county Mr. Motz stands out prominent. He was born in Prussia on June 25th, 1830, and came to Canada in 1848. His inclination tended towards journalism and while he was still a student at the old Berlin Grammar School he did editorial work for the German Canadian newspaper. In 1859 he became a partner of Mr. F. Rittinger in the publication of the Berliner Journal, a business with which he was connected for 39 years. He served the public as councillor, deputy reeve and mayor of Berlin, was a member of the separate, high school and free library boards. He is a staunch Liberal and in past years took an active part in organization work for the party of his choice, yet political zeal was ever tempered with kindness and moderation that won the esteem and friendship of his opponents.

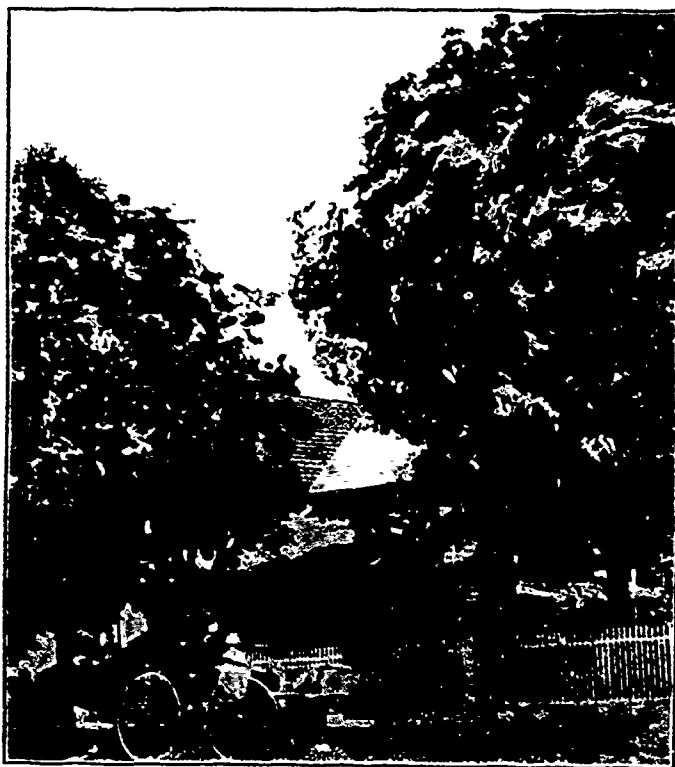
Mr. Æmilus Irving resigned the office of clerk of the peace in 1858 and was succeeded by the late Thomas Millar of the law firm of Millar & Durand. He held the office until 1867 when he resigned to accept the judgeship of the county of Halton. On his retirement Mr. W. H. Bowlby was called to the office which he still continues to fill with honor and efficiency. Mr. Bowlby has the distinction of being the oldest clerk of the peace in Ontario and the first official to be gazetted by the first Provincial Legislature after Confederation. He was born in Waterford, Norfolk county, in 1834, educated at the Woodhouse Rectory School and the Grammar Schools of St. Thomas and Simcoe. In 1856 he took his B.A. degree at Toronto University and received his L.L.B. in 1858. He studied law with the late Sir Adam Wilson of Toronto. He was called to the bar in 1858 and practiced his profession in Berlin until he received his appointment to the office which he still holds.

Mr. C. Enslin, the first clerk of the surrogate court, held office until 1855, when he was succeeded by the late A. J. Peterson, who administered the duties of the position until his death in May, 1900. Mr. Colquhoun was clerk of the peace until 1887 and was followed by Mr. John McDougall. In 1900, after the death of Mr. Peterson the two offices were combined. Mr. McDougall received the appointment and still continues in the dual position with credit to himself and satisfaction to the public. While speaking of the surrogate court it may be interesting to note that the first will offered for probate after the inauguration of the county was that of Jacob Schneider of Waterloo Township. It was dated 14th June, 1841 and presented for probate on the 14th of March, 1853. Mr. McDougall was born in Kelso, Roxborough, Scotland, in 1836, and came to Cobourg, Canada, in 1852, where he was engaged as a clerk in the hardware store of the late Senator Andrew Jaffray. After four years' service there he came to Galt and entered the employ of James Warnock & Co. From there he removed to the town of Waterloo and engaged in the hardware business on his own account until in 1872 he sold out to the late F. Fairman with the intention of engaging in paint manufacture at Winterbourne in company with the late H. M. Finlayson. Receiving the appointment of inspector of weights and measures for the county, he disposed of his paint interests to his partner. This position he resigned in 1900 when his appointment was gazetted as clerk of the county court, clerk of the surrogate court, and local registrar of the high court. As a citizen and business

man of Waterloo, Mr. McDougall enjoyed the confidence and esteem of the people, and was for a number of years an active member of the school board, part of which time he held the honorable position of chairman. Being of an active temperament with political leanings towards the Liberal party—as most Scotchmen have—he identified himself with the interests of the party of his choice, and from 1862 until 1868 was secretary of the North Waterloo Reform Association, and succeeded the late Cyrus Bowers as president, a position he held until appointment to his present office, when he eschewed politics and administers the affairs of his office in the impartial manner that has made him popular with all classes of people with whom his official position brings him in contact.

Mr. D. S. Shoemaker, the first registrar, was followed by D. McDougall, Isaac Master and the present registrar, Mr. John D. Moore, who was appointed on the 1st of June, 1901. Mr. Moore is a native of North Dumfries, where he was born in 1843 and became one of the successful farmers and prominent men of the township. He was a councillor in 1871, deputy reeve in 1872-3, reeve in 1874-5, and warden of the county in the latter year. He was ever active in movements towards progress and public welfare, and his appointment as registrar gave universal satisfaction.

The first jailer, William Walden, held office until his death in 1873. His successor was John Pearson, who died during the fall of 1867. In the spring of 1888, Mr. Jonathan Cook, the present jailer, received his appointment and has ever since been a popular and esteemed official. Mr. Cook first saw light in Blenheim, Oxford County, and in 1869 removed to Wilmot township, where for some years he taught school in Sections 4 and 5. He abandoned the "book and the birch" for a mercantile career and became a merchant in the village of Haysville where he carried on business for about five years. He was afterwards made division court bailiff for No. 5 District, and satisfactorily performed the duties of the office until his appointment as jailer in 1888. Mr. Cook is a gentleman we all like to meet in a social way but not in his official capacity. While he is the perfect soul of good nature and honest fellowship, there is about him a firmness of character and indomitable will characteristic of the ideal jailer—kind, but firm; strong, but merciful. His eighteen years tenure of office have been somewhat eventful in the criminal records of the county.



Residence of the late Jacob J. Hailer, King Street East. Mr. Hailer came to Berlin in 1833 and was the first German to come to Berlin direct. He was one of Berlin's first furniture manufacturers, and father of Mrs. C. Breithaupt, the oldest native born lady inhabitant of Berlin.

The past belonged to the great and silent majority. The present and future are of more immediate concern to the people of Waterloo county to-day. But, it must not be forgotten that the present prosperity is due to the pluck and persistency of the pioneers, whose descendants, with hereditary instincts and an education gained by practical experience in the present day necessities and methods, have followed along the same lines of perseverance that characterized their forefathers, and have made Waterloo one of the most prosperous counties in this vast Dominion. The progress of the past one hundred years has been of a solid and substantial character. It has been founded on a rock that is destined to stand the tests of time and all indications surely point to a future prosperity unparalleled.

"Self preservation is the first law of nature," so the old adage runs. It was "self preservation" which induced the first settlers to cast their lot in the wilderness of old Waterloo and extract from the soil and other resources which a kind Providence had provided, the necessities of life for themselves and their families. It was "self preservation" which induced the more thrifty and fortunate to provide conveniences for their fellows in the establishment of mercantile manufacturing and educational facilities, and in thus "helping their neighbor" made profit for themselves, which has eventually resulted in placing Waterloo in the front ranks of commerce and agriculture. As an agricultural county it has few equals and no superiors.



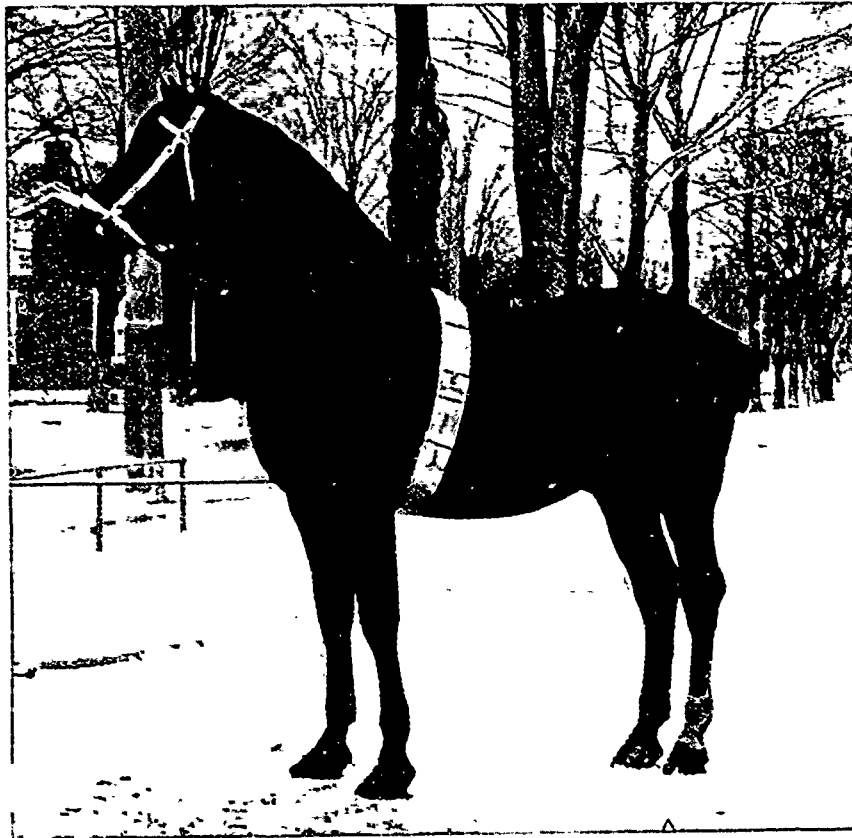
By A. G. HALLMAN, Spring Brook Stock Farm, Breslau, Ont.

ONE HUNDRED YEARS in the history of the grand old County of Waterloo without considering agriculture and its great achievements, the natural resources, the wonderful wealth and the value of field and forest, river and stream, would be like missing a link or losing the key to a country's greatness. A country's greatness is measured not by the size of its army and navy, but by its trade and commerce. Waterloo in history means victory on account of its decisive battle. Waterloo County stands foremost on account of its great industry, wealth, trade and commerce. What has placed the county in the front rank? Not the glittering wealth of the country of the Klondike or a Cobalt, but the great wealth of natural resources and the people who applied the brains and energy.

When our forefathers, the pioneers of the county, journeyed westward from the good old State of Pennsylvania in search of a future home they must have been full of hope and ambition, wending their way over mountain top, hill and dale, fording river and stream, encountering innumerable, almost insurmountable obstacles, but onward they went and must have had great courage and a cherished hope of what would be found beyond. The frontier counties, the beautiful Niagara Peninsula and the adjoining counties westward, seemed to have no charm, until finally they reached the County of Waterloo. When their eyes gazed upon this fertile country and beheld the beautiful landscape, the great wealth of forest—the lofty pine, the towering oak, the emblematic maple, the stately elm, the beautiful linden, the beech, cherry, ash, birch, the cedar and other varieties of evergreen—with the majestic Grand River gently rolling down through the centre, with its many tributary streams and spring creeks all over the county teeming with fish, the spring creeks full of speckled trout, the beautiful waterfalls, the country abounding with game, is it any wonder that they halted, pitched their tents and journeyed no further? Their dreams must have been more than realized. That the County of Waterloo possessed many natural advantages over many other sections to the pioneer settler is evident. It had within its borders all that is required to make and build up a great country. The soil was diversified and fertile, the timber was all that man could desire; the whole country was watered by flowing streams, with numerous natural water-powers to furnish the means to convert the timber into lumber and grind the golden grain into flour. What a delightful heritage to begin with!

When the hardy, industrious pioneer with stout heart and strong will struck the first blow with his axe to clear his farm, he must have been full of hope and courage. There was a great work before him. The first trees that fell made room for his log house and stable. Logs were rudely fashioned into shape. The buildings were generally located near some stream or flowing

spring to furnish water for family and stock. The beautiful timber was cut down and great skill used in felling trees to lap and form a continuous windrow or a solid mass in order to get "a good burn." After the fire was sent through, cleaning up the tops and smaller timber, large pieces of trunk still remained. These were formed into heaps and burned when dry. Logging bees were the order of the day; neighbors would assist each other. The ox team Buck and Bright played a very important part in this work. "Whoa back," "whoa haw," and "gee Buck," was the music that echoed through the air. If old Buck or Bright resented in the least, the lash was vigorously brought into play and the air became a little flavored with brimstone. The men with wooden handspikes and the oxen and driver became so skilled that immense, heavy logs were lifted and rolled on top of each other to form huge piles. Fires would occasionally get beyond the control of the settler, causing immense loss destroying home and property. Each year as much more was cleared as the settler and his family could manage themselves, or if he had means he



DANTE (Imp.) 133 (5578).

Bred by J. W. Marshall, Kerby Grindalythe, England, imported by J. Donkin, Riverview, owned by Dr. Campbell, Berlin, sire Dagenham (4214) dam [(3556) Bugthorpe Lily], by Yorkshire Prickwillow (889)

would hire men to cut the timber. Acre by acre, land was cleared and the timber burned until the clearing reached the requirement of the settler. As timber became more valuable and saw-mills were established, it was used for building, commercial and other purposes.

The virgin soil was naturally very fertile, full of vegetable deposits (humus) and all that was necessary for the beginner was to tickle the soil with the stick or hoe and it would laugh out a bountiful crop. The implements were rude and simple. The V shaped harrow, rudely constructed of small timber to form the beams with wooden or iron teeth driven through, formed the first and very important implement on the farm. The grain sown broadcast by hand was scattered among the stumps and followed with the harrow. Some even tied brush together and scratched the soil which would make a sufficient seed bed to ensure a good crop. The first plows were nearly all made out of wood, a wooden mould board covered with sheet iron and the point made of wrought iron. This was soon replaced by the old No. 4 plough, which played a very important part in the early history of agriculture and proved a very useful implement. After the

smaller stumps had been removed, a harrow was constructed out of wood, with six or eight bars hinged together in the centre, and the team hitched to one corner. This allowed the one side to be tipped up in passing a stump, stone or other obstruction, and was considered a decided improvement over the first harrow. It would cover about five feet at a time. If a man had a harrow, a plough, a wagon and sleigh or sled made out of wood with a natural crook without shoes (in many cases answering the purposes of a wagon), he was considered to have a complete outfit of farm implements. The harvest tools consisted of a sickle, a scythe and snath, a grain cradle with a straight handle and a wooden hand-rake. Soon a cradle with a crooked handle (the Muley) was introduced and considered a wonderful improvement. Everything was hand work. At haying time the scythe came into use, the grass was mowed by hand and left in wirrows. When partially dry it was turned over with a fork and when cured, put into heaps and followed with the hand-rake. The day's work began with daybreak and ended when the sun went down. Mowing about two acres was considered a good day's work. The price paid would be from 37 $\frac{1}{2}$ to 50 cents an acre. At harvest the grain cradle came into use. A man would follow the cradle and bind as fast, if a good smart binder, as the grain was cut. This meant hard work. Two men could cut and bind from three to five acres a day, according to the grain. Both haying and harvesting was done in this way until about 1860 or 1865 when some reapers were introduced but proved to be very cumbersome and quite unsatisfactory. Men generally worked in gangs of from four to ten men, according to the size of the farm. Although the work was hard they had a royal good time.

Threshing in the early days was done mostly in winter with a hand-flail. A wooden handle about five feet long with a piece of timber two feet long by three inches in diameter tied to the end with a piece of buckskin formed the first separator. Sheaves were scattered on the barn floor and pounded until the grain was separated or tramped out by cattle or horses. It was cleaned by throwing it into the air with a wooden scoop shovel or by a fanning mill. Soon, however, the old cylinder was invented and horse-power was used, which was a great boon to the early pioneer. The grain was afterwards separated from the chaff with a fanning mill. The principal crops were wheat, rye and oats, barley for maling, peas to fatten the hogs, Indian corn (mostly for family use) and some buckwheat and lots of potatoes and vegetables. Wheat was the money crop, principally fall wheat. The mode of living was good, plain and simple. The wheat made excellent flour. It did not require one-third of No. 1 Hard Manitoba mixed with it to make good bread. Lots of pea-fed pork from hogs one to two years old and over, weighing from 350 to 400 lbs. dressed, as fat as mud, smoked ham and bacon about four by four, potatoes and vegetables, formed the substantial part of their diet with venison and speckled trout for a pleasant change. Mush and milk was quite regularly on the bill of fare with buckwheat pancakes and maple syrup galore. Old Brindle always provided them with lots of good wholesome milk, cream and butter, whilst Bidy (the old hen) kept busily scratching around the plantation gathering up the fragments to supply the family with eggs, the children eagerly watching to hear her cackle so that she would not hide her nest or surprise the good wife with a brood of young chickens. Such was pioneer life in the happy days on the good old farm!

Live stock was always a leading feature in the County of Waterloo, the land being naturally well adapted for it with its varied soil and plentiful supply

of fresh running water. The first settlers had a natural instinct for animal husbandry, no doubt largely due to the countries they originally came from, where the rearing of live stock was their main occupation. Markets were distant and the means of transportation slow and wearisome. There were no railroads in those days; the public roads were merely winding trails through the woods, trying to escape hills and swamps, and in wet seasons were almost impassable. Corduroy roads (timber laid side by side to form a bed) had to be made through swamps or boggy places. The greatest barrier to the county was the road to Dundas, leading through what was known as the Beverly Swamp, where miles of corduroy roads had to be made before settlers could pass through with loads. In the early days the nearest mills and market were at Dundas. When a grist was wanted it took days to go and return, sometimes on horseback, sometimes on foot. Wheat was generally teamed in the winter and due bills taken, waiting for the money until after navigation opened. Nearly every other product of the farm was bartered or exchanged, no money. In later years the wheat was ground in the county, mills being erected along the rivers and streams, and the flour teamed by the farmers to Dundas and Hamilton, bringing loads of goods back on the return trip for the merchants. The mails were few and far between. No daily papers to get the latest news or to watch the markets. Dundas was the nearest post office and Little York

(Toronto) the county town. Land was cheap and taxes low. The first settlers all located on the banks of the Grand River, no doubt on account of its picturesque scenery and its beautiful water, the land being especially adapted to fall wheat growing. There was also an advantage in disposing of the manure which was dumped over the banks into the river. In 1812, in some of the best sections of the county north of the Town of Waterloo and through Woolwich, land was still selling at \$1 an acre, which is now worth \$75 to \$100 an acre, Mr. Tilman Shantz a few years ago paying a little over the latter figure for Mr. Groff's farm although in some of the older settlements it was selling from \$4 to \$5 an acre. The same year we find that the taxes on a tract of land of 2,000 acres belonging to Mr. Brubacher in the vicinity of Berlin amounted to \$14.00. There were no local markets beyond the actual requirements of the incoming settlers. Any surplus grain produced over and above these requirements had to be teamed long distances to market. Farm produce had no sale. Wheat was selling at 90c to \$1.05 at Dundas and as in-

creased quantities were raised the price dropped to 50 and 60 cents per bushel. The war of 1812-15 created great disturbance among the settlers and fixed war prices for their produce, oats after the war selling at \$2.00 a bushel. The year 1816 called the "cold year," was a disastrous one to the settlers. There was frost every month. On the morning of June the first, ice was frozen over mud puddles strong enough to carry wagon and team. On June 21st snow fell. All kinds of provisions were very scarce and dear. Wheat was selling at \$2.00 and \$3.00 a bushel. The only hay that farmers could secure was made from the wild grass along the banks of the river, marshes or beaver dams. Food for man and beast was selling at starvation prices. The year 1817 was nearly as cold and unfruitful as the previous year. Bountiful harvests followed and the land was again blessed with plenty. In 1816 As-salom Shade, a shrewd, energetic Pennsylvanian, a carpenter by trade, settled in Galt. He rebuilt the little mill, 24x28 feet, one and a half stories high, erected in 1802 by John Miller of Niagara. He built a two storey log house and started a store. He built a boat or scow and placed it on the Grand



ROYAL DREWTON (Imp.) 218 (8626).

Chestnut Foaled 1901 Bred by Frank Usher, Kettlethorpe, South Cove, Yorks, England, imported in 1904 by R Berth, Bowmanville, present owner Dr Campbell, Berlin. Sire His Majesty (2513) dam (11033) Bouquet by Wildfire (1224).

river. When the water was high he shipped his flour down the river to the lake where it was loaded on larger boats. He is credited with shipping the first flour that ever left the county. Mr. Miller resided at Niagara and gave the contract to Mr. Dodge, a millwright. The necessary machinery was put in and the first miller was a man named Maas. Mr. Miller owned this mill, 1000 acres of land and other property. He took an active part with the Americans in the war of 1812-15 and consequently forfeited all his property on the Grand river. The Hon. Wm. Dickson, who owned the township of North Dumfries, appointed Mr. Shade his land agent. In 1816 a few settlers of Scotch origin from York State settled along the Beverly line and some years later settlers came direct from Scotland and settled the most of North Dumfries. The county by this time was favorably known. Large numbers came from Pennsylvania and settled in the townships of Waterloo and Woolwich.

Wilmot was largely settled by a man named Nafziger and his co-religionists from different countries of Europe. The first actual settler was Andrew Sherk in 1822. This township is one of the best and wealthiest in the county. In the early days the land seemed to be especially adapted to flax growing. Baden, one of the principal villages of the township, was made famous the world over by this industry through the efforts of Messrs. J. & J. Livingston who have a world wide reputation for their linseed oil works, oil cake and tow made out of the fibre of the flax. The Messrs. Perine of Doon deserve equal credit in assisting the flax industry by manufacturing the fibre into a commercial product.

The settlers after 1820 began to come in rapidly from the different countries of Europe and the United States and in a few years the whole county was settled though somewhat sparsely in some sections. By 1835 immigration from Pennsylvania had practically ceased, only a few families coming after that. Wages were low and help plentiful. Five to six York shillings, 62 1-2 cents to 75 cents per day in summer at harvest was considered a good wage. In winter 25 to 50 cents a day was paid. In 1825 harvest hands worked from sunrise to sunset for 37 1-2 cents a day. In winter they were paid for threshing (days twelve hours long) one shilling, 12 1-2 cents a day. Many worked for their board. Good men worked by the year for \$75 to \$100 and good strong boys for the summer months would get from \$3 to \$4 a month. All kinds of farm produce was very low and store trade at that. Butter sold from 6 to 10 cents per pound, eggs at the same price per dozen, and pork dressed at any price they could get exchange for, work or trade, very little money. The winter months was the only time that pork could be handled as it had to be frozen for transportation. No hogs were sold live weight. Hog killing was done once a year, generally in November and December and the meat salted down and smoked for future use. For live stock there was always considerable demand created by incoming settlers in this and surrounding counties.

As the land became settled and cleared conditions began to change. Villages sprung up and markets were created within the borders of the county, with new ones abroad. The highways were improved, schools and churches established, log buildings replaced by more modern, substantial, better finished structures of brick, stone or frame, large bank barns erected with good, warm stabling and outbuildings, and orchards planted.

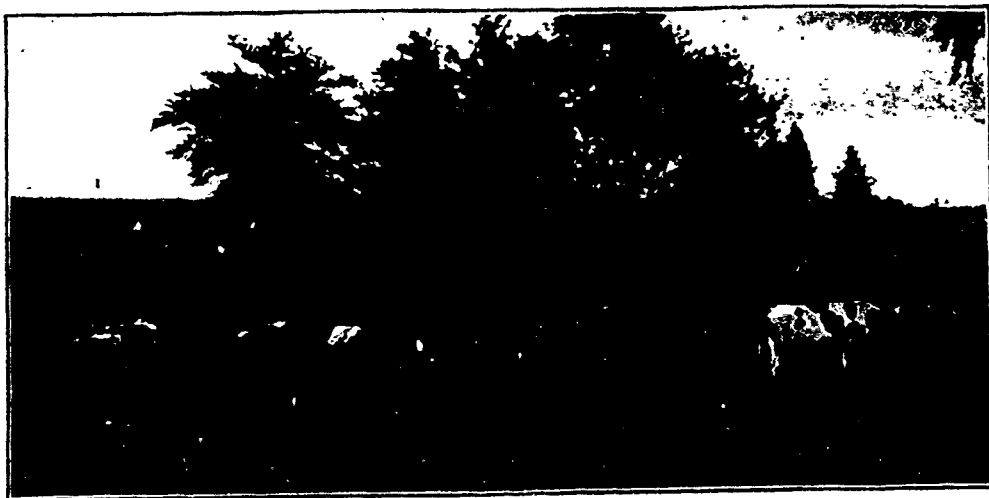
Land values increased steadily and farmers through industry, economy and patient toil, became comfortable and in easy circumstances. With the building of the Great Western and Grand Trunk Railways in the fifties a new era dawned. Other markets were established and the demand for other farm produce created. Wheat growing had become a habit. It was still the main money crop. With increased transportation facilities the coarser grains became valuable. There was a good market in the United States for barley for malting. Prices

ranged from 80 cents to \$1.00 and it was no uncommon thing for farmers to get \$1.25 to \$1.50 per bushel. Malting became a great business in our own county. A great trade sprung up in shipping all kinds of live stock, cattle, sheep, lambs and some live hogs which found a ready sale on the Buffalo markets. Toronto and other Canadian points also became large trading centres. More mixed farming was done and live stock fed for city and butcher's markets.

The period from the fifties to the eighties was a golden era for the farmers of Waterloo county. Prices of all kinds of farm produce were high, wheat \$1.10 to \$1.50 and over and barley at prices already stated. Live stock of all kinds commanded good prices. Small fortunes were made out of timber, which became very valuable. The price of land went up still higher, good farms selling at \$75, \$80 and \$90 per acre. Farmers became independent and even wealthy. But gradually changes were made which brought on a crisis. The old homesteads were sold at high figures to the younger generation; tariff changes in our own and foreign countries upset our trade and forced us with disadvantageous celerity into new lines of farming; the McKinley Bill killed the barley business and the large trade that had sprung up in poultry and eggs met a similar fate. With the old system of growing grain, selling everything off the farm, the soil became slowly exhausted, losing its natural fertility of mineral and vegetable deposits. The essential elements in plant life were drawn out of the soil and disposed of with the crop. The country now cleared up, forests gone and swamps drained, high winds, severe climatic changes with the humus that holds the moisture gone, drought became more general and our

bountiful crops began to cease and the people to leave the country and go west. Land decreased in value; competition from the west became keener; prices for all kinds of grain, farm stock and produce became very low wheat selling at 50 to 70 cents a bushel, barley at 30 to 40 cents, oats at 15 to 20 cents and all farm products at similar low figures.

Good horses which in the prosperous years were worth \$150 to \$200 were sold at less than one-half of these figures and droves of good horses a little aged or



HOLSTEIN-FRIESIAN CATTLE.

Bred by A. C. Hallman, Springbrook Farm, Breslau

blemished were taken to the glue factories and killed. The hum of many of our industries in towns and villages ceased, mortgages were foreclosed and numbers of honest and industrious farmers were driven into financial difficulties and many failed. The depression was general over the whole country. But that which seemed to threaten the country with utter ruin proved to be a blessing in disguise. The people of Canada are too resourceful and our geographical position is such that tariff changes and efforts to block our avenues to foreign markets will but strengthen our position. The great water ways were improved, transportation facilities increased, great transcontinental lines were constructed to reach the great markets of the world. With changed conditions the people of Waterloo, ever alert, were quick to grapple with the situation. Farmers began to work with their brains as well as with their hands. The lost fertility so largely drawn from the soil had again to be restored. The farmers have never lost sight of good farming or of the value of good manure. The more progressive among them at once took steps to meet new conditions. In the year 1885 the Ontario government through the Department of Agriculture at Toronto, inaugurated the system known as the Farmers' Institutes of Ontario, with the object to disseminate useful, practical knowledge to the farmer. Practical farmers, men with advanced ideas who had made a success of their calling and other practical men were selected as speakers to lead in discussion and to deal with all the different phases along the lines of successful agriculture. The success was unbounded. These institutes assisted greatly to revolutionize the whole system of farming and added largely to the wealth and prosperity of the country. Strange to say there are still farmers opposed to Farmers' Insti-

tutes who are constantly receiving benefits from the organization. In the dairy and bacon hog industry alone it has added many millions of wealth to this country in which the farmers of Waterloo county have shared very liberally. It is only fair to state that Waterloo is right in the van in this work, South Waterloo having had for a number of years the largest membership of any division in the province. The Superintendent of Farmers' Institutes at Toronto, Mr. G. A. Putnam, is considering the giving of a medal to mark his appreciation of the excellent services rendered the farming community. Not only does this county stand high in the estimation of the Superintendent of Farmers' Institutes, but every speaker sent to this county testifies to the fact that the farmers of Waterloo county are among the most progressive and up-to-date in all lines of agriculture and live stock.

What are the conditions in the county to-day? The hand of Prosperity reaches out everywhere. Agriculture is the backbone of the country and live stock the backbone of agriculture. Mixed farming live stock, dairying, specializing along certain lines is the keynote to success. Wheat is no longer the principal crop but only a convenient crop in rotation to be raised in limited quantities and worth from 70 to 80 cents per bushel. Oats, barley and peas, or mixed grains are a staple crop, valuable for feeding, worth about a cent a pound. The up-to-date farmer of to-day should be considered a manufacturer converting his raw material grain, hay, oats, etc. into a finished product in the form of beef, bacon hogs, milk, cheese, butter, poultry, etc., realizing a higher price for his grain per bushel, at the same time making valuable manure to keep up the fertility of the soil. Instead of the bare summer fallow quite a large acreage is now set aside for a hoe crop corn, turnips, mangles, potatoes, sugar beets, etc. raising a profitable crop, at the same time cleaning the soil of weeds. Clover is the farmer's best friend. As a crop for valuable feed and to restore lost fertility to the soil it has no equal. Its roots penetrate deeply, bringing up lost fertility, gathering up the nitrogen in the soil and the plant, arresting the nitrogen in the air, depositing it in the ground and thus making it available for other plants to feed on. With this method of farming our soil is very rapidly being built up and brought back to its natural state of fertility and again producing abundant crops.

The growing of sugar beets for commercial purposes is becoming a very important industry and is of more recent introduction. When the Ontario Government was investigating the advisability of this industry, experimental plots were laid out all over the province. The plots in Waterloo county proved very satisfactory as to the results obtained, and when the Ontario Sugar Company were bidding for a place to locate their plant after fully investigating the suitability and fertility of the soil for the purpose, the geographical position and the class of people to assist the industry, they unanimously chose Waterloo county and located a factory in Berlin. Sugar beet growing is becoming very popular with the farmers as a money crop and will prove of immense value to the agriculturalist and to the citizens of Berlin.

The labor question has been for some years a most serious problem with the farmers. Wages are very high and help scarce. Men who ten years ago received from \$125 to \$150 per year now get from \$225 to \$240 and board. By day work \$1.25 to \$1.50 per day and board is paid. However, the labor question is now largely overcome with improved farm machinery which makes farming easy. One man with three horses attached to a self binder in the harvest field will do more and better work than ten men did in the early days. In hay making the same holds good. Cutting, raking, loading and unloading is all done by machinery. In threshing there is no more pounding with the hand flail but a complete steam outfit of the most modern construction will do its own feeding, stack the straw and carry the grain into the bin, although the common way yet is to feed and bushel by hand. The implements for cultivating the soil are rapid, thorough and complete. Plows, disc harrows, cultivators and seeders are nearly all built of steel and iron and constructed to cover a great deal of ground in a day. There are wind, hydraulic or gas motors to

pump the water and grind the grain; everything is modern and a machine for everything.

The live stock industry has become a great factor in this county. Ever since export trade was established with England, some thirty years ago, Waterloo county has stood in the front rank for prime, well finished cattle for which farmers received 5 1-2 to 6 cents per pound and occasionally more. The bacon hog industry has also received a great deal of attention and for type, quality and production is not excelled by any other county in the province. Great numbers leave our shipping points every week for the packing houses. The price for the last few years has averaged \$5.12 per cwt. At the present time bacon hogs are quoted at 7 3-4 to 8 cents per pound live weight.

Horses are at a premium, selling at enormous prices average farm horses, fairly good ones, at \$175 to \$200; heavy horses from \$200 to \$250 and \$300, good drivers the same. This county has never been noted for its dairying, still there are large numbers of good dairy cows kept. It was never famous for its cheese industry, however, Waterloo county as early as 1870 had a cheese factory operated by R. H. Sherk of Wilmot and there was a time when they were quite numerous. They were given a fair trial but the markets were so low and fluctuated so much that the margin was too small for the progressive Waterloo farmers and most of the factories were abandoned. There are still several good cheese factories in operation and a few very successful creameries. General farming and feeding cattle for export was considered a more congenial and profitable business. This stimulated home dairying for which our county is especially noted choice butter, farmer's cheese, and the celebrated hamburger. We have some excellent home dairies which make choice butter to ship to Toronto and other large cities. Mr. Baird of Wilmot deserves

special mention. He was one of the first to embark in this profitable business and has now one of the finest dairies in the country. There are others who make a special business with other lines of farming to supply our numerous busy manufacturing towns with milk, butter and cream. It is surprising the number of cows that are required for this purpose alone. With the high prices for all kinds of dairy products and the unlimited demand of home and foreign markets many farmers are turning their attention



TAMWORTH SWINE.

Bred by A. G. Hallman, Springbrook Farm, Breslau

more and more to this industry and we are fast becoming a dairy county.

This county has long been famous for its live stock, its good horses and fine herds and flocks. Ever since the writer's earliest recollection pure bred sires were used in breeding. This is especially true of cattle. In the breeding of pure bred stock Waterloo has long been recognized as a leader and many are the laurels won by its ambitious breeders in the hottest contests both in the Dominion and abroad. In the breeding of horses Mr. George Moore of Waterloo has done much to establish a name for heavy draught horses by the high honors won at our large exhibitions and at Chicago. In thoroughbred race horses Joseph E. Seagram, M. P., of the same place, has made a great name by his King's Platers at the Woodbine. Mr. Dietrich of Galt has done much in the breeding of fancy light horses and Miss Wilkes has also won great merit with her high type driving horses. Hastings Bros., of Crosshill, Dr. Campbell of Berlin and a host of others that might be mentioned are also fast coming to the front. The Sniders of German Mills in the earlier days with their famous stud of Percheron horses created a great sensation in their time and won many a grand honor for the county. Not less famous was their fine herd of short-horn cattle which were almost invincible in the show ring. The Groffs of Waterloo and Elmira were always close to their heels and brought no less honor to the county with their excellent herd of Shorthorns. Shorthorns have for a long time been very popular in the county in the breeding of which the names of Mr. Hill of Wellesley, Mr. Amos, the Cowans and Browns of Galt, the Shantzes and Masters of Wilmot, the Sniders, Stauffers, Shantzes and Weavers of Waterloo, Meyers of Kossuth and many others are inseparably associated.

In Ayrshires Mr. Gildner of Berlin and Mr. Kinzie of Doon are worthy of mention. Jerseys have long since been the favorite breed of Mr. R. Reid

of Berlin who is considered one of the best judges of Jerseys in Canada and has now a very fine herd in Bridgeport. Mr. John Fennell of Berlin was one of the first fanciers of the breed in the county. George Latsch of Centreville and others might also be mentioned in this connection. Holsteins were first introduced into Canada by the late John S. Hallman and two of his neighbors C. Wagler and H. Hillgartner, though a few had crossed the lines just previous to theirs. They were from an importation direct from Holland and some of the finest specimens that ever came to Canada. They are now very popular. Among the breeders of Holsteins might be mentioned E. Pannabaker and Rife, Hespeler; C. R. Gies, Heidelberg; R. Martin, Elmira; M. Shantz, Breslau and many others. Successful dairying depends largely on the kind of cow that is kept and to realize a profit farmers must link themselves to the best dairy breeds.

In passing I would like to contrast the old system of dairying with the modern system. Our good old mother and grandmother milked old Brindle by the straw stack, put the milk in a crock or shallow pan, set it in water or the cellar bottom or on a shelf in the pantry, skimming it a few days later when the cream was sour, kept the cream in a large crock for many days surrounded with all kinds of vegetable flavors, then churned it in the old Dash churn. The butter was washed and squeezed with the hand and pounded into a large roll or put in tubs containing from 50 to 100 pounds and marketed at any time within the year. This system is now superseded by the modern dairy cow in the modern stable with all modern appliances. The milking in many places is done by machinery even, the milk run through a centrifugal machine (cream separator) and the butter fat exhausted while the milk is yet warm; the cream kept sweet to within 24 hours of churning, churned in a large revolving barrel churn, butter never touched by hand, moulded into pound prints, enclosed in butter parchment and sold fresh. The up-to-date dairyman tries to tickle the palate of the consumer—he puts up the goods in proper form, caters to his taste and gets the price.

In the earlier days every farmer kept sheep, the county being well adapted for it. There was a good market in Buffalo for sheep and lambs and woollen mills were nearly as numerous as grist mills, but since the bacon hog has become so popular sheep raising has declined. There are still excellent flocks. Among the prominent sheep breeders such names as the late James and John Plum and A. Rudell, Hespeler, the late T. C. Douglas, Galt; A. Elliott and Mr. Orr, Galt; Hastings Bros., Crosshill and many others deserve mention. The swine industry is now one of the most profitable in the county and every farmer reaps large benefits from it. The "modern bacon hog" with a light head and strong back, deep side, good length, well fleshed, not too fat, weighing from 160 to 220 pounds live weight, is what is wanted in unlimited numbers. Among the successful breeders are William Elliott, Galt; H. Dedals, Breslau, J. Hill, Welleslev, C. Rieckert, Mannheim and J. and L. Master, Wilmot. Everybody keeps fowl and the revenue derived is larger than from any other source considering the money invested. There are scores of poultry fanciers.

Wherein lies the secret of Waterloo county's greatness? We mentioned at the beginning our great wealth of natural resources and the energy, industry and enterprise of the people. No particular creed or nationality need feel boastful or claim an undue share of credit. Every nationality has played its part and played it well. The pioneer settlers came from different parts of the world and were a hardy, industrious, intelligent, shrewd class of people; young, adventurous, too ambitious to remain in their own country, willing to meet the hard conditions that confronted them and work out their own destiny. They were men of different occupations—farmers, tradesmen, mechanics, merchants, laborers—occupations as varied as those of the countries from which they came. They found a land in Waterloo county so diversified in its natural resources as to meet the natural instincts of mostly every settler. As the country became cleared and developed these men began to follow their own occupations. Industries were established as required and we became prosperous. The intermingling of these people coming from different countries, each following their

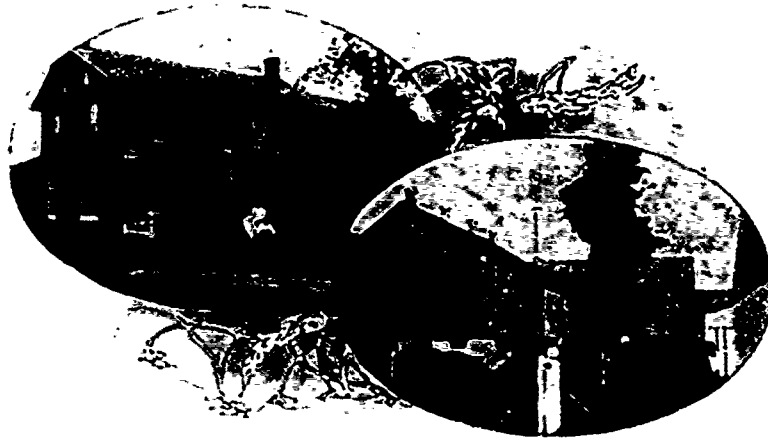
own trade or profession, no doubt is the secret of our greatness. The Pennsylvania German gets much credit for what he has done in moulding the destiny of the county. He gets no more than he deserves. His honesty, industry, self sacrificing spirit, high moral and religious principles must have had a healthy influence among all who associated with him. But the men of other nationalities have done fully as much for the welfare of the county.

We have briefly reviewed the past, we have considered the present, what about the future? The future of this county should be even brighter than the past. The country is now cleared; its natural resources developed; inland and foreign markets for manufactured and farm products established; great transportation lines stretching from ocean to ocean over land and water with a network of intermediate lines, steam and electric, reaching right to our own doors. No more pioneer hardships. We are no longer foreigners in this good land but Canadians, proud citizens of Canada, with a thorough knowledge of its requirements, capable of grappling with any emergency and in possession of one of the grandest counties in the Dominion. The farmer of the future like the farmer of to-day must remain the important cog in the wheel of progress. When the soil yields bountifully the people are prosperous. Farming is no longer a mere occupation but a profession and a science. The farmer must be broad minded, practical, up-to-date in his methods, of good business ability, have advanced ideas and be well informed along all lines of his profession. The experience of the past, its success and failures, will furnish a grand headlight for the future. Our soil is again fertile and yields abundantly. Our methods of farming are entirely changed and modernized. With the rapid growth

of towns and cities more intensive farming must follow to feed the ever increasing population—smaller farms, more live stock, larger returns per acre. The demand for our produce will increase, our shipping facilities multiply and "cheap power from Niagara" will be no longer a dream but a reality. Independent of this our numerous water powers all over the county that did good service in the earlier days in furnishing power for the various small industries will in the future be utilized to furnish the rural sections with electric light and power. While the large immigration to the west the last five years has depressed the value of farm lands somewhat, these conditions are already changing and farm land has gone up from 20 to 30 per cent. Especially is this true near our larger towns.

Instead of going west investor will be attracted our way and the value of real estate not many years to come will double or treble. What we want in Waterloo county is not better opportunities but a truer and more general appreciation of them, coupled with more mental energy. A man with a few hundred dollars can start right here and by steady thrift and reasonable enterprise make good money from the beginning, enjoy a fuller and more comfortable life than he could on the plains and lay up a competency for a green old age. There are still good opportunities to be had and the man that invests now will be on the ground floor of a winning proposition. With the grand record of the past, as the chariot of Time rolls on, the good old county of Waterloo will never lose its prestige but will keep pace with the times and maintain its position always in the front rank.

MR. JACOB G. STROH, tanner, of Waterloo, is in possession of a valuable collection of relics of the early days. Almost every conceivable article of use, ornament or otherwise, known in the early history of the county, is included in the collection. There are primitive agricultural implements, cooking utensils, old furniture, flint lock muskets, geological specimens, Indian relics, and hundreds of articles of various kinds, old German almanacs and copies of the first English and German newspapers published in the county and a large collection of literature that is of historical interest to the county. Among the collection too, are many photos of old scenes that have long since disappeared. These accumulations of relics are sufficient to stock a small museum and are of inestimable value in the preservation of object lessons in early county history. Many distinguished people have called on Mr. Stroh to see his collection.



Model Buildings of A. D. Kinzie, at "Sunny Braes" Farm, Roseville, the farm covering of 150 acres. This is the old Detweiler homestead, the land being cleared by Jacob Detweiler, who came out from Pennsylvania about 1818.



Educational History of the County



THAT desire to have their children receive a good, practical education, which is a marked characteristic of the inhabitants of this county to-day, manifested itself just as strongly in the pioneers in the early part of the last century.

Prior to 1842 all schools were voluntary. They were kept in private houses, meeting houses, abandoned dwellings, unused shops or under any available and convenient shelter. On in the 20's and 30's an occasional small log schoolhouse was built and paid for by private subscription. Schools were kept open during the winter months only. The teachers were mostly itinerant ex-soldiers or unsuccessful tradesmen who were engaged in other occupations the rest of the year. Their scholarship was unknown, examinations and certificates being unheard of.

The people of Waterloo township have the honor of opening the first school in the county in 1809, about one and one-half miles northeast of Preston. The wielder of the birch was David Strohm. Two years later Tobias Wanner kept school in a log dwelling house at Doon. Shortly afterwards three other schools were opened, one east of Berlin (Eby's, later known as the Red Schoolhouse), one at Blair, and another at Centreville (O'Leone's School).

Between 1820 and 1840 the fertility of the soil and the salubrity of the climate of Waterloo county having been heard of far and wide, settlers, especially from across the border, flocked into it very rapidly, so that in 1842, when the first Common School Act was passed, there were 31 fairly well established schools in the county 13 in Waterloo township, 8 in North Dumfries, 7 in Wilmot and 3 in Woolwich. Squatters were about this time pouring into Wellesley (The Queen's Bush). There were then no incorporated towns or villages in the county.

Among the oldest of these 31 schools, omitting the five already mentioned, were, in Waterloo township one in the town of Waterloo and one near Fisher's Mills; in North Dumfries one each at Galt, Little's, Wngley's Corners and Whistlebare; and one in Woolwich near Martin's Meeting House about three miles north of Waterloo.

The most noted of the schoolhouses of that period is the Waterloo log schoolhouse which was built about 1820 and, after school had been kept in it for 20 years, was removed to Greenbush where it was occupied as a dwelling house for about fifty years and then removed back to Waterloo where it may be seen to-day in the Public Park.

The most prominent teachers of those early days were Benjamin Eby (Bishop), James Deary or Derry, William Tilt, James Dickson, James Milroy, William Veitch, Noah Bechtel, William Teller, Isaac Z. Hunsicker, Jonathan Good and John Bowman (father of the late I. E. Bowman, M. P.)

The first Common School Act, the foundation upon which our present school system rests, came into force in 1843. Under this Act the townships were divided into School Districts (the term District was changed to Section in 1846), trustees were elected school rates levied, schoolhouses erected, teachers examined and licensed, a course of study prescribed and the first Government Grants paid to rural schools.

The forming or altering of boundaries of School Sections was at first done by Commissioners, but in 1850 this power was transferred to the township councils.

The first meeting to examine teachers in this county was held at Freeport in December 1843. The commissioners present were Dr. Fulsom, James Phin, William Tilt, Jacob Lutz and a Church of England clergyman from

Guelph, who presided. The candidates for certificates were Amos Adams, Benjamin Burkholder, Nelson Newcombe, Elias Eby and one Lazarus who was then teaching in Berlin. Mr. Lazarus, after glancing around the room and making an estimate of the calibre of the Board, walked out remarking quite audibly that he was not going to be examined by a "set of farmers." The other four received their certificates, the first issued in the county, but Mr. Lazarus received none and had to resign his position in Berlin. For subsequent examinations teachers were obliged to go to Guelph, the then county town of the united counties of Wellington, Waterloo and Grey.

In 1844 the office of School Commissioner was abolished and that of Local Superintendent substituted. The first Superintendents appointed in this county were Alexander Allan, M. A., Robert Brydon, Martin Rudolf, and James Dow.

The decade following the establishment of Common Schools was one of great progress. During it the Wellesley lands were nearly all taken up and schoolhouses erected in that township and elsewhere throughout the county where required.

On the 1st January 1852 there were 79 schools in the county 75 Common and 4 R. C. Separate. There were 81 teachers 77 males and 4 females. The number of pupils was 5250. The amount expended on education that year was a little over \$17,000.

In March 1853, the year following the separation of Waterloo county from the Union with Wellington and Grey, the first meeting of the Board of Public Instruction for this county was held in Berlin. The Local Superintendents constituted the Board. They were Rev. James Sims, chairman; Alexander Allan, M. A. Secretary; Martin Rudolf, Otto Klotz and John Caven. The Board held five meetings that year, three of them for the examination of teachers. There were 63 certificates granted at the three meetings of which 15 were renewals of certificates previously obtained at Guelph. At this time and for some years afterwards it was the practice of the Board to grant very few certificates for a longer period than two years, while a number

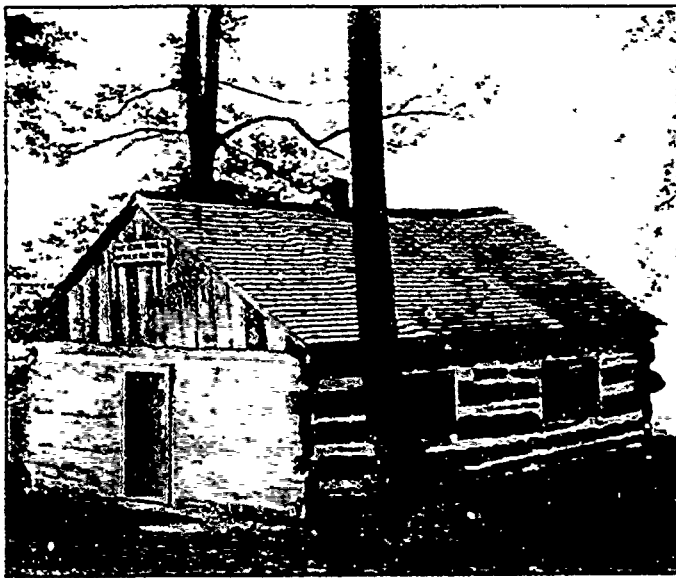
were valid for only six months and some even for only three months.

These Local Superintendents and their successors in office, who administered and directed the educational affairs of this county from 1853 to 1871, when the office was abolished, have not, in the opinion of the writer, received from the public the credit for their work to which they were entitled. They were all educated, broad-minded, unselfish men, ever ready and willing to assist and advise the teacher and explain, the almost unexplainable school law, to the trustees. The obstacles which they were continually encountering, in the performance of their duties, were many and difficult.

In this connection special mention is due Rev. James Sims Local Superintendent for Wellesley for twelve years and chairman of the Board of Public Instruction for eight Messrs. Robert Brydon, Otto Klotz, Henry Liersch, James Colquhoun, Rev. Duncan McRuer, Rev. Geo. Cuthbertson, Rev. James Boyd, Henry F. J. Jackson and Isaac L. Bowman.

A few of the teachers of the time, who are not yet forgotten by elderly people, were Messrs. Robert McLean, James Baikie, Alexander Young, John Klein, Benjamin Burkholder, David Knox, James Beattie, John J. Bowman and John McK. Anderson.

Contemporaneously with the autonomy of our county in 1852 the people of the southern portion became ambitious to step on to a higher educational plane than then existed: result the next year a Grammar School was opened at Galt with Mr. William Tassie M. A. head master. Mr. Tassie, a



A PIONEER SCHOOL HOUSE OF WATERLOO.

Built 1820 Removed to Westside Park, Waterloo
about 14 years ago

gentleman of rare ability and widely known as a great disciplinarian, remained at the head of this school for nearly thirty years. The fame of the institution, familiarly known as "Tassie's School," reached the most distant parts of Canada and the neighboring republic.

The Berlin Grammar School was established two years later, Rev. Henry McMeekin, head master. For the first fifteen years this institution consisted of one department which was conducted in an upper room in the Central School building. Its progress was retarded, to some extent, by the frequent changes of masters, still advancement was made and although slow was steady.

Statistics show that at the end of 1870 there were 96 schools in the county 2 Grammar Schools, 89 Common Schools and 5 R. C. Separate Schools. There were 152 teachers 96 males and 56 females and 12,445 pupils. The amount expended on education in the county that year was \$66,200.

1871 TO 1906.

The amendments to the School Law in 1871 were many and most of them very important. The name Grammar School was changed to High School and that of Common School to Public School; the Board of Public Instruction and the office of Local Superintendent were abolished and the County Board of Examiners and a County Inspector, respectively, substituted therefor; all Public and Separate Schools were made free; and attendance of pupils made compulsory.

But it was the centralization feature of the measure that completely revolutionized the working and administration of the system. Henceforth all examinations and authority became centred in the Education Department. The Grammar (now High) School Inspector had been from the beginning an officer of the Department, the County Public School Inspector now became practically one, and a little later on the R. C. Separate School Inspector became one, so that from 1871 to the present time the Education Department has been in close touch, through these officials, with every detail of the doings and progress of the schools.

Mr. Thomas Pearce was the first County Inspector appointed. He entered upon his duties 1st July, 1871, and was sole inspector till 1st July, 1904, when a division of the county was made and he was appointed for No. 1 Division and Mr. F. W. Sheppard for No. 2 Division. The members of the first County Board of Examiners were Messrs. Thomas Pearce, chairman, Thomas Hilliard, secretaries, Rev. James Boyd, and John M. Moran. Mr. Hilliard remained a most efficient and valued member of the Board for thirty years.

The new requirements in accommodations and equipments, thanks to the liberality of the School Boards in this county, were met most cheerfully as the following will show: From 1871 to the present time 67 new school houses have been erected, 16 enlarged and 15 re-modelled, a large number of playgrounds have been enlarged and improved and the equipment in all the schools increased or renewed. Some of the buildings are very fine structures, notably the Galt Collegiate Institute, now almost ready for occupation, and the Berlin Collegiate and Technical Institute. Other school buildings that do great credit to the trustees and ratepayers are five in Berlin four Public and one Separate three in Galt and one each in Waterloo, Preston, Hespeler, Avon, New Hamburg, Elmira, Wellesley and Baden.

During the same period the scholarship of both teachers and pupils has reached a high standard, the average attendance of pupils has increased fully fifty per cent., two model schools for the training of teachers have been established, eight kindergartens have been opened, manual-training and household science departments have been established, and last but not least a county

teachers' association has been organized, which is one of the largest and most progressive in the Province.

The following are the names of a few of the teachers of that time, who have contributed largely towards our present enviable, educational position in the Province, and whose noble work is still fresh in the memories of the people of this county (omitting those still in harness): Messrs. J. W. Connor, B. A., Robert Alexander, R. H. Knowles, William Stahl Schmidt, the late A. J. Brewster, Robert Blackwood, G. A. McIntyre, G. W. Woodward, the late William Petric, David Bean, the late Adolf Mueller, David Bergey, C. B. Linton, the late Saruch Eby, Sylvester Moyer, Thos. Ballantyne, S. S. Herner, Z. A. Hall, Moses E. Braendle, the late Ezra E. Eby, Andrew Weidenhammer and F. W. Thomas.

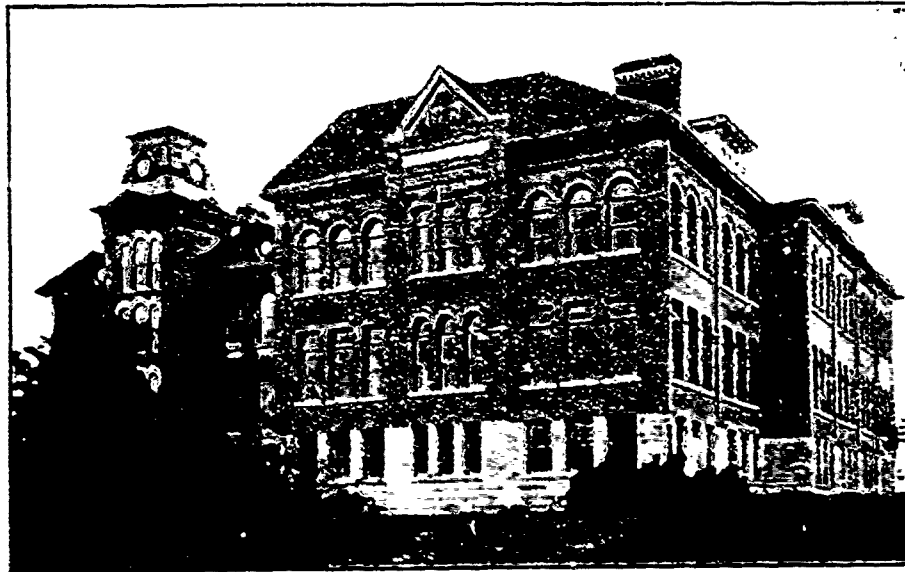
Besides these, if space permitted, there could be given a long list of public spirited trustees who have, without remuneration, many of them for over a quarter of a century, managed not only the financial affairs of the schools but, in addition, have lost no opportunity to aid and encourage their over-worked but under-paid teachers. The only recompense these worthy men have, after serving the public for years and years, is a self-consciousness that they have performed a public duty to the best of their ability.

There are now (1906) 107 schools in the county 2 Collegiate Institutes, 94 Public Schools and 11 R. C. Separate; 247 teachers 16 in Collegiate Institutes, 207 in Public Schools, including 11 Kindergartners, and 24 in R. C. Separate Schools sex of teachers, males 75, females 172; 12,154 pupils 560 in Collegiate Institutes, 10,157 in Public Schools, including the Kindergartners, and 1437 in R. C. Separate Schools. The amount expended in the county on education last year, was \$184,260.

St. Jerome's College, Berlin, being a private institution, is not included in the foregoing sketch, still an educational outline of our county is not complete with it omitted. This college, established in 1865, is conducted by the Fathers of the Resurrection. It has at present 15 professors and tutors and over 100 students from Canada and the United States. Its curriculum comprises complete commercial, science, classical and philosophical courses.

The writer believes it will be generally conceded that in no other department of human thought and activity in this prosperous County of Waterloo, has there been more satisfactory growth and progress than in the important one of education.

H M



A MODERN COUNTY SCHOOL.

Berlin Collegiate and Technical Institute

MR. ABRAM CLEMENS HALLMAN, the subject of this sketch, is a son of the late John S. Hallman, and was born in the Township of Wilmot near New Dundee on Oct. 25th, 1858. He was brought up on his father's farm and received a common school education. In his youth he evinced a keen interest in live stock. He first engaged in farming in Wilmot, starting with pure bred Holstein cattle, his farm being known as the "Spring Brook Stock Farm." He first exhibited in 1886 at the Provincial Fair, London and also at Toronto the same year and was one of the first breeders in Canada of Holstein cattle which were imported from the United States. In 1893 Mr. Hallman started breeding pure bred Tamworth Swine. He has imported cattle twice from England and now has a herd of over 60 head. Mr. Hallman has occupied a position on the staff of Institute speakers for 12 years and has acted as a judge of stock at all the leading exhibitions as far west as Winnipeg. He has also been one of the expert judges in connection with the Department of Agriculture ever since its inception. Mr. Hallman has met with well merited success in his occupation of farming and stock breeding, the result of intelligent study and industrious application of the knowledge thus gained.

MANUFACTURING PREEMINENCE.

While agriculture is the prime source of human existence, and education the factor which leads to perfection, the manufacturing industries of a community are the dominant features which contribute to wealth and prestige, yet dependent on agriculture and education for ultimate success.

In no single county in Canada are the manufacturing industries better developed or of a more varied character than in Waterloo, omitting one or two where some of the larger cities are included in their borders but do not participate in, or contribute to, the municipal government of the county. Waterloo has no separated cities or municipalities and every acre of land within the confines of its boundary lines is under the jurisdiction of county officials, and as a county so constituted it stands preeminent in Canada as the manufacturing Mecca. Nearly every article required in ordinary life and commerce, and many of the luxuries, are produced, with markets extending over the whole world. Practically Waterloo is self-sustaining and produces everything that its inhabitants require.

RAILWAY FACILITIES

In 1853 the Grand Trunk Railway Company, who were constructing a line across the province, from Montreal to Sarnia, had their road ready for traffic through the county, and crossed, about midway, the townships of Waterloo and Wilmot. This was one of the first railway lines in Canada and

its advent marks an important epoch in the history of Waterloo. Its operation gave easy access to larger markets and sources of supplies, and, to some extent, to the people who lived in the vicinity of the line, the troubles and difficulties of bad roads and corduroy bridges became more of a memory than a reality. The recollection of the first locomotive seen in the county is yet vivid in the minds of many of the old residents, to most of whom it was the first sight of the "iron horse," and many amusing stories are

told of the trepidation of the first local travellers who with a fortitude born of desperation and a hurry to get somewhere, fear and alarm depicted on every feature, submitted to being drawn over the rails at the incredible speed of from ten to fifteen miles an hour.

Two years after the advent of the Grand Trunk the Galt branch of the Great Western Railway was opened and a short time afterwards extended on to Guelph and northward. The inauguration of these railway lines was hailed with delight and proved a boon to the people. A few years ago the Canadian Pacific Railway was opened through North Dumfries, and this year, 1906, the Guelph and Goderich branch of the same railway, which runs through Woolwich and Wellesley townships, is under construction and will serve a large territory not hitherto having the enjoyment and advantages of railway connection.

With electric traction the south-eastern portion of the county is at present fairly well served with local and radial lines that afford transportation facilities not available from the steam roads. The first of these roads in the county was the Waterloo and Berlin line, which was constructed in 1886 by a company organized in the town of Waterloo and promoted by Mr. T. M. Burt of New York, who was manager for the company until 1894. The line was first operated by the old-fashioned horse cars and changed to the electric system in 1894. The second electric road in the county was the Galt, Preston and Hespeler line, which commenced operations in 1894, and gave good service. In 1903 the line was extended to Berlin and in 1905 to Waterloo. In 1902



PASSENGER DEPOT OF THE B. & P. STREET RAILWAY, PRESTON.

| COMPARATIVE ASSESSMENTS. | | | |
|---------------------------------|--------------------|---------------------|----------------------|
| Municipality | Assessment 1856 | Assessment 1906 | County Tax Rate 1906 |
| Townships | | | |
| Waterloo - - - - | \$2,032,572 | \$3,993,230 | \$6.591 |
| Wilmot - - - - | 1,314,336 | 2,895,610 | 4.881 |
| Wellesley - - - - | 767,044 | 2,872,158 | 4.755 |
| Woolwich - - - - | 952,148 | 2,831,284 | 4.360 |
| North Dumfries - - - - | 972,800 | 2,044,818 | 3.414 |
| Towns | | | |
| Galt - - - - | 985,083 | 4,152,555 | 4.503 |
| Berlin - - - - | 363,740 | 4,948,009 | 4.662 |
| Waterloo - - - - | 141,740 | 1,861,936 | 2.041 |
| Preston - - - - | 315,630 | 921,445 | 1.040 |
| Hespeler (Inc. 1858) - - - - | - - - | 797,420 | .961 |
| Villages | | | |
| New Hamburg (Inc. 1857) - - - - | - - - | 435,081 | .520 |
| Ayr (Inc. 1884) - - - - | - - - | 303,035 | .416 |
| Elmira (Inc. 1887) - - - - | - - - | 490,280 | .441 |
| | \$7,845,093 | \$28,546,861 | \$38.585 |

The above figures compiled from the County Clerk's records show the steady increase in property values.

the line between Berlin and Bridgeport was opened, and in 1905 the Grand Valley Road made connection between Galt and Brantford.

Present indications are that in the very near future the county will be grid-ironed by electric traction lines that will give service to nearly every village and hamlet. The Preston and Berlin Company contemplate extending to Wellesley; the stockholders who control the Berlin and Bridgeport line are moving towards an extension to Collingwood

where they will tap a Georgian Bay lake port. Another projected electric road, which will likely be constructed and operated before the close of 1907, is one from Hamilton to Galt and Waterloo.

POST OFFICES.

With mail facilities and privileges the county is well supplied with a daily service, supplying each of the following thirty-nine post-offices:

Ayr, Baden, Bamberg, Berlin, Bloomingdale, Branchton, Breslau, Bridgeport, Conestogo, Crosshill, Doon, Erbsville, Elmira, Floradale, Freeport, Galt, German Mills, Hawksville, Haysville, Heidelberg, Hespeler, Linwood, Mannheim, New Dundee, New Germany, New Hamburg, Philipsburg, Petersburg, Preston, Roseville, St. Clements, St. Jacobs, Strasburg, Wallenstein, Waterloo, Wessenburg, Wellesley, West Montrose, Winterbourne.

"The twentieth century belongs to Canada," and to no other part of the Dominion has the prophetic expression better application than to the county of Waterloo. In brains, brawn and resources she possesses all the essentials to keep her present position in the van of Canadian twentieth century progress.

(*) The foregoing table gives the comparison for fifty years, and shows an increase during that time of \$20,701,768. Since 1856 Hespeler, New Hamburg, Ayr and Elmira have been incorporated as separate municipalities, and at the time of their incorporation their assessment was as follows: New Hamburg, 1857, \$133,022; Hespeler, 1858, \$34,247; Ayr, 1884, \$204,936; Elmira, 1887, \$102,928.

P | Galt, Preston and Hespeler Street Railway Co. | S

THE Galt and Preston Street Railway, which was opened for traffic on July 27th, 1894, was brought into existence almost entirely by the efforts of the late Thos. Todd, and was one of the first roads on the continent to handle freight. Two years later, in 1896, the road was extended to Hespeler and the name changed to the Galt, Preston and Hespeler St. Railway. In 1901 Mr. John Patterson of Hamilton, the well-known railway promoter, undertook to build from Preston to Berlin, but through unforeseen circumstances he was not in a position to complete it. Local capitalists took hold of the enterprise and completed it in 1903, after which it was sold to the Galt, Preston and Hespeler Street Railway Co. After operating the road to Berlin for about two years and realizing the wisdom of further extension, the Company early in 1905 built its line as far as Waterloo, and the people of Berlin and Waterloo are patiently awaiting the decision of the company to extend its line to Wellesley or some other northern point connecting with the Guelph and Goderich Railway and intervening points, thus bringing the people of widely separated sections within easy touch of each other and furnishing to the farmers of these localities cheap travel and facilities for marketing their products.

The management of the Company seem to be firm believers in the old adage that anything that is worth doing is worth doing well, and in line with this belief the road has been built in the best possible manner equal to any steam road while the equipment is the best that money could procure.

This Company has a very close connection with the C. P. R., which it represents in the towns of Preston, Hespeler, Berlin and Waterloo, and for this purpose first-class facilities for handling freight, express and passenger business of these towns have been provided. Large freight trains drawn by heavy freight motors run between these points and the C. P. R. station at Galt continually, and the large and increasing business that is being handled shows the popularity of the quick service given the manufacturers of these busy towns who seem to appreciate the advantage of the short curves that can be made on the electric road and also the absolute safety against loss by fire.

The electric roads are also attracting a large amount of tourist traffic, transporting the visitor through a portion of the richest agricultural and scenic country in Western Ontario and through a quartette of growing towns. There is

pleasure in any outing when the scenery is inviting and the surroundings are varied.

From the hum of the busy workshops of Galt, the traveller is quickly transported along the banks of the River Grand to the far-famed Preston Mineral Springs that gush from artesian wells whose curative properties have been established for decades. Passing to Hespeler one arrives at the woollen manufacturing centre of western Ontario.

From Preston to Berlin (The Grand Rapids of Canada) is a ride of less than thirty minutes through a charming stretch of country. Here connection may be had by trolley for Waterloo and Bridgeport or with the main line of the Grand Trunk.

The officers of the Company are: President, Martin N. Todd; Vice-President, Geo. D. Forbes; Secretary-Treasurer, W. H. Lutz; Supt., P. J. Clemens; Master Mechanic, N. W. Kirkwood; Agent, Berlin, Jas. McTavish; Agent, Waterloo, C. J. Whitney; Agent, Preston, E. H. Ewald; Agent, Hespeler, A. Wittinack.



PRESIDENT TODD.

CONRAD STROH was one of the mighty hunters of by-gone days. He lived on the banks of the Grand River, about one mile east of Conestogo, and died at the good old age of 87 some eight years ago. Conrad was an unerring marksman, and when he pulled the trigger of the old flint lock the bullet sped with undeviating accuracy to the objective point. A friend and companion of Conrad's was Jacob Benner, of West Montrose, who was also a Nimrod who had won his

reputation by practical and visible results. He, too, was a keen-sighted marksman and prided himself on never missing his aim. Although the two were fast friends there existed a little good-natured rivalry between them regarding the supremacy of marksmanship. One day a test of skill was determined on. Each

was to fire at a spot on a certain tree. Both fired, but on examination only one bullet hole was found. Both claimed it, and a dispute arose which cooled their friendship and threatened an open rupture. In those days the settlers made their own bullets and lead was scarce. Some days afterwards Benner, passing the spot where the trial had



AN ELECTRIC FREIGHT ON THE P. & B. LINE.

taken place, thought to save the lead by cutting out the ball embedded in the tree. Imagine his surprise when he found both bullets in the one hole. Benner communicated the discovery to his friend and the warm comradeship was resumed that was never afterwards broken.

P
S

Township of Waterloo

FOR the first twenty odd years after the location of the first settlers in the township we have no record of Municipal Government or of the manner in which municipal affairs were managed. We therefore conclude there was none, and that probably a few neighbors would occasionally meet together and appoint what was known as a "Bee," when all interested would join to remove some obstructions on the public roads or fords of the river. We are informed that the first bridge across the Grand River at Blair, as a means of communication between the settlers on the eastern and western sides of the river at all seasons of the year, was erected by a series of these "Bees," supplemented by extra labor on the part of the more skillful in mechanical work among the farmers, these workmen being again repaid by exchange of labor on their farms from those less adept in such work as the construction of bridges.

In the year 1822, however, the first town meeting was held, and such meetings were held yearly thereafter until 1842, when a more complete system of Municipal Government was inaugurated. At these town meetings the whole municipal business, such as the election of officers, ordering of public improvements and levying of the rate of taxation, was transacted. From the records referred to we find that in 1822, George Clemens was elected town clerk, Samuel Erb and Daniel Snider, assessors, and Abraham Erb, collector. At this meeting, also, as cattle, sheep and hogs were allowed to roam the woods at large, we find that an ordinance was passed that all owners of stock must register with the township clerk the brands or marks by which their stock could be distinguished from those of their neighbors. In compliance with this ordinance George Clemens registered his mark as "the right ear cropped and a slit in the same;" Samuel Sherk reversed his to the "left ear cropped and a slit in the same;" Jonathan Bowman "a slit in the left ear only," and others had various devices. In 1823 Jacob Bock was appointed Town Clerk; Samuel Sherk and Jacob Bock, assessors; and Abraham Erb, collector. Jacob Bock held the position of town clerk for 4 years when he was succeeded by David Clemens, who then held the office for two years and was followed by Daniel Lutz for one year, when David Clemens was again appointed, and held the position till 1838, and this is the last record we have for some years.

The Township of Waterloo was originally a portion of the County of York, but the affairs of the township were conducted by the Magistrates of the Gore District who met in quarter sessions at Hamilton, and upon Halton being carved out this county and township was included within the limits of that county, and had to contribute its full share towards the erection of county buildings. It remained part of the County of Halton until the year 1842, when it was attached to the District of Wellington and again had to contribute towards the erection of the District buildings at Guelph.

In 1850 the township was set apart as a separate municipality, and for the first time elected a council who had control of their own local improvements, while the Reeve and Deputy Reeve had a seat at the County Council Board of Wellington. In 1852 Waterloo County was set apart as a provisional County.

The oldest assessment roll we have been able to find in the archives of the township is for the year 1848.



OWEN REIST, Reeve.



S. E. SHANTZ



J. S. SNYDER



JOSEPH ABRA



JOSIAH STAUFFER

**WATERLOO
TOWNSHIP COUNCIL**

1906

It is described as the "Assessment Roll of the Township of Waterloo, in the District of Wellington," and one William Koplun was the assessor. The assessment was made equal on all parties on the different classes of property, no matter whether the property was of equal value or not. For instance, we find that the following rates were levied under the different heads, the rate being levied in York currency—\$4 to the £: On squared or hewed log house, under 2 stories, £20; on every additional fireplace more than one, £4; framed house, under 2 stories, £35; each extra fire-place, £5. Squared or hewed log house, 2 stories, £30; additional fire-places, £8. Brick or stone house, under 2 stories, £40; each extra fire-place, £10. Frame, brick or stone house, 2 stories, £60; each extra fire-place, £10. Grist mill, wrought by water, with one run of stones, £150; each additional run of stones, £50; Saw mills, £100; Merchant shops, £200; stallions kept for service, £199; horses three years old and upwards, £8; oxen four years old and upwards, £4; milch cows, £3; young cattle from two to four years old, £1; close carriages with four wheels, £100; open carriage with four wheels, £25; carioles, gigs, &c., with two wheels, £20; pleasure wagons, £15; distilleries varied, as did also dogs, there being no fixed rate. Land bore a fixed rate per acre, but more than half the assessment was from buildings and personal property. From the same Roll we find that in that year there were 47,232½ acres assessed as uncultivated, and 37,131½ acres as cultivated, making a total of 84,364 acres; there were 57 hewed or log houses under two stories, containing two extra fire-places; 222 framed houses under two stories, with 7 extra fire-places; 58 squared or hewed log houses, two stories, with 4 extra fire-places; 26 brick or stone buildings under two stories, with no extra fire-places; 188 frame or brick, two stories, with thirteen extra fire-places; 11 grist mills with 23 extra run of stone; 27 saw mills; 21 merchant shops; 11 stallions kept for service; 1,285 horses, 3 years old and upwards; 820 oxen, 4 years old and upwards; 2,537 milch cows; 1,299 young cattle, from 2 to 4 years old; 1 close carriage with four wheels (which was owned by George Roos of Preston); 6 open carriages with 4 wheels, and 2 gigs; 138 pleasure wagons; 6 distilleries, and 11 dogs. The total assessment on land was £46,578 (yearly value) and on rateable property other than land, £59,894—total assessment, £106,472. There was raised in taxes on this assessment the sum of £1,013 1s. 5d., and an additional extra school tax of £438 0s. 6d. In all there was levied the sum of \$5,804.47. The reader must bear in mind that at this date the Towns of Berlin and Waterloo, and the Villages of Preston and Hespeler, were still all embraced within the limits of the Township of Waterloo.

From the Assessment Roll of the Township for 1904 we gather that the total number of acres is 82,238. The assessment of real property was \$3,637,795, personal property \$400, and income \$5,750, total assessment \$3,643,945. There were 12,300 cattle, 2,096 sheep, 10,650 hogs, 3,587 horses and 710 dogs. The total population was 6,544. There were 1,895 ratepayers on the roll.

The first Reeve of Waterloo Township was Mr. Jonathan Bowman and his successors were: Elias Snider, 1851; John Scott, 1852-3; Isaac Clemens, 1854-60;



Township of Wellesley



WELLESLEY was the latest settled of the townships of the county, owing to the fact that its lands were the last to be placed on the market. The first settlers of whom we have any record were Messrs. Blum and Anselme, the latter a Frenchman, who located on the site of Heidelberg in 1832. Blum settled on Lot 11, Concession A, and Anselme Lot 9, north of the present highway, where he kept a tavern. They were soon followed by the Beising, Curtis, Foerster, Kertes and Lackner families who settled in the vicinity of Heidelberg. In St. Clements the pioneer was Adolph Schittler. He was soon followed by Adolph Stroh, who opened a tavern, in which was located the post office which was established soon after. A log school house and chapel combined had been erected in the vicinity, and a missionary on being asked to suggest a name for the post office chose the name of the saint which the village now bears. The first stores were those of Borres & Glyck and Herbert Giller, opened about 1844. Ambrose Starr located here about the same year. The township was surveyed in 1842, but the active settlement did not take place until after the survey.

The vicinity of Hawksville was settled by John Gabriel Percival and William Hawke, who came from England with their father in 1846. They built a grist mill on the site of the present village, and Percival built a saw mill about four miles further west. Gabriel opened the first store soon after. Other pioneers in this district were Messrs. Hughes, Thomson and Empey. Between 1846 and 1847 the village of Linwood was settled. Messrs. Thos. Ransom, John Brown, Robert Crooks, Wm. Owens, Archibald Calder and Messrs. Ryan, McCormick being numbered among its pioneers. To the west of Linwood B. Woodman and Andrew Case were among the first to settle and the southwardly section of the township had among its first settlers Christian Ernst, Wm. Chalmers and Chas. Robertson. The locality of Crosshill, which is about the centre of the Township, was settled about the time of the survey, and among the first to arrive were David and Wm. Hastings, the Glaister family, George Hewitt and the Messrs. Campbell, Godbe and Forwell. The southern and eastern portions of the township were largely settled by Old Country Germans, among whom were John Moser, the Kroetsch family, Adam Esbaugh and Ambrose Starr. To the southwest the foundation of which is now Wellesley Village was commenced by one John Smith, a squatter, who came in before the survey. Other pioneers were H. Doering, Christian Boshart, Charles Ottmann and John Zoeger, the last named of whom opened the first store in the village. In the north-western section of the township the early settlement was chiefly by Irish and the balance of the western survey was peopled by English and Scotch, there being a considerable settlement of Irish in the southwest and of Hessian Lutherans along the fifth line.

There is no more important municipality in the County than the Township of Wellesley. As an agricultural district it has few equals and fewer superiors. The land is composed mostly of either a clay loam or heavy clay, hence the land is not only strong but exceedingly durable. The township is divided into two sections, the eastern and western, and contains about 66,000 acres of land.

The land in the township is laid out in blocks by the roads (which are in a fairly good condition) running



ALEXANDER B. ROBERTSON
Reeve



ALBERT GIBBONS



A. P. DAMMEIER



ADAM HEIPEL



H. N. HUEHN

WELLESLEY
TOWNSHIP COUNCIL
1906.

one and one-half miles, by one and a quarter miles across. The advent of modern agricultural machinery had the effect of decreasing the population at least for a time.

The first municipal election was held in Crosshill. From 1850 to 1865 the township was divided into five wards, each ward returning its respective municipal representative. Now, however, the township returns its Council elected by the township as a whole. The C. P. R. route is laid out through Wallenstein, Linwood and Millbank. A substantial sum has been voted towards an Electric Railway to run west from Berlin and Waterloo to Wellesley Village, which will probably be built in the near future, and which would certainly be a great advantage to all concerned. The inhabitants of Wellesley Township are industrious, progressive, frugal and well-to-do, and when the proposed railway connections have been made the township will rival in importance any municipality in the County of Waterloo.

The Reeves of Wellesley Township were: John Hawk, 1852, 1859-63; Adam Erbach, 1853; M. P. Empey, 1854; John Zoeger, 1855-8, 1864; W. H. Varden, M. D., 1865-8; Ferdinand Walter, 1869-96; Alex. Rennie, 1897-1900; Thomas Short, 1901-4; Robert J. Kerr, 1905; Alexander B. Robertson, 1906.

WATERLOO TOWNSHIP.

(Continued from page 27)

Wendell Bowman, 1861; Cyrus Bowers, 1862; Samuel D. Martin, 1863; Ephraim Erb, 1864-9; Henry McNally, 1870-1, 1875, 1877-8; Joel Clemens, 1872; Jacob S. Betzner, 1873-4; Lewis Krebs, 1876; Edward Halter, 1879; Isaac Groh, 1880-3; Tilman B. Snider, 1884-5; Josiah Snider, 1886; Jas. P. Phin, 1887-90; Tilman S. Shantz, 1891, 1896; John N. Sipes, 1893-5; Jos. B. Hagey, 1897-8; Noah Weber, 1899; Fred. K. Shafer, 1900-01; Louis Koehler, 1902-03; John Amos, 1904-05; Owen Reist, 1906.

David S. Shoemaker held the position of clerk and treasurer from 1850 to 1861, when he resigned, being succeeded by William Tilt as clerk and Elias Eby as treasurer. Upon the resignation of Mr. Eby in 1865, Mr. Isaac L. Bowman was appointed treasurer, and held the position for a number of years, being succeeded by Mr. Levi Stauffer, who held the position for somewhat over a year, when the present treasurer, Mr. Peter Sherk, was appointed. Upon the death of Mr. William Tilt in 1883, his son, Mr. Geo. A. Tilt, was appointed township clerk.

HENRY N. HUEHN, of Heidelberg, is a native of Waterloo County. After receiving a public school education he served three years' apprenticeship in the harness trade in Heidelberg, and was afterwards employed in Wellesley Village, Berlin and later at Hamilton, where he was employed for three years in what was then one of the largest harness concerns in Canada. The experience received there was the foundation of his future success. In 1875 he commenced business in the village of Heidelberg, and about twelve years ago added to his progressing business a general stock of hardware and stoves, and at the present time possesses one of the best equipped hardware and harness stores of any village in the County of Waterloo. In 1885 he was appointed Issuer of Marriage Licenses, which position he still holds. In 1902 he was elected councillor by acclamation, and successfully contested the election in 1905.



Township of Wilmot



THE first settlement of the township was made in 1822, by Christian Naffziger, a German of the Amish-Mennonite persuasion, from Bavaria. He secured a free grant of 50 acres for each family who should emigrate with him from Germany, and in 1826 he returned from the old country with a number of settlers. The settlement of Amishmen increased until it spread over the northern two-thirds of the township to the almost entire exclusion of all other classes. Settlement did not extend as far west as New Hamburg until about 1832, when Wm. Scott located here and took up a large portion of the village site, followed later by Paul Bechner and Samuel and Fred. Memer. In this vicinity the pioneer farmers were the Millers, Brennemens and Jacob Gingerich. The four most southerly concessions, constituting Block A, were granted to the Canada Company, and between the first and second concessions the so-called Dundas Road was cut out in 1828, along which the first settlers began to locate in 1832, among whom were Wm. Hobson, Wm. Puddicombe and Edward Everett. Robert Hays, from the north of Ireland, came to this locality in 1835, and purchased the mill site where Haysville is now situated. Here he erected a saw and grist mill, and opened a store, thus laying the foundation of the village. The post office was opened here in 1837, and Mr. Hays became the first postmaster. To the west of Haysville the earliest settlers were Henry Puddicombe, John Laird, and the McGee, Walker, Mallett, Stockwell, Illingworth and other families. Some distance east of the village, a man named Ford kept a farm and tavern combined, and among other residents were David Miller, who kept a store, and the Bean family. David and John Miller founded New Dundee in 1835, where they also conducted a store. Among the pioneers of New Dundee was the late John Allchin, clerk of the division court. To the south of Haysville the pioneers were John Stauffer, Wm. Anderson and his three sons, the Green and Bean families and others, forming what is called the Green and Bean Settlement, which was located about 1846. The original pioneer of this section was John Tennant, who remained but a short time, subsequently removing to the Township of Elma.

Early settlers in the vicinity of Petersburg were John Ernst, Peter Wilker, Jacob Staebler, Deobold Seyler, John Martini, the Schwartzentrubers, Schultzes and Metzses and John Meyer, who came in about 1838, Mr. Ernst being the first postmaster of Petersburg.

Mr. Christopher Doering was the pioneer at Philipsburg, where he settled in 1835, and St. Agatha claims among its earlier settlers Anthony Kaiser and Peter Tschirhart.

The village of Mannheim was located and surveyed as early as 1826, being laid out by Messrs. P. B. Zoeger, Isaac C. Shantz and Isaac Latschar.

An idea of the progress of the township may be formed from the fact that the total assessment grew from the sum of \$1,314,336 in 1856 to \$2,895,610 in 1896. From a recent assessment roll we glean that the population of the township is 6,583, the number of ratepayers 1,368. The total number of acres assessed is 82,190 and the amount of the total assessment is \$3,993,230. There were 12,300 cattle, 2,096 sheep, 10,652 hogs, 3,587 horses and 710 dogs.

The reeves of Wilmot Township from the date



HENRY ZOELLER, Reeve



PETER BERG



SAMUEL CASSEL



CHARLES STOESER



JOHN T. OTTO

WILMOT
TOWNSHIP COUNCIL
1906

of organization in 1850 were: Jacob Bettschen, 1850; John Ernst, 1851-2, 1857-8; Wm. Scott, 1853-5; Wm. Hunter, 1856; Anthony Kaiser, 1859-62; H. D. Tye, 1863-70; Christopher Zoeger, 1871-7; James Livingstor 1878-82; Fred. Holwell, 1883-8; J. S. Hallman, 1889-96; Josiah Hallman, 1897-1900; Henry Zoeller, 1901-06.

Michael Meyers was the first clerk of the township and held the position from 1850 to 1878, when he was succeeded by Henry Liersch, who relinquished the position in 1888. He was followed by Alfred Kaufman, who was shortly after succeeded by Fred. Holwell, the present clerk.

George C. Master held the position of treasurer from 1850 to 1854, being succeeded by John Allchin, who acted for four years. Mr. Christian Ernst held the position from 1858 to 1861, Michael Morley from 1861 to 1881, Alfred Kaufman from 1881 to 1900. He was succeeded by the present treasurer, Fred. Holwell, who discharges the duties of the dual office of clerk and treasurer.

HENRY ZOELLER, son of Valentine Zoeller, was born in Waterloo Township on Oct. 5th, 1848, where he was brought up, receiving his education at S. S. No. 10, Wilmot Township. In 1872 he bought the farm which he now occupies from his father, who purchased it in 1852. The farm which is situated on Lot 15, B. R. S., Wilmot, was formerly owned by Ulrich Geiger, who first cleared the land. Mr. Zoeller was a member of the Wilmot Township Council from Jan. 1896 to 1900, and since 1900 has held the position of reeve.

SAMUEL CASSEL was born on a farm two miles northeast of Washington in the Township of Blenheim in the year 1858. In the year 1861 his parents, Mr. and Mrs. Henry B. Cassel, moved to a farm on the Huron Road in the Township of Wilmot, three miles west of Haysville. Here Mr. Cassel spent his boyhood days. After securing an education at S. S. No. 5, where he distinguished himself as a brilliant scholar, he embarked in business for himself. He purchased the homestead in 1885. Three years ago he bought the west half of Lot 27, known as "Spruce Farm", adjoining his own property, from Mr. Manley Mark, thereby securing one of the finest 200 acre farms in the county. Mr. Cassel was married to Miss Mark, eldest daughter of the late Samuel Mark, in the year 1885. Mr. Cassel has won an enviable reputation as a feeder of export cattle. Visitors from all sections visit his large barns to admire the beautiful cattle that are to be found in his stables. He feeds 70 exporters every year. He has been school trustee for three terms, besides being continuous secretary-treasurer of his school section for several years. He was a member of the school board when the present schoolhouse was built and was largely instrumental in making it one of the finest schoolhouses in the county. He is a member of the Church of England and takes an active interest in its welfare. In 1902 he was elected township councillor and has since been a very creditable member. He was appointed a justice of the peace in 1903 and reappointed by the present government in 1905.

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Township of Woolwich

THE Registry Office at Berlin contains a deed of more than passing interest to every inhabitant of Woolwich Township. It is dated the fifth of February, 1798, and by it the Crown deeded to William Wallace of Niagara 86,078 acres of land on the Grand River, which now forms the major part of Woolwich Township, the consideration being £16,364. By a deed dated July 24th, 1807, William Wallace deeded to Augustus Jones and John and Jacob Erb 45,195 acres which forms what is known as the German Company Tract of the Township of Woolwich, and these gentlemen sold the lots as rapidly as purchasers could be found. The pioneer of Woolwich was a squatter named Thomas Smith, who located just east of the Grand River near Conestogo about 1810. In 1813 Geo. Eby settled on Lot 2, west of the Grand River near the Waterloo border. A few years later he was followed by Simon Cress, Henry Martin and David Musselman, who all settled in the vicinity of Conestogo. Samuel Reist and John Gingerich were the next to arrive, the former locating on Lot 34, between Conestogo and St. Jacobs. The first mill in the township was established at Conestogo by David Musselman about the year 1834. That portion of the township between St. Jacobs and Heidelberg claims John Meyer and John Kressler among its early settlers, the first named gentleman having laid out the southeast portion of Heidelberg, while the last named became the first postmaster of the village. The first settler in the vicinity of Elmira was Edward Bristow, who located just south of the site of the present village about the year 1825. He was soon followed by Geo. Streeter, Thos. Walker, James Gass and Robert Kenning. John O'Brien and Martin Halfpenny located north of Elmira in 1840, and in 1845 George Girling settled east of the village.

Rev. Philip Winkler, of St. Jacobs, now in his 86th year, says that when the families of his father, Jacob Winkler, and his father's brother-in-law Martin Hauch, came to this country from Baden, Germany, in 1834, they settled on Lot No. 9, G.C.T., Township of Woolwich, on 100 acres of land which they bought from Joseph Zehr at \$3 an acre. The lower or southern section of the township was at that time settled by Henry, Christian, Daniel, Samuel, John and David Martin, all brothers, and sons of Peter Martin who came from Pennsylvania in 1819. Mr. Peter Martin, who resided on the farm now owned by Mr. Menno Gingerich in Waterloo Township up to the time of his death in 1831, had a family of seventeen children, all of whom were married and came to Canada with the exception of two daughters who remained in Pennsylvania. Among other settlers in this part of the township in 1834 were: Daniel Good, David Horst, Samuel Hoffman, John W. and John S. Brubacher, John B. Bowman, Isaac Weber, Levi Bowman, Christian Bowman, John Meyer, John Miller, Geo. Ament, Peter Eby, Ephraim and Jacob Cress, nearly all of the Mennonite faith; also Joseph Zehr, Christian Ebersohl and Peter Forney of the Amish denomination, these three families afterwards removing to Wilmot Township.

Henry Bowman, father of Christian and Levi Bowman, purchased and settled on a 150 acre farm near Heidelberg in 1827, for which he paid £96. Charles Peterson, father of the late Andrew Peterson and H. W. Peterson, now of Hawksville, and grandfather of ex-war-



ADAM MATTUSCH
Reeve



JOSEPH GOOD HURST



JOHN S. KUHL



SOLOMON KOCH



JOHNSON J. WILKINSON

**WOOLWICH
TOWNSHIP COUNCIL
1906.**

den Alex. Peterson, farmer, was also one of the pioneers of the Woolwich Township.

From 1856 to 1906 the assessed value of the township grew from \$952,148 to \$2,831,284.

The Reeves of Woolwich Township were: John Meyer, 1852, 1861-3; Peter Winger, 1853-8; Wm. Veitch, 1859-60; Charles Hendry, 1864-8, 1872; John B. Snyder, 1869-71, 1873, 1884 and part of 1885; John Ratz, part of 1885; D. S. Snyder, 1886-8, 1892-4; J. L. Umbach, 1889, 1891; Alex. Peterson, 1890; Aaron Weber, 1895; Chris. S. Weber, 1896; Leander Bowman, 1897-8; James Glennie, 1899; John Walker, 1900; Geo. Auman, 1901-02; Jas. Howlett, 1903-05.

James Dow was the first clerk and treasurer of the township. He was followed by B. B. Bemis. About 1858 I. E. Bowman was appointed clerk and treasurer, resigning in 1873, when John L. Wideman was appointed and held the office until 1905. He was succeeded by the present clerk, Walter J. Snider. Upon the removal of I. E. Bowman to Waterloo, Jesse B. Snyder was appointed treasurer, holding the office until his death about five years ago. He was succeeded by his son Addison B. Snider, the present treasurer.

ADAM MATTUSCH was born in the northern part of Woolwich Township in 1860, where he has always resided, being engaged in the occupation of farming. He received his education in the public school. He became a member of Woolwich Township Council in 1901, and has by intelligent and strict attention to his duties as a member of the Council gained the confidence of the public in a marked degree. He was elected reeve in 1906.

JOSEPH GOOD HURST was born in the Township of Woolwich December 2nd, 1859.

He received his education in the public schools of this township, also attending the Berlin High School (now the Berlin Collegiate Institute), the Toronto Normal School and the Bloomington University, Ill., taking the non-resident course. He taught school for about ten years, when he retired from the profession to follow the occupation of farming, and now resides on a farm bordering on the village of Conestogo. Mr. Hurst is a past President of the Waterloo County Teachers' Association and is also an ex-president of the North Waterloo Farmers' Institute. He was a Justice of the Peace until the recent revision, when he secured the appointment of commissioner for taking affidavits.

JOHNSON J. WILKINSON, fourth son of the late John Wilkinson, was born in the Township of Wellesley near Hawksville. He moved to the Township of Woolwich in 1878, and has since that time resided on the farm which he now occupies. Mr. Wilkinson has been a member of Woolwich Township Council for five years.

SOLOMON KOCH was born in 1864, receiving his schooling at Conestogo. He is a farmer by occupation, and has for the past nine years devoted his attention quite particularly to raising live stock. He has been a member of Woolwich Township Council for the past six years.



Township of North Dumfries



ACCORDING to the Hon. Jas. Young's excellent work "Reminiscences of the Early History of Galt and Settlement of Dumfries," the land now comprising the townships of North and South Dumfries was deeded to one Philip Stedman on the fifth of February, 1798, the conveyance being signed by Colonel Brant on behalf of the Six Nation Indians. The lands were described as Block No. 1, comprising 94,305 acres, and the stipulated price was £8,841. Stedman died a few years after obtaining the patent from the Crown, when the property was inherited by his sister, who in 1811 sold it to the Hon. Thos. Clarke of Lincoln County. No part of the principal money agreed upon by Stedman had up to this time been paid, Clarke executing a mortgage on the lands for £8,841 and interest. In 1816 Wm. Dickson, whose name has been so intimately associated with the history of Dumfries, bought the entire block, paying £24,000 or a little over one dollar an acre. He had the township promptly surveyed and induced a clever Pennsylvanian named Absalom Shade to locate in the then wilderness, and these two gentlemen may properly be looked upon as the founders of Galt and Dumfries. Messrs. Donald Fraser, Thomas McBean and William Mackenzie were the first settlers to arrive, walking from New York State in 1817. Following them the same year came John Buchanan, Robt. Carrick, Alexander Harvie, Daniel McArthur and Dugald McColl. According to a Government authority there were in 1818 only thirty-eight settlers, comprising a total population of sixty-three. Settlement proceeded slowly up to 1825 when newcomers began to arrive more frequently the majority of them coming direct from Scotland.

The municipal history of Dumfries dates from 1819, when the first town meeting was called, the following town and parish officers being chosen:

Township clerk, John Scott; assessors, John Buchanan, Lawrence Schamerhorn; collector, Ephraim Munson; wardens, A. Harvie and Richard Philips; pathmasters, Cornelius Connors, Enos Griffith, James McCarty and John Lecce; pound keeper, John Lawrason.

The only business transacted at the meeting was the adoption of the following motions: (1) Resolved, "That a fence shall be deemed unlawful unless it has stakes and riders, is five feet high and has no cracks exceeding six inches in width for the first two feet in height." (2) "The meeting also resolves that

all creatures shall be free commoners, excepting studhorses and pigs under six months old."

These town meetings were continued until 1836, when a new law was passed by the Provincial Legislature empowering the ratepayers of Dumfries to elect three Township Commissioners in addition to former officers. The first election under the new act resulted:—Thos. Rich, township clerk; Carlton C. Smith, Henry V. S. Maus, Wendell Bowman, commissioners; William Veitch, assessor; Jas. Wilson, collector. In 1842 Alex. Buchanan and Hiram Capron were elected the first "District Councillors for the Township of Dumfries." In 1850 another important change was made in the Municipal Act, and the ratepayers of the township were called upon to elect five councillors to manage the affairs of the township. The election resulted in the return of Elam Stimson, Daniel Anderson, Absalom Shade, David Shantz and Wendell Bowman, Dr. Stimson becoming the first reeve. Two years afterward, by an Act of Parliament, Dumfries was divided into two townships, the North attached to the County of Waterloo and the South to the County of Brant.

The first municipal council elected after the division was composed of reeve, Dr. Chas. McGeorge; deputy-reeve, Duncan Ferguson, and councillors, Alexander Buchanan, Robt. Cranston and David Shantz.

The Reeves since that time were: Dr. Charles McGeorge, 1852; Alex. Buchanan, 1853; Duncan Ferguson, 1854-5; Thos. Chisholm, 1856-9, 1861-4; John Unger, 1860; Thos. Marshall, 1865, 1871; Geo. Simpson, 1872-3; John D. Moore, 1874-5; Alex. Barrie, 1876-8; Theron Buchanan, 1879-83; T. C. Douglas, 1884-6, 97-8; Jos. Wrigley, 1887-8; M. Hallman, 1889, 1901; Geo. R. Barrie, 1892-4; Robt. Cranston, 1895-6; Jas. L. Robson, 1899-1900; Jno. A. McDonald, 1901-2; Jno. Shiel, 1903-4; And. A. Dryden, 1905-6.

The first manufacturing industry in the township was Shade's grist mill. Among other pioneer industries were a saw mill (running in 1817), whose site is now occupied by the Great Western Railway Bridge at Galt; the Dumfries mills, built in 1818; and a distillery, which began operations in 1820.

The population of the Township of Dumfries in 1905 was 1,874, the land assessed was 44,380 acres and the total assessment \$2,044,818. There were 5,134 cattle, 1,658 sheep, 4,312 hogs, 1,565 horses and 286 dogs.

Township Representatives and Officials

PPETER F. SCHUMMER, St. Clements, was born in the City of Syracuse, New York State, on March 19th, 1857. His parents died when he was but two years old, and he was brought up by his grandparents, residing with them until fourteen years of age, when he was employed in the store of his uncle in that city for a year. He subsequently learned the tin-smithing trade, and later attended colleges at Buffalo, Baltimore and Berlin, Ontario, at the age of twenty-two receiving the position of teacher at the Separate School, St. Clements, which he held for three years. He afterwards opened up a tinsmith shop in the village and three years later entered into partnership with Mr. A. Starr, purchasing what was known as the old McNab store. In two years he bought out his partner's interest and became the sole owner, carrying on a general store business. Fourteen years ago he built the present store and dwelling, and in addition to a general store business also carries on a tin-smithing trade. In 1897 Mr. Schummer received the appointment of clerk of the

Township of Wellesley and postmaster of St. Clements, both of which offices he still holds. Mr. Schummer has also been the efficient organist in the R. C. Church, St. Clements, for 32 years.

WALTER J. SNIDER, clerk of the Township of Woolwich, was born in Conestogo in 1869. He was educated at the Conestogo public school and also attended the Berlin High School (now the Berlin Collegiate Institute) in 1883 and 1884 and the British American Business College in 1886. He is a miller by occupation. On May 30, 1905, he was appointed clerk of Woolwich Township.



P. F. SCHUMMER
Clerk of Wellesley Township



ADDISON SNYDER
Treasurer of Woolwich Township



WALTER J. SNIDER
Clerk of Woolwich Township

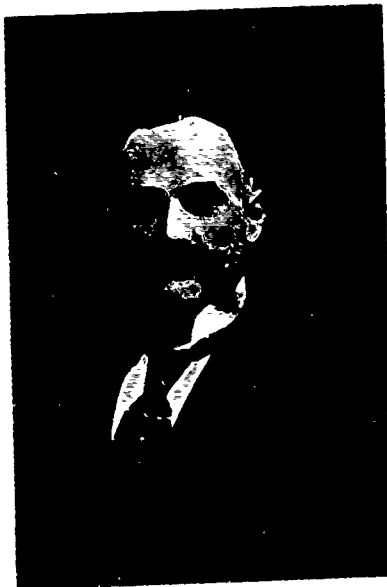
ADDISON SNYDER, treasurer of Woolwich Township, succeeded to this position upon the death of his father, the late Jesse Snyder in 1901.

JL. WIDEMAN, the veteran Clerk of Woolwich Township, was born in the Township of Markham, York County, Ontario, Dec. 27th 1833. He served the first sixteen years of his life on a farm, after which he was a carpenter for two years. In 1852 he was engaged in John W. Eby's drug store in Berlin as clerk, but in the fall of the same year he came to St. Jacobs and engaged as clerk in the general store of Geo. W. Eby. In the fall of 1854 he became a member of the firm afterwards known as Yost, Winkler & Wideman, general merchants, and which continued for several years. He collected the taxes of Woolwich Township for three years in succession, from 1861 to 1863. In later years he carried on a general mercantile business in St. Jacobs, and for about 18 years he had the wholesale agency of the publishing house of the Evangelical Association, of Cleveland, Ohio, for Canada, and supplied the Canada Conference of that denomination with books. He has a well stocked book and drug store in St. Jacobs at present. In 1866 he was elected a member of the Woolwich Township Council, and the following year became deputy-reeve, holding that office five years in succession, from 1867 to 1871. In 1873 he was appointed clerk of the township. In 1865 he was appointed postmaster at St. Jacobs, and holds the office at present. In 1867 he was appointed Clerk of the Seventh Division Court in the County of Waterloo, and after holding the office for twenty-six years, he resigned, W. H. Winkler being appointed his successor. In 1871 he received a commission for taking affidavits, etc., and in 1879 he was appointed a notary public. He is also justice of the peace and issuer of marriage licenses. In 1876, when the Crook's Act came into force, he was one of the first commissioners, and was chairman of the license board of North Waterloo for ten years. He is at present, and has been for a number of years, a director of the Waterloo Mutual Fire Insurance Co. In religion he is a member of the Evangelical Association, and in politics a life-long reformer. After being clerk of the Township of Woolwich for nearly 32 years, on account of his health failing and old age, he resigned in 1905, Walter J. Snider of Conestogo being appointed his successor.



J. L. WIDEMAN
For 32 years Clerk of Woolwich Township

PPETER BERG, son of Henry and Elizabeth Berg, was born at Philipsburg Feb. 14th, 1860. He was brought up on the old homestead and educated at the Philipsburg common school. The farm is situated on Lot 18, south of Erb's Road, and was cleared in part by his grandfather, who settled on the farm in 1837. Henry Berg, father of the present owner, took possession on March 7th, 1848. Peter Berg subsequently secured the farm on March 22nd, 1889, and engaged in mixed farming. He held the position of school trustee from 1900 to 1904, and was elected a councillor for Wilmot Township by acclamation 1905 to 1906.



JOSEPH WRIGLEY

JOSEPH WRIGLEY was born at Wrigley's Corners near Ayr on Oct. 11th, 1849. He attended the public school and graduated from the Canadian Literary Institute, Woodstock, in 1868, and has since that time engaged in the occupation of farming. He became a member of the North Dumfries Council in 1880, and occupied a seat at the council board for nine years. He has held the position of reeve, deputy-reeve and warden, being elected to the latter position in 1887. He was appointed clerk and treasurer in 1889, and has attended every meeting of the North Dumfries Council for twenty-seven years. Mr. Wrigley has also been secretary-treasurer of the Ayr Farmers' Mutual Fire Insurance Co. since 1893.

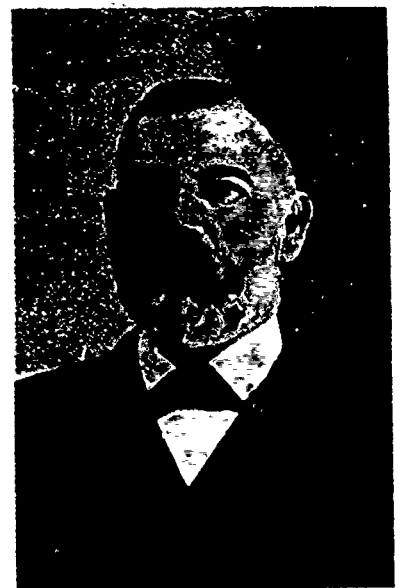
OWEN REIST, V.S., of Kossuth, was born in Woolwich in 1866. After passing through the public school of Kossuth he took his second-class teacher's certificate at the Galt Collegiate in 1886, afterward attending the Ontario Veterinary College, where he received the degree of V.S. in 1888, and has successfully practised his profession ever since. In 1892 he assumed his father's farm, later acquiring more farm property, in all nearly 300 acres. Mr. Reist held the position of Sanitary Inspector for Waterloo Township from 1891 to 1900, when he resigned to accept a seat in the township council, being elected reeve in 1906. He was appointed a justice of the peace in 1902 and re-appointed in 1905. He has held the office of school trustee and is recording steward for the Zion circuit of the Methodist Church.

ALEXANDER B. ROBERTSON was born in Wellesley Township on the farm now owned and occupied by him fifty-nine years ago. His parents, who were natives of the Highlands of Perthshire, near Dunkeld, Scotland, were among the early settlers of the township coming to Canada in 1844. Mr. Robertson was brought up on the farm, and received an education in the public schools. On the death of his father in 1868 he took possession of the farm and successfully operated it until two years ago, when he retired from the active duties of farming. In 1892 Mr. Robertson was elected to the township council, resigning in 1894 to accept the nomination of the Liberals of North Waterloo to contest the seat in the legislature and was elected by one of the largest majorities in the history of the riding. He retired four years later after serving his constituents with acceptance. He was not long to be left in retirement, being re-elected to the township council some time after, and now holds the position of reeve.

JOSEPH ABRA was born in Dumfries Township, near Reseville, in 1849, where he was brought up. He moved on the farm he at present owns and occupies in 1874. He was tax collector for the township from 1900 to 1905, and first elected to the council of the township in 1906, being elected by acclamation.

S. E. SHANTZ is a native of the County of Waterloo, where he was educated and has since been engaged in farming. He was elected township councillor in 1901, which office he has held continually ever since. Mr. Shantz was a member of the board of health of the township of Waterloo for five years.

FRED. HOLWELL, the subject of this sketch, was born in Brantford in 1845, and settled in the Township of Wilmot in 1870. He was appointed township auditor in 1878, which office he held until 1883, when he was elected reeve six consecutive years and warden of the County of Waterloo in 1888. He resigned his office as reeve near the close of the year and was appointed township clerk, and in 1900 was appointed treasurer, both of which offices he still retains. He is also secretary and treasurer of the Wilmot Agricultural Society, which office he has held for the last twenty years. Mr. Holwell was the unsuccessful conservative candidate for the local Legislature in 1886. During his term in the county council he took an active interest as chairman of the finance and house of industry committee. In addition to his municipal office, Mr. Holwell is a conveyancer, etc., and postmaster at the village of Baden.



FRED HOLWELL

ALBERT GIBBONS, Linwood, son of Anthony Gibbons, was born in the Township of Wellesley in the year 1864, receiving his early education at the Macton Separate School. Mr. Gibbons is a successful farmer, his farm being situated about a mile and a half north of Linwood. After filling the position of tax collector for the township from 1895 to 1905, Mr. Gibbons was elected to step up higher by his constituency and became a township councillor in 1906.

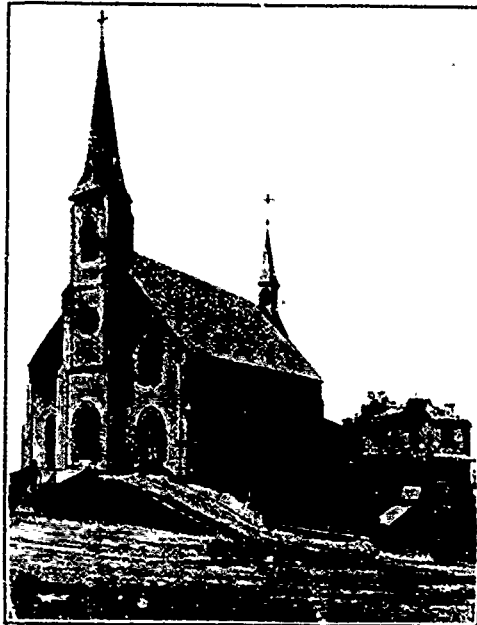
ADAM HEIPEL, Wellesley, son of the late John Heipel, was born in Wilmot Township in 1857. At the age of 21 years he began farming and a few years after purchased the farm which he still occupies on Concession 3, Lot 10, Wellesley Township. He was elected to the Wellesley Township Council in 1901, and has held the position continuously ever since. He is a breeder of pure bred Clydesdale horses and hackneys. He was married to Miss Etta Roth in 1884.

JOHAN T. OTTO was born near New Hamburg on March 2, 1859, and received his education at Union School No. 11 in Oxford County. He is engaged in farming on a large scale, being the owner of 350 acres situated on Lots 11 and 12, First Concession, Block A, Wilmot. Mr. Otto was elected a municipal councillor in 1900 and created a Justice of the Peace in 1905.

CHARLES STOESER was born at Josephsburg in the year 1870, being a son of the late Joseph Stoescr, one of the early pioneers. He was brought up on his father's farm, receiving his education at the public schools. After a few years spent at the carpenter trade Mr. Stoescr purchased the fine farm near St. Agatha on which he now resides. He is now serving his second term as member of the Wilmot Township Council.

AP. DAMMEIER was born in the year 1860 on Lot 6, Concession 14, eastern section of Wellesley Township, where he is still living. His father was one of the pioneers coming from the vicinity of Hespeler and located on the farm now occupied by his son in the early forties, hewing out a home for himself and family in what was then a vast wilderness. Mr. Dammeier was first elected to the Township Council in 1904, and has since discharged the duties appertaining thereto very satisfactorily.

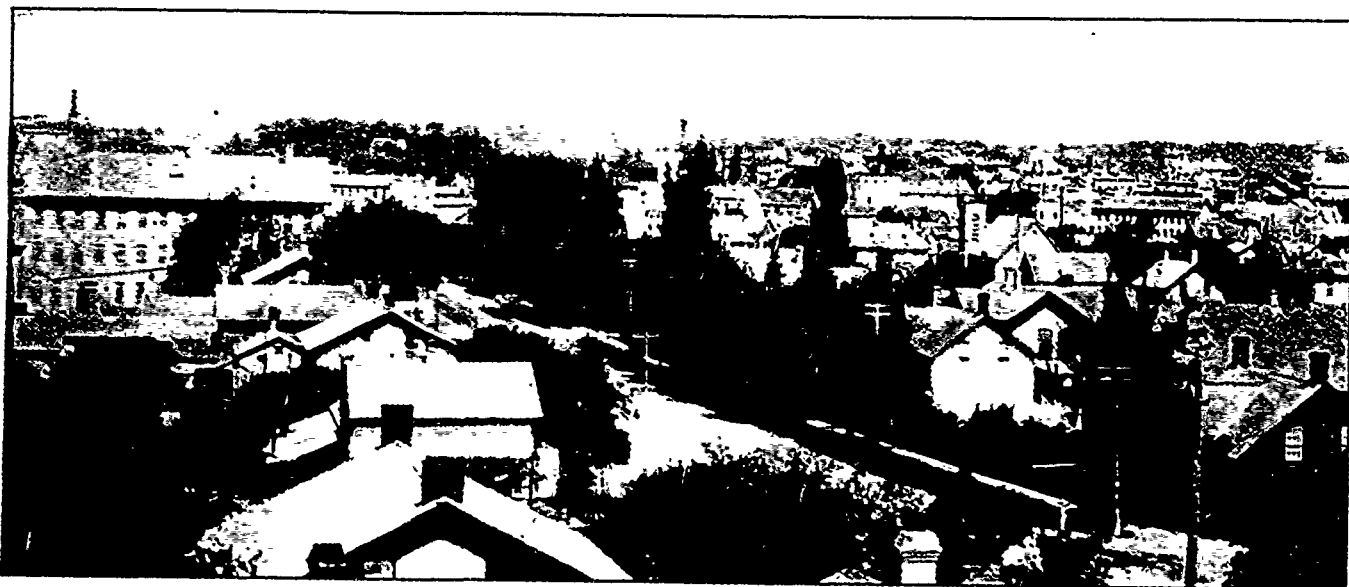
THE settlement of the north corner of Waterloo Township dates back 1826, the first settlers being Mathias Fehrenbach, Felix Scharbach, Christian Rich and Joseph Thoman, who came from Baden, Germany. They first settled near Bloomingdale and a few years later bought the back lots of the German Company, receiving kind help from their Mennonite brethren of the German Company, for which they always felt grateful. Joseph Lauber, Michael Mosack and Gottlieb Brohmann were the next settlers to arrive, followed in 1831 by Andrew Weiler, Ignatz Weiler his father and Lucas Zettel. The first Catholic service was held in 1832 in the house of Christian Rich, conducted by a Guelph priest, and from 1834 Father Veriat visited the vicinity frequently. The first resident priest, however, was Father Schneider in 1836. He built the first priest house and enlarged the log church. Next came Father Sander in 1844, these missionaries visiting the missions between Guelph and Goderich. In 1847 the Jesuit Fathers Lucas, Coveng and Fritsch arrived and conducted a mission, in addition to Fathers F. Kobler, Holzer, Sattler and Ritter, Father Helzer building the first stone church in 1848. When the Jesuit Fathers moved to Guelph in 1850, Father Baumgartner took charge of the mission. The Resurrectionist Fathers Revs. Glovalski, Breitkopf and L. Elena, L.L.D., attended the mission from 1860 to 1873. The priest's house was built in 1873 and a new church erected by Rev. Clem. Nieman in 1878, Rev. S. Forster being the present incumbent. The new schoolhouse was built in 1898 and in 1904 a winter chapel and sisters' house were erected, all substantial buildings.



ST. BONIFACE CHURCH, N.L. GERM.

AN event worthy of note in the life of Benjamin Hamilton, Winterbourne, occurred when he was two years old, the lad becoming lost in the woods in the fall of the year. A search party of one hundred, after an almost fruitless search of two days, located him but life was almost extinct. It was supposed that wolves had devoured him.

THAT portion of the Township of Woolwich just south of Winterbourne was first settled by Thomas Smith (Captain Smith), Elisha Hewitt, Lumon Woodward, B. B. Bemis (father of the late B. Bemis of Bloomingdale) and Zephenia Saxton. The first three named resided on the west side of the road leading south from Winterbourne and the latter two on the east side. The land which now constitutes the Proudfoot farm was first cleared by the late Lumon Woodward, father of Geo. W. Woodward, excise officer, Waterloo, the acre of land comprising the old cemetery being given by the late Lumon Woodward for the purpose. These early pioneers were obliged to carry their produce to Dundas for marketing, which must have been a trying experience considering the state of the roads or rather want of roads at that time.



BIRDS-EYE VIEW OF WATERLOO.

TOWN OF WATERLOO

FROM THE FIRST SETTLEMENT TO THE PRESENT TIME.

(Compiled from Records and Recollections of Old Settlers.)



TO the younger generation now resident in the Town of Waterloo, living among daily scenes of commercial activity, social privileges and in the enjoyment of present day progress, some stretch of imagination is necessary to draw a mind picture of the town site as it was when Abraham Erb first beheld its solitude and desolation in the year 1806.

Where the wheels of commerce now turn in their unremitting round, where broad

and well kept streets are flanked by busy mercantile establishments, where the stately residence and the artisan's cottage with their blooming gardens and grassy lawns are bright evidences of peace, prosperity and plenty, was then a dreary waste of cedar swamp, uninviting in appearance,

difficult of access and of doubtful utility. Does the mind of the present generation realize the change that has taken place? Can it grasp and analyze the undertaking which confronted this settler who first wielded the axe in the seclusion of that tangled Canadian jungle, where the sound of its strokes awoke echoes that were new and foreign—a strange sound to the wild denizens that had hitherto roamed at will and without molestation.

From the small clearing made with the first strokes of Abraham Erb's axe, a little southeast of where the Union Mills now stand, has been evolved the present town, which its residents are proud to call their home. This gradual process of development has consumed one hundred years in its accomplishment. Step by step it has advanced, and like the growing of a tree hardly perceptible. It is the result of work commenced by hardy pioneers, making for themselves a home in the wilderness. As they succeeded, others, attracted by the beacon of success, followed in their wake. Thus the little settlement grew and prospered. Each succeeding year brought its failures, its trials and its triumphs, but perseverance and pluck prevailed. The pioneers of one hundred years ago were largely dependent on physical energy and muscular force, and to the unstinted exercise of these hardy virtues in the initiatory steps of settlement is due the prosperity of what is now one of the most thriving towns in the Dominion.

Just how the name, Waterloo, was chosen is not quite clear, but old settlers inform the writer that it came to be an accepted name among the early residents from the fact that most of them had come from the neighborhood of the Waterloo of the Fatherland. It was a name dear to memory and early associations, and thus became the name of their new home in an alien land. The name became known to others of similar nationality seeking new homes and was a guiding star to those seeking the companionship of compatriots.

According to Ezra Eby's biographical history of the County of Waterloo, published in 1895, Abraham Erb was the first settler on the land where the town now stands to perpetuate his memory. Contrary to the wish of his brother John, who deemed the locality worthless, he located there in 1806. He was one of a numerous company who came from Franklin County, Pennsylvania, led by the inducements of a German Syndicate formed in that state, who had secured a sound title to 6,000 acres of land for \$4,000. Previous to this time considerable difficulty had been experienced in attracting settlers, owing to doubts entertained respecting the validity and security of the land titles held by Richard Beasley who had claimed to have purchased the property from the Indians with whom the earlier settlers had to deal.

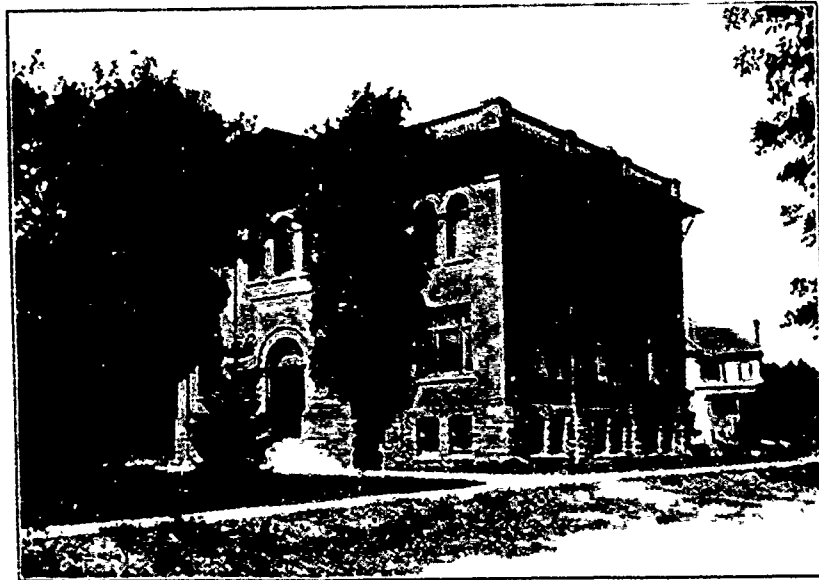
Abraham Erb became the possessor of nine hundred acres of land and was followed into the cedar swamp by a number of people from the state of Pennsylvania. The majority of these early settlers were of German origin, forced to seek a refuge in the British-American colonies from the persecution they were subjected to in consequence of their religious scruples in the matter of military service and judicial oaths. Emigrating from the fatherland, and severing ties that birth, custom and tradition had made dear, they settled in the neighborhood of Germantown, Pennsylvania, where they remained in

peace and comparative happiness until the outbreak of hostilities between England and her American colonies. Opposed to war and inclined to look with disfavor upon the cause of the revolutionists, complications arose that were antagonistic to their faith, and rather than endure the inconvenient result that was likely to follow, they emulated the example of the United Empire Loyalists, came to Canada and settled in Waterloo.

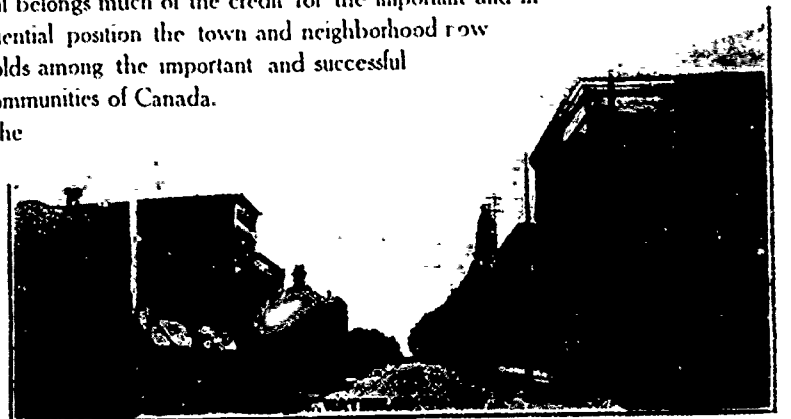
With few exceptions, these people were adherents of the Mennonite faith. They were men whose piety was exemplified in their daily lives, but they were accustomed to battle with difficulties and overcome obstacles, and as such were well adapted to the pioneer life of Canada. They were men of sterling character,

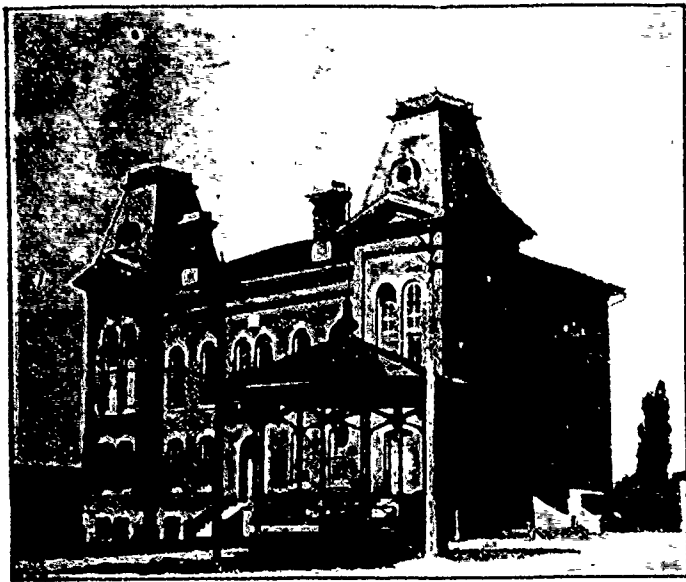
strong purpose and wide intelligence, and entered heartily and sturdily into the rigorous conditions of their new life. To their energy, enterprise and patient toil belongs much of the credit for the important and influential position the town and neighborhood now holds among the important and successful communities of Canada.

The



CARNEGIE LIBRARY WATERLOO





TOWN HALL, WATERLOO.

hardships which these people endured during the early years of settlement were many and extreme, such as now would be deemed of an impossible nature. Their food was the product of the land they tilled, supplemented by wild game and fish with which the woods and streams abounded. The nearest grist mill was at Dundas, thirty-five miles distant, and thither the settler took his grist to mill, travelling by a path through the forest and carrying his grain and flour on horseback.

In 1816 Abraham Erb erected a saw mill and shortly afterward a grist mill propelled by water with the old-fashioned overshot wheel. These mills were of inestimable benefit to the young settlement, relieving many a weary journey and providing advantages that were then considered almost luxuries. The advent of these mills brought the settlement into more prominent notice and other enterprises sought entry, but Mr. Erb was reluctant to sell his property in small lots, and rapid settlement was consequently retarded.

Not long afterward, however, Jacob C. Snider, who had moved from Pennsylvania to a location a little west of the present town site, purchased the Erb property and continued the operation of the mills. Mr. Snider had quite a large family and was anxious to preserve the land as an inheritance for his children, refusing repeated offers for small lots. This action excluded many contemplating settlers and checked advancement until the early fifties, when another change took place which gave Waterloo the impetus that led to its present condition.

Owing to low water at certain seasons of the year Mr. Snider experienced some difficulty in securing sufficient power to operate his mills. One day a man named Shoemaker, who had a mill at Bridgeport and plenty of power, visited the Snider mill which was grinding very slowly. He made some rather sarcastic remarks and treated the slow movement with considerable levity. This roused Mr. Snider to greater activity and he installed steam which he tried to work in conjunction with the water power. This was a failure, however, there was then too much power and the two would not work together. Mr. Snider then introduced a still to use the surplus energy, which, besides surmounting the difficulty, was a source of additional revenue. Not long after this Mr. Snider's son Elias rented the mill from his father on condition that the still would be removed as he had some scruples against the manufacture of its product. The still was accordingly removed to Mr. Snider's farm, and Elias operated the mills.

In the year 1854 Mr. Elias Snider disposed of most of the land to John Hoffman and Isaac Weber for \$32,000. These gentlemen inaugurated a new and progressive policy, and from that time Waterloo commenced to grow. The property was surveyed, staked off into lots and put on the market. The owners did not, however, wait for the tardy settler to come. They employed an auctioneer and made known the intention of disposing of the lots by auction at

a certain date. Many buyers came, many lots were sold and rapid settlement followed. The method by which this sale was conducted is unique. A large wagon, drawn by an ox team, was loaded with refreshments, liquid and solid. On this the auctioneer took his stand and moved from lot to lot, while the people helped themselves to whatever refreshment their palate fancied.

After this emigrants from Germany came in large numbers, attracted by the name Waterloo, and the fact that it was one of the few places in Canada where their language was spoken and their national customs observed. This necessitated manufacturing and trading establishments where people could transact business with those of their own nationality. These were introduced as the demand warranted, and thus the structure of Waterloo's present prosperity continued to advance, cemented by a bond of national and fraternal feeling that was in many instances stronger than commercial instincts.

The first retail store was opened by John Hamilton, who kept a varied stock of the staple articles in demand. It was in a small building among the trees, where the Lutheran church now stands. The next to open a similar establishment was Daniel Snider, and after this others followed as the population increased. The people who patronized the stores in those days, however, had little money to spend. Business was principally transacted by a barter of commodities such as butter, eggs, meat, hides, furs, grain or such other articles as the merchant could dispose of at Dundas or Little York (Toronto) where he purchased his goods. What does the thrifty farmer's wife of to-day think of selling butter at five and six cents a pound, eggs at the same rate per dozen, and receiving goods at a high price in payment? That was the condition in those days, and the people were happy and contented.

The first hotel, or tavern as it was called in those days, was opened in 1840 by Henry Bowman, in a substantial brick building, which was burned ten years later.

The exact date when the first post office was established has not been learned, but the first postmaster was Daniel Snider and the mails were transmitted once a week by way of Dundas.

INDUSTRIAL DEVELOPMENT.

The erection of a saw and grist mill by Abraham Erb in 1816 marked the beginning of Waterloo's industrial history, but at that time no thought was entertained beyond manufacturing for the local demand. However, it was not until the fifties that the spirit of manufacturing enterprise began to assert itself and lay the foundation for the progressive industrial era which followed. In 1851 Jacob Bricker, imbued with the enthusiasm of enterprise conceived in the observation of the growing needs of the settlement, established a foundry and machine shop for the manufacture of such

agricultural implements and machinery then in demand. The building was erected in the midst of the swamp where the subsoil was deep and of a yield-



A. B. McBRIDE, Town Clerk.



WATERLOO FIRE HALL.

ing nature, and to obtain a satisfactory foundation eleven feet of excavation was necessary. The business of this establishment grew to considerable proportions and the output extended until the products included plows, harrows, horsepowers, threshing machines, boilers, engines and various other articles then in demand, upwards of thirty-five workmen being employed. This was before the days of trade unions and labor troubles, and the average wages paid varied from \$1.25 to \$1.50 per day. Mr. Brcker conducted the business for thirty-three years, and then transferred it to his sons. It was continued for some

that the establishment was absorbed by the present Waterloo Manufacturing Co.

Along in the sixties a woollen mill was started on a small scale, but eventually grew to large proportions and paid good dividends to its stockholders. Evil days overtook the concern, however, when an amalgamation was made with the Canada Woollen Mills Co., business decreased and was finally discontinued, and its memory is recorded as one of the few failures that have occurred in Waterloo.

As the years rolled on the march of industrial progress kept pace. Men



Residence of Geo. Moore, Union St



Residence of J. E. Seagram, M. P., Willow St

years under different management, and was eventually absorbed in the inauguration of larger concerns.

In 1855 Hoffman & Weber, who had previously purchased a large tract of the Snider property, put up what was then considered a large steam saw mill with a capacity of 15,000 feet per day. Nearly the whole of this output was consumed by the local demand, very little being shipped to outside points owing to the absence of transportation facilities.

The manufacture of furniture, for which Waterloo has now become famous, was inaugurated by Mathias Wegenast, who opened what was then called a cabinet factory, producing various lines of household furniture. Mr



Residence of Wm. Hogg, King St

endowed with shrewd business capabilities and gifted with prophetic vision invested their capital in the establishment of such industries as commanded a ready market, and thus from an obscure rural hamlet the place has grown to the dignity of a manufacturing centre. On May 3rd, 1877, an agreement was entered into between the municipality of Waterloo and the Grand Trunk Railway Co. whereby the corporation agreed to buy the right of way from Berlin to Waterloo, purchase a site for station grounds and pay the G. T. R. \$10,000 in cash, in consideration of which the said Company would extend their line to Waterloo. This marked the advent of the railway and it gave new impetus, stimulated enterprise and opened the doors of a wider



Residence of M. S. Hallman, A. I. A., F. A. S., Allen St

Wegenast did a good trade, but experienced a number of reverses through fire, from which his establishment suffered several times. The business was extended and enlarged at various times and was the nucleus of the present Canada Furniture Manufacturers' plant.

A second foundry and machine shop was started by Buehler & Snider, who, after conducting it for a short time, sold to Mr. J. Morningstar, who in turn disposed of the business to Abs. Merner, and it was during his management



Residence of H. M. Snyder, Albert St

field of distribution. A liberal policy in the encouragement of manufacturers was inaugurated by the municipal authorities and supported by the people. Local capital was supplemented by outside wealth, industries multiplied, and now in every civilized country of the globe is found the product of Waterloo factories.

As a manufacturing town Waterloo is well situated, located as it is in the centre of Western Ontario, and in the heart of the finest agricultural district of

the province. The shipping and railway facilities are admirable over the two great trunk line systems of Canada, the Grand Trunk and Canadian Pacific, with convenient electric transportation to many points. Of the many industries now located here, thriving mercantile establishments and prominent residents more minute details are given further on in these pages.

Looking into the future only the rosy haze of bright prospects is visible. The rapid development of the great Dominion, the thousands of new residents who are pouring in and distributing themselves over the vast expanse of terri-

composing the first council reeve, Moses Springer, councillors, Daniel Snider Hartmann Schnarr, John Hoffman and Jacob Teuscher, with W. Roberts as clerk. The machinery of self government was set in motion and evidently performed satisfactory service, as the following year found the same council returned by acclamation. For five successive years Mr. Springer occupied the first magisterial chair. In 1862 Daniel Snider was accorded the honor for one year, and was followed by John Hoffman who retained the position until 1867, when Moses Springer was again elected, holding the office until 1870. In that year



Residence of Geo. Randall, King St



Residence of Mayor E. F. Seagram, King St

tory factors that are creating a demand for all commodities. The age of electricity, yet in its infancy, and the inventive faculty of fertile brains are developing facilities and cheapening production to such an extent that manufacturing is rendered easy in comparison with a few years ago. Millions of dollars throughout the country are awaiting profitable investment in legitimate manufacturing concerns, and as the demand for goods increases so is the supply produced by the investment of capital, the erection of factories, installation of plant and distribution of goods to proper markets. In this development of bright prospects Waterloo is well adapted to participate. The energy and enterprise which in the past has prompted its people to grasp the golden



Residence of Dr. W. L. Hillard, Albert St

George Randall was elected and continued in the office until 1873. Then Moses Springer was again chosen and held the reeveship until the village became a town in 1876. During the evolution from village to town four clerks held office. Mr. Roberts was in office only one year, S. S. Bowers followed for three years and J. J. Bowman for seven years. F. Colquhoun was then appointed and remained in office until after the incorporation as a town.

On incorporation as a town the ward system was adopted and the first town council was composed of the following: mayor, Moses Springer, councillors North Ward, John Killeter, G. Humbeckler and Jacob Brecker; East Ward, John Shuh, George Moore and Simon



Residence of Wm. Garthw, King St



Residence of Andrew Weidenhammer, King St

opportunities is still a ruling characteristic, and in the years to come the place is inevitably destined to become a manufacturing metropolis of vast proportions.

MUNICIPAL HISTORY IN BRIEF.

The municipal history of the town of Waterloo dates from the year when a village charter was obtained, and on the 1st of January, 1857, the place assumed the dignity of an incorporated village with the following gentlemen

Snyder, South Ward, Walter Wells, Abs. Memer and David Kuntz; West Ward, Wm. Snider, J. Kalbflesch and J. B. Hughes. In 1887 the population had so increased that a deputy reeve was added to the personell of the council. In 1899 the new Municipal Act reduced the representation to a mayor and six councillors. From the date of town incorporation until the present the mayors and their terms of office have been as follows. Moses Springer, 1876-7. Geo. Randall, 1878. Christ. Kumpf, 1879-80, 88-9; Benjamin

Devitt, 1881-3; Geo. Moore, 1884-90; Wm. Snider, 1885-6, 91-2; Jacob Conrad, 1887; Walter Wells, 1893; R. Y. Fish, 1894; Simon Snyder, 1895-7; J. B. Hughes, 1898; Geo. Diebel, 1899-1900; David Bean, 1901-03 and Jacob Uffelmann, 1904-05. During this time only one change has occurred in the town clerkship. At the time of incorporation F. Colquhoun was the incumbent of the office which he held until the close of 1897 when the present clerk, A. B. McBride, was appointed. The council and municipal officers for this year (1906) are: Mayor, E. F. Seagram; councillors, Levi Graybill, J. Charles Mueller, Andrew Weidenhammer, George Suggitt, Levi Stauffer and David C. Kuntz; clerk, A. B. McBride; treasurer,

by the opening of the Grand Trunk Railway, the branch having its terminus here for some years until extended to Elmira in 1889. The terminal point was located where the present station now stands and strong opposition was made to the rails crossing King street. Wm. Snider of the Union Mills was very anxious to run a switch to his mill but met with determined opposition among even his best friends. The contention was that the line crossing King street would be a menace to public safety and dark pictures were drawn of slaughtered and maimed people if such a step were allowed. Mr. Snider's persistency and persuasive powers, however, eventually prevailed and the switch was laid on the proviso that the cars should be moved by horses and the engine not



Residence of S. B. Bricker, King St



Residence of F. Doering, Union St



Residence of A. G. ...



Residence of G. W. Schedel, Albert St



Residence of Dr. J. H. Webb, Erb St



Residence of W. A. Greene, George St.

Ford S. Kumpf, medical health officer, Dr. J. H. Ametage, chief of police and sanitary inspector, S. Thom, chief fire department, R. Y. Stuart.

Just after the incorporation as a village Jacob C. Snider donated the lot in front of where the public library now stands for the site of a municipal building on which a small structure was erected which served as a town hall and fire hall. This building did duty until the present fire town building was erected in 1865 at a cost of \$10,000.

Among the first important by laws passed by the village council was one to establish Mount Hope cemetery, which received its official assent on the 14th of January, 1867. An important era in the town's progress was marked

allowed to cross the street. But when the citizens saw the difficulty that was experienced in moving loaded cars by horse power, they were moved to put the animals and consented to the crossing of the iron horse. This was a good many years ago and the prophetic visions of slaughter and bloodshed have so far failed to materialize.

The opening of the street railway between Waterloo and Berlin in 1889 was another prominent milestone in the onward march. The original charter for the construction and operation of the road was obtained by Wm. Snider, J. B. Snider, Simon Snyder and D. L. Bowman. These gentlemen, however, did not proceed with the construction but disposed of the charter and franch-

to an American organization who went on with the work and afterwards sold their interests to a Canadian company in which local capitalists were prominent members. In 1889 the road was opened for traffic and run as a horse car line until 1894 when the system was changed to electric and an improved service given. In 1903 the connecting link was made with the Galt and Preston electric railway, and at the present time a continuous trolley service is available as far south as Brantford. Other branches are being projected through the county and connections will soon be made with projected lines that will provide electric transportation to Guelph, Hamilton, Toronto, Niagara Falls, Buffalo and all important points in Western Ontario.

son with many Canadian towns the rate of taxation is very favorable. Last year it was 19 mills, of which the school rate was 5 mills. The estimated true value of taxable property within the municipal limits was \$2,350,000, on which the assessable value for taxation was \$1,859,236. The net debenture debt was \$165,711.05 and floating debt nil, with property owned by the municipality valued at \$150,000.

BOARD OF TRADE.

It is an active, aggressive and harmonious working Board of Trade the Town of Waterloo is indebted for a large share of its present prosperity. The



Residence of H. B. Duering, King St.



Residence of J. Utelmann, Allen St.



Residence of Dr. J. B. ... George St.



Residence of Dr. A. F. Bauman, King St.



Residence of John Fisher, Queen St.



Residence of Less Stauder, George St.

Well kept gravel and macadam roadways, miles of granolithic walks and good sewers denote a wise administration and a progressive policy that has given Waterloo the name of a well-kept and well-governed town. The construction of cement walks was commenced in 1895 on the local improvement plan by which the cost is assessed to the property covering a period of twenty years. Trunk sewers are constructed from the public funds and connections made by the property owners.

MUNICIPAL STATISTICS.

The population of Waterloo is slightly over 4,000, and in compar-

first organization was effected in March, 1890, through the active efforts of Julius H. Roos who circulated a petition urging the then mayor, George Moore, to call a meeting of the citizens which was very largely attended and resulted in the inauguration of the Board with the following officers: president, Christian Kumpf; vice-president, Wm. Snider; secretary-treasurer, J. H. Roos; council, R. Y. Fish, Geo. Moore, P. H. Sims, Simon Snyder, W. H. Riddell, H. J. Crassett, Geo. Wegenast, John Shub, I. E. Bowman, A. G. Habbick, Rich. Roschman, and J. M. Scully.

Aggressive work was commenced at once and commercial activity was given new impetus. Prominent among the beneficial results of the Board's

labors were the securing for the town of the Schaefer-Killer furniture factory, the rebuilding of the factory of the Canada Furniture Manufacturers, the Woeller, Bolduc & Co. furniture factory, the W. A. Greene collar and cuff factory, the Valentine & Fischer shoe factory and the Schierholtz-Zinkann Co., Limited, furniture and upholstery factory. One of the most important moves, however, was the successful issue of the effort to secure connection with the Galt and Preston electric railway, which was accomplished a little over a year ago and

put forward, and the grounds upon which such a building is asked for can hardly be ignored by the Dominion authorities. There are nine inland revenue officers and according to the inland revenue returns for the year ending June 30th, 1905, the amount collected in Waterloo was \$474,147.75, being \$299,198.40 more than the combined returns of all the other offices in the district, including the head office at Guelph. The district comprises seven stations with revenue collections as follows as shown by the last published blue book:



Residence of Abs Merner, N Albert St.



Residence of J. B. Hughes, George St



Residence of E. Haedke, William St



Residence of L. St. J. Mes St



Residence of John Ritzer, Young St



Residence of Thos. Hilliard, William St

with its advent a C. P. R. connection at Galt secured. To merchants, manufacturers and agriculturists this has been a great advantage, giving as it does to the town shipping facilities that are unsurpassed. The Niagara power question has also engaged a large amount of attention among members of the Board.

Another question, and a very important one, that is now being given a good deal of attention by the Board, is a movement to secure the erection of a government building in Waterloo. In support of this strong claims are being

| | |
|-------------|--------------|
| Waterloo | \$474,147.75 |
| Perlin | 90,841.60 |
| Guelph | 63,190.90 |
| Galt | 10,384.82 |
| Preston | 7,142.53 |
| New Hamburg | 3,539.50 |
| Salem | 50.00 |

Waterloo receipts are derived from the following sources: (1) licences, \$575.00; (2) spirits, \$425,101.43; (3) malt, \$34,144.23; (4) tobacco, \$1,819.10; (5) cigars, \$6,420.00; (6) electric light inspection fees, \$25.00; other receipts, \$6,062.99.

The Waterloo postal revenue according to last returns was \$7,890.19, and the customs receipts, \$60,666.00, which, added to the inland revenue receipts, makes the total amount of government revenue collected in Waterloo \$542,703.94.

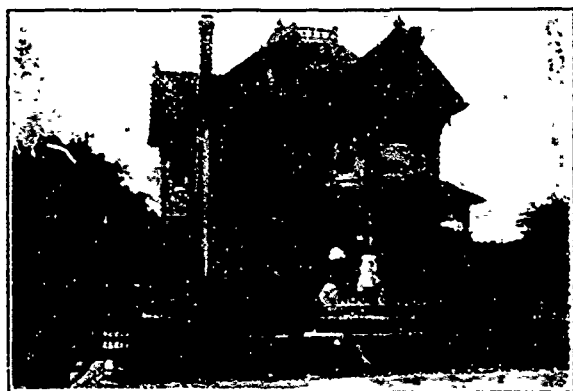
year since its organization and now stands at 142, with a membership fee of one dollar.

MUNICIPAL OWNERSHIP.

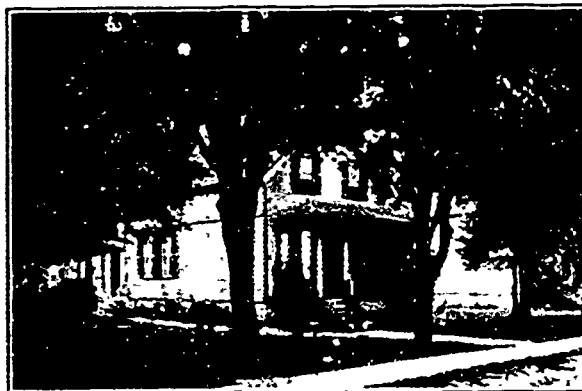
A number of years ago Waterloo showed its faith in the idea of municipal ownership of public utilities by installing its own waterworks plant. In 1889 the mains of the Berlin system were extended to Waterloo for fire protection purposes and when the franchise of the Waterloo



Residence of Dr. G. T. Noecker, Albert St.



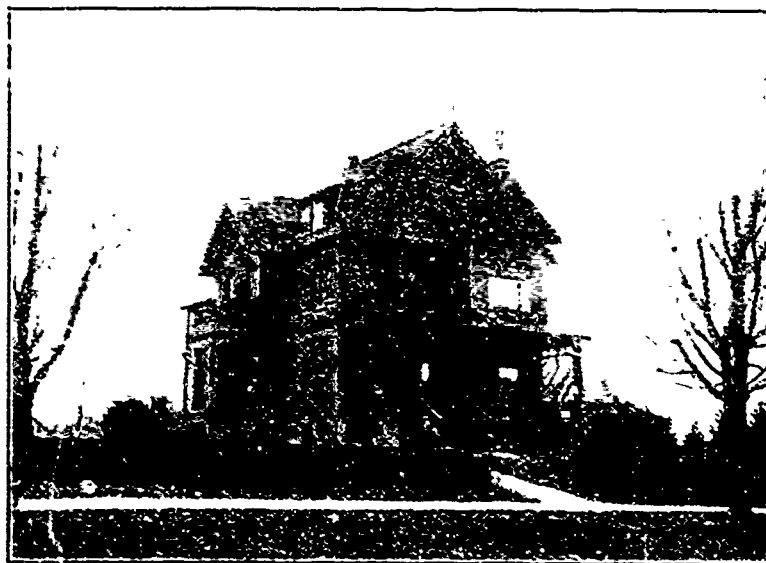
Residence of E. H. Good, Albert St



Residence of Geo W Woodward, Caroline St



Residence of W. H. Riddell, King St



Residence Geo. Wegenast, King St.

The officers and council of the Board for the present year are: President, J. M. Muir; vice-president, W. G. Weichel; secretary-treasurer, E. P. Flin-toft; council, J. B. Hughes, J. H. Roos, L. Shuh, J. B. Fischer, Dr. J. H. Webb, W. H. Riddell, Dr. W. L. Hillard, R. Roschman, C. W. Schiedel, J. Uffelmann, S. B. Eriker, B. E. Pechtel, Geo. Moore, Frank Haight and F. S. Kumpf.

The membership of the Board has shown a steady increase from year to

Waterworks Company expired ten years later the sum of \$40,000 was voted for the purchase of the mains and the installation of a complete waterworks plant. Three artesian wells were sunk with a combined daily flow of 750,000 imperial gallons, the water as shown by official tests being of the purest and most wholesome character for domestic purposes. A pump house was erected, two eighty horse power boilers and a Northey duplex pump of 1,500,000 gallons capacity installed and a steel standpipe with a base of eighty feet above

the level of the pumping station, 20 feet in diameter and 115 feet in height, with a capacity of 225,000 imperial gallons, was erected. Since 1899 additional sums aggregating \$30,000 have been voted for the extension of the

and for fire purposes this pressure can be raised as high as 145 pounds if necessary by pumping direct. The rates to consumers are very reasonable and for domestic use 30 cents a thousand gallons with a discount of 25 per



Residential Street Allen Street



Residence of Chas. Kreutziger, Erb St



Residence of Wm. Surlet, Albert St.



Residential Street Albert Street

system. Two large storage wells with a combined capacity of 400,000 gallons have been constructed and a two million gallon DeLaval centrifugal pump installed. An ordinary standpipe pressure of 60 to 75 pounds is maintained,

cent. for manufacturing the rate is a graded one with a ten per cent. discount. The management of the system is controlled by a board of commissioners elected annually and the unqualified success of Waterloo's first venture

municipal ownership is largely due to continuity of management and there being practically no change in this respect since the inauguration of the system. The first commission was composed of David Bean (chairman), Aloyes Bauer, John Ritzer and Mayor Diebel. In 1901 David Bean was elected mayor and retired from the chairmanship, his place being taken by George Diebel, since which time the three gentlemen, George Diebel, Aloyes Bauer and John Ritzer, have been given their seats on the board from year to year by acclamation. J. M. Scully, F.C.A., was appointed secretary-treasurer of the commission

et. Rates have been fixed at \$1.50 a thousand for illuminating and fuel purposes, which seems to produce enough revenue to meet the cost of maintenance and matured debentures and interest. The gas is of an excellent quality and very satisfactory to consumers. The works are under the control of a light commission composed of the same gentlemen as the water commission.

THE WATERLOO PARK.

One of Waterloo's beauty spots is Westside Park, a pretty tract of land



THE PAVILION Waterloo Park.



THE WILLOWS Adjoining Silver Lake.



WATERLOO PARK Silver Lake and Town in the Distance.

about two years ago. R. O. Dobbins has been the engineer in charge since the installation of the plant.

Of the success of the municipal management of the gas plant little can be said at present. In 1904 a by-law was passed authorizing the issue of \$20,000 debentures for the purchase and improvement of the plant, but it was only at the commencement of the present year that the deal was finally completed and the works transferred to the town. Considerable improvement is under way and contemplated, but some time must elapse before tangible results will be appar-

of sixty-five acres adjoining the town. Time was, and not so very long ago either, when the only available recreation grounds were the road sides, vacant lots and the old fair ground. Advancement in business enterprises, increasing population and the consequent influence towards outdoor recreation led to the agitation for more suitable and convenient "breathing places." The realization of this movement was accomplished in 1890 by the popular vote of the citizens, the adoption of the provisions of the "Public Parks Act" and the purchase of the property from the Jacob Eby estate. The location is particularly

suted for the purpose. A beautiful strip of woodland surmounts a gentle slope and at the rear and one side is a body of water called Silver Lake. An extensive campus for athletic sports circled by a substantial quarter mile bicycle track was laid out, shade trees were planted, a commodious pavilion and grand stand erected and boat house provided. Generous municipal support and private subscriptions have been contributed to the maintenance, and each year witnesses some improvement. Waterloo has reason to be proud of its park and in the knowledge that in this respect it is far in advance of many larger Cana-

Charles Moogk, P. H. Sims, Harry Nafe, L. Graybill and C. M. Taylor.

The services of Mr. Noah Zeller were secured as instructor, and the band made good progress under his direction. He remained its leader for eighteen years. Other leaders who served for short periods were: A. W. Stares, W. H. Walker and H. Restorff. Mr. Restorff was succeeded by W. Philp, the present leader, who has been the successful conductor for nearly three years. The band owes its present splendid efficiency to Mr. Philp's capable and conscientious work, as well as to the loyalty of the members to



WATERLOO PARK ENTRANCE.

dian towns and cities. A by-law to raise \$3,000 for park purposes has recently been passed, which will be utilized in making necessary improvements which will further enhance the beauty of Waterloo's fine park. The entrance to the park is by the Victoria Jubilee Gateway, a substantial and artistic structure of solid piers connected with iron gates of beautiful design surmounted by an arch beautifully illuminated at night with electric lights. The cost of the gateway, in the neighborhood of \$1,200, was contributed by a voluntary subscription of the citizens. The control and management is this year in the hands of the following board: Wm. Snider, chairman; Chas. Moogk, W. H. Riddell, J. B. Snider, Ford S. Kumpf, Fred G. Hughes and the Mayor.

WATERLOO MUSICAL SOCIETY.

One of the natural characteristics of the German people is their love for and proficiency in music. Among the residents of Waterloo, who are largely the offspring of German ancestry, this trait has been kept alive not only in tradition but in spirit and practical demonstration. The band of the Waterloo Musical Society is one that ranks prominently with the best musical organizations of the country, and is the envy of many a more pretentious and populous town, a position that has been attained under expert criticism and exacting competition with other bands.

It was on January 27th, 1882, that the Waterloo Musical Society was organized. Leading citizens identified themselves with the movement with moral support and financial aid and in the benign sunshine of such influence the society has continued to flourish up to the present day.

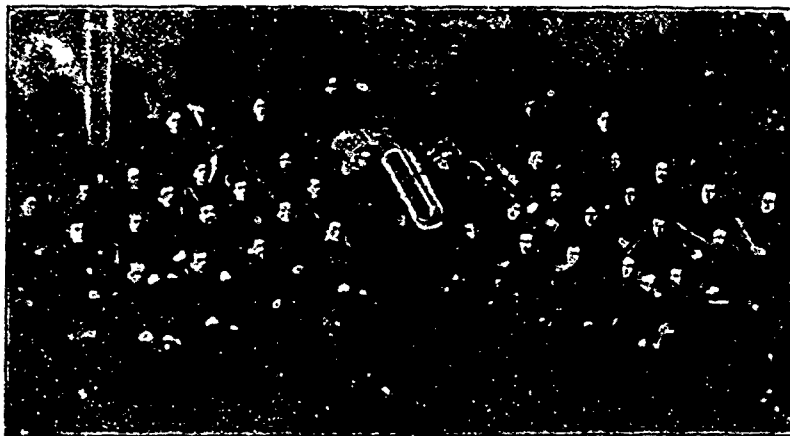
The first officers were: President, Benjamin Devitt; vice-president, Wm. Roos; secretary, John Keller; treasurer, John Snyder; managing committee,

their respected and talented leader. Since its inception the career of the Waterloo Musical Society's Band has been one of signal and continued success. In many of the leading band competitions of the country it has been a most successful competitor. Probably no higher tribute could be paid to its efficiency than the fact that it has been barred from participating in a number of competitions between first-class bands. Its reputation is by no means local, as visits have been made several times to Buffalo, N. Y., Cleveland, O., Detroit, Bay City, Lansing and Ann Arbor, Mich., Erie, Penn. and other American cities, while Toronto, Hamilton, London, Guelph, Sarnia and other Canadian towns have enjoyed the pleasure of its presence.

The Waterloo Musical Society is a purely amateur organization, and as such its success is all the more gratifying. To the diligence and patience of its members in practice and their unselfish devotion is largely due its prosperity and enviable career. The open air concerts given during the summer months never fail to attract a large local audience, but invariably bring a considerable quota from the surrounding localities. Naturally the citizens of Waterloo feel proud of their band and not without reason.

The present officers and members are: Honorary presidents, Mayor E. F. Seagram and F. G. Hughes, D. D. S.; president, Henry Kress; 1st vice-

president, Charles Treusch; 2nd vice-president, John Letter; recording secretary, E. M. Devitt; corresponding secretary, A. Weidenhammer; treasurer, Julius H. Roos; stock committee, B. Sylvester and Herbert Philp; librarian, R. Kischel; auditors, E. Haedke and Chas. A. Haehnle; executive committee, E. Haedke, Henry Schaefer, Wm. Bohlender, P. H. Roos, Herbert Smith, C. W. Wells, A. Uffelmann, Ford S. Kumpf; citizens' committee, Edga-

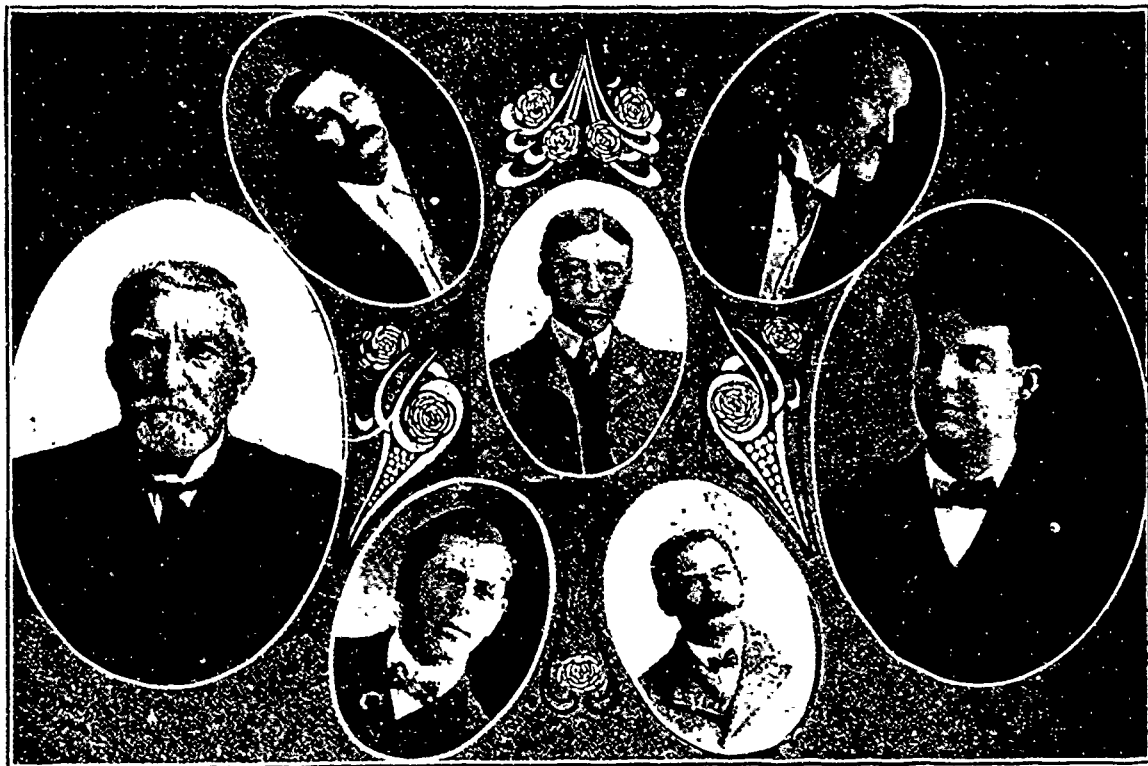


WATERLOO MUSICAL SOCIETY'S BAND.

Fischer, John Ritzer, Roy Bean and Geo. Dodds; recruiting and entertainment committee, P. H. Roos (chairman), F. Heimbecker, Emil Engel, F. Boffinger, Alex. Bowman; timekeeper and paymaster, A. Uffelmann; W. Philp, conductor; C. Kalbfleisch, Bb clarinet; Geo. Schmidt, Bb clarinet; C. Frederich, Bb clarinet; Jacob Hueglin, Eb clarinet; Geo. Ziegler, piccolo and flute; Ferd. Hueglin, oboe; A. Uffelmann, Bb clarinet; A. Engel, Bb clarinet; H. Treusch, Bb clarinet; H. Kreutzweiser, Bb clarinet; H. Ziegler, alto clarinet; F. Heimbecker, bass clarinet; Herb. Smith,

THE PUBLIC LIBRARY.

Waterloo's public library is an institution in which the residents take considerable pride. Its history commenced in November, 1875, when a meeting was held in the market house to organize a mechanics' institute. The project was carried out and a library established. In 1887 there was a demand on the part of the public for better reading accommodation, and the institute was converted into a free library which served the purposes of the people for a number of years. In 1900 and 1901 the Education Department threatened



Levi Stauffer George Suggitt F. F. Seagram, Mayor Levi Graybill.
 J. G. Mueller. A. Weidenhammer. David Kuntz.

WATERLOO TOWN COUNCIL 1906.

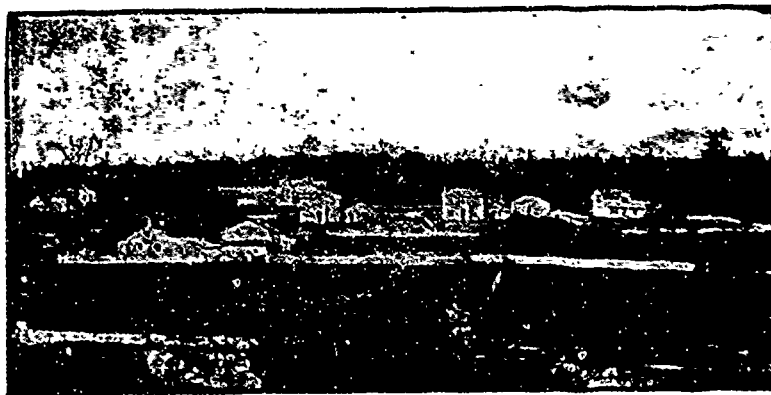
Bb cornet; Spurgeon Sheppard, Bb cornet, John Mephram, Bb cornet, A. Schl, Bb cornet; Mr. Howard, Bb cornet, Mr. Thomas, Bb cornet, Mr. Chapman, horn; R. Kischel, horn, A. Bowman, horn; H. Reuel, horn; O. Ziegler, slide trombone; J. Stellar, slide trombone, E. Engel, slide trombone; H. Ellis, slide trombone; Harold Wildgust, bass trombone, H. Philp, baritone; F. Boffinger, euphonium; Julius Beckner, Eb bass, F. Filer, Eb bass; Mr. Thomas, Eb bass; Wm. Bohlender, Bbb bass; P. H. Roos, snare drum; C. Treusch, bass drum.

AS A PLACE OF RESIDENCE.

As a residential location Waterloo possesses attractions of a superior character. Real estate can be purchased at a reasonable figure, all classes of building material are available in the immediate locality, the rate of taxation is low, the educational facilities are unsurpassed, churches are numerous, fraternal societies are many and one of the best hospitals in the country is located midway between Waterloo and Berlin. The streets are well made and kept in good repair and miles of cement walks have been constructed. The water works system and fire protection are among the best in Canada. Sanitary conditions are most satisfactory, with a splendid system of sewerage and perfect drainage through the surrounding country. There are splendid roads and beautiful drives. Transportation facilities, both steam and electric, afford easy and convenient access at all times. Climatic conditions are favorable, and in every respect Waterloo is an ideal residential town.

to withhold the legislative grant unless a more suitable reading room was provided. Shrewd officials debated on ways and means to overcome the obstacle and Mayor David Bean advocated an application to Andrew Carnegie for a grant of \$10,000. A favorable reply was received on condition that the municipality provide a suitable free site and spend in maintenance annually at least the sum equivalent to one-tenth of the grant. The conditions of the donation were complied with, work on the new building was commenced on July

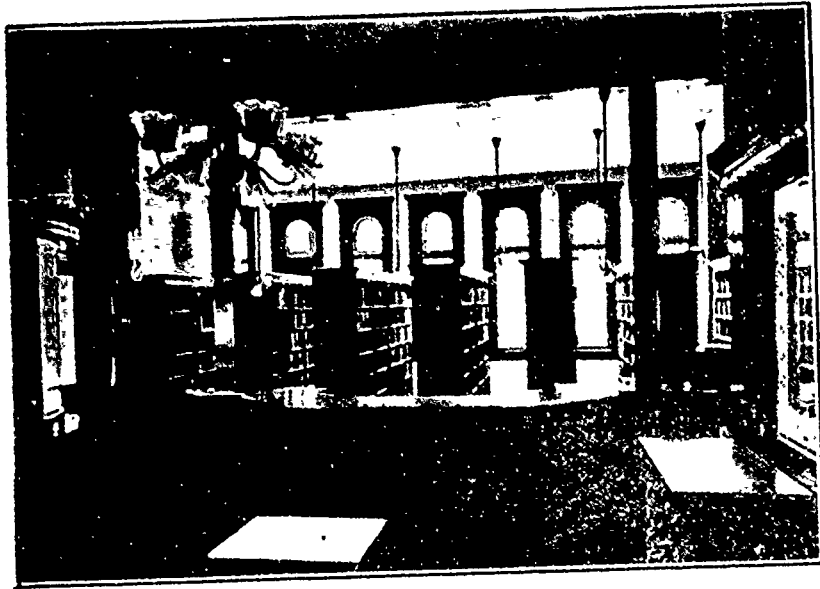
11th, 1903, and on November 12th of the same year the corner stone was "well and truly laid" by Mayor Bean. On November 1st, 1905, it was ready for occupation and the doors opened to the public. As it stands to-day, as is shown by an engraving on another page, it presents an attractive exterior appearance. It is a two story structure of red Milton pressed brick with Credit Valley sandstone basement. The dimensions are 44x54 feet, with interior arrangements perfectly adapted for the purposes for which the building was designed. Ample room is provided for the reading public and most convenient arrangements are available for officials and patrons. The second floor of the building is devoted to an auditorium



EASTERN SECTION OF WATERLOO FORTY YEARS AGO.

The two farthest houses on the left are those of the late Henry C. Bowman and Barnabas Devitt. The others reading from left to right are those of the late H. A. Zoellner, Benj. Devitt, J. B. Snider, John Shuh and Robt. Patton on the site of which the residence of J. E. Seagram, M. P., now stands.

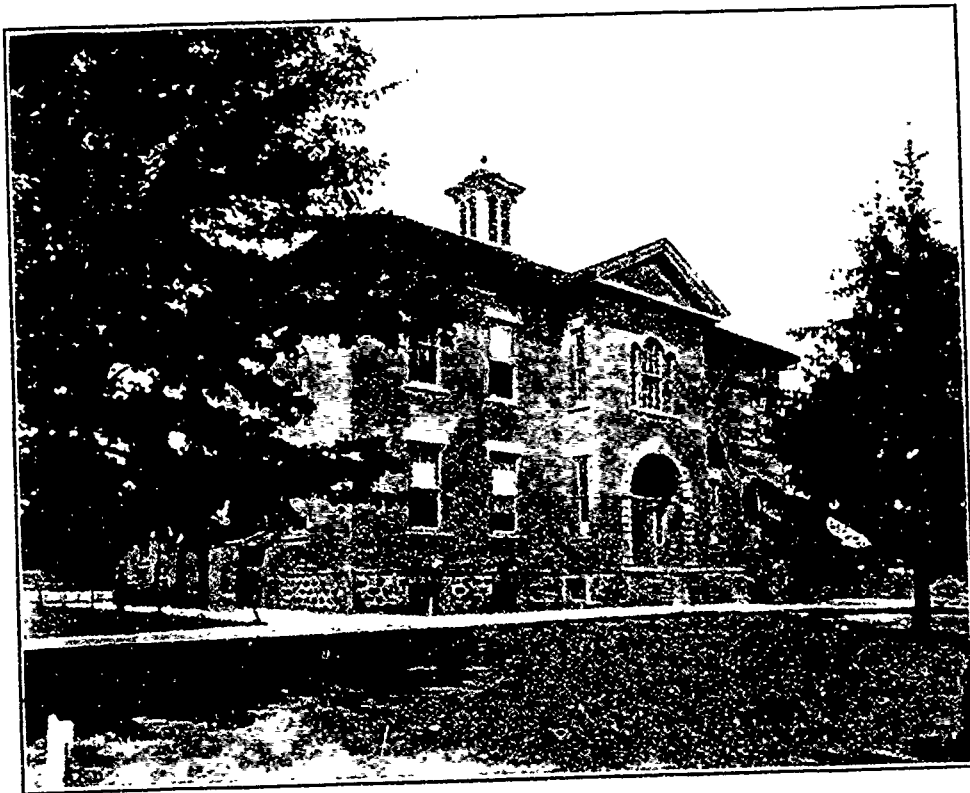
and board room, the former with a seating capacity of three hundred and the latter 12x16 feet in dimensions. Numerous large windows admit abundance of light. The library is well stocked with books by the most popular authors and always provided with the best literature of the day in both English and German. From its inception the library and its affairs have been perfectly



CARNEGIE LIBRARY - (Interior View).



CARNEGIE LIBRARY (One of the Reading Rooms).



WATERLOO CENTRAL SCHOOL.



WATERLOO SEPARATE SCHOOL.



WATERLOO'S MAIN BUSINESS BLOCK 40 YEARS AGO
Now Comprising the Stores of S. B. Bricker & Co., A. G. Haehnel,
J. C. Seagram and I. Uffelman.

managed by a well selected controlling board, which this year is composed of David Bean, chairman, Chas. A. Haehnel, secretary, Rev. Father Spetz, Rev. E. A. Schulz, W. H. Riddell, Peter Fischer, Geo. Cork, J. G. Stroh, Mayor E. F. Seagram.

THE WATERLOO SCHOOL.

It was back in 1820 that one of the first schools of Waterloo County was established in the sparsely populated settlement in a small but suitable building. This was the first school house in Waterloo, and the old building, an engraving of which is shown on the cover of this book, is still preserved in the Waterloo park as a sacred relic of by-gone days. Among the first teachers were Benj. Burkholder and Wm. DeKay. At first school was only held about three months of the year, and pupils ranged from small children to adults of twenty-five years.

Commenting upon the school the inspector has said that it has attained that high state of excellence where he has nothing to suggest for its improvement.

Among the past principals of the school are found the names of J. Sud-daby, principal of the Model School, Berlin; Wm. Blackwood, Galt and W. F. Chapman, inspector of schools, Toronto. The present incumbent, Geo. Cork, has held the position for over eighteen years, the length of his service alone being sufficient evidence of his ability without further comment.

At the present time the building is taxed to its full capacity, and with the growing population of Waterloo further enlargement will soon be necessary.

The present board of trustees is composed of M. Braendle, chairman; Wm. M. Reade, secretary-treasurer, Dr. Noecker, C. W. Schiedel, W. Carthrew, W. Conrad, J. A. Harper and A. E. Devitt, all men of good executive ability and fully alive to the requirements of their position.



WATERLOO'S MAYORS SINCE INCORPORATION 1876 TO 1905.

1 Simon Snyder 2 R Y Fish 3 David Bean 4 Jacob Uffelmann 5 Geo Diebel 6 J B Hughes 7 Walter Wells 8 Geo Moore 9 Jacob Conrad.
10 Wm Smiler 11 Benj Devitt 12 Christ Kumpf 13 Geo Randall 14 Moses Springer.

Abraham Erb, who had a large part in the early history of the town, made possible the next formed step in its educational destiny by presenting the land on which the present school building and principal's house now stand, which extends from King to Albert Street and comprises in the neighborhood of four acres. Mr. Erb also set aside the sum of \$500, the interest of which was to provide books for poor children. The fund is still in existence and used in the purchase of supplies. On this land in 1842 was erected a substantial stone schoolhouse about midway between the present building and King Street. This served the purposes of the community for nearly twenty years, when part of the present brick structure was erected. This contained four rooms originally and was afterwards converted into an eight-roomed building. About sixteen years ago further accommodation was necessary, and the building was extended to the present dimensions with twelve rooms. It is a handsome building, valued at \$20,000, and the finest to be found in any town of equal size in the country. The number of pupils on the roll is about 550 with an average attendance of 500.

THE SEPARATE SCHOOL.

About the time the Roman Catholic congregation was organized steps were taken to found a separate school, which was accommodated in the basement of the new church as soon as it was ready for occupancy, and conducted by the Sisters of Notre Dame who, for four or five years, came daily from Berlin. In 1895 the little convent was built for the convenience of the Sisters. In 1904 the need of a suitable school building became so urgent that plans were obtained and tenders asked for. The figure, however, was too high for the available funds and operations were postponed for a year. New tenders were asked for early in 1905, the contract let and the building erected, which with furnishing, heating, etc., cost about \$8,500. All the interior arrangements were planned and carried out in a manner to secure the maximum of comfort and convenience. At the inauguration of the school some 50 or 60 children were in attendance, which has since increased to about 150, distributed in three rooms. For future increase another room is still available.



The Churches



THE religious life of Waterloo is well represented by the splendid edifices of seven different denominations and their zealous adherents, who evince a liberal spirit in the performance of those benevolent acts which are prompted by true Christian virtue. The following brief history of the various denominations will be of interest:

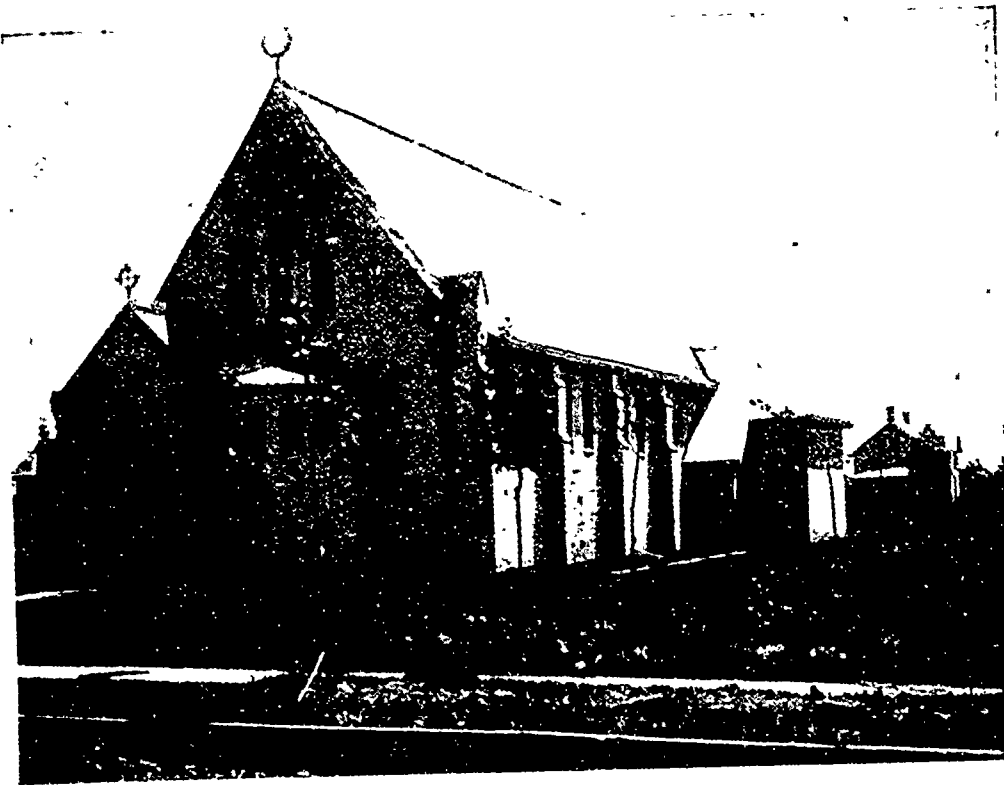
LUTHERAN.

Oldest and strongest among the religious denominations of Waterloo is the Lutheran congregation. Its history dates from 1837, in which year Rev. F. W. Bindemann, who was in charge of the congregation at Berlin, organized a separate congregation in Waterloo. In 1841 the corner stone was laid for a new church on King Street, of which Rev. J. Huettner became the first pastor, and in 1846 the lot adjoining the church was purchased for cemetery purposes, and for some years it was the burial place for deceased members. In 1863 a number of improvements were made, and in 1865 a pipe organ was installed. By the year 1880 the congregation had outgrown the seating

tenure was marked by the erection of the present church, a neat, substantial building of modern design. In the erection of this church and the parsonage substantial assistance was given by the late I. E. Bowman, M.P. Since the departure of Mr. Salton in 1891, up to the present time, the following ministers have been in charge: Revs. J. C. Stevenson, J. A. MacLachlan, M.A., J. E. Howell, M.A., Geo. A. Mitchell, M.A., A. E. Lavell, B.A., R. J. Elliott, president of the Hamilton Conference, the latter having just commenced his pastorate. The present membership of the church is about 160, and the amount raised this year for all purposes was something over \$1,880. In 1904 an excellent pipe organ was installed at a cost of \$1,600.

PRESBYTERIAN.

The first regular religious services of the Presbyterian denomination in Waterloo were week night ones commenced in 1864, in the church of the United Brethren. They were conducted by the pastor of St. Andrew's church, Berlin, and were afterwards changed to monthly Sabbath services



ST. SAVIOUR'S CHURCH.

capacity of the church, and in 1882 the present large and handsome church was erected, with a seating capacity of over 1,200 persons. A large pipe organ adds materially to the effectiveness of the services. A commodious parsonage was erected during the pastorate of Rev. Mr. Arndt. A list of pastors since the organization of the church in Waterloo follows: J. Huettner, 1842-8; Rev. A. Pfeifer, 1849; Rev. J. Wurster, 1851-5; Rev. Theodore Huchmann, 1856; Rev. Huchmann was after a short time followed by Rev. Hoelsche, who continued in the pastorate until 1873; Rev. J. Schneider, 1873-81; Rev. Frown, 1882-5; Rev. Pittner, 1885-8; Rev. Christiansen, 1888-94; Rev. Arndt, 1894-1900; Rev. E. A. Schulz, 1900-06. Mr. Schulz has since the writing of the above resigned.

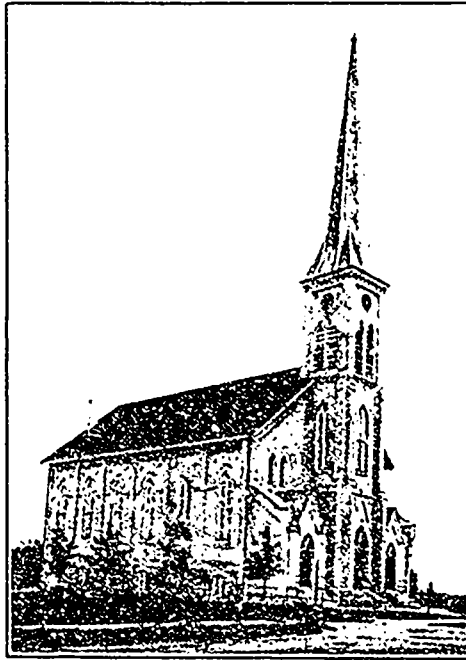
METHODIST.

The first regular services of the Methodist denomination in Waterloo were held on Sunday afternoons in the town hall under the pastorate of Rev. C. Cookman, superintendent of the Berlin circuit. Later, during the pastorate of Rev. R. W. Williams, the congregation purchased the frame building now known as Orpheus Hall, and in this building they worshipped until the year 1890. In 1883 the congregation separated from Berlin, Rev. Wm. Lund becoming the first pastor. He was succeeded a few months later by Rev. A. A. Powers, B.A. Mr. Powers was followed by Rev. G. F. Salton, whose

until 1882, when a regular weekly service was established in the town hall, a Sabbath school being organized about the same time. In the year 1887 Waterloo Presbyterians organized as a congregation. In less than a year a church was erected and opened for service on November 29th, 1888. Rev. A. E. Mitchell became the first pastor in July, 1889. Under his pastorate the membership increased from thirty-five to one hundred and one. Mr. Mitchell was succeeded by Rev. Samuel Carruthers, who was in 1893 succeeded by Rev. John McNair, who continued as pastor for six years. Mr. McNair was followed by the Rev. J. R. Gilchrist, B.A., in February, 1900. The church is a handsome structure in the Queen Ann style, built of white brick, with Acton stone rock face for foundation and basement. The interior furnishing is in perfect accord with the outside fine appearance. It was erected at a cost of \$6,000, and since its completion has not been burdened by a dollar of incumbrance.

EVANGELICAL.

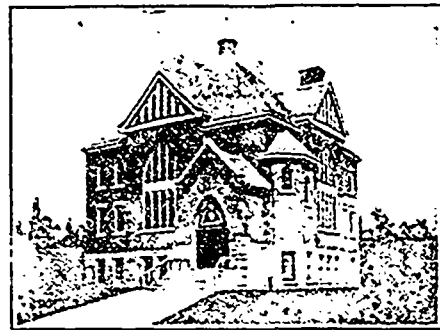
The history of the Evangelical church of Waterloo is a record of earnest work and successful accomplishment. It was back in the years 1837-8 that missionaries of this denomination first visited Waterloo and formed the nucleus of the present flourishing congregation. In August, 1839, a camp meeting was held on the farm of David Erb, and as a result of this meeting 26 mem-



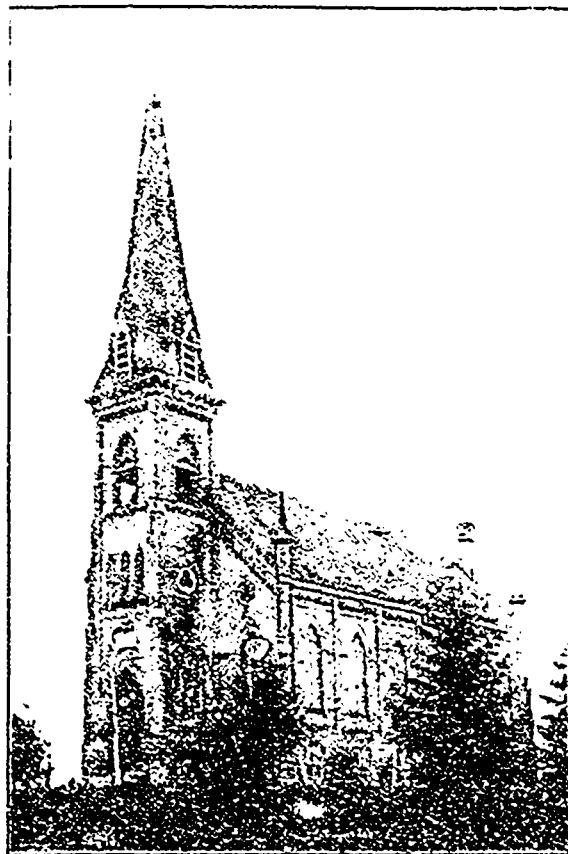
ST JOHN'S LUTHERAN CHURCH



WATEPLOO METHODIST CHURCH



FMMANUEL EVANGELICAL CHURCH



ST. LOUIS R. C. CHURCH

bers united with the church and two congregations were formed, one in Berlin and one in Waterloo, with Rev. Christian Holl, the first regularly appointed missionary. The first regular meeting place in Waterloo was in a building erected in 1849 by Samuel Burkholder, in which the meetings were held for over twenty years. In 1852 the Sunday School was formed. As the congregation grew and prospered, a separate minister, Rev. J. Kaecble, was placed in charge of Waterloo. Larger premises became necessary, and in 1871, when the membership was between 60 and 70, a new church was erected on Cedar Street when Rev. F. Herlan was pastor. In 1886, during the pastorate of Rev. H. Dierlamm, a new parsonage was built. The corner stone of the present imposing edifice was laid on August 8th, 1905. The new edifice is a beautiful piece of architecture and a monument to the integrity of a faithful congregation, which, under the present pastorate of Rev. S. M. Hauch, is in a prosperous condition with a membership of over two hundred.

MENNONITE CHURCH.

A large proportion of the original settlers who came from Pennsylvania were adherents of the Mennonite faith. In the early days little bands had occasional meetings at various houses, but it was not until about forty years ago that a movement was made towards the erection of a church, which was a small but neat brick building located about a mile west of the town. The first minister in charge of the flock was Jacob Oberholtzer, who continued his labors

The Most High, under the title of St. Louis IX, Confessor and King of France. At its organization the congregation numbered about 50 families. In 1893-4 the membership decreased in consequence of the business depression then prevalent. From 1895 to the present time, however, there has been a steady growth and the congregation now numbers about 125 families. Now the church is beginning to be too small, all available space being utilized. If the town continues to grow, as it undoubtedly will, an addition will become a necessity. This will likely consist of a transept and sanctuary on the east end, giving double the accommodation now afforded. A great deal of money and labor has been expended on the church, but the congregation can point with pardonable pride to the property.

ST. SAVIOUR'S CHURCH.

For too many years the position of Anglicans in Waterloo was disheartening; they could neither attend their distant parish church regularly, nor get any help in the religious up-bringing of their children. Attempts to remedy this evil by the Revs. E. W. Murray and Dr. Beaumont failed, partly through opposition from parties outside Waterloo. But in 1887 a fresh start was made, this time in the form of a Sunday School, conducted by two laymen, one the late Herman Zapfe, aided by Mrs. C. W. Wells, as primary teacher. The premises consisted of an office in the Devitt Block, and then a hall up two flights of stairs, but later, led by W. Carthew, the parents secured better quarters in a



KING STREET EAST, WATERLOO

until his retirement about twenty years ago. He was followed by Elias Snider, whose ministrations covered a period of five years. After him came Noah Honsberger, the present minister, who, with Jonas Snider, attended to the duties incumbent upon leaders and ministers of a devout people. Until about four years ago the little brick church continued to be the meeting place of the faithful worshippers. Then the growing population with the consequent increase of membership demanded more room, and the present handsome church on Erb Street was erected at a cost of about \$4,000. Both exterior and interior of this building presents a neat appearance. The church has a seating capacity of about 350. The membership roll includes some 160 persons and is increasing.

ST. LOUIS R. C. CHURCH

Among the fine church buildings of the county, St. Louis Roman Catholic church of Waterloo occupies a prominent place. It was towards the end of 1889 that the agitation was commenced by the members of the Catholic Mutual Benefit Association for the organization of a congregation and the erection of a church. A few of the more ambitious Catholics projected a church building and in this project Rev. Theobald Spetz took an active part. The site on Allen Street was purchased for \$1,000 from the late C. Kumpf, and plans for a brick church with spire and basement for school, 72x42 feet, were prepared. Early in 1890 the contracts for the building were let, and by January 6th, 1901, the church was completed and dedicated to the service of

room in the market house, where, for about a year, the Rev. S. L. Smith, of Berlin, held a Sunday afternoon service. This, however, was discontinued through dissensions in the Berlin congregation, but the Sunday School was continued, and in 1892 five of the senior scholars were confirmed. Of these two, now the Revs. Alfred Vale and David Cornish, rendered valuable help, and in particular organized the Boys' Mission Band, which has for years maintained a pupil of the Blackfoot Mission School. Invaluable aid came through the coming of Mr. and Mrs. H. J. Grasett, who became and are still zealous helpers of the movement, giving both of their means and of their efforts. In January, 1895, the Rev. F. J. Steen, M.A., the new rector of Berlin, resumed the Sunday afternoon services, the Presbyterian church being kindly granted for the purpose at a nominal rent. Mr. Steen's eloquence and earnestness gathered a congregation enthusiastic enough, when the use of the Presbyterian church was withdrawn, to build the present handsome and commodious church. This was opened in January, 1898, by the lamented Bishop Baldwin, as the "Church of the Holy Saviour." The congregation held well together through the next three years, although the rector could give only an afternoon service, that in the morning being taken by lay readers. But under the Revs. R. A. Armstrong, B.A. (1901), and S. P. Irwin, B.A. (1903-05), great progress was made. The new incumbent, the Rev. R. M. Durnford, has come with an excellent record. St. Saviour's consists of nave and choir, in early English architecture, and will accommodate some 200 worshippers.



Insurance and Financial Interests.



The Mutual Life Assurance Company of Canada.

VERY prominent among the most successful beneficial and business institutions of Waterloo is the Mutual Life Assurance Company of Canada. To the citizens of Waterloo it is a matter of familiar history that The Mutual Life is the outcome of a feeling on the part of certain public men of the town, led by the late C. M. Taylor, who was popularly known in this locality as the "father of insurance," who argued that the mutual principle of insurance, which worked so admirably in the case of the Waterloo Mutual Fire Insurance Company, might with equal success be applied to life insurance.

dent, I. E. Bowman, M.P. He was a man of sterling and unimpeachable character, whose presence on the board gave a moral as well as a business weight to the new venture. He was a man of shrewd, sound business and good financial judgment, combined with a wide practical business experience and extensive personal connection throughout the country. To the rare ability and disinterested service which Mr. Bowman brought to the Company's affairs may be accredited much of the popularity and substantial advancement that has been won. The efficiency and value of his services can be attested in no better way than by stating that he continued to occupy the presidential chair until the time of his death in 1897.

When Mr. Springer in 1870 retired from his active duties in connection with the Company, Wm. Hendry was appointed manager, a position he held



ROBERT MELVIN, President.



GEO. WEGENAST, Manager.

The result of Mr. Taylor's labors was the formation of The Ontario Mutual Life Assurance Company the original name of the present organization. Incorporation was secured from the Ontario Legislature in December, 1868, the provisional charter directors named being, Isaac E. Bowman, M.P., C. M. Taylor, Moses Springer, M.P.P., John Alchin, John B. Snyder, and J. W. Walden, M.D. From the commencement the charter confronted the directors with a Herculean task, as it provided that before a policy could be issued five hundred bona fide applications must be received and accepted for life insurance, amounting in the aggregate to not less than \$500,000. These conditions were fulfilled by the end of 1869.

At the first meeting of the provisional board the following officers were elected. President, Isaac E. Bowman, M.P., secretary, Moses Springer, M.P.P., treasurer, C. M. Taylor, medical referee, J. W. Walden, M.D. While a liberal measure of credit is due, not only to the gentlemen comprising this first board, but to each successive one, who from time to time has been identified with the business management, it will not be considered invidious to lay particular stress upon the services rendered the Company by its first presi-

dent, I. E. Bowman, M.P. He was a man of sterling and unimpeachable character, whose presence on the board gave a moral as well as a business weight to the new venture. He was a man of shrewd, sound business and good financial judgment, combined with a wide practical business experience and extensive personal connection throughout the country. To the rare ability and disinterested service which Mr. Bowman brought to the Company's affairs may be accredited much of the popularity and substantial advancement that has been won. The efficiency and value of his services can be attested in no better way than by stating that he continued to occupy the presidential chair until the time of his death in 1897.

When Mr. Springer in 1870 retired from his active duties in connection with the Company, Wm. Hendry was appointed manager, a position he held with credit to himself and profit to the Company until his retirement from ill health in 1898.

The statement given at the Company's last annual meeting that it has over \$45,000,000 of business in force, with a gain of practically \$3,000,000 in the year then ending over the preceding year, tells its own story. It is a forcible and eloquent one of a movement conceived in the faith of a handful of men who possessed but little more than their personal integrity and business ability to back them up in the belief that the people of Canada would welcome and support a life company based on the principle of mutual equity, good faith, co-operation and participation in benefits arising from its successful operation.

Apart from its mutual basis which emphasizes the claims of insurers to equitable recognition in the conduct of its business and a just division of its profits to the individual policyholder, irrespective of social consideration or length of connection with the company, of which principle it is yet the exclusive representative in Canada, this Company owes its popularity and consequent marvellous growth to the fidelity to sound business principles that from its inception have characterized the management.

As a means of investigating the conditions that account for its growth and popularity it may be well to consider, in the light of the things that count with the average person in choosing life insurance, the Company's standing and relation to these things. Regarding its investments the policy of the management has always been conservative and safe. They have sedulously refrained from anything other than admittedly sound propositions, their money being put out exclusively on mortgage loans, principally on farm properties, many of these in recent years in the growing and financially safe west, as well as in first mortgage bonds, municipal debentures and similar absolutely safe investments. Not a dollar of its money is involved in any stock or other speculative security. The consequence has been that throughout its entire history the Company's investment losses have been almost insignificant. It has realized, doubtless largely influenced by its mutual character, that the first and last duty is to conserve its funds for the policyholders, and that, as was said by an officer at a recent annual meeting, its first duty is to seek investments which have not a fluctuating value, and that it should not engage in buying and selling securities with the object of making a gain, or, what is just as likely, after making a purchase trying to prevent a loss. Another substantial factor in the Company's popularity has been its unswerving adherence to the policy adopted at its earliest meetings prompt payment of all claims. The Company was the first

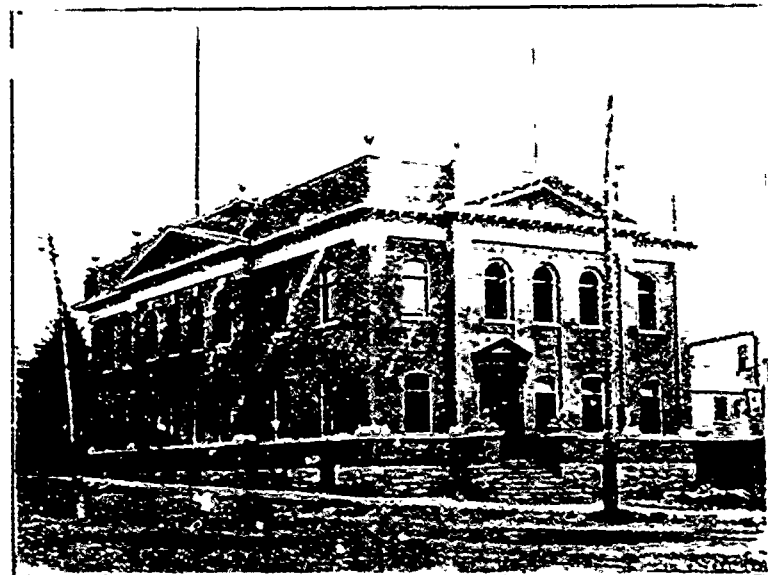
and its reserve, \$8,210,064. The rate of progress can be well shown by a comparison of the following figures for decennial periods:

| Year. | Income. | Payment to Policyholder | Assets | Surplus | Assurance in Force |
|-------|-----------|-------------------------|-----------|-----------|--------------------|
| 1875 | \$29,593 | \$4,625 | \$53,681 | \$8,851 | \$1,177,085 |
| 1885 | 270,697 | 113,313 | 753,661 | 38,892 | 8,259,361 |
| 1895 | 735,079 | 328,427 | 3,123,574 | 178,798 | 19,312,477 |
| 1905 | 1,956,518 | 552,914 | 9,296,092 | 1,263,905 | 44,197,954 |

its policies include the most up-to-date and advantageous features, and the treatment of policyholders is as liberal and just as could well be asked, among the conditions being the allowance of one month's grace for the payment of premiums, guaranteed surrender values stated in plain figures on the face of policies, besides exceedingly fair options and means of escaping lapses. All these considerations go to show the safe and progressive character of the Company's management, its liberality and fairness towards its policyholders, and make it easy to understand how it has secured so warm a place in popular esteem and rank with the best companies in acknowledged reliability, stability and enterprise. Its confidence in the Canadian public has not been misplaced. The public has most encouragingly responded to its faith in Canadian investments for its funds, and in Canadian lives for its business. A proportionably



W. H. RIDDELL, Secretary



Head Office
THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA
Waterloo, Ontario

to introduce this practice in Canada, and no other company has ever exceeded it in firm conformity to this most acceptable feature. The Mutual Life unfailingly pays each claim on the very day the claim papers and usual discharge reach its office.

Since organization there have been paid out to policyholders, according to last year's report, as follows: Death claims, \$3,130,337.18; matured endowments and annuities, \$1,232,929.67; cash surplus, \$1,425,474.30; cash surrender values, \$1,008,125.91, making a total of \$6,796,867.06, while it held in reserve and surplus for the security of living policyholders, as at December 31st, 1905, the sum of \$9,162,065.36.

The utmost watchfulness and strictness obtain in the selection of risks, with the result that the average death rate is gratifyingly small, having averaged during the past 15 years only 53 per cent of the expected mortality.

The matter of expense is another thing that the average man looks to in considering a business, and especially in life insurance. On this point the Mutual Life of Canada compares most favorably with any other Canadian company, the ratio of its expenses for the past year to total income being only 17.08 per cent., probably an unequalled record.

In the matter of surplus and reserve the Company is also favorably situated, its surplus for 1905 being \$1,263,905 on the Government standard

small amount of its total business is placed outside of Canada, an idea of which proportion may be gathered from the fact that in 1905, out of a total new business of over \$6,000,000, only \$65,000 was placed outside of our own country.

From almost entirely local significance the Company has grown to national proportions, so that to-day it numbers among its policyholders not only residents of every province in the Dominion, but among these the recognized leaders in business circles, men of the most alert financial acumen and indisputable sound business judgment.

It was owing to the national proportions it had assumed that at the annual meeting of 1900 the Company's name was changed to the one it now bears, "The Mutual Life Assurance Company of Canada."

The present directors of the Company are: Robert Melvin, president, Guelph; Alfred Hoskin, K. C., 1st vice-president, Toronto; Hon. Mr. Justice Britton, 2nd vice-president, Osgoode Hall, Toronto; Right Hon. Sir Wilfrid Laurier, P.C., G.C.M.G., Premier of Canada, Ottawa; Francis C. Bruce, Hamilton; J. Kerr Fiskin, Toronto; E. P. Clement, K.C., Berlin; W. J. Kidd, B.A., Ottawa; Geo. A. Somerville, London; Walter D. Beardmore, Toronto; Hon. Mr. Justice Garrow, Osgoode Hall, Toronto; Wm Smider, Waterloo. The present officers at Head office, Waterloo, are: Geo. Wegenast, manager; W. H. Riddell, secretary; Julius H. Roos, treasurer; Charles Ruby, actuary; T. R. Earl, supt. of agencies; J. H. Webb, M.D., medical director; C. S. Forrest, inspector of loans; Millar & Sims, solicitors.

The Dominion Life Assurance Company.

THIS Company was projected in the spring of 1888 by a group of enterprising citizens of Waterloo, most of whom eventually found places on the original board of directors. The task of procuring the necessary capital stock was intrusted to Thos. Hilliard, who drew up the plans, prospectus and charter of the Company, attended to the passing of the latter through the various stages till it became an Act of Parliament, and in July, 1889, having procured \$262,000 of subscribed stock, with one-fourth of it paid up in cash, opened the doors for business as managing director with one clerk as his assistant. As an instance of the economy of management that characterized the Company from the beginning it may be noted that the total expense of organization was \$1,329.

The distinctive features of the Company were and are:

1. Economy of management.

2. Separate classification for total abstainers, non-abstainers and women.

The surplus is equitably distributed among the members of each class according to the mortality experienced.

3. Automatic extension provided for policies upon which three yearly premiums have been paid. (This was the first Canadian company to introduce this privilege.)



THOS HILLIARD

President and Manager of The Dominion Life Assurance Company

In 1900 the authorized capital was increased to \$1,000,000 with \$400,000 subscribed and \$100,000 paid up in cash. After the first three years the shareholders received dividends, which have steadily increased and the profits distributed to policyholders have not, it is believed, been exceeded by any other Canadian company. The surplus assets over all liabilities exceed that of most other companies, and its policy conditions include every real advantage that can in fairness be given to all.

In view of the present agitation in the public mind in regard to insurance investments, it might be well to state that the Dominion Life has always confined itself to the most gilt-edged class of securities, preferring absolute security to speculative ventures. Its assets are and always have been limited to loans on its own policies, first mortgages on real estate, bonds and municipal debentures. These are all high class, yet so selected as to yield a good rate of interest, the average for the present year being over six per cent. Not a dollar of either principal or interest has ever been lost by the Company. It is worthy of remark also, that though the dividends paid to the stockholders have been satisfactory, yet every dollar of these dividends has been earned by the stockholders own money, the policyholders having never been charged a cent by the stockholders for their services in guaranteeing the Company's policy contracts. The Company has therefore done all for its policyholders that it could have done had it been purely mutual from the beginning. Hence the Company is deservedly popular amongst the best class of business and professional men, and is steadily growing in popular favor as well.

The Waterloo Mutual Fire Insurance Company.

IN the Waterloo Mutual Fire Insurance Company the town has what is probably the oldest, strongest and most successful fire insurance company in Waterloo County. It was founded by the late Cyrus M. Taylor, commonly known as the "Father of Insurance," in the year 1863, who for thirty-five years held the position of secretary of the Company. By careful selection of risks, economical management and fair dealing the business of the Company grew from small beginning to vast proportions. Commencing by taking only local risks the Company gradually extended its field of operations until upon the retirement of Mr. Taylor, owing to failing health, in 1898, it had agencies established throughout Ontario and carried over \$25,000,000 of insurance. Mr. Taylor was succeeded by the present manager and secretary, Mr. Frank Haight. Having served for thirteen years under Mr. Taylor as assistant secretary and being a close and careful student of the subject of fire insurance, Mr. Haight was unusually well equipped to become the manager of a large and growing company. He instituted thorough and up-to-date methods both in the office and the field, and under his able management the business of the Company has largely increased and it now holds a proud and



FRANK HAIGHT.

Manager of the Waterloo Mutual Fire Insurance Company.

enviable position among the solid financial institutions of the country. Both Mr. Taylor and Mr. Haight have been ably seconded by a board of directors composed of shrewd, careful and successful business men.

The Company owns its own head office building, a photogravure of which is shown herewith. The building has lately been enlarged, its vault room much increased and fitted with the most modern labor saving devices which afford easy and quick reference to the thousands of documents there kept on file.

According to the last financial statement of the Company for the year ending 31st December, 1905, the total number of policies in force was 30,363, covering \$30,015,393 of insurance. The income of last year was \$254,696.80 and \$128,582.55 was paid in fire losses. The assets this year reached \$514,642.84, a sum unprecedented in the Company's history. After providing for all liabilities and the reinsurance of all its risks, there remains a net cash surplus of \$126,907.75, a very fine showing indeed.

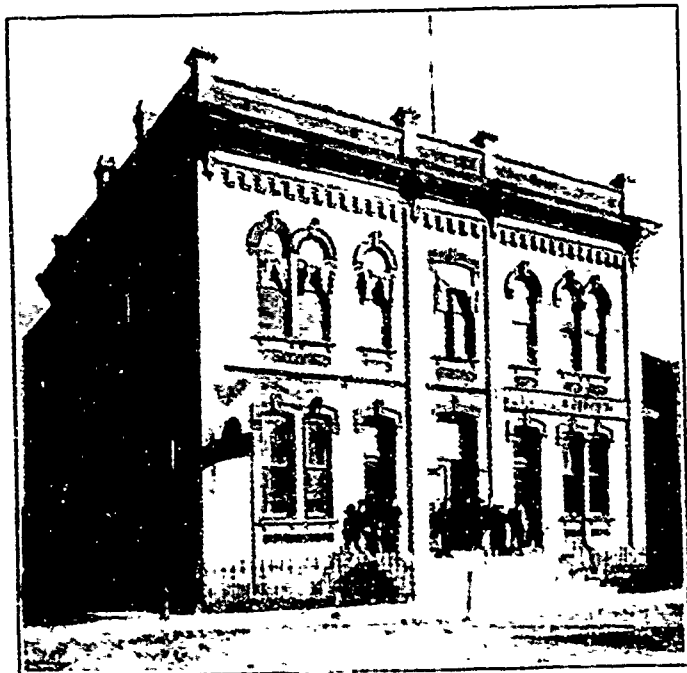
The following gentlemen comprise the board of directors: Geo. Randall, president, Waterloo; Wm. Snider, vice-president, Waterloo; James Livingston, ex-M. P., Baden; P. E. Shantz, Preston; John L. Wideman, St. Jacobs; Allan Bowman, Blair; Thos. Cowdy, Guelph; Geo. Diebel, J. H. Webb, M.D., Waterloo.

North Waterloo Farmers' Mutual Fire Insurance Co.

IT was partly owing to a natural community of interest and partly to overcome the then prohibitive rates of Cash companies at that time that a number of farmers of the North Riding of Waterloo conceived the idea of forming an independent insurance company on mutual lines. Following a public meeting of those interested held in Waterloo on June 29th, 1874, it was decided to form such a company, and the result is the present successful organization. Business was commenced on August 11th, 1874, with the following officers: President, Levi Stauffer; vice-president, Solomon Moyer; secretary, R. M. Quickfall; directors, Barnabas Devitt, Wm. Lackner, Wm. Coote, V. Otterbein, Andrew Clemens, John S. Bowman and Isaac Devitt. At the first general meeting of the Company, held at the end of the year, Levi Stauffer was appointed permanent manager, an office he has continued to hold for over thirty years to the distinct advantage of the Company and satisfaction of the members.

Gratifying support has been accorded the Company by the farmers since its inception and the anticipations of its promoters have been pleasingly realized.

At the last annual meeting, held in December, 1905, the financial statement showed 2,791 policies, involving a total amount at risk of \$5,904,940



Head Office Building

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

and representing a premium note asset of \$305,821. This was a decidedly satisfactory showing, especially when the comparatively limited scope of the Company was taken into consideration. In addition to this it was able to show a surplus of \$24,643.40, despite the fact that for a number of years it has been working on the probably unequalled assessment of barely three per cent. This favorable condition is partly due to the fortunate immunity from heavy fire losses and largely to the care and prudence that has characterized the management in the selection of risks and watchfulness in the protection of insurance property. The thrift and soundness of the management is also shown in the investment of the funds, which has invariably proven safe and profitable, being exclusively in first mortgages or gilt edged securities.

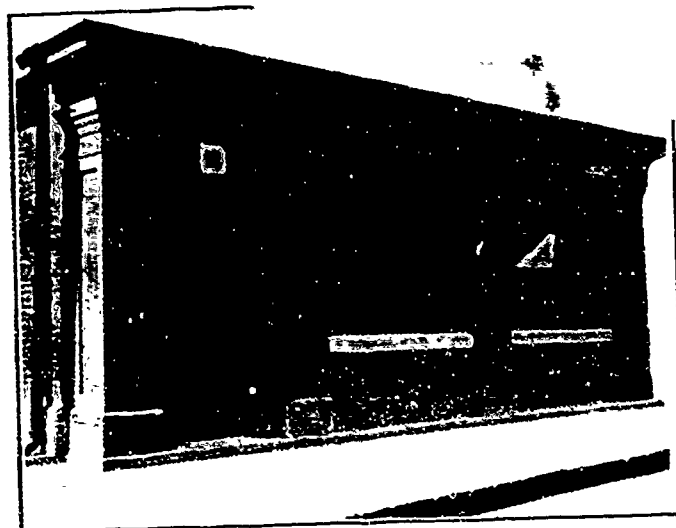
The Company since its inauguration has been favored with a strong board of directors, composed of representative farmers of the district and men well proven for their business caution and shrewdness. The present board is composed of the following: President, Simon B. Heist, vice-president, Jacob C. Hallman; manager, Levi Stauffer, directors, J. L. Umbach, Valentine Otterbein, Geo. F. Lackner, J. B. Hagey, John H. Campbell, Leander Bowman, Val. Z. Wagner, Jacob S. Hallman, H. S. Marshall, Josiah Stauffer.

From a local patronage the Company has extended operations until it now does business in the counties of Waterloo, Wellington, Perth, Oxford and Wentworth and in addition to farm risks takes risks also on isolated residences in towns and villages.

Raymo Bros.

ONE of the greatest business necessities of the present age is insurance, and the companies that take risks on fire losses, while doing so for a profit to themselves, are nevertheless public benefactors. If it were not for insurance many a business man who has suffered loss of property by fire would be reduced to poverty and despondency. The placing of good insurance, however insurance that is beneficial to the company that takes the risk and guards the policyholder against probable loss depends a great deal on the knowledge and ability of the agent who takes the application. The good agent must be a judge of property values, know something about the construction of buildings and the worth of their contents, and protect both his company and his customer. It is just such agents as these that are found in the firm of Raymo Bros. of Waterloo, who have conducted an insurance, real estate and financial brokerage for the past eight years, and whose business during that time has assumed large proportions. They occupy commodious and convenient offices in the Young Block, and in addition to the business mentioned handle the Underwood and Empire typewriters and supplies, the Globe-Wernicke Co. fying apparatus and general office supplies. Strict attention to all the details of business has secured for them a large trade and the prospect of a bright future.

The members of the firm were born in Waterloo, sons of the late William L. Raymo, who came from Quebec forty-five years ago and who has been dead about fifteen years.



BANK OF TORONTO.

Bank of Toronto.

AMONG Waterloo's many solid financial institutions the Bank of Toronto stands out prominently. It was only this year that the management of this old and reliable bank opened up branches in the growing towns of Waterloo and Berlin, and the rapid increase in the number of depositors and the acquisition of a number of large accounts shows the wisdom of the move. The elegant bank premises, a half tone reproduction of which is shown herewith, are models of convenience and good taste. Although new to Waterloo, the Bank of Toronto is by no means a new institution, being one of the oldest chartered banks in the country, established for over fifty years. Its progress during these years has been steady and its large business has been built up on the soundest business principles. Its capital is now \$4,000,000, with a reserve of \$4,400,000, and its total assets amount to \$35,000,000. The bank has over sixty branches in Ontario, Quebec and the West.

C. A. Stephens is the manager of the Waterloo branch, and all patrons of the institution are assured courteous treatment and every reasonable accommodation. Special attention is given to the savings department, where sums of \$1 and upwards are received and highest current rate of interest is allowed from the date of deposit. A feature of this department is the Savings Bank pocket cheque book, which has proved a great convenience to depositors.

The Molsons Bank.

AMONG the institutions which have been instrumental in building up this great and glorious Dominion none occupy a more prominent place than its banks. Conservatively and wisely managed they have shared in the general prosperity of the country and contributed in no small measure towards developing its resources.

One of the pioneer banks of Canada is The Molsons Bank, which completed the fiftieth year of its existence in 1905. It was incorporated in 1855 with a paid-up capital of £300,000, and under careful and prudent management has grown and prospered until to-day it has a paid-up capital of \$3,000,000 and a reserve of \$3,000,000. The bank never omitted paying a dividend, and for the whole period of fifty years dividends averaging 8 per cent. have been paid.

The bank has branches established in Alberta, British Columbia, Manitoba, Ontario, Quebec and also has foreign agents in Great Britain and her colonies, United States, France, Germany, Belgium, China, Japan and Cuba. A total of 59 branches has been opened, the first one at London, Ontario, in 1870.

The branch at Waterloo was opened in March, 1881, the offices being located in Devitt's Block until 1898, when the bank moved to their present commodious quarters on King Street.



HARDWARE STORE OF M. WEICHEL & SON, WATERLOO.

Jacob Hespeler has been manager of the local branch ever since that time, upwards of 25 years, and has shown himself a careful and prudent manager. Genial and courteous, he enjoys the respect not only of the bank's patrons, but also of the citizens generally and takes a lively interest in all matters pertaining to the welfare and advancement of the town.

Winkler's Livery.

ONE of the necessities of every town is a well equipped livery stable. Although the advent of steam and electric railways have rendered the larger volume of travel easy and rapid, they have rather increased than diminished the demand upon the livery stables. A. Winkler, of Waterloo, is fully alive to this demand and has a well equipped stable where the requirements of all classes of patrons can be served. About a dozen horses are in constant commission, and he has rigs suitable for every need—everything from the light "runabout" buggy or commercial wagon to the handsome hack, family carriage or carryall. Mr. Winkler is thoroughly acquainted with the county and its roads, and a good horseman. He was previously employed at the Seagram stables, and three years ago purchased his present business from Geo. Suggitt, who had conducted it for a number of years. He is always on hand when wanted, and a pleasing manner and moderate charges make him popular among his patrons.

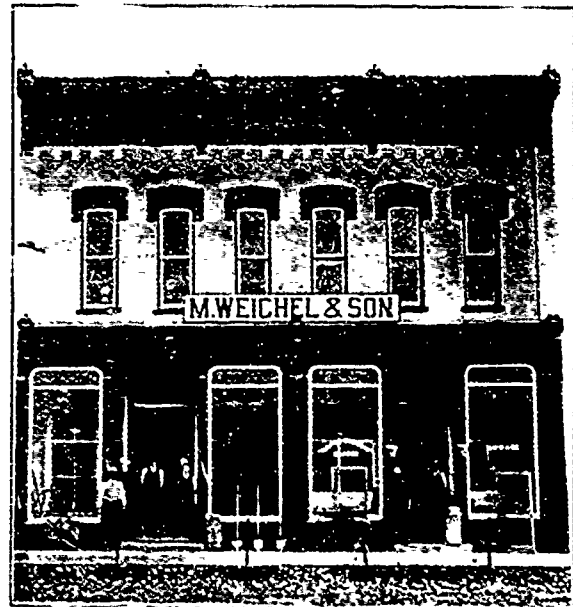
Canadian Bank of Commerce.

THE Dominion of Canada, which has grown to occupy so large a part in the affairs of the world, has just reason to take pride in its banking institutions, which, operating under wise laws and efficiently and honorably conducted, have done much towards the upbuilding of the Dominion.

The Canadian Bank of Commerce, which was established in 1867, is one of the foremost, largest and most important of Canadian banks, and has ever occupied a foremost place in the front rank of those forces which have worked to build up the industries and develop the resources of the Dominion. It has prospered with the country, growing and extending itself into new fields, until it now has a capital of ten millions of dollars and a rest of four and a half millions, whilst its deposits amount to over \$80,000,000, and its assets exceed \$100,000,000. It has 155 branches, including offices in London, England, and several of the principal cities in the United States.

The diversity of the interests of a great bank are remarkable. The gold producing districts of the Yukon, the mining and lumbering interests of British Columbia, the fertile grain fields of the Northwest, the varied industries of Ontario and the shipping, mining, lumbering and fishing of the Atlantic provinces all contribute to make up the enormous business of this truly national institution.

The head office of the bank is in Toronto, and the chief executive officers, B. E. Walker, general manager, and Alex. Laird, assistant general manager, are justly counted among the ablest financial authorities of the Dominion.



HARDWARE STORE OF M. WEICHEL & SON, ELMIRA.

The Waterloo branch has been open for many years, and is now under the management of J. Moorman.

An important and highly valued branch of the bank's business is that of the farmers, and the Canadian Bank of Commerce has always given special attention to the interests of this portion of the community, both depositors and borrowers.

The bank's great strength and extensive connections in all parts of the world give it special advantages to place at the services of its clients.

In addition to the office in Waterloo, the Canadian Bank of Commerce has branches in the county, in Ber! Galt and Ayr.

John Strebel.

EIGHTEEN years ago Mr. Strebel purchased the harness business carried on by William Hoeflin, and since that date conducted the establishment to the satisfaction of his patrons and success of himself. Mr. Strebel came to Waterloo from Wellesley Township in 1877, and has had no reason to regret the step. He was born in Ohio, coming with his parents to Wellesley when thirteen years of age, and although not a native born Canadian he has a love for the land of his adoption and is particularly partial to the town of Waterloo, where he has spent so many satisfactory and successful years.



Mercantile and Manufacturing Interests



M. Weichel & Son.

IN the march of progress and in the building up of the commercial fabric of the county the hardware firm of Messrs. M. Weichel & Son has been a leader in enterprise and the history of its rise and progress is in reality a part of the history of Waterloo County.

Michael Weichel, the senior member of the firm, came to Waterloo County with his uncle from Germany, when twelve years of age. Until he was nearly twenty he lived and worked on the farm of Wm. Peterson near Hawksville. Inborn commercial traits induced him to learn the blacksmithing trade and he served an apprenticeship with Adam Heller of Elmira. In 1868 his ambition prompted him to open a shop of his own, which he successfully conducted for about eighteen years. In 1881 he purchased the hardware business of Wm. Wachsmuth, which was the initial step towards the large commercial enterprise which he and his sons have since built up by perseverance, integrity and honorable dealing. Mr. Weichel, who is now sixty-four years of age, has been one of Elmira's public spirited citizens, and was the second reeve of the village, afterwards serving another term in the same capacity. For the advancement of Elmira he has been a hard and conscientious worker and he is still active in business circles.

John S. Weichel, the general manager of the Elmira branch of the busi-

ness, has inherited the keen business capabilities of his father with the same public spiritedness in public affairs. As a member of the municipal council and local board of trade he has performed yeoman service for his village.

barrel of oil, the latter being bought by the car load and sold in quantities to suit the purchaser. The Sherwin-Williams paints are there in every color and and quantity, and every other supply that a painter needs. For the household you find the Peninsular stoves and ranges, gas and gasoline stoves and all the other small necessities for the perfect equipment of a modern house. In wooden and willow ware they handle everything from a pail or market basket to a washing machine. They are agents for Stransky & Co. of Germany, who make the world-famed enameled ware, every piece of which is guaranteed. These goods the firm imports direct in large quantities and the customer who buys from them saves a "middleman's" profit. They do tinsmithing in all its branches, install hot air heating furnaces, sell all kinds of iron pipe, etc.

Another popular branch of the business is the trade in linoleum and oil cloth, which is laid by experts in any size required.

A few months ago the bargain counter idea was introduced at the Waterloo branch. Hundreds of useful and necessary household articles are placed on the table at five, ten and fifteen cents and sold at the price marked regardless of cost. The idea has proved such a success that Messrs. M. Weichel & Son contemplate opening several stores throughout the country on the same lines.

Recently the firm purchased the valuable block on the southeast corner of King and Queen streets, Berlin, and when the present lease of the property expires they will open therein another hardware store.



MICHAEL WEICHEL



WILLIAM G. WEICHEL



JOHN S. WEICHEL.

Jacob Bricker.

JACOB BRICKER is the oldest living native of the town of Waterloo. It was here he first saw light in 1818, only twelve years after Abraham Erb entered the then cedar swamp. Although in the serene and yellow leaf of life, his 88 years rest lightly upon him, and he is still vigorous and healthy and evinces a keen interest in the welfare of Waterloo, the town of which he may be rightly considered the foster father. He is a son of the late Peter Bricker, who came from Pennsylvania with the early pioneers. In his boyhood days he worked cheerfully as boys had to in those early times. As he grew to manhood his business instincts and ambition developed, and he became possessed of a large farm which he successfully worked. Appreciating the needs of the settlers who were flocking in to the country, in 1848, when he was 30 years of age, he established a saw mill at Mannheim, on the border of Wilmot Township, and found ready market for the product of his labor. His business capabilities and shrewdness were of the substantial kind, and his services were sought for in new enterprises, and in 1851 he became a silent partner in the firm of Buehler, Booth & Co., who started the first foundry in Waterloo, and with that business he was connected for thirty-four years. In 1857 he built the "corner store," which still stands at the corner of King and Erb streets and is one of the best business properties in Waterloo. In 1884 he retired from active business life to enjoy in his declining years the hard earned reward of his early labors, and though he has long passed the allotted span of three score and ten, he yet possesses much of the vigor of early manhood.

ness, has inherited the keen business capabilities of his father with the same public spiritedness in public affairs. As a member of the municipal council and local board of trade he has performed yeoman service for his village.

Ten years ago the Waterloo store was opened with another son, William G. Weichel in charge, and the unqualified success which has attended its establishment is ample evidence respecting the business ability of the popular young manager. As traveller for Messrs. Shurly & Dietrich, saw manufacturers, of Galt, he secured a good deal of practical and hard earned experience among the hardware dealers of Canada. Leaving "the road," the firm purchased the Waterloo hardware business of J. W. Fear & Co.

The trade of the Elmira store covers the two northern townships of Woolwich and Wellesley, and extends into the adjacent townships of Wellington County. The store is well stocked with every class of hardware that the trade demands, and no customer ever goes away unserved or unsatisfied. Jobbing work, tinsmithing, plumbing, installation of heating apparatus, etc., have prompt attention.

The Waterloo establishment is conducted on a large scale along lines similar to the Elmira store, but the larger population, and the demands of the many manufactories of Waterloo and Berlin, necessitate a more varied line of staple articles. Besides handling every line that is included in the stock of a general retail hardware store, many specialties are added, prominent among which are the Dodge wood split pulleys, the H. H. Barton & Sons Co. sand paper and cloth, leather and rubber belting, oils, etc., and many other factory requisites. In mechanics' tools every necessary article is found in the store. In painters' supplies there is nothing lacking from the finest striping brush to the

Waterloo Mfg. Co., Ltd.

J. B. Snider

THROUGHOUT the Dominion of Canada, and in other countries, the Waterloo Manufacturing Co. is known as a leader in the manufacture of threshing machinery, and wherever agriculture is followed in Canada the likelihood is that the name plate of this popular Waterloo Company will be found on the threshing outfits.

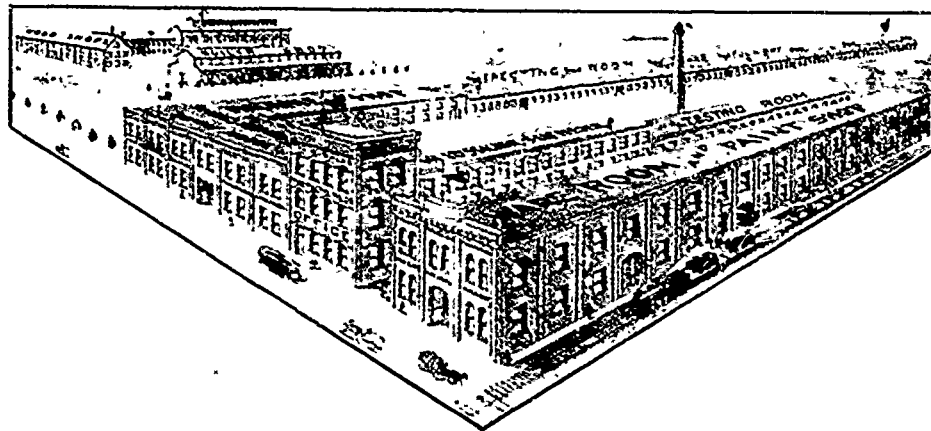
The Company's history under its present name dates from 1888, when the firm of Bricker & Co., established in the fifties by Jacob Bricker and continued successively by his sons and E. W. B. Snider, was amalgamated with Merner & Co. of the town of Waterloo and the Elmira Agricultural Works. The original business, however, was that of Buehler, Booth & Co. commenced in 1850, and which lived a precarious life under changing management during the ten years of its existence.

From the inception of the present Company a gratifying success has been the result of prudent and progressive management. From the commencement a fine line of agricultural machinery was manufactured. Rapid growth and satisfactory development of the business demanded building extension and decided the Company to confine the output to threshing machinery. The product includes their celebrated line of "Champion" threshing machines, which, with their equally famous "Waterloo" engines, both traction and portable, are now known practically on every farm in the Dominion. All the latest improvements which mechanical skill and ingenuity can devise are embodied in these machines with the result that the modern thresherman's labor is reduced to a minimum by the use of such labor saving appliances as

THE sales record of a manufacturing concern is a fair index of its success or failure, and the record shown by J. B. Snider, manufacturer of office, school and church furniture is one which points to success in vivid letters—a success attained by the excellence of the goods and the aggressive policy and modern methods employed.

The originators of the business were The Graybill Manufacturing Company, who, in addition to the business now carried on by Mr. Snider, made a specialty of the manufacture of letter fyles. In 1893 Mr. Snider became proprietor of the establishment, discontinued the letter fyle department and increased the output of the other lines. In this his keen business perception and integrity asserted itself. The articles manufactured were constructed of the best material by skilful workmen and under rigid inspection with the consequence that nothing of an inferior nature was produced. New ideas were introduced, modern methods employed and the convenience to be afforded for the use it was required was carefully studied in every article manufactured. Methods of this kind built a reputation on a solid foundation, the fame of the goods spread, sales increased and export trade grew to large proportions. Office desks and furniture of every description in use, modern school and church furnishings, lodge room fittings, etc., from the factory of J. B. Snider are now found all over the country where twentieth century progress demands modern convenience. The export trade has been growing rapidly and now extends to every continent on the globe.

The factory equipment and plant is up-to-date in every particular with



WORKS OF THE WATERLOO MANUFACTURING CO. LIMITED

Windstacker's self feeders, straw cutting attachments, wagon loaders and weighers, etc.

An innovation in engine building has been introduced by the construction of a suction producer gas engine. This engine is capable of generating 38 to 45 horse power with the average consumption of 400 pounds of coal per day. The firm is using one of these engines in its own plant, which is giving good service and perfect satisfaction. This style of engine is an entirely new departure in Canada, the Waterloo Manufacturing Company being the first to successfully manufacture and operate it. It is unquestionably a coming factor in the attainment of inexpensive power. The Company's expansion has been exceedingly rapid and gratifying during the past few years. Extensions to an alteration in their buildings have been repeatedly necessary, with the result that these now cover considerably over eleven acres of ground, with commodious and convenient floor space and storage facilities. With first class shipping connections with both G. T. R. and C. P. R., the Company is in a position from every standpoint to meet the requirements of its constantly increasing business. In addition to the home plant, branch offices and warehouses are located at Winnipeg and Regina. The output during the past year was over \$300,000, the business having doubled during the past five years. There is an average of one hundred and twenty-five men on the regular pay roll, which in the busy season is increased to one hundred and fifty and two hundred. The popularity of the Company's machinery is shown by the fact that last season's western stock was entirely disposed of, in fact so great was the demand for more machines that many orders had to be refused.

The officers of the Company are: President, E. W. B. Snider; manager and secretary, Cranson W. Snider; superintendent, Horace Longhurst.

the latest improved machines, which combine economy of material and rapid production. The pay roll includes over fifty employees with distribution of a large amount of wages per annum.

The establishment is one of Waterloo's most flourishing and growing industries, and with the rapid advancement of the country which increases the demand for the goods, an enlargement is likely soon to be necessary.



E. W. B. SNIDER, PRESIDENT OF THE WATERLOO MFG. CO. Limited.

The J. S. Roos Shoe Co.



THE LATE J. S. ROOS

THE history of the establishment conducted by the above company dates back forty-six years, when the late J. S. Roos, father of the present members, opened a shoe store on King Street, about three blocks north of the present location. Those were the days of the hand made shoe. Most of the boots and shoes were sold to order and measure, and the good shoemaker was an artizan whose services were in constant demand. Mr. Roos was one of the good shoemakers of his day and generation, and as the town and country increased in population so did his business. Not later than in the seventies he had from ten to twelve men constantly employed, and did one of the largest custom trades in Western Ontario a glowing tribute to the superiority of the work produced. The introduction of factory made goods, however, decreased the demand for custom work and the number of local workmen was gradually diminished. But, although conditions were changed, Mr. Roos' business went steadily on and his store was ever well stocked with the goods which his customers demanded. A few years after commencing business Mr. Roos moved to larger premises, nearly opposite the store of the present company, and later on moved to the premises which in 1888 were destroyed by fire and where he suffered a considerable loss. Though burned out he was not daunted and resumed business almost immediately, and the same year erected the building now occupied by the company.

The late J. S. Roos, whose portrait accompanies this sketch, was born at Doon. His father was John Roos, one of the early residents of the county, who for a number of years worked in the cooperage of the Hon. Mr. Ferrie at Doon, afterwards removing to Preston, where he died. The late J. S. Roos continued his successful business up to the time of his death a little over a year ago, when the present company was formed.

The company business dates from July 19th, 1905, and success to the full extent of the word has attended its career. The store is the finest and best stocked exclusive shoe store in town, and ample capital enables the shelving of a stock that meets every demand. A specialty is made of the Slater shoe for men and the Empress for women. These goods have a national reputation for superiority and the sales are consequently large. The management of the company is in the hands of Chas. H. Roos, who is ably assisted by his sisters, Misses Mary and Annie Roos. In connection with the store a repairing department is maintained, with C. Becker in charge, who can claim thirty-one years' experience in the business, and is a shoemaker who thoroughly understands every detail of the trade. The best goods, fair prices and courteous treatment of customers make the establishment one of the most popular in Waterloo, and its patrons are numbered by hundreds throughout the town and surrounding country.

A. E. Sanderson.



A. E. SANDERSON

ONE of the most essential life sustaining products of industry is good bread, and in this respect Waterloo is well supplied with the the best article skilled labor can produce. Mr. Sanderson, a baker of long experience, who came here twelve years ago from Hamilton, conducts one of the most up-to-date bakeries in the province outside of the large cities. He established the business himself, and has installed two modern Marsh ovens of large capacity, and even with his splendid facilities himself and staff of workmen are kept busy to supply the ever increasing demand. He has four delivery wagons on the road, and in addition to serving Waterloo delivers bread in Berlin, Elmira, St. Jacobs, Conestogo and other outside places, besides forwarding daily shipments by express to various points. Such a trade as this can only be secured by producing a first class article, and such is the reputation attained by Sanderson's bread. Cakes, pastry, wedding cakes, etc., of unsurpassed quality are produced equal to the demand.

John Bruegeman.

JOHN BRUEGEMAN conducts one of the best merchant tailoring establishments in the county, and the customer who buys clothing from him is relieved of all anxiety regarding fit or workmanship. He is a first class cutter, and perfected himself in that most important branch of the sartorial art under the tuition of the president of the American Cutters' Association. He is in the enjoyment of a large patronage, which is steadily increasing, a fact due to the excellence of his work. A well assorted stock of goods is found in his store, comprising the latest patterns from the best manufacturers. Every piece of work turned out has Mr. Bruegeman's personal inspection and he employs only the best workmen. Outside of business circles he is a popular citizen, a member of several fraternal societies, and takes an active interest in musical organizations and legitimate athletic sports.

Jacob Doersam.



J. DOERSAM

TO the people of Waterloo Mr. Doersam is well known, and his fancy goods, book, stationery and sporting goods store on King Street is well patronized. Sixteen years of business in his present line has given him an experience and knowledge that enables him to have in stock just what his patrons want, and in fact to anticipate those wants and have the goods before they are asked for.

Mr. Doersam is a native of Waterloo County. He is a son of the late Adam Doersam of St. Agatha, who settled in that locality about 60 years ago. For some years his father kept the Royal Exchange hotel on the road between Waterloo and Philipsburg, afterwards taking the City Hotel in Waterloo, then known as the North American. The subject of this sketch commenced business for himself as a photographer in the building he now occupies and after eight years' experience he sold out and took the hotel from his father, conducting it for four years, when he disposed of it to his brother. It was then that he went into his present business, starting on a small scale in a building a few blocks east of his present location. By studying carefully the wants and requirements of the people, and selling only what he could recommend he succeeded in so increasing trade that larger premises were necessary, and he removed to the premises where we now find him. Business is still increasing and a necessary enlargement of his store has recently been made to accommodate a larger and more varied stock and class of goods. Mr. Doersam now has, in connection with his fancy and sporting goods trade, one of the most up-to-date book stores and news agencies in the county. He is a prominent member of the Knights of the Macca-bees, who are strongly organized here.

E. J. Roos.

AMONG the rising and successful business men of Waterloo E. J. Roos, a jeweler, holds a prominent position. Ten years ago he purchased the jewelry store of Pequegnat Bros., when he learned the practical part of the business. He has never had cause to regret the step to which his ambition prompted him, and from the first day he entered the store as its proprietor success has attended his efforts. He handles a general stock, such as is found in the first class jewelry stores of the country, with a specialty of high grade cut glass and china ware. Watch repairing is given prompt and careful attention, and the satisfaction that his work gives is abundantly attested by the numerous orders for repairs that are left with him.

He was born in Berlin, a son of the late John Roos, one of the old residents of the county, whose parents came from Alsace-Lorraine province, and settled in the neighborhood of Preston.

S. B. Bricker & Co.

THAT "experience is the best teacher" is an axiom as applicable to mercantile transactions as to private life must be admitted by an observant public. Twenty years' experience in catering to the requirements of customers must certainly so acquaint a mercantile house with the tastes and wishes of a community that entire satisfaction should be the result of every transaction. It is a record such as this that S. B. Bricker & Co. have behind them.

The firm is a continuation of Bricker & Diebel, established twenty years ago last January, and doing business under that name until about a year ago, when Mr. Diebel retired to accept the postmastership of Waterloo. At that time J. O. Motheral entered the firm, which has since been known as S. B. Bricker & Co. The establishment is one that can justly claim to have grown up with the place, and in this respect is in touch with the native aggressive and enterprising spirit, anticipating the wants of the people before they are expressed. Few towns in Canada have so well equipped and progressive a store as this firm, and a comparison with many pretentious establishments in the larger cities shows a balance in favor of the local store. Both members of the firm are experienced and alert merchants, thorough business men and well schooled in their chosen occupation. Stock never gets old, shelf worn or allowed to become exhausted. What is wanted is always there, new, fresh and displayed in the most attractive manner. One of the factors which brings success is careful buying and judicious advertising, and the direct importation of many lines direct from the original manufacturers, besides careful selections from the best Canadian wholesalers. The result is always a well selected and up-to-date stock of staple dry goods, housefurnishings and groceries.

Few firms enjoy more popularity among a wide range of customers among all classes of the community.

Waterloo Glove Mfg. Co.



JOHN SCHONDELMAYER.

ONE of the youngest business enterprises in Waterloo is that of the Waterloo Glove Manufacturing Company. The promotor and proprietor of the concern is John Schondelmayer, who founded the business about a year ago. Success beyond the most sanguine expectations has attended the undertaking, and if the first year's increases of trade may be taken as a criterion of the future, larger premises and greater facilities will soon be necessary. The growth of the business is a striking illustration of what energy, honesty and perseverance will accomplish. The class of goods manufactured are principally workmen's gloves and mitts, such as used by railroad men, motormen and harvest hands, Astrachan gauntlets for men, women, misses and children, and warm lined winter mitts. Recently a large wholesale dealer came to Waterloo to look over the samples, and expressed delight with the goods and gave the opinion that there were none better made in Canada, and placed a large order. The goods are sold on their merits and find a ready market throughout the whole of Canada. Previous to entering into glove and mitt manufacturing Mr. Schondelmayer conducted a boot and shoe store in Waterloo for about five years and still continues the business in which he has experienced unqualified success, secured by handling honest goods at honest prices. For twelve years, before coming to Waterloo, Mr. Schondelmayer was engaged in the boot and shoe and clothing trade in Michigan, where he gained much valuable experience. He has no regret, however, for having changed his residence from the land of the stars and stripes to that of the maple leaf, and is particularly pleased that he cast his lot in the prosperous and growing town of Waterloo.

A. C. Moyer.



A. C. MOYER

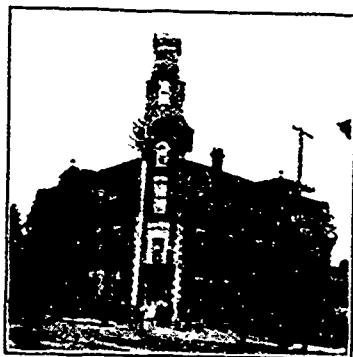
FOR the past eleven years Mr. Moyer has been the proprietor of the Waterloo Photo Studio, and during that time has succeeded in establishing a very successful business. When quite young his inclinations were towards photography, and his first experience in that direction was the manipulation of a little kodac with which he produced some very creditable pictures. The further he delved into the mysteries of the art the more interested he became, and as an amateur produced many fine pictures. So successful was he that he determined to make photography his study and his business. Putting theory into practice he purchased the studio of D. S. Huber, and since that time has been accorded a large and good paying patronage. His work is classed among the best produced in the country, and as a photographer of outside views his services are in frequent requisition. In individual portraits, family groups, etc., his business is very large, and the excellence of his work brings patrons from all over the county. In this publication a large number of his photos are reproduced.

Geo. W. Dodds.

GEORGE W. DODDS, one of Waterloo's young business men, first opened a grocery store in the town in 1898, in the City Hotel Block, starting in a small way. He soon built up a large trade and the quarters becoming inadequate to accommodate his increasing business, he erected the present handsome block on King Street, in which his store is now located, in 1902.

A stock of general groceries is carried, including a variety of fruits when in season.

Commercial Hotel.



THE COMMERCIAL HOTEL.

SITUATED on a prominent corner of King Street, the Commercial Hotel occupies a commanding position, and secures a very large share of the commercial and transient hotel business of Waterloo. While the exterior presents an attractive appearance, the interior possesses all the comforts that the average traveler asks or looks for. There is sleeping accommodation for forty guests and room at the dining tables for fifty. The parlors, sitting and commercial rooms are large and well lighted, and from basement to roof perfect sanitary cleanliness, modern heating, lighting and ventilating arrangements are characteristics that help to give the house its present popularity. Henry C. Raisig, the popular landlord, is ever alert to provide for his guests the best comforts and conveniences that are available, and in this he is ably assisted by George Suggitt, the handsome clerk, whose glad hand clasp, cheerful greeting and enchanting smile have a contagious effect and dispel the worst case of blues that mortal man was ever subjected to. The Commercial is one of the oldest hostleries in town and was purchased by Mr. Raisig from Jacob Conrad about four years ago.

Mr. Raisig was born in South Germany and came to the United States in 1881, where he only remained a short time. Having many friends in Waterloo County he came to this town, where he opened a bakery and successfully conducted it for ten years. Selling out the business he went to Breslau to take possession of the hotel there, where he remained for six years. Waterloo town, however, had an attraction for him, and on leaving Breslau he bought out the Commercial, where he continues to dispense comfort and good cheer to his guests.

The William A. Greene Co., Ltd.

William Snider.

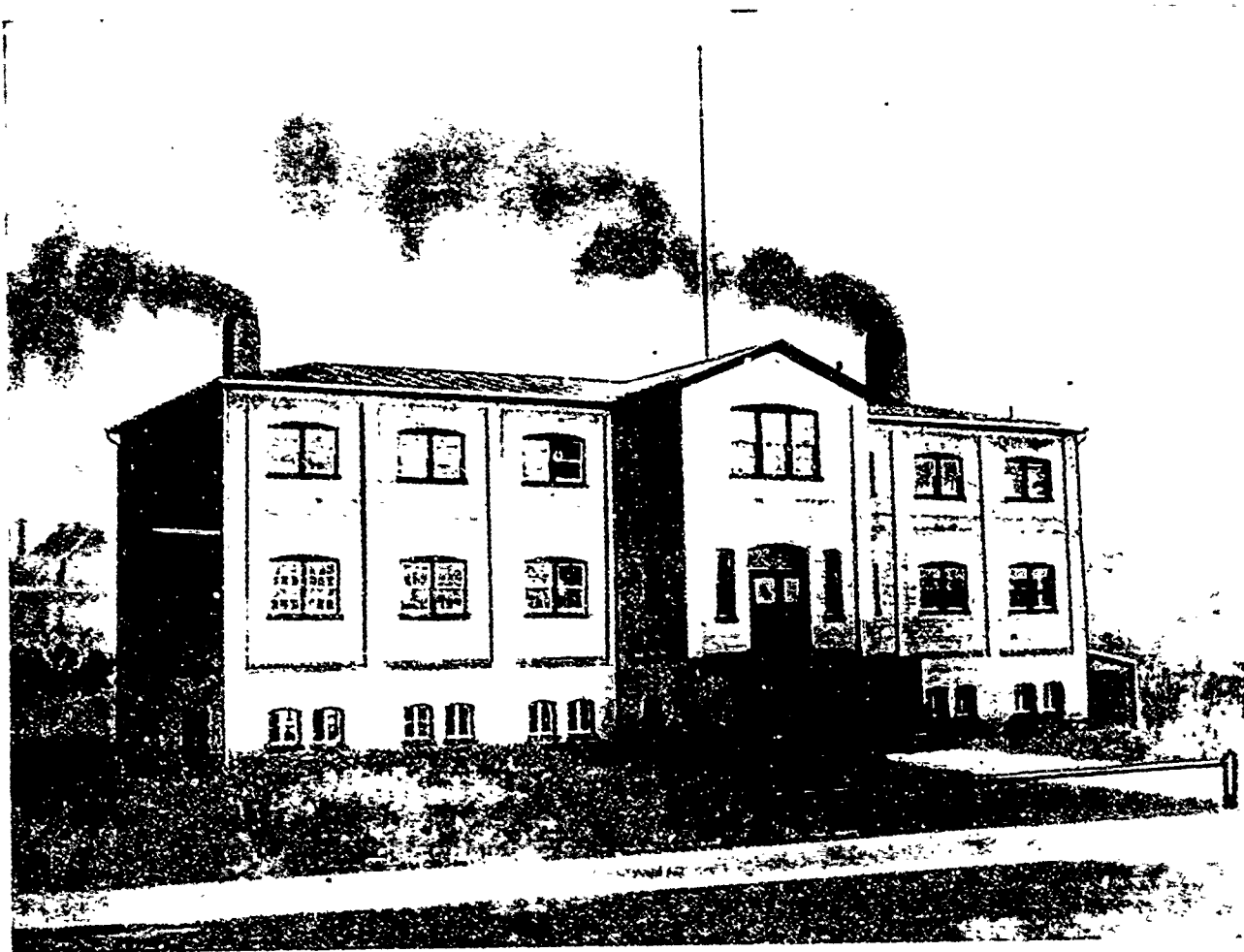
ONE of Waterloo's most progressive and flourishing industries is that of the William A. Greene Co., collar and cuff manufacturers, which has been established in Waterloo for several years. Mr. Greene in 1902 severed his connection with the Williams, Greene & Rome Co., Berlin, of which he was a member, and became the promoter of an enterprise to establish a factory in Waterloo for the exclusive manufacture of collars and cuffs. Building operations were commenced in December, 1902, and in June, 1903 the factory was ready to begin operations.

It is equipped in the most up-to-date manner as to machinery, etc., and with its modern facilities turns out first class work, their goods being shipped to all portions of Canada from the Pacific to as far east as Nova Scotia.

The goods manufactured are, in point of excellence of workmanship, finish

AMONG the men who made modern Waterloo, none hold a more honorable or prominent place than William Snider, proprietor of the Union Mills. The "Old Mill" is one of the town's ancient landmarks and recalls the early days of a struggling community. It is the first born of the manufacturing industry and its walls are impregnated with the history of the place. While men and institutions have come and gone, the old mill has remained through the years practically the sole connecting link between the old and the new.

Ninety years ago Abraham Erb, the first settler in the town plot, erected a grist mill on the present site, a small structure, but pretentious for the times, and it is interesting to note that the door sill bearing the date of erection, 1816, is still to be seen in the structure. The mill passed through various



FACTORY OF THE WILLIAM A. GREENE CO., Limited.

and style, unsurpassed and The Greene Trade Mark is a guarantee of the above mentioned qualities.

W. A. Greene, the enterprising proprietor, is eminently well fitted to carry on the business, having a thorough working knowledge of all the details, and under his progressive management a trade of large proportions has been built up, about 200 hands being now employed, principally female help. Mr. Greene is one of the most representative men in his line of manufacture in Canada. He is a hard worker and bestows close attention on the minutest details of the business, and it is largely through his efforts that the goods manufactured have gained such a splendid reputation.

In 1906 Mr. Greene bought out the interests of the other shareholders and became sole proprietor. It is proposed to further enlarge the factory and add shirts to the line of manufacture at once.

A photogravure of the factory appears with the accompanying write-up.

hands, eventually becoming the property of Jacob C. Snider, grandfather of the present proprietor, who successfully conducted the business for a few years, passing it on to his son Elias, who for a time was associated with his father in the business. In the early fifties Elias Snider disposed of the business to Messrs. Hoffman & Weber, who conducted it for a few years. Elias Snider again took possession about 1862, and since that time it has been continually under the control of the Snider family. Elias Snider retiring from active business the mill passed into the hands of his son William, the present proprietor, who formed a partnership with his brother-in-law Aaron Kraft, under the firm name of Wm. Snider & Co., the partnership continuing until Mr. Kraft's death, about eight years ago. When this firm took hold of the business extensive improvements were made in building and machinery, and the mill became one of the most modernly equipped and progressive in the province. Mr. Snider is a practical man. In his youth he entered the mill as an

apprentice under his father, obtaining a thorough knowledge in all details of the business. Under his management the business has made steady and marked progress and expansion, making alterations repeatedly necessary. The large addition to the building at the rear of the main structure was made since he assumed control, and other improvements, notably the putting in of an independent railroad siding under adverse conditions and previous to the laying of the Elmira extension of the G. T. R., tell of the aggressive and far sighted business policy that has characterized his direction of its affairs.

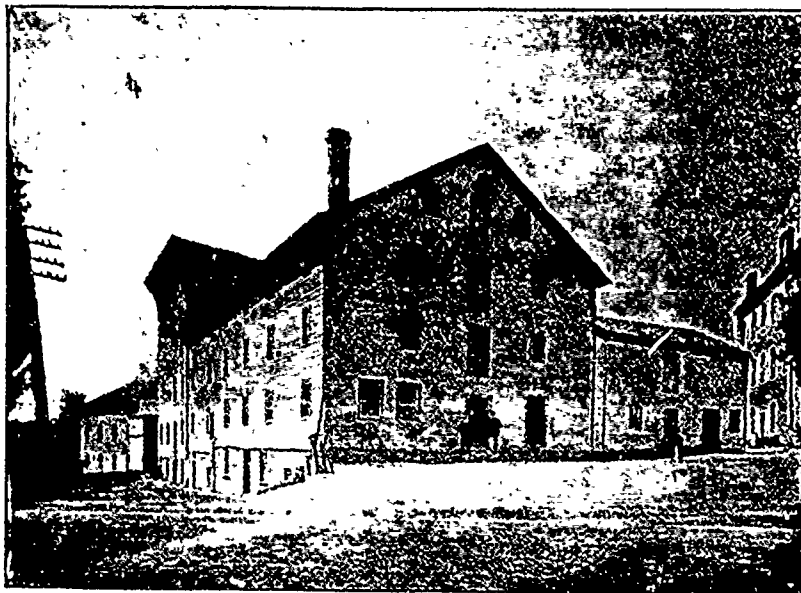
To-day Waterloo's mill is in the front rank of Canadian mills, and its product not only finds a ready local sale, but its flour is shipped to all parts of Canada and a large portion to the British Isles. The machinery and process of manufacture are of the most modern construction, including the up-to-date full roller process and plan-sifter method of bolting, operated by both steam and water power. Every care is taken to secure the best and most serviceable wheat, such as the best Ontario grown and the celebrated Manitoba Hard. The firm does a large amount of chopping for the farmers of the section, in addition to handling large quantities of coarse grains, for which purpose it has a purchasing station at Newton, Ont.

In addition to building up a large and successful business, Mr. Snider has found time, or made time, to take a share in the affairs of the town and county. He has been a member of the Waterloo town council for many years, reeve under the old system for four years, and mayor for four more, besides acting on the county council for a number of years, one of which he was warden of the county. He has been a member of the park board of Waterloo since its organization, and chairman for a number of years. Mr. Snider has brought to bear upon the public business the same progressiveness, sound judgment and prudence as characterized the management of his own business, and has proved one of the most efficient and valuable public men the town has ever had. He is on the board of directors of the Mutual Life of Canada, vice-president of the Waterloo Mutual Fire Insurance Co., president of the Canadian Millers' Fire Insurance Co. and a member of the Toronto Board of Trade.

Andrew Weidenhammer.

THE subject of this sketch was born at Heidelberg in the year 1863. He was educated at the Elmira public school and Berlin Collegiate Institute, after which he entered the teaching profession, of which he was a mem-

ber for over twenty years. He first taught at S. S. No. 12, Woolwich, where he remained three years, when he took charge of the Hawksville school, spending five years here. In 1891 he came to Waterloo and joined the teaching staff of the Central School, where he served until 1903, when he became editor of the *Bauernfreund*, a German newspaper published at Waterloo. During his residence in Waterloo he has taken much interest in its public affairs and held a number of positions of trust. He has been a member of the town council since January, 1904, and this year was chairman of the finance



UNION MILLS WATERLOO

committee. He served three years as chairman of the Free Library Board and was also chairman of the Waterloo Horticultural Society for four years.

The Chas. Mueller Cooperage.

ONE of Waterloo's industries which has grown from small beginnings and attained large proportions is the cooperage business of Chas. Mueller. Its growth has been gradual and sure and to-day it is in the first rank of industries of its kind in Canada.

The business was established in Waterloo in 1873 by Charles Mueller, Sr., and occupied quarters near the G. T. R. station. Up to 1898 the barrels were made by hand but in that year it was turned into a machine enterprise and from a small number of barrels per day the output has increased to several hundred.

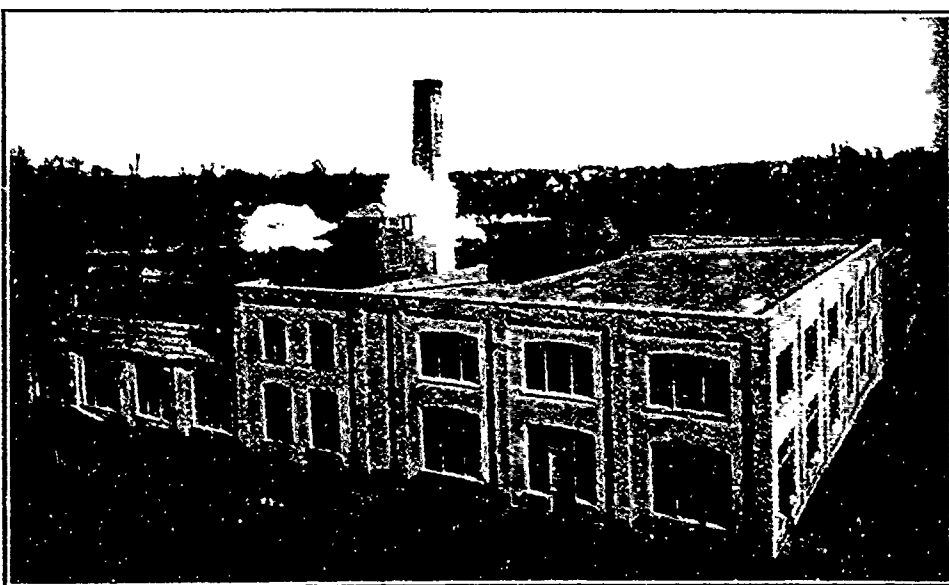
In 1893 J. Charles Mueller, Jr., became manager, and under his capable and progressive management the business outgrew its pre-

misses and additions were made from time to time to the plant and buildings until all the available space was taken up and the firm was forced to seek larger premises. Three acres of land were secured on Erb street in the West Ward and large modern buildings erected and the most up-to-date cooperage plant in Canada was installed, a photogravure of the building being shown herewith. A complete system of manufacture has been adopted, the raw material in the form of staves entering at one end and systematically progresses until the finished barrel reaches the expert where it is tested under high steam pressure so that none but perfect barrels are sent out. The firm also makes their own barrel hoops. The latest labor-saving devices are in use and the loss of time reduced to a minimum by a perfect working system. The output includes vinegar, whiskey, beer and other barrels and also pork packers' supplies, the daily capacity of the new plant being about 600 barrels. The railway facilities are of the very best, access being had to both G. T. R. and C. P. R. and switches have been built into the yards by these two companies.

J. Chas. Mueller is in every way qualified for the position of manager, having grown up with the business and thus acquired a thoroughly practical knowledge of all the various details. He is wide-awake and progressive and has shown marked ability in the management of the business and it was largely

due to his initiative that it was changed in 1898 to a machine enterprise. During the past two years he has occupied a seat at the Council Board and this year has been chairman of the Board of Works committee.

Charles Mueller, Sr., is a native of Baden, Germany, being born there in 1836. He came to Waterloo in 1853, and was employed at the distillery where he was engaged in the cooperage department until he embarked in business for himself. He has been a respected and honored citizen for over 50 years and a member of the board of St. John's Lutheran church for over 30 years.



THE CHARLES MUELLER COOPERAGE.

Bechtels.

ARCHAEOLOGICAL research has demonstrated that the making of bricks is one of the most ancient arts known to civilization. Discoveries in the ruins of buried cities that flourished centuries ago with the birth of prehistoric civilization have proven this. Down through the long line of centuries that followed, brick has been one of the standard building materials of the people. With the progressive spirit the building arts have kept pace, and during the past fifteen years more has been accomplished than in the preceding centuries. The rapid forward movement of commerce, the accumulation of wealth and the scientific application of business methods have worked a revolution—modern requirements demand modern methods.

The making of brick has perhaps more than any other building material shared in this progressiveness, as it is most commonly used in construction. So far as Canada is concerned, there is no brick manufacturing concern that has more readily appreciated or more actively entered into this spirit of progress than that of Bechtels, Waterloo. During a period of fifteen years the firm has established itself as Canada's leading brickmakers and improvers of brick-making machinery. From an ordinary output of a few hundred thousand bricks a year it has grown to the commanding capacity of over four millions and their improved machinery and labor saving appliances are used throughout the whole of the North American continent.

B. E. Bechtel was brought up a brickmaker. His native town is Blair, Ont., but he has resided in Waterloo for 30 years. He abandoned the clayworking industry to go into the insurance business, in which he remained for several years; but returned to his first love in 1892. On taking charge of the plant, he remodeled it entirely. The firm owns here 40 acres of valuable clay land

which is driven a constant current of hot air. Each row in the drier is of similar disposition, an air tunnel running the length of the row beneath two rests or supports. When one row has been filled with the brick, it is covered over and around with burlap. This burlap holds in the heat which is being driven upwards through the brick, and the moisture sinking downwards finds its exit underneath the edges of the burlap on the floor. About three pounds of moisture are extracted from each brick, the brick weighing seven pounds at the machine and four pounds when dried. The drying is effected in from 20 to 24 hours. The heat is obtained from the exhaust steam from the two engines. This passes into 3,000 ft. of piping and through this piping the air is drawn by a 100-in. fan, furnished by the McEachren Heating & Ventilating Co., of Galt, Ontario. The air so heated is blown by the fans into one main tunnel header, running at right-angles to the tunnels under the rests or supports. Each row of brick is 130 ft. in length and holds 17,000 brick. When dried, the brick are removed to the kilns by the same truck and on the same pallets. This drier is the subject of one of B. E. Bechtel's numerous patents. Much of his time is spent in building this drier for brickmakers in all parts of the continent.

There are three down-draft kilns, holding from 75,000 to 80,000 brick, and there is one up-draft kiln of 90,000 brick capacity. Slanting grates are used. Two of the kilns have five stacks and one kiln six stacks. The power of the plant is provided from a 40-h. p. Leonard engine and also from a 12-h. p. McEachren engine. The buildings of the plant comprise a clay shed, a two-story main building of frame, a one-story frame drier and a two-story brick machine shop and one-story brick drier. The plant also possesses an outside drying shed equipment which is used in the summer time with a capacity of 240,000 brick. The work is carried on from the first of April to the first of February. About 20 hands are employed, including the machine



Byron E. Bechtel.



The Late Isaac Bechtel.



Charles H. Bechtel.

THREE GENERATIONS OF BECHTELS

situated on the limits of Berlin and Waterloo, half the plant being in one city and half in the other. The transportation facilities are obtained over the Grand Trunk, Canadian Pacific and Preston & Berlin electric freight and passenger line, which is an auxiliary to the Canadian Pacific R. R.

The clay is procured from 250 to 400 ft. away from the brick machine. It is mined with a Quincy clay gatherer of 2-3 cu. yd. capacity. The clay is a mild surface clay, extending from 6 to 12 ft. in depth. Some considerable trouble was experienced at first from the presence of limestone pebbles which threatened to make profitable production impossible. To overcome this, the Bechtel disintegrator was devised, and this satisfactorily removes all stones and gives clay of uniform quality to the machine. It is exceedingly simple in construction and requires little power to run it. The clay is stored for winter use in a large shed, but in the summer it is used straight from the bank. The storage shed has a capacity of 500,000 brick. The clay is fed to the disintegrator by an elevator and from there passes to a screen and through two small rolls with chilled surfaces. From here the clay goes into a 10-ft. horizontal pugmill and then into a Kells machine, from which it emerges in a double stream and is cut into brick by the latest Bechtel automatic cutter. The brick passes to a Leader repress, if necessary, but the ordinary brick are then taken straight to the drier. The drier is one of the simplest we have ever seen, and, on first sight, one would deem it to be a freak because of this simplicity, but there is no doubt that it does the work effectively and economically. The brick are taken from the machine to the drier on the Bechtel trucks, being hacked on pallets holding 106 brick and stacked 10 high. The truck is then wheeled to the drier floor and deposits the loaded pallet on two rests which run the whole length of the drier and beneath which is a brick tunnel through

shop and office force. Three teams are used in the summer time. The brick-yard at Waterloo was originally started by a man named Oetzel some thirty years ago, afterwards passing into the hands of George Moore and Absalom Merner, who in turn disposed of it to the present owners in 1890.

For three generations the Bechtels have been identified with the brick business, the original yards being just above Waterloo. Immediately on acquiring the present business, the firm installed new machinery, kept pace with improvements, and, in fact, in a business sense, have themselves been the pace-makers. Their brick are made by what is known as the stiff mud system. The product is admittedly equal to the more costly pressed brick, and in some particulars superior, having all the advantages of the pressed article in the fine cut face and the additional water bond. Bricks are made in all colors, with white and buff as specialties. The kilns, drying apparatus and machinery are their own design and are the most modern procurable. These machines are patented in Canada, United States and England, and combine efficiency and economy and are in general use throughout Canada, and in many of the leading yards of the United States, while other countries are rapidly recognizing their merit, shipments having been made even to New Zealand. The machines include disintegrators and stone separators, automatic side and end cutters for brick, tile and hollow blocks, and Bechtel's artificial and open air driers. With the Bechtel machinery it is possible to run ten months in the year, as compared with six under the old system.

The accompanying engravings show portraits of three generations of the family whose enterprise and business ability has brought the brick making business in Canada to a plane to be envied by their competitors throughout the continent of America.

Jacob Uffelmann.

PROMINENT among Waterloo's mercantile establishments is that of Jacob Uffelmann, which enjoys a wide popularity not only among the town's people, but also throughout the surrounding district. It is a model of a bright and up-to-date store, and the constantly increasing trade of the business is a tribute to the enterprise with which it is being carried on.

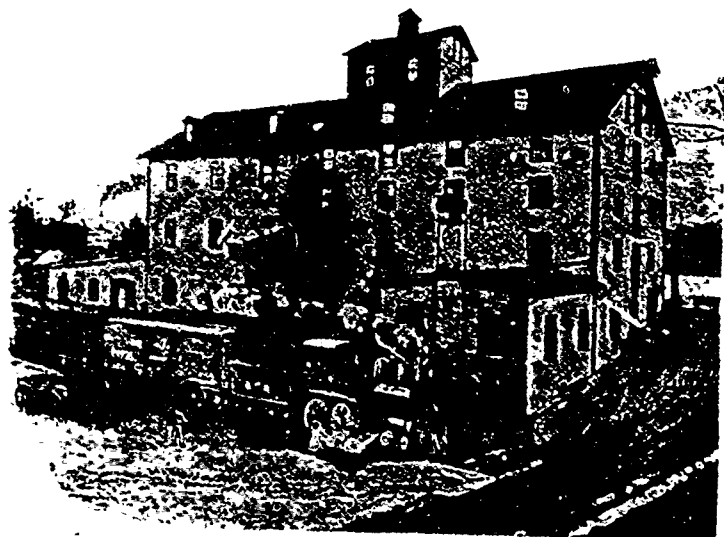
The proprietor, Jacob Uffelmann, was born in Waterloo forty-six years ago, where he was brought up. At the age of fifteen he apprenticed himself to the late Theodore Bellinger, who conducted the Corner Store at that time, where he remained four years, afterwards entering the employ of John Shuh & Co., who occupied the quarters where Mr. Uffelmann's store is now located. He remained with the firm for five years, when he entered into business for himself at Breslau, conducting a general store at that place for three years, when he sold out and removed to Elmira. He remained here for four years, afterwards buying the stock of John Shuh & Co., Waterloo, and conducted the store in conjunction with his Elmira business, subsequently relinquishing the latter business to confine his whole attention to the Waterloo store, which he has carried on most successfully for the past fifteen years.

A complete and up-to-date stock is carried in the different departments, and the store is in every way in a position to cater successfully to the wants of the general public and is to be numbered in the foremost ranks of the mercantile establishments of the county.

Mr. Uffelmann was for a number of years a member of the Waterloo town council, and held the office of mayor for two years, 1904-05, being in the latter year appointed a justice of the peace.

Shirk & Snider.

THE engraving below shows the mills of Shirk and Snider, Bridgeport. They are among the pioneer mills of Waterloo county being built by the late Jacob Shoemaker about the year 1830, by whom they were operated for twenty years. The business was taken over by Eby & Devitt about the year 1850. Barnabas Devitt retired after a time but Mr. Eby continued in the business until 1870. At this date it was taken over by Shirk & Snider, under which name it has been run ever since, although Mr. Snider has long since retired. Peter Shirk, the present owner, has been connected with the business continuously for the past thirty-six years. Since the mill was first built there have been many changes in the process of manufacture and method of shipment. Started with the time honored mill stones these have long since been discarded to give place to more modern machinery. In the early days the flour had to be teamed to Dundas, the nearest market, and later to Berlin. However, of late years through the enterprise of its present proprietor a spur line has been constructed by the Grand Trunk Railway right to the mills, doing away with the tedious and expensive hauling of flour and wheat to and from Berlin, the nearest shipping point. In addition to a large local patronage this mill also fills large orders from the eastern provinces and other outside points.



SHIRK & SNIDER'S MILL, BRIDGEPORT.



Conrad Bros.

ONE of the pioneer hardware firms of Waterloo county is that of Conrad Bros. Established in 1857 by Jacob Conrad, Sr., a photogravure of whom appears with a group of the mayors on another page, father of the present proprietors, it has with each year grown and prospered until it now enjoys a large trade not only in the town but also numbers its patrons throughout the surrounding community, and is one of Waterloo's most substantial business houses.

The premises occupied, which are situated on King street, are thoroughly stocked with a large and comprehensive assortment of shelf and heavy hardware, cutlery, stoves, tinware, paints, oils, glass and in fact everything usually found in a first class establishment of this nature and marked at the lowest possible prices. Tin, copper, galvanized iron and sheet iron work and general jobbing is promptly attended to. A specialty is made of plumbing, heating and gas fittings and their work in this line is not confined to this county alone as they are frequently called upon to do work of this character in the larger cities. They are also the sole manufacturers of the celebrated Dobbin Patent Down Draught Drum. Estimates are cheerfully furnished on application.

Mr. Jacob Conrad, Sr., the founder of the business is one of Waterloo's past mayors and served the town in that capacity for several years.

William and Jacob Conrad, Jr., who have conducted the business for the past seven years are persevering and energetic business men as well as generous and courteous gentlemen. The former has served several years as a councillor and for the past two years has been a member of the public school board.

They built up their large trade upon the permanent basis of equitable dealings together with low prices and honest representations.

there being a strong demand for their well known brands of Buda, Neva, Pride, Daily, Patent, Como and Colorado.

Peter Shirk, who also owns and successfully operates the grist mill at Baden, has an able assistant in looking after his large business in his son Geo. Shirk, who having practically grown up in the business is familiar with every detail of the work.

Lancaster Hotel.



JOHN GRASSER.

WHEN you go to Bridgeport by the Berlin and Bridgeport electric line, the first stopping place is at the corner where the Lancaster House is situated. If you require meals or lodging, John Grasser, the genial proprietor, has all the accommodation. This hotel is one of the old landmarks of the county, erected over fifty years ago by Mr. Bitzer. It has passed through the hands of several proprietors, and ten years ago was bought from Hallfried Hundeshagen by the present landlord, who has made many improvements and has now one of the best suburban hotels in the county of Waterloo. Mr. Grasser is a man who studies the requirements of his guests, and in company with his estimable wife the hotel is conducted along the best possible lines, and no caller or guest ever leaves disappointed. Besides the accommodation for guests there is stabling for about 25 horses and the traveller who stays there receives every attention. Mr. Grasser contemplates making considerable improvement and enlargement to the house to accommodate the increasing trade which his first class catering has secured him.

J. R. Schiedel.



A. E. RICKERT

ONE of the popular institutions among residents of Breslau and also among the prosperous farmers of a wide surrounding country is the general store of J. R. Schiedel at Breslau, which is under the progressive management of A. E. Rickert, a gentleman thoroughly acquainted with all the details of the store business and who is familiar with the wants of the district. So successful has this institution been under the present proprietor that the purchase was recently effected of the old Bechtel store on the opposite side of the street with the object of combining the two businesses. A full line of general dry goods, groceries, hardware, boots and shoes, etc., is carried, special attention being paid to supplying the need of the farmer. Mr. Schiedel, the proprietor, is one of the old and highly respected residents of Waterloo Township, while Mr. Rickert, who is yet a young man, is a son of the late Philip Rickert of West Montrose, one of the county's early pioneers, who was born at the "Two Bridges," just south of Berlin, in 1835. A. E. Rickert's gran father had the reputation of being one of the first tailors in this county.



AARON BRICKER.
Mayor of Berlin



J. Y. SHANTZ
Berlin's oldest native born citizen and for many years prominent in the upbuilding of the town

F. Schaefer.

TO Frederick Schaefer belongs the honor of being the owner of Breslau's largest industry, the Breslau Brick and Tile Yard, which is also one of the largest in the county. The brickyard presented a busy scene when the writer visited it, about twenty men being hard at work and every one of the four burning kilns was doing duty.

Besides the yards at Breslau Mr. Schaefer recently bought out the brick business in New Hamburg which he is successfully conducting. In both places Mr. Schaefer has been fortunate in securing the finest clay beds and these with the improved machinery which he uses, enables him to turn out a first class article of both tile and brick for which there is a constant and ready demand.

Mr. Schaefer is ably assisted in looking after his large business interests by his three sons and thus finds time to take a hand in municipal affairs, being an ex-reeve of Waterloo township, and at the present time having the honor of being a member of the Waterloo County Council.



BRICKYARD OF FREDERICK SCHAEFER AT BRESLAU.

H. Schade.

ONE of the best suburban general stores in the County of Waterloo is the one kept by H. Schade at Bridgeport. The proprietor has a keen conception of what the people of the neighborhood require and in staple articles he has the goods in stock. Mr. Schade is a native of Waterloo county, born in Waterloo town, and previous to buying out the present business from John Zinkann had considerable experience in a mercantile career. Since acquiring the present business and premises he has made many improvements and enlargements rendered necessary by the increased business he secured. He is one of those business men whom it is a pleasure to meet. He has about him a kind and courteous manner that gives confidence to the customer and his business policy is honest goods at honest prices.

In connection with his general store business Mr. Schade is an active partner in the firm of The G. M. Shirk Co., who are extensive dealers in coal and salt throughout a large portion of the county.



JOS. E. SEAGRAM, M. P.
North Waterloo's Representative.

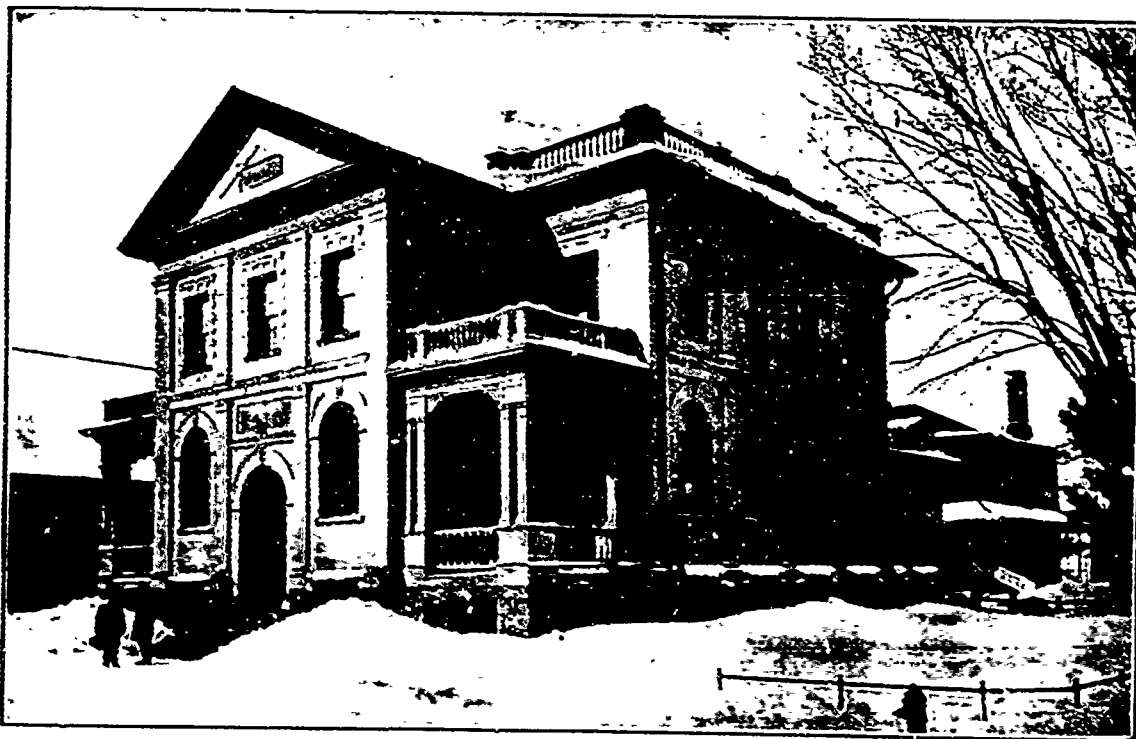
TOWN OF BERLIN

BERLIN stands to-day where one hundred years ago there was a dense forest. In 1806 the first tree was cut down by the early pioneers, descendants of whom are numbered among the hundreds in this vicinity, and the rough material was used in erecting houses and barns. The stumps were pulled up and the fine farm land was ploughed and cultivated for some years while the small handful of settlers steadily increased and by industry and confidence, two leading virtues that have always characterized the inhabitants of Berlin, the foundation was laid for this industrial centre.

Berlin did not become a town in a day, but its growth has been steady and has been comparatively free from booms and their relapses. The first indications of growth were seen as early as 1816, when a goodly number arrived in Berlin after the war of 1812-14. The first industry of the town was a blacksmith shop opened during 1830 by Phineas Varnum, who also owned the first hotel, and the same year a store was opened by William, David and Frederick Millar. In 1835 the Mennonite settlers erected the first church,

Kranz, John Motz, Wm. Oelschlager and others, and joined with their Pennsylvania and German predecessors in building up the town. The Breithaupt and Lang tanneries were erected about 1850, and both of these institutions are now the largest in the Dominion, and their tanned leather has done much to advertise Berlin throughout the world.

The three pioneer industries of the town are the furniture, leather and button manufactories, but during the last thirty years numerous other industries have been added, among them those for the manufacture of boots and shoes, shirts and collars, gloves and mitts, etc. Important productions of Berlin factories are: household and office furniture, interior hardwood decorations, store fixtures, pianos, leather, wood-working machinery, boilers and engines, furnaces, gas and gasoline engines, shirts and collars, rubbers, boots and shoes, felt goods, trunks, valises, suspenders, glue, robes and clothing, clocks, lager, cigars, gas and electric meters, aluminum goods, whitewear goods, overalls, shoe and stove blacking, sugar, doors and window sashes, as well as many other lines.



CARNEGIE LIBRARY, BERLIN

which was also used as a schoolhouse, and was presided over by one of the founders of the town, Bishop Benjamin Fby. This formed a nucleus for a thriving village, its central locality in the then settled part of the county attracting considerable trade. Previous to 1850 there were two successful furniture factories established in Berlin, the one belonging to Simpson and Aldous, in which about \$25,000 worth of manufactured goods were turned out annually, and the other owned by Isaac Hoffman, where 20 men were employed. In connection with the former industry there was a large steam pump factory, which was the first in this part of the county. In 1852 Berlin was selected as the county town, and in 1854 the town was incorporated, having a population of over 2,200. In 1856 the front portion of the present Central School was erected.

MANUFACTURERS PAST AND PRESENT

After the incorporation of Berlin as a town, a large number of German settlers arrived, amongst them Franz Louis Breithaupt, Richard Lang, Hugo

TOWN OF BEAUTIFUL HOMES.

While Berlin is widely known as a busy manufacturing town and as a town of large and numerous mercantile establishments, the educational, religious and aesthetic side of life has not been forgotten. It is famous as a town of beautiful homes, neatly kept lawns and boulevards, and it is a fact frequently commented on that a larger proportion of Berlin's residents own the houses they live in than is the case in perhaps any other town of its size in Canada. The educational advantages offered are not excelled in any place the size of Berlin. There are four well-equipped public schools, a separate school, Collegiate Institute, including domestic science and manual training, St. Jerome's College and the Berlin Business College. Recreation is afforded by Victoria Park, one of the finest in Canada, an auditorium that can be used summer and winter and accommodates thousands, bowling green, athletic sports of all kinds, opera house, the 29th Regiment Band and the Berlin Choral Club. Berlin also has some of the finest church edifices in the province and new edifices will be erected this year.

LOCAL IMPROVEMENTS.

The population of the town is estimated at 12,141, and its assessment now amounts to \$5,416,210. From \$50,000 to \$60,000 is spent annually on local improvements, which provide work for hundreds of laborers. The sidewalks are nearly all of cement and the road-beds are being constantly improved.

OWNS ITS PUBLIC UTILITIES.

Berlin owns its waterworks plant, and the quality of water is decidedly pure, while the pressure for fire protection is very satisfactory. The light and power plant is also owned by the municipality and has been placed on a paying basis. The average price of electricity and gas is lower than in most towns and cities with a population of over 10,000. This year the ratepayers will decide upon the question of securing control of the Berlin-Waterloo street railway franchise. The sewerage system of the town is one of the most extensive and complete on the continent, being constructed at a cost of over \$65,000. It has been operated very successfully, and the Ontario government recognized the

The G. V. Oberholtzer Company,
Limited.

EIGHTEEN years ago the firm of Armburst & Oberholtzer began the manufacture of boots and shoes. On the death of Mr. Armburst in 1891, Mr. Oberholtzer acquired his partner's interest and conducted the business until 1900. In that year, shortly before he also died, the present stock company was organized. The officers are: N. B. Detweiler, president and treasurer; D. B. Detweiler, vice-president; O. Kinzie, secretary. Under the new management changes have been made in business policy and in manufacturing. The aim of the firm is to make the best staple and medium footwear possible to skilled workmanship and modern machinery. It is enterprising manufacturers like the firm who are creating a new name for Canadian shoes and putting them on a par with the product of any other country. The Oberholtzer shoes are known for excellence of leather and style of cut.



VIEW OF VICTORIA PARK, BERLIN

enterprise of the ratepayers in the solution of the vexed problem of the disposal of sewage of inland towns by voting \$4,000 towards the cost of its construction.

MUNICIPAL GOVERNMENT.

The civic government is on a sound basis. The waterworks, lighting plant, sewer system and the parks are under the supervision of commissions composed of some of Berlin's leading business men and heaviest taxpayers. The town council, school boards and library board are efficient and the welfare of the town is carefully looked after by the members. The tax rate of the town for the last two years has been 19½ mills, and all local improvements are made under the frontage tax system.

Berlin begins the second century of its existence with the brightest prospects of continued growth and prosperity. A hundred years has witnessed the rise of a city, in size if not in name, and it is next to impossible to predict what will be Berlin's future growth during the coming years, suffice it to say that there is nothing to prevent the town from increasing in size so long as the Dominion of Canada continues to grow and its large areas of land in New Ontario and the Northwest are purchased by the thousands of settlers who are arriving in Canada in increasing numbers from year to year.

The Economical Mutual Fire Insurance
Company.

PEOPLE have come to realize that only that insurance is valuable that really insures only those companies are worth patronizing that pay losses as well as collect premiums.

One of the most substantial of Canadian insurance companies is the Economical Mutual Fire Insurance Company of Berlin. Now in the thirty-fourth year of its existence it is stronger and more prosperous than ever. The officers and directors are nearly all Berlin business men and all of them men of prominence and financial standing. A strong Board and careful, conservative management have made the Economical a safe company popular with the best commercial concerns as well as an insurance of residence property. Their government deposit is larger than that of any other Ontario Cash Mutual Company.

The officers of the Company are: John Fennell, president; Geo. C. H. Lang, vice-president; John A. Ross, inspector; W. H. Schmalz, manager and secretary.



RIVERSIDE PARK, BRIDGEPORT, NORTH BANK OF GRAND RIVER.

Berlin's Beautiful Suburb.

A BEAUTIFUL suburb of Berlin is the village of Bridgeport, about two miles distant, picturesquely situated on the Grand River. The large flouring mill is one of the oldest industries in Waterloo County. Long before the days of the building of the Grand Trunk Railway, Bridgeport was a busy centre of manufacturing without machinery and trade.

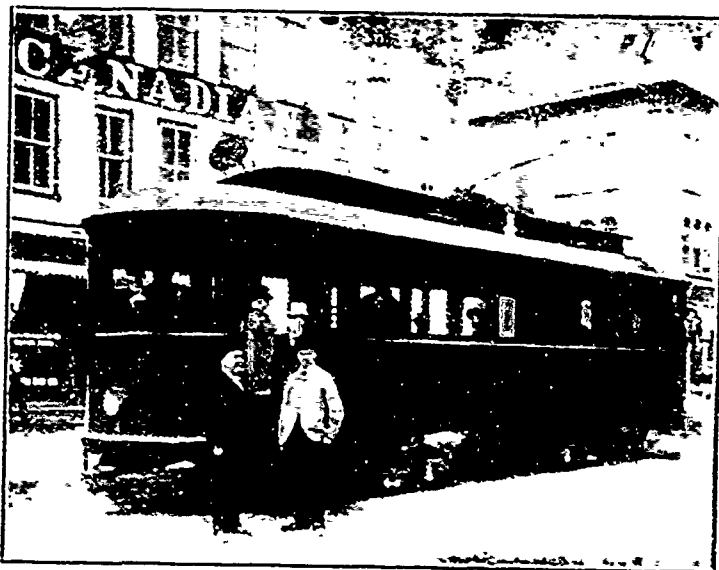
The trolley line to Bridgeport traverses the north ward with its many factories including the plant of the Ontario Sugar Company.

The Berlin & Bridgeport Street Railway Company has at its Bridgeport terminus a beautiful park of about seven acres located on both sides of the river. In the park on the high north bank of the river is located the Company's handsome well appointed Casino, a substantial two-storey concrete building eighty by fifty feet, containing a beautiful concert hall with polished maple floor and

modern conveniences. Extending the length of the building there is a two-storey covered veranda overlooking the river. The park on the south bank has a large baseball and football ground. A ferry boat working back and forth on trolley connects the two banks of the river and row boats, etc., are also provided. There is also a bath house and an attendant supplies bathing suits. A caretaker living in a neat dwelling on the Company's grounds is in attendance constantly throughout the season.

Entertainments, concerts, band concerts, etc., are provided during the season. The Company has ample and commodious facilities to handle very large crowds.

The park with its appurtenances affords one of the most beautiful picnic and recreation grounds in Ontario. It is ideally situated and during the summer months affords a place of recreation and pleasure for thousands.



ONE OF THE FINE CARS OF THE BERLIN & WATERLOO STREET RY.

a kitchen, dining room and all

mer months affords a place of recreation and pleasure for thousands.



RIVERSIDE PARK, SOUTH BANK OF RIVER.

The Bank of Hamilton.

THIS well known institution was established in the city of Hamilton thirty-five years ago, and has now grown to be one of the foremost financial institutions in the Dominion of Canada. It has always been the policy of the Bank of Hamilton to be abreast of the times, and they now have branches throughout the country as far west as the Pacific coast.

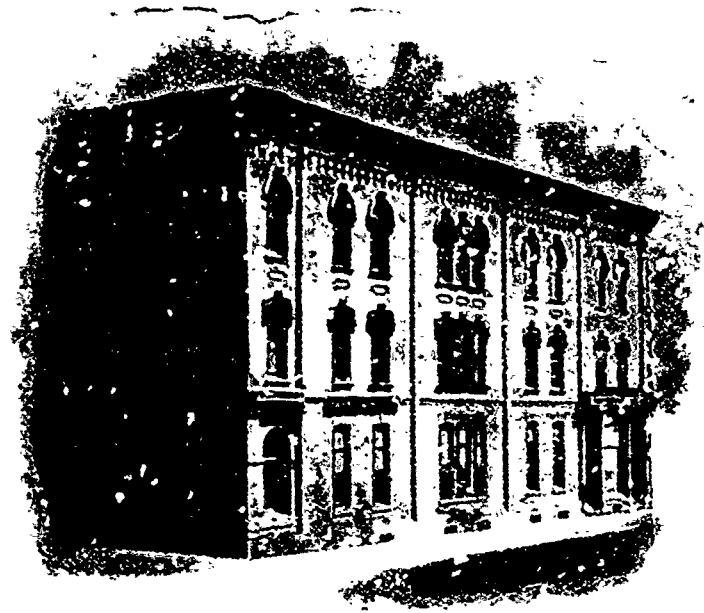
The president of the Bank is the Honorable William Gibson, one of the leading members of the Dominion Senate, and with him on the directorate of the Bank are associated men of the highest standing in the financial life of the country. The general manager is James Turnbull, a man of exceptional ability and of the highest business integrity.

The Berlin branch was opened about twelve years ago under the management of O. D. Clarke, who has since been promoted to the position of inspector.

C. L. Laing, the present agent, has been in the service of the Bank for over fifteen years, and is a careful and painstaking manager. He is assisted by a capable and intelligent staff, the members of which are always ready to give prompt and courteous attention to the customers of the Bank.

From the time of its inception in Berlin the Bank of Hamilton has always done a large and successful business, which has been largely due to the sound business methods of the Bank of Hamilton, which the public quickly realized and took advantage of. The Savings Bank Department is a favorite place for people who have money to deposit, because the depositors are always accorded the best of service and can always get their money when they want it. They also receive the highest current rate of compound interest.

The agent and staff are always willing to give the fullest information to those wishing to open accounts with the Bank.



BERLIN BRANCH OF THE BANK OF HAMILTON.

The Sovereign Bank of Canada

THE BANK
THAT PAYS
INTEREST
4
TIMES A
YEAR

THE SOVEREIGN BANK OF CANADA

has 67 branches in Canada, and an agency at 25 Pine Street, New York City. Organized less than five years ago, the Sovereign Bank opened for business on 1st May, 1902, with a paid up capital of about \$300,000. This has been gradually increased until it now stands at nearly four million dollars. During four years' operations a reserve fund of over one and a quarter million of dollars has accumulated, partly from premiums on stock and partly from profits. The comparative statement recently issued by the Bank gives concisely a resume of the Bank's progress since organization:

LIABILITIES.

| NET PROFITS | | 30th April | Capital Paid up | Reserve Fund and Undivided Profits | Sovereign Bank Notes in Circulation | Deposits | Balances due to other Banks | Total Liabilities to the Public | Excess of Assets over Liabilities to the Public. |
|-------------|-----------------------|------------|-----------------|------------------------------------|-------------------------------------|-------------|-----------------------------|---------------------------------|--|
| Amount | Percentage to Capital | | | | | | | | |
| \$ 51,235 | 4.56 | 1903 | \$1,293,876 | \$ 324,360 | \$ 859,375 | \$3,252,919 | \$ 45,102 | \$4,157,396 | \$1,618,236 |
| 119,760 | 9.21 | 1904 | 1,300,000 | 372,363 | 1,091,865 | 5,691,453 | 148,393 | 6,931,711 | 1,672,363 |
| 133,975 | 10.30 | 1905 | 1,300,000 | 426,626 | 1,198,190 | 8,316,205 | 428,885 | 9,943,280 | 1,726,626 |
| 187,467 | 10.35 | 1906 | 3,585,410 | 1,277,400 | 1,416,050 | 11,858,296 | 431,853 | 13,706,199 | 4,862,810 |

ASSETS

| DIVIDENDS PAID | | 30th April | Cash on Hand and at Banks | Bonds Debentures Et. | Loans and Call | Commercial Loans and Discounts | Immediately Available Assets | Bank Premises and other Assets | Total Assets |
|----------------|-----------|------------|---------------------------|----------------------|----------------|--------------------------------|------------------------------|--------------------------------|--------------|
| Amount | Per Cent. | | | | | | | | |
| \$ | | 1903 | \$ 837,580 | \$ 465,949 | \$1,715,963 | \$2,709,642 | \$3,019,492 | \$ 46,498 | \$5,775,632 |
| 65,000 | 5 | 1904 | 1,157,830 | 664,458 | 1,960,160 | 4,760,613 | 3,782,448 | 61,013 | 8,604,074 |
| 65,000 | 5 | 1905 | 1,626,551 | 832,931 | 2,286,917 | 6,632,665 | 4,746,359 | 290,842 | 11,669,906 |
| 102,923 | 6 | 1906 | 2,615,287 | 911,654 | 2,902,731 | 11,691,782 | 6,429,672 | 447,555 | 18,569,009 |

The general manager, D. M. Stewart, is one of the most capable men in Canada, and the marvellous growth of the Sovereign Bank is to a large extent due to the able management of Mr. Stewart, assisted by a very efficient head office staff and excellent bank managers, of whom H. Fred Boehner, manager of the Berlin office, is one of the most successful. The Berlin branch

opened in October last, and has already secured a fine and remunerative business. The Sovereign Bank has over eleven hundred shareholders and nearly fifty thousand customers. It has made a special effort to induce small depositors to make use of the Bank, and pays or compounds interest on savings deposits four times a year.

The Breithaupt Leather Co.



L. J. BREITHAUPT, ex-M. P. P., President of the Breithaupt Leather Co.

THE Breithaupt Leather Co. has the distinction of being one of Berlin's pioneer institutions. The business was founded in the year 1857 by the late Louis Breithaupt, who came to America at the age of sixteen years and started in business with a capital of \$90, and in spite of disastrous fires in 1869 and 1871, Mr. Breithaupt undaunted, built anew, each time larger and better than before. Upon his death in 1880, the business was continued by his wife and sons for the benefit of the family, and in 1890 the present Joint Stock Company was formed, with Louis J. Breithaupt as president and John C. Breithaupt as secretary. Both have been brought up in the trade, and are not only experienced business men, but also practical tanners. The Company now owns and operates three extensive tanneries in Berlin, Penetang and Listowel, where the tanning of sole leather is engaged in on a large scale, their product being popularly known from the Atlantic to the Pacific and also in Great Britain. The Penetang tannery on the shores of



JOHN G. BREITHAUPT, Secretary of the Breithaupt Leather Co.

Georgian Bay is the Company's largest plant and with the large new additions and modern equipment added during the past year it is the model sole leather tannery of Canada and can alone produce 800 sides of sole leather a day. The Company's large and constantly expanding business furnishes employment to a large number of men, most of whom have been with the Company for many years.

The late Mr. Breithaupt was largely interested in Berlin real estate, having bought property when others did not believe in Berlin's future as he did and was probably the largest individual property owner in the town. The town's great progress has amply justified his expectations and proven his sound judgment.

Like their father, the present heads of the business are public spirited citizens, holding various public offices and giving ungrudgingly of their time in forwarding the interests of their town and country.

It is interesting to note here that Mrs. C. Breithaupt is the oldest native lady resident of Berlin, having seen Berlin grow from a hamlet to a prosperous city. She is still active and vigorous and in the enjoyment of good health.



BERLIN buttons beautify the clothes of all America. The Jacob Y. Shantz & Son Company of Berlin and Buffalo are the largest button manufacturers on the continent and pioneers of the industry in Canada.

In 1870 Jacob Y. Shantz built a small factory on King street, Berlin, and made the first Canadian buttons. By perseverance and careful business management the business steadily grew, demanding larger and larger quarters until in 1893, some time after Mr. Shantz's sons had become partners, they moved into the large factory on Water street. It is four stories high with a basement for storage of raw materials. The entire building is fitted out with the best of modern machinery, much of which is designed and made in their own machine shop. The factory is uniformly heated, is lighted by electricity from the Company's own plant, and has complete fire protection. The machinery is driven by steam power.

We, who use such countless buttons, and as thoughtlessly as pins, seldom pause to consider what a miracle of transformation from the crude material each one represents, if indeed we know the original substance at all.

The Shantz & Son Company manufacture from vegetable ivory, horn and mother of pearl. The ivory forests of South America yield their rough brown nuts to native pickers, who float loads of them in odd little native boats down the stream to the coast. Traders, largely German, take possession of the cargoes, and the nuts find their way through Hamburg and New York buyers to the button factories.

From the shores of the Mediterranean, the coasts of China and the West Indies, are brought the large shells from which pearl buttons are cut. They look like large clam shells heaped in the buckets beside the machines.

All kinds of buttons, plain and of fanciful designs, are made in this factory and for these crude materials skilled operatives are necessary and the Company make every effort to retain for years a clever workman. Over 150 hands are employed in the Berlin plant and nearly as many in the works at Buffalo. From these two factories thousands of boxes are shipped daily to wholesalers in the large cities of both North and South America. 100,000 buttons is a day's output at Berlin. The Company easily holds its rank at the head of the button manufacturers of the American continent.

In 1895, the business was incorporated as a joint stock company. The officers are D. B. Shantz, president, and S. Brubacher, secretary.

J. B. Gateman.



J. B. GATEMAN.

ONE of the most interesting of Berlin's many industries is that of J. B. Gateman, maker of fine celluloid combs, horn hair pins and novelties, which in spite of two disastrous fires, is doing a rushing business. Mr. Gateman is a well known citizen of Berlin, having lived here for twenty years. He was born in the county of Grey and has had a large experience both in the button business and the line in which he is now engaged.

A. C. Quickfall.

VICTORIA ICE are two words that stand out in large letters on the huge delivery wagons of A. C. Quickfall, who does his share in keeping down temperatures on hot sultry days. Albert C. Quickfall is a son of Richard Quickfall, of near Bridgeport, and since purchasing the Victoria Lake Ice Plant two years ago, has done a large and successful business. Besides his ice business Mr. Quickfall makes a specialty of cement bricks, window and door sills, etc., being the owner of a splendid sand pit within the corporation limits, and these he has also worked up a considerable business. He also found time to build several houses since taking up his residence on David Street, thus showing his progressiveness as a citizen.



The above illustration shows the new store of Lang Bros. & Co., Berlin, which is one of the most up-to-date stores in Waterloo County. Their special departments are dress goods, ladies' ready-to-wear goods, mantles and furs, linens and ladies' furnishings, also carpets, linoleums, wall paper, curtains and window shades. The firm has surrounded itself with a staff of efficient and courteous helpers who are at your service. The firm's motto is: Good goods and good value.

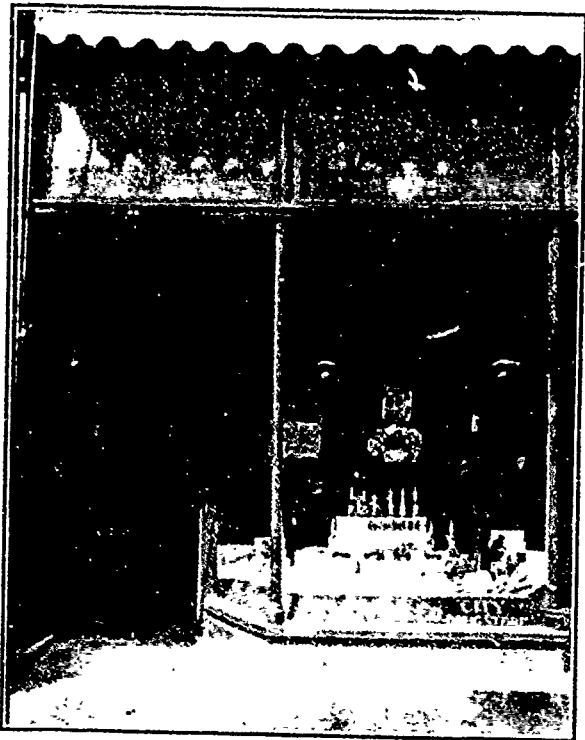
J. R. Hallman.

ONE of the rising young business men of the town is J. R. Hallman, who two years ago opened up an exclusive gents' furnishing business in Berlin. Starting in a modest way in a part of the present premises, the business grew so rapidly that at the end of the first year he was forced to enlarge his premises in order to properly handle the increased trade. Mr. Hallman is a firm believer in the adage that what is worth doing is worth doing well, and has furnished his store with the finest interior hardwood fittings and all the latest appliances for the best display of goods, at heavy expense, with the result that he has now what is generally conceded one of the finest and most up-to-date stores of its kind in the province. The large stock has been selected with the greatest care, and comprises, besides many novelties, everything which the well dressed man requires.

Stuebing & Smith.

AMONGST Berlin's many mercantile institutions is the firm of Stuebing & Smith, wholesale importing jobbers in stationery, fancy goods, musical supplies, their office and warerooms being located above the Bank of Commerce on King Street, with entrance on Frederick. This business was started in 1858 by Boedecker & Stuebing, who sold out to Staebler & Breithaupt, from whom the present proprietors purchased the business in 1883. This firm handles all kinds of up-to-date stationery, fancy goods, etc., and have on the road travellers to cover the country where there is an ever increasing demand for their popular line of goods. Louis Stuebing and J. S. Smith are both Germans and have had over thirty years' experience in the business.

E. O. Ritz & Co.



CITY DRUG STORE OF E. O. RITZ & CO. (formerly J. E. Neville's)

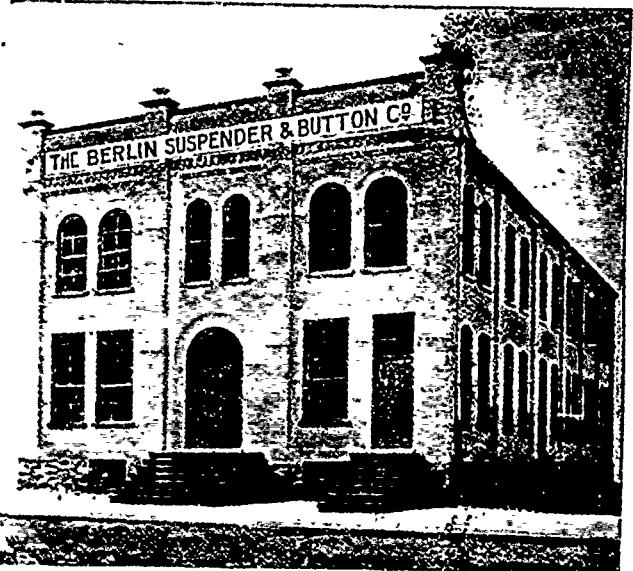
ONE of the model pharmacies of Waterloo County is the drug store of E. O. Ritz & Co., King Street, Berlin. It is just a year since the firm bought out the old established business of J. E. Neville, who was compelled to retire owing to failing health, but that short period of time has witnessed a transformation of the old premises, and a large and gratifying increase in the business. A handsome new front has been put in and the old fixtures replaced by new ones of finest quartered oak and the interior otherwise overhauled and redecorated. Besides carrying a large and well assorted stock of drug sundries, the firm are the owners of Neville's celebrated standard preparations and Schaefer's Condition Powders; in both they do a large business, as well as a good prescription trade. E. O. Ritz, who is a graduate of the Ontario College of Pharmacy, is not new to the people of Berlin, having been with Mr. Neville for seven years before buying out his old employer. He is young, affable and energetic and his success is already assured.

Dr. Campbell.

ELSEWHERE in this issue will be seen two fine representatives of the Hackney breed of horses, the property of Dr. Campbell, of Berlin, who has kindly contributed the cuts to illustrate these pages. Since the Doctor has located here he has always taken a lively interest in the advancement of agriculture in general, being for several years a director of the Farmers' Institute and Agricultural Society. He has, however, interested himself more particularly in the improvement of the horse. After a careful study of the needs of this county with regard to the improvement in horses, he concluded that the heavy breed interests were well taken care of and also the light breeds intended for speed. But the most useful of all, the horse adapted for any purpose, had no typical representative in our county. He was instrumental in bringing to Berlin for sale the imported Hackney stallion "Dante," and after several weeks' endeavor to effect a sale for him he purchased him alone, and now as his stock are coming into service, "Dante" is in greater demand than ever, which speaks well for the Doctor's judgment in selecting a representative of the middle class. Within the past year the Doctor has purchased another member of the same family of the Hackney breed, a fine five year old, in "Royal Drev ton," believing that the first principle in breeding is to select from the best family and then select the best you can find of that family. It is well worth knowing that the strain of "Denmark" (177) is the strain all breeders

of Hackneys, especially in England are following for the reason that all the grand champions are of this blood. In lineage "Dante" stands three steps from "Denmark" and from "Royal Drevton" five. The grand sire of "Royal Drevton," "The Matchless of Londsborough," stands an unbeaten champion both in England and America, having been imported to America in 1889. In 1895 he was retired from the show ring unbeaten, and in 1906, at the age of 22, he was bought by one of the most prominent Hackney breeders in the Old Land, and returned to England to retain his good qualities and have them transmitted to future generations. Farmers of the county are to be congratulated in having at their service two such fine specimens of smooth, round, compact, active horse, represented in the breed in question.

The Berlin Suspender and Button Co.

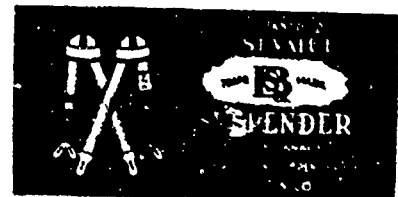
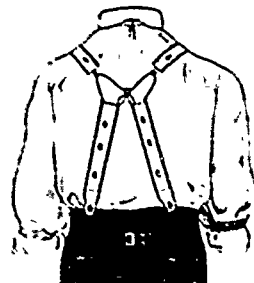


WORKS OF THE BERLIN SUSPENDER AND BUTTON CO.

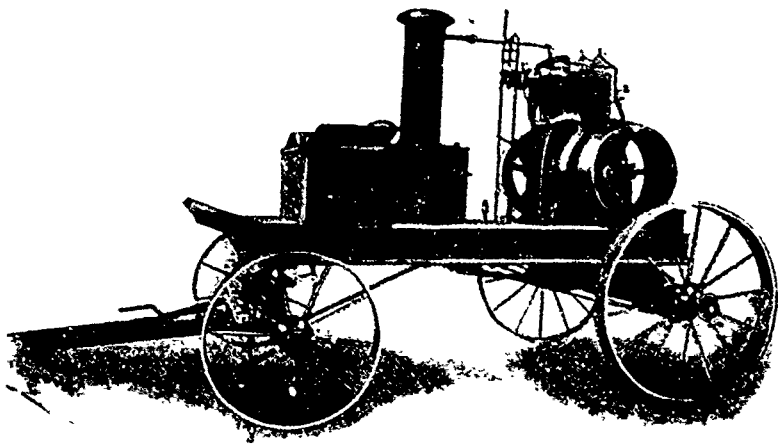
THE Berlin Suspender & Button Co. was established in Berlin in 1895, under the management of C. K. Hagedorn. From a small industry, which was located above the Market Grocery, it steadily grew, and in 1900 the present large and commodious building was erected on King Street, with a total floor space of over 10,000 square feet. The additional accommodation provided more room for the latest improved machinery and an increased number of hands, thirty being employed at the present time.

The firm manufactures suspenders of all kinds and armlets, and job in buttons, rubber collars and tailors' trimmings. The staff of travellers cover the Dominion from Sidney, Cape Breton, in the east, to the Klondike, and every year has shown a splendid increase in business. The Northwest and British Columbia-trade is receiving special attention and shipments are being made almost daily.

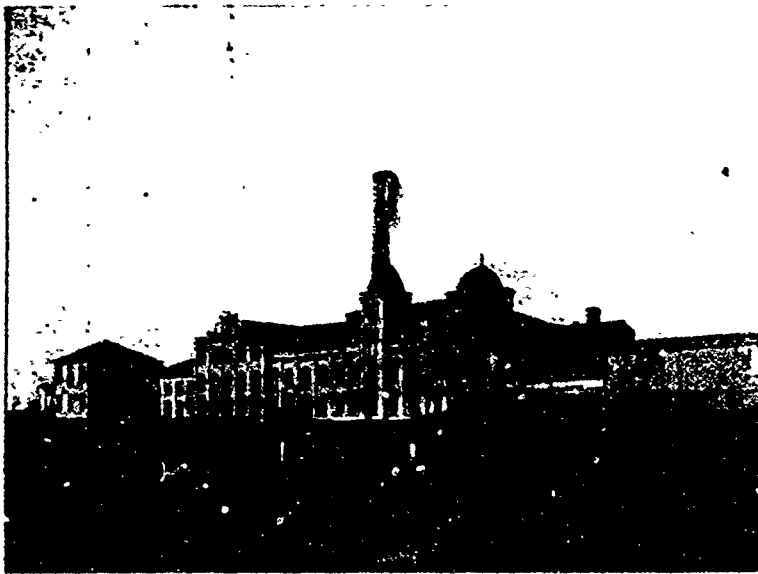
The firm has adopted the accompanying trade-mark, which is stamped on every suspender manufactured. The 50-cent suspender is guaranteed to give satisfaction. Recently the firm commenced the manufacture of "The Faultless" suspender, which was invented and patented by one of the employees. The style is shown in the accompanying cut. It is exceedingly comfortable to the wearer, as it adjusts itself to the slightest movement. For the short time it has been on the market its sale has been unusually large. Mr. Hagedorn, the manager, is an enterprising manufacturer and devotes his best attention to his growing industry.



The American Motor Car Co., Ltd.



ONE of Berlin's rapidly growing industries is that of the American Motor Car Co., Limited. They not only enjoy the distinction of being among the first in Canada to manufacture automobiles, a large number of which are at present in daily operation, but they are the first in Canada to manufacture multiple cylinder gas and gasoline engines for general purposes. Their TWENTIETH CENTURY Engines are built on the three cylinder principle, and though very light they are exceptionally strong and durable. These engines are especially adapted for operating electrical machinery, threshing machinery, grinders or any machinery where a smooth and steady power is required. A very complete catalogue giving full information of this type of engine will be sent upon request.



WORKS OF THE ONTARIO SUGAR CO. LIMITED



THE LATE JOHN DURRANT

JOHN DURRANT was born in Suffolk County, England, on the 4th of April, 1791, and emigrated to Canada in 1831, settling in Waterloo Township on Lot 78, G.C.T., in 1833. This farm was at that time situated in a wilderness of wood. By his own industry, assisted by that of his wife and family, he cleared up and brought into cultivation the farm at present known as Fristoe Villa farm, at present owned by his youngest son Matthew Durrant. The subject of this sketch was a gentleman of the genuine old English type, jolly, jovial and robust, fond of a joke, always ready to lend a helping hand to those in need, and at the same time sustaining a dignified claim to his own independence. He was a respected member of the Methodist Church for over forty years, and to his energy may be largely attributed the building up of that society, as well as the erection of the present church at Winterbourne, of which he was a steward for many years and up to the time of his death. In politics he was a staunch Reformer of the Old William Lyon McKenzie type. He died on the farm named at the ripe age of 91 years and 25 days.



MAIN STREET, BERLIN.

The Berlin Business College.

W. D. EULER, whose cut appears here, is well known as the energetic principal of the Berlin Business College. Since he took charge of the college in 1902, the attendance has more than trebled and the school has become one of the largest and best in Ontario. It has been duly incorporated and will this year have an attendance of more than 150 students.

The principal is personally known to the whole business community. This fact, together with the high standard of efficiency maintained by the college, brings so many calls for bookkeepers, stenographers and other office help to the college office that the demand can not be fully supplied. The employment department of the school is thus a great benefit to our business men and to the students.

Real, practical business education is to-day the most useful in the world. Its value to farmers, mechanics and others is so well recognized apart from its value as a stepping-stone in the business office, that during the winter months many students are in attendance to obtain in a short time a useful knowledge of business arithmetic, bookkeeping, penmanship, business law, correspondence and spelling.

Mr. Euler takes a close interest in educational and business affairs. He is a valued member of the Berlin Public School Board, a member of the Board of Trade and is examiner and vice-president of the Business Educators' Association of Canada, which body will meet next year at the Berlin Business College in annual convention.



W. D. EULER.



AHRENS ST. FROM QUEEN. - One of Berlin's Residential Streets.

St. Jerome's College, Berlin, Ont.

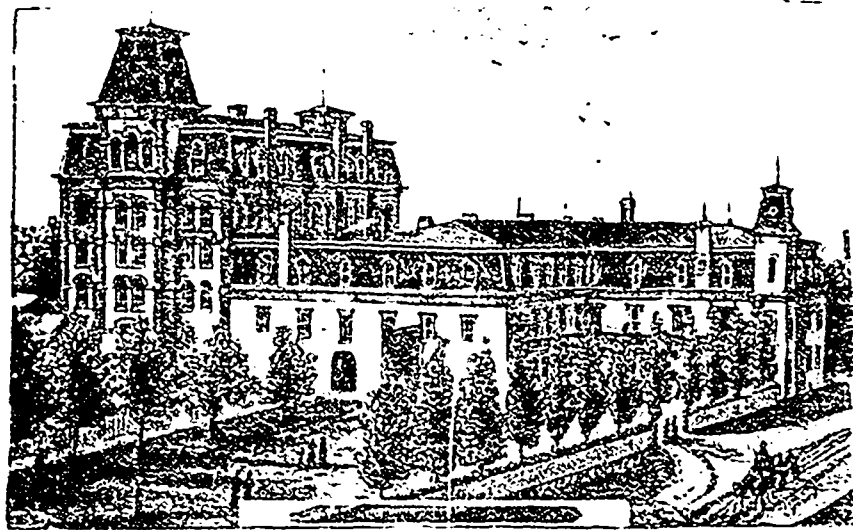
ST. JEROME'S COLLEGE, of Berlin, Ontario, Canada, was founded by the Very Rev. Louis Funcken, C. R., D. D., with the approbation of Rt. Rev. J. Farrell, Bishop of Hamilton, and is conducted by the Fathers of the Congregation of the Resurrection. It was incorporated by Act of Parliament, August 15th, 1866.

At the death of Rev. L. Funcken, 1890, Rev. Theo. Spetz, C. R., D. D., was appointed president. He held the office until 1901, when Rev. John Fehrenbach, C. R., D. D., was appointed to succeed him. Rev. A. L. Zinger, C. R., Ph. L., M. A., now president, received the appointment in 1905.

The grounds are extensive, the buildings are roomy and afford splendid accommodation for a large number of students. The most approved system of ventilation, gas and electric lighting, hot water heating, water works, sewerage, laundry, fire escapes and other features of modern comfort have been adopted. Reception rooms, a gymnasium, spacious play grounds and garden, and the city park two blocks distant, offer ample facilities for exercise, games and amusements.

It is the object of the college to give Catholic boys and young men a higher education and to prepare them for professional studies and also for business life, to teach them the habits and principles of honorable living and to develop natural talents in every respect. Non-Catholic students, if well recommended, are admitted and, while direct interference with their religious duties is not intended, they are required to assist at common religious exercises and moral instructions.

DISCIPLINE. Regularity and order in a community depend on exact



A GENERAL VIEW OF THE COLLEGE

obedience to the rules of discipline, there can be no successful moral training without it. The morals and conduct of each and every student must be the objects of careful observation, paternal solicitude and personal attention. The rules of order and discipline are laid down at the beginning of every year and a copy of them is furnished to every student. Short lectures on moral subjects are given before night studies several times a week.

HYGIENE. Games and amusements are at all times encouraged among the students. The good effects of lively exercise in the open air upon the health and physical development of boys are well known. An athletic association is a standard feature of the college and all are obliged to contribute towards the maintenance of in and out-door sports. Every attention is given to the health and comfort of the students and every care taken to accustom them to habits of neatness and cleanliness. Good substantial board is considered a necessary condition of health and strenuous work. The buildings, halls, rooms and dormitories are spacious, comfortable and well kept. In case of sickness the students receive special attention from an infirmary, and in serious illness are placed, at a special rate, in the splendidly equipped city hospital where the best attention of physicians and trained nurses is always available.

STUDIES. St. Jerome's College offers to students who wish to prepare for commercial pursuits a business course, to students who wish to prepare for professional studies, such as law, medicine, engineering, pharmacy, dentistry, etc., a High School course, containing the studies required by the Board of Education of Ontario and usually required for matriculation in universities of the United States, and to those who intend to study for the Church or who aspire to acquire higher knowledge required for academic degrees, a college or arts course.

THE COMMERCIAL COURSE. The studies of the commercial course are intended for those who wish to acquire a good English business education; they are English reading, spelling, grammar and composition, with some knowledge of standard English authors, penmanship, arithmetic, book-keeping in various forms, the use of commercial papers, correspondence, commercial law, geography and religious instruction. Business college features, such as shorthand and typewriting are taught in this course.

THE HIGH SCHOOL COURSE. Students who enter college to prepare for professional studies, such as law, medicine, pharmacy, dentistry, engineering, etc., will find in the High School course all that is usually required for matriculation in the universities of Canada and the United States. The studies are those of a liberal education and are presented as follows: Latin, Greek, German, French, English, grammar, syntax, composition, rhetoric, study of authors, mathematics, arithmetic, algebra, geometry. History: Great Britain and Canada, United States, ancient history and mythology. Natural science: physiology, geology, botany, physics and chemistry, drawing, penmanship and christian science. Special facilities are offered for the study of the modern languages: German, French, Italian and Polish.

THE COLLEGE OR ARTS COURSE.

First year (Freshman) Latin, Greek, English, German, French, higher mathematics, natural science, history, religion.

Second year (Sophomore) Latin, Greek, English, German, French, mathematics, natural science, history, religion.

Third year (Junior) Logics, general metaphysics, ethics, political economy, Latin, Greek, English, German, French, mathematics, history, natural science, religion.

Fourth year (Senior) Ontology, cosmology, psychology, natural theology, history, Latin, Greek, English, German, French, religion.



REV. ALBERT L. ZINGER, C. R., Ph. L., M. A.
President St. Jerome's College



REV. THEO. SPETZ, C. R., D. D.

SUPPLEMENTARY STUDIES. Supplementary studies embrace optional branches of education that are not included in the regular course, but which contribute an ornamental part, as it were, to the accomplishments of the students. Music, instrumental and vocal, elocution, debating, dramatics and gymnastics belong to this class.

THE LIBRARY. A library consisting of about 7000 volumes is at the disposal of the students. A well furnished reading room affords students an opportunity of employing leisure hours in profitable reading.

THE LABORATORY. The natural science laboratories are equipped with the latest apparatus and supplies for the illustration of general courses in physics, chemistry, astronomy and biology.

COLLEGE ORGANIZATIONS. The principal organizations of St. Jerome's are the following: The Schoolman Staff who edit the college magazine; the Literary and Dramatic Society; St. Ludwig's Literarischer Verein (German Literary); St. Aloysius' Society (Junior Literary); the students' Total Abstinence Union; the League of the Sacred Heart; the Altar Society; the College Orchestra; the Athletic Association, and the Alumni Union.

THE SCHOOLMAN. The object of the Schoolman is to encourage the students in literary composition, to inform their friends of their doings in and out of class, and to maintain mutual interest and friendship between the college and those who have passed from beneath the fostering care of their Alma Mater.

THE ATHLETIC ASSOCIATION. The Athletic Association is composed of all the students of the college and has for its purpose the introduction and encouragement of manly sports and exercise.

TERMS. Board and tuition with dormitory accommodations, \$150 per annum.

OFFICERS AND PROFESSORS:

Rev. A. L. Zinger, C.R., Ph.L., M.A., President and Master of Studies.
 Rev. A. J. Fischer, C.R., Ph.B., B.A., Vice-President and Disciplinarian.
 Rev. Jos. Schweitzer, C.R., B.A., Latin, German and History.
 Rev. Theo. Spetz, C.R., D.D., Political Economy.
 Rev. A. L. Zinger, C.R., M.A., Philosophy, Natural Science, Latin.
 Rev. A. J. Fischer, C.R., B.A., Latin, Greek, French, Geometry.
 Rev. Wm. Kloepler, C.R., D.D., Christian Doctrine.
 Rev. Vincent Kloepler, C.R., B.A., Philosophy, English Literature, German.
 Rev. Wm. Beninger, C.R., Th.L., Latin, German.
 Rev. A. Simoni, C.R., French, Latin, Italian, Spanish.
 Rev. Paul Sobczak, C.R., German, Polish.
 Mr. David McKegney, Director Commercial Department.
 Mr. James Barry, B.A., Mathematics, English, History.
 Mr. A. J. Suddaby, M.A., English Classics and Composition.
 Mr. Jos. Ferguson, Mathematics and Physical Culture.
 Mr. Jos. O'Sullivan, Algebra, Penmanship and Drawing.
 Mr. Theo. Zoellner, F.S.S., Music.

St. Mary's Parish.

In the early fifties, Father Ebner, S.J., of St. Agatha, who also had charge of the Catholics of Berlin and Waterloo, began to make arrangements for building a new church in Berlin, and in 1854 Fr. Ebner, assisted by Frs.



ST MARYS R C CHURCH, S. SCHOOL AND SISTERS' HOUSE.

Holzer, S. J., of Guelph, and Fr Baumgaertner, of New Germany, laid the corner stone. Building was then commenced and the wall raised to within one foot of the roof. work was then discontinued, as the brick had all been used and there were no more funds on hand. In the following year building was resumed and the walls finished. On Easter Monday, 1856, Fr. Ebner celebrated the first mass in the church, though the inside was not yet completed. This priest contributed also a great deal materially towards the church.

The Right Rev. Bishop John Farrell, first bishop of the new diocese of Hamilton, as also Fr. Eugene Funcken, C. R., who arrived from Rome the same year and was stationed in St. Agatha, took great interest in the Berlin parish and did a great deal towards its advancement.

In 1858 the sacristy on the right was built, and at the same time the first schoolhouse was placed under the direction of Rev. P. Lauthuber, S. J., who besides many other parishes also attended to Berlin.

In 1863 Rev. Francis Breitkopf, who meanwhile had taken charge of the parish, built the tower and procured the bells, which were blessed in September of the same year by the Bishop of Hamilton. After Rev. E. Glowacki, C. R., and Rev. Breitkopf, C. R., had attended the parish for some time, Rev. Louis Funcken, C. R., who had just removed St. Jerome's College from St. Agatha to Berlin, took charge of the parish, this being in 1866. In the year 1871 the sanctuary was built, and shortly afterwards the interior was decorated and the exterior painted. In 1877 new pews, a pulpit and communion rail were placed in the church; in 1880 the organ was procured and in 1881 the sacristy on the left built

After the death of Father Louis Funcken, which occurred on January 30th, 1890, Rev. William Kloepler, C. R., was appointed pastor, and is attending the parish with no less zeal than his predecessors.

The Catholics of Waterloo built their own church in 1891. Nevertheless the necessity of more room for service was felt more from year to year. The first steps towards the building of a larger church were taken in the year 1892, when the monthly building fund collections were begun; in 1899 subscriptions were taken up which enabled the committee to buy a beautiful site for the new church and commence building.

The growth of the parish can be best calculated from the growth of the school; whilst the schoolhouse built in 1858 sufficed for forty or fifty children, as well as for a dwelling for the teacher and family, at present 450 children fill the eight rooms of the school that was built in 1874, since which time it has been twice enlarged, and the ever increasing high standing of the school is to be attributed to the good work and zeal of the School Sisters of Notre Dame.

The last Sunday in May, 1900, the first sod was turned for the new church. In the following year it was built to the roof, in 1902 the roof was added and in the next year it was plastered and furnished throughout. The Stations of the Cross in this church which were made by Artist Meyers, were imported from Munich and were the gift of Mrs. August Keiser, born Lang; the windows in the chapel, statues and crucifixion are all donations of different mem-

bers of the parish and cost in the neighborhood of \$8,000.00. The following Christmas the main altar, which is the gift of the Archconfraternity of the Christian Mothers, was placed therein; the two spires, which will soon be added, are to be 200 feet and 120 feet in height respectively.

The first school, which consisted of two rooms, was opened in 1880 by Mother Clotilde, who looked after the educational welfare of the children. Mother Catia was then appointed and still continues in charge, assisted by ten



REV. JOS SCHWEITZER, C.R., B.A. REV. WM KLOEPFER, C.R., D.D.

ten Sisters of Notre Dame. The attendance increased so rapidly that additions were required, until now there are ten rooms altogether and the school is considered one of the largest in the diocese.

Connected with the parish buildings is a hall used by the Catholic Young Men's Society, of which there are a great number, and whose meetings are held every Tuesday. The hall is large and commodious and is equipped with a thorough up-to-date gymnasium.

The grounds surrounding college, church and other buildings are most spacious and the lawns and terraces, which are carefully looked after, present a most beautiful sight. The families in the parish now number 320.

Father Kloepler's first assistant was Fr. Jos. Halter, who died in 1896. He was born in New Germany in March, 1857, was ordained priest in Rome in June, 1880, labored as teacher in St. Mary's College, St. Mary, Ky.; St. Stanislaus College, Chicago, and St. Jerome's College, Berlin. He died, comforted with the last sacraments, in St. Joseph's Hospital, Guelph, in November, 1896, and was buried in St. Boniface Cemetery, New Germany. Fr. Vincent Kloepler was then appointed assistant and continued until January, 1894 when he was succeeded by Fr. A. Fischer and Fr. W. A. Beninger.

The Chaplain for the Poles is Rev. Paul Sobczak, C. R.

The societies in the parish are many and the membership large. Following is a list of them: C. M. B. A. Branch, No. 12, St. Boniface Sick Benefit Society, Christian Mothers' Association, C. Y. M. S., St. Mary's Young Ladies' Society, St. Joseph's Society for the Poles, League of the Sacred Heart, St. Cecilia's Society.

| | | |
|---|--------------|---|
| P | Town of Galt | S |
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GALT or "Shade's Mills," as it was for many years known, was founded in 1816 by Absolom Shade. Shade was a young Pennsylvanian of adventurous spirit, who had been induced by Hon. William Dickson, the owner of the block of lands now comprising the townships of North and South Dumfries, to seek his fortunes in what was at that time a forest solitude. Mr. Dickson used his efforts in inducing settlers to come in, and by 1817 thirty-eight families comprised the population of the entire township, and in 1820 ten buildings all told made up the village, among them being a distillery and a blacksmith shop. By 1834 Galt had accumulated a population of 250, and by 1837 the village showed signs of rapid growth. The macadamizing of the Dundas and Waterloo road was undertaken in this year, and naturally resulted in materially increasing business at Galt. In the year 1850 Galt was incorporated as a village, and the energies of its enterprising citizens were turned in the direction of manufactures, with the result that as early as 1857

R. C. separate school, a free public library, a fine opera house, two daily and weekly newspapers, a general hospital, a good water supply, a live Board of Trade, electric railway connection with Brantford, Preston, Hespeler and Berlin, three steam railroads and a flourishing Y. M. C. A.

Sheldons, Limited.

SHELDONS, LIMITED, are just completing a large addition to their plant at Galt, for the making of all kinds of blowers, exhaust fans, mechanical draft apparatus and kindred lines of manufactures. This includes heating and ventilation of all kinds of large buildings, mills and facto-



TOWN OF GALT--STREET SCENE

the village had two foundries, two flouring mills, an ax and edge tool factory, a woolen factory, a paper mill, chair and furniture factories, a carriage factory, malt house, brewery, distillery, last factory, planing and pail factory.

The first train on the Galt & Harrisburg branch of the Great Western Railway entered the village in 1855. In 1871 Galt and Dumfries granted a bonus of \$110,000 to the Credit Valley Railway, now the Western Ontario Section of the C. P. R., and thus secured the advantage of competitive railway rates.

The period from 1880 to 1890 was marked by the construction of a system of water works and by the organization of the Hospital Trust.

Electric railway connection was secured with Preston and Hespeler in 1894, and in 1903 this line was extended to Berlin, the county town.

Briefly, modern Galt has: Eight parks, ten churches, a Collegiate Institute, a population of 8,500, three public schools, three chartered banks, one

ries, and the drying of all classes of materials, such as lumber, wood, soap, glue, leather, brick and the like.

In Berlin they put in a very large heating and drying system for the Lang Tanning Company. They have also installed their heating systems, fans and dryers in nearly every factory in Berlin and Waterloo. In nearly every case where a new factory has been erected in the past few years, this young and aggressive firm have been able to place some of their goods. Just after starting in business they were able to secure a large order for all the goods they could make for the Canadian Westinghouse Company's Hamilton factory.

The extensions which this firm are now making in Galt will give them three times the floor space they previously had. This, together with a full complement of new machinery, places them to-day in the front rank of Canadian manufacturers.



Town of Preston



THE land where the town of Preston now stands was originally owned by John and Joseph Erb, the village being laid out by surveyor Wm. Scollick about the year 1833. By 1852 Preston had acquired a population of 1600 and was in that year incorporated as a village with an area of 997 acres, the assessment at that time being £3,295, 5s. The first council after incorporation was composed of Jacob Hespeler, reeve, and Jacob Beck, Harry Hagey, Fred Guggisberg and C. H. Case, councillors. Otto Klotz was the first clerk. Upon the incorporation of Preston as a town in 1900 Geo. A. Clare, M. P., was elected its first mayor.

The town of Preston may justly be called one of the most prosperous in the County of Waterloo. Its natural facilities are above the average, being situate near the confluence of the Speed and Grand rivers, the former flowing

Adam Ferrie became the first postmaster. A tannery was also built by Henry Bauman on the Blair Road at an early date. The first medical men were Drs. Ebert and Hugh R. Folsom.

John Ballantine & Co., Ltd.

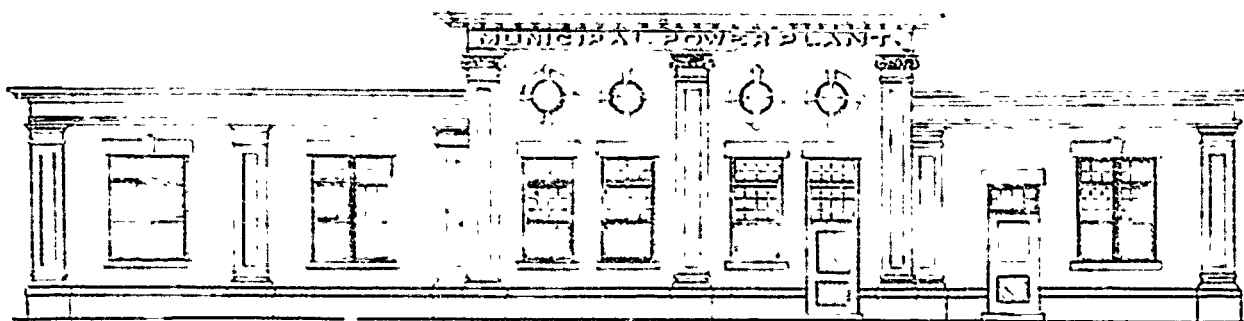
THE industry of John Ballantine & Co., Limited., manufacturers of wood-working machinery, at Preston, does credit to its town. It was established in 1894 by the present owners and the Company has never had a slack period since commencing operations. The works occupy a floor space of



PRESTON STREET VIEW

directly through the town and having in its course numerous water power privileges which have been utilized. The town is served by the two great railways, the Grand Trunk and C. P. R. with which latter connection is secured with the Galt, Preston & Berlin electric road, the power house for both being located in this place. Among other things Preston has six churches, an opera house, skating rink, electric lighting plant, good fire protection, a

over 30,000 feet, being on one flat. The plant is equipped with all the modern and most improved machines for the manufacture of high class wood-working machinery. The growth of the business has been so rapid that the installation of additional new machines has been compulsory from time to time. Only a short time since a building 60x42 feet had to be constructed in order to meet the demands of the trade. A complete line of woodworking machin-



MUNICIPAL POWER PLANT, PRESTON.

silver band and excellent hotels. One of the most widely known features of the town is its mineral springs. It has also a well equipped library.

As a manufacturing centre Preston occupies a prominent place, numerous large factories being located within its borders, whose products are shipped to all parts of Canada. John and Joseph Erb are Preston's pioneer manufacturers, building and operating the first grist and saw mills, the place at that time being known as Cambridge, the mills bearing that name many years after Preston became a village. The names of David Sharp, Adam Ferrie, Samuel Leapshaw and Jacob Hespeler are connected with the first stores and in 1840

ery for planing mills, furniture factories, sash and door factories, etc., is made by this firm. Nothing but the best material and first class workmanship is their motto, and each machine is thoroughly tested before it leaves the works. The large and increasing trade this firm has acquired in so short a time is the best possible evidence of the efficiency of their machines. The trade extends all over Canada from the Atlantic to the Pacific, and of late shipments are being made to foreign countries. No better shipping facilities are to be found anywhere, the firm having access to the two great transcontinental railway lines of America.

Salyerds' Brush Works.



PROMINENT among Preston's industries, and by no means a small one, is the brush works of which E. B. Salyerds is sole proprietor and manager. This industry was established over twenty years ago by Mr. Salyerds and under his able and energetic management has grown into a plant of good dimensions, employing a large number of hands and is a credit to enterprising Preston. The firm manufactures a line of fine brushes of all descriptions, a line of hand sleighs and makes a specialty of a high grade hockey stick, which in later years, owing to its popularity, has found a ready market both in the United States and Canada.

Mr. Salyerds is still a young man and is a grandson of Isaac Salyards who was one of Waterloo's pioneers. We are sure there is a good field and future for him and his industry.

The Canadian Office and School Furniture Company, Limited.

THIS firm is not an old institution measured by ancient standards, but its achievements have been such as to place it in the front rank of our Canadian industrial concerns. Originally the chief business of this concern was in school desks and office desks, in which their capacity was tested to the utmost. Their school desks, which they have improved from time to time, have had a world wide patronage, and many of the largest cities in the Dominion are using no other. Large shipments of these desks have also been made to the British Isles and to South Africa. This refers also to the office desks. For some years now this firm has engaged largely in the manufacture of fittings and furniture for banks, offices, public buildings, and commercial furniture of all descriptions, and they have added a line of opera chairs with which they are equipping nearly all the theatres being built in Canada at the present time. Their business in bank work, particularly, has grown very rapidly, and only within the past two or three years, in order to meet the growing demand for their goods, they have been compelled to make very large additions to their plant and facilities generally which may again be added to in the near future.

P. Bernhardt & Son.

ONE of the oldest concerns in Preston and one that is widely known throughout the country is the Rock Brewery of P. Bernhardt & Son. Established in 1846 by Henry Bernhardt it was successfully managed by this gentleman up to 1884, when he retired in favor of his son Peter Bernhardt who now successfully conducts the business. The brewery, which gets its name from the Rock Springs where a plentiful supply of pure spring water is always available, has a large output, the Casino brand being one of their most popular lines.

All the latest machinery and appliances for turning out a first class beverage are to be found here including ample cold storage vaults, and improved machinery in the bottling department.

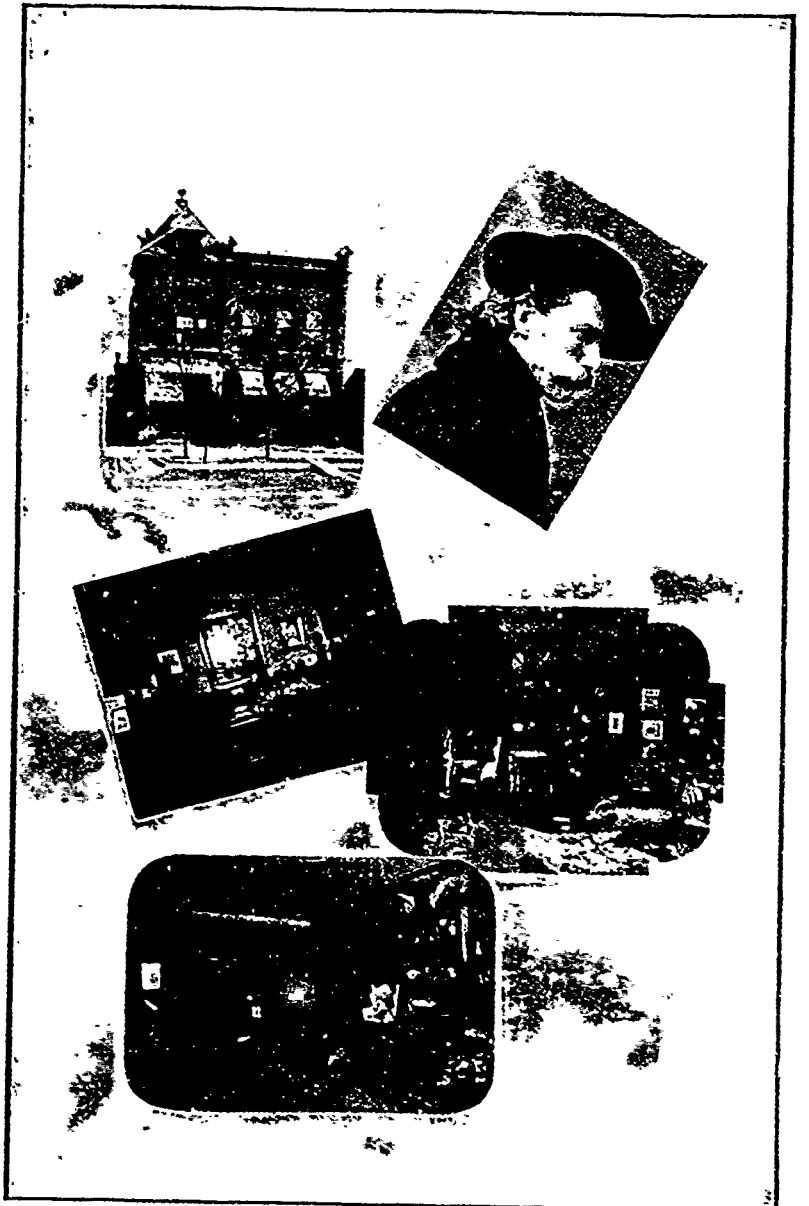
The venerable founder of the business, Henry Bernhardt, although now past eighty-two years of age, is still quite active.

Geo. Pattinson, M.P.P.

AMONGST the prominent residents of Preston there is none more popular than Geo. Pattinson, M. P. P., of Geo. Pattinson & Co., who conduct an extensive woolen mill at Preston. This industry covers a large acreage and employs about two hundred hands, and it is largely due to Mr. Pattinson's energy and integrity that the Company is so successful. Mr. Pattinson has lived for thirty years in Waterloo County, and as a proof of his popularity was chosen as a member of the Legislative Assembly for his constituency at the last general election. Mr. Pattinson's worth and ability have been suitably recognized by the Ontario Government by appointment on important missions.

Esson, the Artist.

JAMES ESSON, Esson the artist, has risen to the top of his profession by no royal road. He was born in 1854 and had attained his majority before entering upon the field of labor in which he has become famous. He commenced taking architectural and scenic views as an amateur and finally embarked upon his career as a professional photographer, opening a gallery in Preston in 1884. So excellent was his work that his reputation went far and near and he was finally privileged to execute commissions for persons of political and social distinction, among his patrons being the Marquis of Lorne, now the Duke of Argyll, and the Princess Louise, during the Canadian vice-regal tour of that distinguished nobleman. Members of the Senate and Houses of Parliament also became subjects of his camera. He is exceptionally gifted beyond doubt, but more than this, he loves his work and it is the great ambition of his



ESSON AND HIS ATELIER.

life, apart from pecuniary reward, to excel in it. He has sittings from all over the country, many of the most famous artists of the stage as well as prominent ladies and gentlemen from Montreal, Ottawa, Toronto, Hamilton, Brantford, Woodstock, Guelph and Berlin and other points coming to him when they desire the best that money can buy. His atelier is furnished magnificently and he has all the modern appliances. He furnishes many novelties and styles of

photographic work—photos in colors and the platinotypes resembling so closely fine engravings that only an artist can tell the difference miniatures on ivory for lockets and brooches, a revival of the dainty portraiture of the seventeenth century, then a royal token of friendship oft times exchanged between the princely rulers of the old world, a souvenir of imperial fealty. As a citizen Mr. Eason is modest, popular and esteemed.



GEO. A. CLARE, M. P.
South Waterloo's Representative



P. E. SHANTZ
A Prominent Preston Citizen



THOS. H. ARNTFIELD,
Manager Progress Printing Company.



Town of Hespeler



HESPELER, Ontario, has one of the most beautiful locations in the county, situated on the banks of the picturesque River Speed, which furnishes power to many industries along its course. The residential portion of the town is on an elevation, while the business portion is in the valley. Hespeler presents the appearance of an ideal manufacturing town, with its immense woollen mills furnishing employment to several hundred, its furniture factory, foundries, saw mills, etc., supplying the remainder of the population with employment. As an agricultural centre Hespeler ranks second to none, in fact some of the most prosperous farmers in Waterloo County are to be found in this vicinity. Hespeler has a remarkable history. In 1830 Joseph Oberholzer secured a grant of land including the present town site, and the following year the beautiful situation and many natural advantages had attracted so many settlers that it developed into the settlement of Bergeytown, Mr. Bergy having opened a saw mill on the flats south of the present Forbes mills. Another saw mill was shortly started by Joseph Oberholzer, while John Beck opened the first foundry. Several years afterwards the large dam, known as the Brodie dam, was constructed, thus giving much more building space along the banks of this pretty stream. In 1855 the little settlement adopted the name of New Hope, but it was the arrival of Jacob Hespeler in 1844 that infused new life into the settlement. He built a saw mill, a grist mill and a distillery, cleared the forests and drained the swamps, built roads and spent thousands in local improvements. New Hope was incorporated as the village of Hespeler in 1858 with Jacob Hespeler as the first reeve. As an evidence of the rapid growth of the village is the fact that in the year 1901 it was incorporated as a town, and since that event several new industries have sprung into existence. Hespeler has splendid railway facilities, the two great lines of Canada passing through the town and having switches into every factory. A municipal electric light plant supplies an unlimited supply of light for the entire

town. Hespeler can also boast of a most up-to-date fire protection and splendid police protection, each of which is essential to make a town. Every religious denomination is represented here and better educational advantages are to be found nowhere. A public library, two chartered banks, two express companies and telegraph offices complete this pretty spot, which is situated midway between Guelph and Galt, twelve miles from Berlin and only sixty miles from Toronto.

William A. Kribs, M.L.A.

IN William A. Kribs, M.L.A., Hespeler has a splendid example of what energy and perseverance will do in the making of a successful career. Mr. Kribs was born in Hespeler forty-seven years ago, being the third son of Mr. and Mrs. Lewis Kribs. After receiving a common school education he started work on his father's farm until he attained his majority. He soon after went into the saw milling and contracting business and handled a large number of big contracts with great success. At the age of 26 Mr. Kribs was elected to the Hespeler town council, and two years later was honored with the reeveship, in which capacity he served with credit to himself and his municipality for nine years. By virtue of the reeveship Mr. Kribs obtained a seat in the county council and had the honor of the chairmanship of every committee of that body excepting that of roads and bridges, and it was during his tenure of office as chairman of the county property committee that the Judges Chambers building was erected and the businesslike manner in which the work was done was largely due to Mr. Kribs. Mr. Kribs yielded to the earnest solicitations of his friends in 1898 and became a candidate for the Provincial Legislature for the South Riding of Waterloo, and for the first time

since confederation South Waterloo sent a Conservative representative to the Ontario House. About a year ago Mr. Kribs purchased the flour and saw mills formerly conducted by his father here, which he operated most successfully. Mr. Kribs was married in 1883 to Miss Fidelia Duffield, and the union has been blessed by five children.

cloths, tweeds, etc., for suitings, pantings, coatings, also indigo dyed serges, etc., equal to the best imported goods of the same class and thoroughly up-to-date in style and finish.

The R. Forbes Co. Ltd.

THESE immense works are the backbone of Hespeler. They occupy five and a half acres floor space and nearly six hundred persons are employed. The site, which is pleasantly situated on the River Speed, was originally occupied by a saw mill and foundry, which were removed in 1862 by Messrs. Randall and Farr and replaced by a woollen mill, which this firm operated until 1873, when the plant was disposed of to Messrs. Schofield and Forbes.

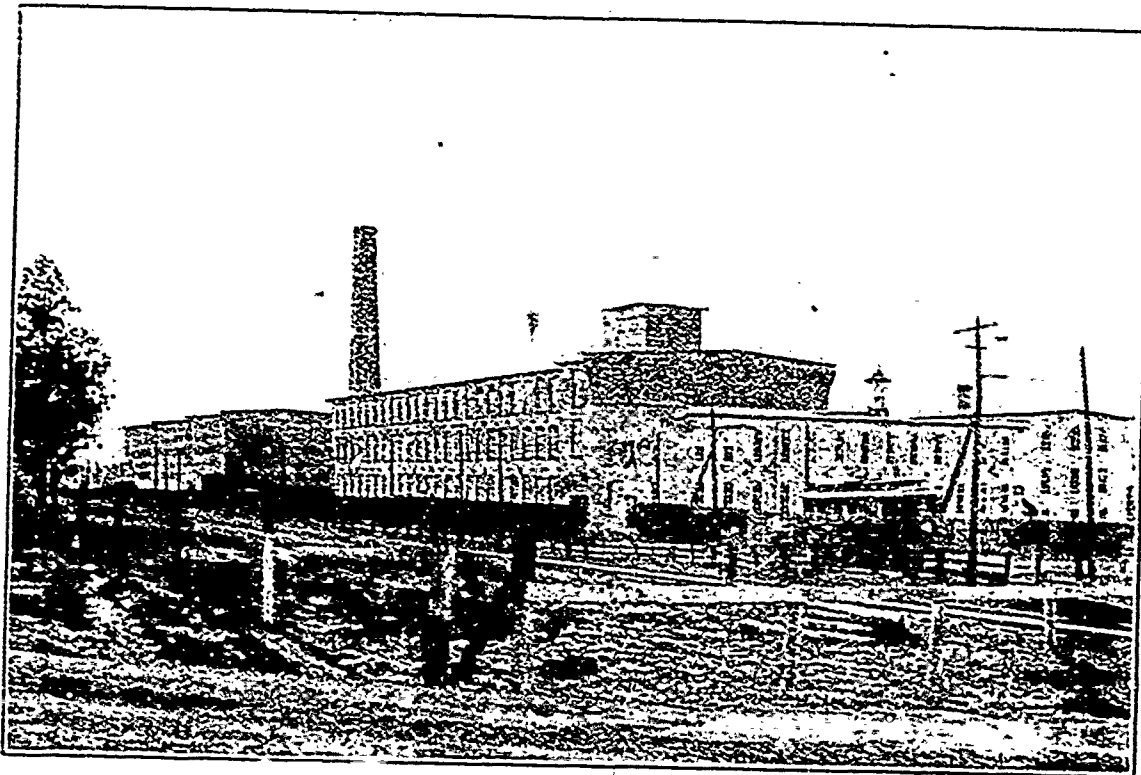
In 1882 Mr. Schofield, retiring from the partnership, Mr. Forbes continued the business until 1888 when the present Company, The R. Forbes Co., Ltd., was organized. This firm enjoys a well-earned reputation for courteous and careful attention to its patrons, and to this no doubt is largely attributable the marked progress which has attended the Company since its inception.

The Clark-Demill Co., Ltd.



W. E. DEMILL

ONE of Hespeler's most flourishing industries is that of the Clark-Demill Co., Ltd., manufacturers of machinery, which was established in the Town of Galt in the year 1901, employing at the outset four or five hands. The business grew so rapidly that more extensive premises were required and the firm began to look around for a more suitable site which offered better railway facilities. The Town of Hespeler offered inducements to locate in that place. Negotiations culminated satisfactorily and the Company, with the assistance of several enterprising citizens, erected a modern and up-to-date plant, covering 20,000 sq. feet. The Company met with such success that they recently found it necessary to enlarge their



THE FORBES MILLS.



GEO. D. FORBES.
Major of Hespeler.

In making even a casual inspection of the immense manufacturing plant, operated by the Company, one cannot fail to be impressed with the up-to-dateness exhibited in its various departments, each displaying results of careful study of modern improvements and time-saving equipments. A complete system of telephones connects the departments and business office.

The packing and shipping departments are thoroughly furnished with every facility for expeditious and satisfactory handling of the product of the extensive mills, which are conveniently located for the shipment of goods by either C. T. R., C. P. R., or G. P. & H. lines to all points in Canada.

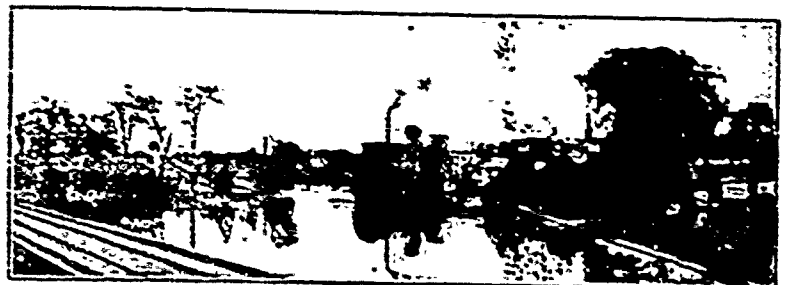
The wools used, in the goods manufactured, are the product of Canada, the colonies and other countries, and represent all qualities of the finest merino. The various operations of scouring, carding, combing and spinning these wools are each very interesting, all being performed by most modern and up-to-date machinery of latest design, utilizing a combined water and steam power of over 600 h. p.

In addition to woollen and worsted yarns, for the domestic trade and also for manufacturing purposes, such as weaving knitting, etc., of which immense quantities are turned out, a fine class of other goods are produced, viz., knitted cardigans, sashes, mufflers, togues, etc., for men and boys; fancy knitted wool cloaks, hoods, caps, mitts, etc., for women and children's wear. In woven goods the Company confines its looms to the better lines of worsted

plant and install additional new machinery comprising laths, planers, gear cutting and milling machinery of the most modern design, the best that money could buy.

The machinery manufactured by the firm finds a ready market and their trade extends from coast to coast in Canada, an evidence that the workmanship of the articles manufactured is of the best.

Messrs Clark and Demill, the enterprising members of the firm, are young men with a thorough working knowledge of the business both being practical mechanics and by progressive business methods have built up a trade of large proportions.



VIEW OF HESPELER.



Village of Elmira.

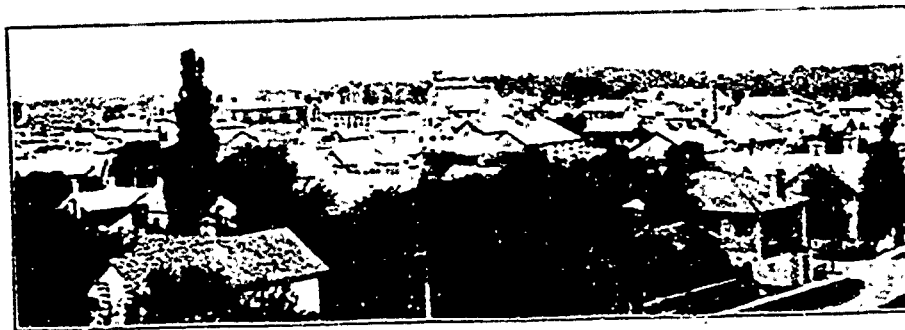


THE village of Elmira, located in the western part of Woolwich township, is one of the most important municipalities of the county. The site upon which it is situated was settled by a few of the hardy pioneers in the early part of the last century. They were of a mixed nationality, comprising English, Irish and German, and people who located there to make for themselves and their children homes in a new country. They were fully possessed of the necessary characteristics and perseverance that achieves success in the face of seeming obstacles, and those hereditary traits have been amply demonstrated in the general progress that has been made by their descendants.

A Mr. Bristow, who lived on a farm now occupied by Mr. Joseph Ernst on the southern limit of the present corporation, early demonstrated his enterprise by opening a store, shoe shop, tavern and potashery, and had the honor of becoming the first postmaster of what was then known as "Bristows" or "West Woolwich." These conveniences were a boon to the settlers and Mr. Bristow did a good business. A year or two after the establishment of this first post office it was transferred to Christmann's hotel, a later enterprise under the name of "The Anglo-American Hotel" erected on the site of the present Zilliox house, and destroyed by fire about seven years ago. The little settlement continued to grow and increase in population and on the 22nd day of February, 1853, it was named Elmira.

Referring to the early history of the place Mr. Geo. Klinck, publisher of the Signet, and one of the most successful business men of the place,

value of property of \$490,280. In 1889 a bonus of \$10,000 was granted to the Waterloo junction branch of the Grand Trunk Railway, and in a short time thereafter Elmira enjoyed the advantages of railway connection. The organization of a Board of Trade was effected a little later and the efforts of the business men composing it were instrumental in instituting various industries in the village. In 1883 the present modernly equipped eight-roomed school building was erected. The Elmira public library was organized in 1885 with a membership of twenty. From a nucleus of eight books it has now grown to nearly four thousand volumes, representing a value of nearly \$3,000. In 1888 the Mechanics' Institute was formed with 102 members and the following officers: President, Geo. Klinck; vice-president, D. Bean; secretary, A. Werner. A reading room was established and well patronized. It later became a free public library and is now well officered by capable men and in a flourishing condition. The church organizations of Elmira comprise six denominations, each of which are well supported. They are: Lutheran, Methodist, Evangelical, Presbyterian, Roman Catholic and Mennonite. Elmira is to-day one of the most prominent and important municipalities of the county, and the advent this year of the Guelph and Goderich branch of the Canadian Pacific Railway, which is now running regular trains to the village, gives a competition in railway rates that will be beneficial to the already established manufacturing industries and be a factor in the establishment of many new ones.



VIEW OF ELMIRA:

in his book "Enterprising Elmira," which he produced about two years ago, says: "The first white child born in Elmira was Mr. Walter Bristow, whose birth occurred in a small log house which stood where now stands the Exhibition building of the Woolwich Agricultural Society. The first house built was a small frame building which still stands in the rear of Dunke's block, serving as a warehouse, while the oldest house yet serving for a dwelling stands opposite the O'Donnell House.

At the beginning of the last half of the 19th century Elmira began to experience a decided improvement. The opening country surrounding demanded a business centre and this Elmira soon commenced to be. The influx of residents was greater than the dwelling accommodation and a number of brick buildings were rapidly erected.

Mechanics and tradesmen made their appearance and soon the young town grew and gained the name which we thus late give it, "Enterprising Elmira." It easily outdistanced its competitors in becoming the centre of attraction for the settlers of a large tract of country whose success at farming had created a demand for a market for their produce, as well as an opening for mercantile enterprise."

Elmira outgrew her swaddling clothes, and in 1886, with a population of 760 and an assessment of \$87,000, it obtained its village charter. The first municipal council and civic officers were: Reeve, John Ratz; councillors, August Blatz, John Ruppel, Henry Winger and Henry Dunke; clerk, John H. Ruppel; treasurer, Jacob Dunke (the same clerk and treasurer still hold office); assessor, D. Levan; board of health, Chas. Klinck, J. B. Winger, R. Jackson; medical health officer, Dr. Walmsley; constable, Reuben Winger. Since that time progress has steadily continued. The growth in population has been of a permanent and substantial character, and at the present time the number of inhabitants within the corporate limits is over 1,500, with an assessed

Elmira Upholstering Company.

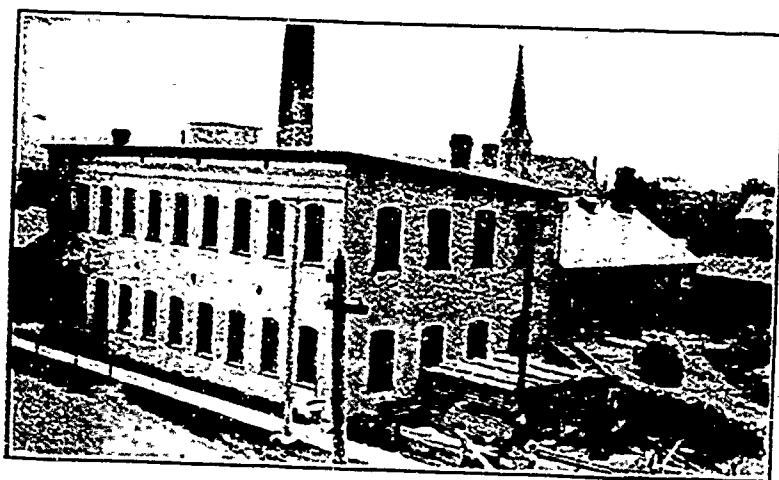
ONE of the infant industries of this go-ahead village is the Elmira Upholstering Co. which commenced active business in August, 1904. But although the years of its career are small in number, the volume of its business would be a creditable showing for many an older firm. The promoter and organizer of the Company was R. Schlender, the present manager, a practical upholsterer, who possesses all the capabilities that characterize the successful business man, of which no further evidence is necessary than the record that has been made since the Company commenced business. The start was made in a small building, 24x56, of one and a half stories. From the very first an excellent line of goods was turned out, the buying public quickly recognized their value, and orders poured in so rapidly that larger premises and greater facilities became necessary. The following year the present building, 56x63, three stories, was erected near the Grand Trunk station, additional facilities were installed and more workmen employed. But the trade still increases, the Company produces the goods the people want and must have, and if the present rate of increase continues, still further enlargement will soon be necessary. The development of the business has been phenomenal, and the product of the factory finds a place in the finest homes of Canada from the Atlantic to the Pacific. Seven travellers are employed and the result of their labors necessitate many hours of overtime for the staff.

The officers of the Company are: A. K. Dunke, treasurer; E. G. Schierholz, secretary; and R. Schlender, manager. They are a trio of pushing, aggressive business men, who study the wants of their patrons and give the best possible value. The customer who buys from them once repeats his order, and the Company has the satisfaction of knowing that both dealer and user are pleased with their goods. In possessing such an industry so successfully conducted Elmira is fortunate.

Elmira Agricultural Co.

THE history of the business of this successful Company dates from 1886, when Messrs. P. Jansen of Elmira and A. Merner of Waterloo, seeing the prospects and possibilities in store for the growing community started a foundry in the village, using the firm name of Merner & Jansen. The output was agricultural machinery such as used in the adjacent townships. After the first year Mr. Jansen retired and Mr. Merner continued the business, with S. Laschinger as manager. When in 1888 an amalgamation of the Merner and Brecker foundries in Waterloo was effected the Elmira enterprise became a branch, and remained so until the early part of 1901, when the business was purchased by a local joint stock company, with an authorized capital stock of \$40,000, and has since been conducted as a purely Elmira enterprise. Among the members of the Company were men of mechanical skill, who had been previously employed as heads of departments. They were experts in their line, and financial interest in the concern was an incentive to still greater exertions. The goods manufactured by the Company found sale among critical and exacting customers, and it was necessary to make a reputation for honest goods that gave the heaping measure of value for the price asked. That was the policy adopted and it has been faithfully carried out, and a most successful and ever increasing business has been the result.

The present executive of the Company is composed of: Paul Snider, president; F. Stumpf, vice-president; O. M. Umbach, secretary-treasurer; S. H. Ratz, director; S. Laschinger, manager. They are all practical business men, who thoroughly appreciate the patronage which has been extended to



WORKS OF THE ELMIRA AGRICULTURAL CO.

their Company by using every available endeavor to give, if possible, still greater satisfaction. Mr. Laschinger, the manager, has an experience of forty-three years. He commenced as an apprentice in the foundry of S. Merner (now senator) at New Hamburg, who made the farm implements which were then used. His adaptability to the work, keen perception and industrious habits raised him to the foremanship of the establishment, a position he held for some time. He afterwards went to London, where wider experience further increased his mechanical knowledge. The Company manufactures hayloaders, side delivery hay rakes, corn cultivators, grain crushers, root pulpers, food boilers, ensilage cutters, land rollers, and were the first in the county to make the hayloaders. Added to the agricultural line they produce a machine for making excelsior packing that is very much in demand. The industry is one of the most promising in Elmira, and in the employment of labor and distribution of wages holds one of the most prominent places among the factors which make the village one of the best business centres in the county.

Ratz Bros.

IN the annals of Elmira the history of the Ratz Bros.' flour mills form an important part, and have the distinction of being the pioneer manufacturing industry of the place. Years before Elmira assumed the dignity of an incorporated village, and while the present Province of Ontario was named Upper Canada on the map, these mills ground the settlers' wheat by the old

stone process, and from the time the first wheel was turned to the present date success has marked the progress.

Early in the year 1866 the need of a mill in the locality was so apparent that a few of the enterprising business men and farmers organized a joint stock company to erect and operate the necessary plant. The original company was known as "The Elmira Joint Stock Grist and Flouring Mill Company," with a capital stock of \$8,000. The stock was promptly subscribed, the heaviest shareholders being David S. Snyder, John Ratz, Peter Winger, Isaac Wenger and Samuel S. Weaver. The first meeting of the stockholders was held on March 31st, 1866, at which David S. Snyder, John Ratz, Peter Winger, Isaac Wenger and Samuel S. Weaver were appointed a board of management for the first year. The contracts for the mill machinery were shortly after awarded, and early in the year 1867 the mill was ready for the reception of grain. In 1869 the stock was bought up by John and Jacob Ratz, and in 1871 Jacob Ratz disposed of his interest to Isaac Wenger, one of Elmira's prominent merchants. Up to 1875 the mills were run under the firm name of Ratz & Wenger, when the latter partner removed to Ayton and Mr. Ratz became sole proprietor. In 1881 the "stones" were discarded and the "roller" process installed. After the death of John Ratz in 1889, the mill passed into the hands of his three sons, Simon, Daniel and George, who have since continued the business. Daniel is now serving his second term as county councillor for Division No. 7, and was reeve of Elmira for several years, Simon and George are at present members of the village council, and as the choice of the people for these elective offices they have been faithful to the trust reposed in them showing the same integrity in their public capacity as in private business.

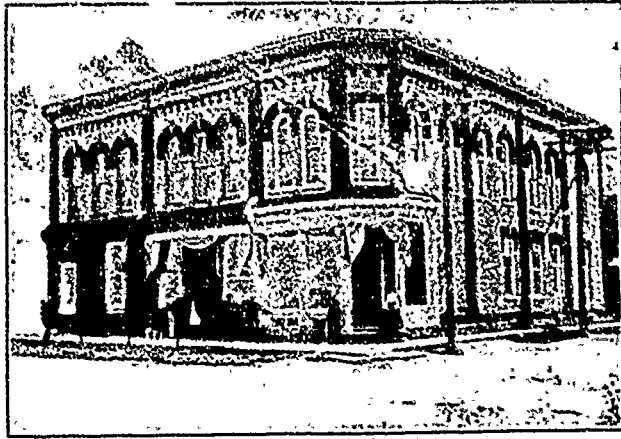
The present mill is equipped with eleven sets of rolls and has a capacity of one hundred barrels per day. Besides handling the bulk of the local wheat larger quantities of No. 1 Manitoba hard is used for the production of their finest brands of flour. In addition to supplying the local demand the firm has a large outside trade, especially in the Maritime Provinces, where the fame of their flour is so popular that orders for shipment tax the mill to its full capacity. In connection with their main business the firm conducts a saw mill, stave, heading, shingle and hoop factory, the output of which finds a ready market. In 1894 they installed an electric light plant with a 1000 light alternating dynamo, and are now supplying 800 incandescent lights throughout the village. Each member of the firm is liberally endowed with progressive ideas and enterprising spirits, and any project they undertake they ultimately carry to success.

Elmira Felt Co., Ltd.

AMONG the most successful industries not only of Elmira but of the province is the Elmira Felt Works. Though the years of its life have been few the volume of its business has already exceeded many veteran establishments and it is still developing a growth that promises to make it one of the giants of industrial Canada. The Company was established in the fall of 1900 with the following on the executive board: A. H. Erb, president; A. J. Kimmel, manager; I. Hilborn, secretary; J. P. Luckhardt and M. Weichel, directors. On the subsequent death of Mr. Erb, Mr. Luckhardt was elected to the presidency and Mr. M. L. Weber made a director, and with that exception the board continues as first selected.

The Company's output is confined exclusively to felt foot wear, which finds a market in western Canada, where climatic and other conditions render that class of goods necessary. From the initial turnout there has been a steady increase in the output and the rapid progress of the West has made a corresponding demand on the capacity of the factory, so much so that increased facilities have been frequently necessary, and at the present time a large addition to floor space and machinery is under construction. About 100 employees are now engaged and the pay roll amounts to large proportions. The Company is composed of thorough going business men who realize the fact that best quality commands a good price in the larger markets and gives an assurance of fair profits. Elmira as a village is proud of the enterprise and the members of the Company have a keen interest in the welfare and progress of Elmira. The members of this Company have lately acquired by purchase the stock and charter of the Elmira Real Estate Company which transfers to the Felt Company the fine new brick houses erected by that Company. These homes will be used for the accommodation of Felt Factory employees.

A. Werner.



A. WERNER'S DRUG STORE.

WITH the history of Elmira Mr. Werner, the well known druggist, is closely identified. He is one of the pioneer business men of the village and has been in the drug trade for many years. He is one of those enterprising public spirited men, whom every ambitious community delights to honor. He has ever taken an active interest in all affairs pertaining to the interest and advancement of Elmira. He can always discern the silver lining on a clouded horizon, and where many another man would abandon a project in discouragement. Mr. Werner keeps on in the progress towards the desired goal which he eventually reaches. There is nothing pessimistic in his composition, and failure is a word excluded from his dictionary. He has frequently held the position of secretary in public matters and is at present secretary of the Elmira Board of Trade. He is a member of the Trustee Board of the Berlin Collegiate Institute, and took an active part in the agitation which resulted in the technical extension of that institution. In all matters connected with his own private business Mr. Werner enjoys the full confidence of the public, of which his army of customers is ample evidence. Besides carrying on one of the most successful drug stores in the county he is local agent for the Bell Telephone Company, ticket agent for the Canadian Pacific Railway and has been a notary public since 1895.

Heimbecher & Jung.

ONE of the busiest places in Elmira is the factory of the above firm. They manufacture sofa and chair frames for the upholsterers and the demand made for their goods keeps the factory running full time with their market extending all over the province. Besides the manufacture of these goods they handle lumber and builder's material, supplying contractors with anything required in woodwork. Both members of the firm are practical men and thoroughly understand every detail of the business they are engaged in.

Mr. Heimbecher has been in Elmira over a quarter of a century and has been closely connected with this business during all of this time. Mr. Jung has also been in this business since he is able to work. They are constantly employing many hands and have in this way done much for the village.

Klinck & Ahrens.

IT is not very often in towns the size of Elmira that one runs across business enterprises so well equipped as to be able to compete with their outside competitors, but such is the firm of Klinck & Ahrens who are the proprietors of an up-to-date hardware and tin-smithing business and in progressive rank with the town's best mercantile establishments.

Two years ago the business which was formerly owned by J. P. Luckhardt was purchased by the present enterprising proprietors, and as both gentlemen have had abundance of experience in their particular lines it is needless to say that success has arisen from perfect knowledge of the business.

John Klinck, the senior member of the firm, is a hardware man of wide experience and came from Hanover where he was eminently successful. Henry

Ahrens is an expert bookkeeper, and also comes from Hanover where he has had valuable experience both at bookkeeping as well as at the retail business. The firm have an up-to-date stock of hardware, stoves and tinware and the wants of their numerous customers can be at all times supplied. They make a specialty of heating and furnace work and are prepared to do expert work on short notice.

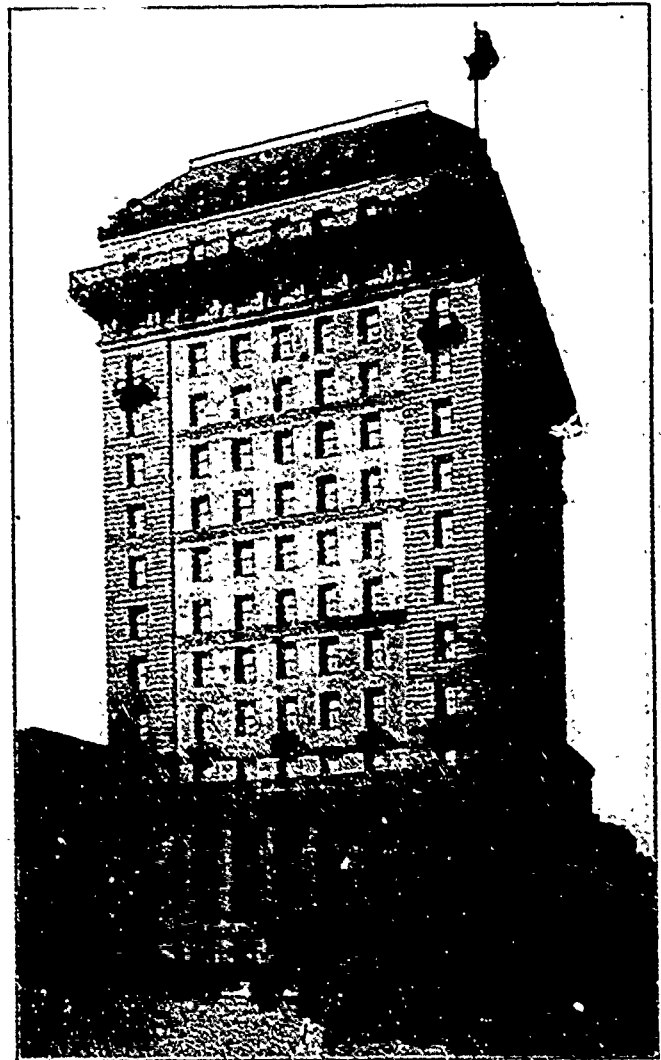
As both gentlemen thoroughly understand their business the public can rest assured that their wants in this line will be promptly attended to.

The Traders Bank of Canada.

TWENTY-ONE years ago, in 1885, when first the Trader's Bank was started, the Elmira branch was one of the first to be opened. A number of the local business men took stock in the concern. The business at once became established and the people gained confidence in it.

From that day to this the bank has retained its prestige. It holds the confidence of the public and enjoys a large trade. From a small beginning, with very few offices, The Traders Bank to-day has 68 branches in active operation in various parts of the Dominion and has just increased its capital stock to \$5,000,000 with a view to further expansion. The Elmira branch is fully equipped to satisfy the needs of the banking public and solicits a continuance of your confidence and banking business.

| As on 31st May | Capital Paid up | Res | Deposits | Circulation | Assets | Dividend |
|----------------|-----------------|-----------|--------------|-------------|--------------|----------|
| 1887 | \$ 700,000 | \$ 10,000 | \$ 1,233,311 | \$ 170,115 | \$ 5,880,833 | 6 |
| 1908 | 3,000,000 | 1,250,000 | 21,190,872 | 2,315,125 | 27,073,115 | 7 |



THE TRADERS BANK OF CANADA.

Head Office, Toronto.

Highest Commercial Building in the British Empire.

C. D. Warren, President.

H. S. Strathy, General Manager.

D. D. Ratz, Manager Elmira Branch.



GEO. KLINGK.

Editor and Proprietor of The Elmira Signet.

W. Steuernagel.



W. STEURNAGEL.

station and enjoys the confidence and esteem of his patrons.

THE old time travelling days are vividly recalled when you pass Mr. W. Steuernagel's livery stable, provided you have a little time to spare and Mr. Henry Steuernagel, the proprietor's father is there to recount the adventures of the old staging days when he carried the royal mail, passengers and packages between Elmira and Berlin. He has been a resident of Elmira since 1855, and in connection with the stage route conducted a successful livery business. A few years ago this business was taken over by his son, Wm. Steuernagel, who later bought out Bulgin Bros. He has one of the best equipped livery stables in the county, conducts the bus line between the town and G. T. R.

M. T. Bechtel, V. S.



M. T. BECHTEL, V. S.

makes a specialty of diseases of cattle and in that line he is one of the most successful veterinary surgeons in western Ontario. He has lately built a commodious office and equipped himself with all needful dental and surgical instruments and therefore can also give good satisfaction in those lines of his profession.

M. T. BECHTEL is a graduate of the Ontario Veterinary College and McPherson's School of Veterinary Dentistry, Toronto, from which institutions he received his diplomas in 1889. He is a descendant of the old pioneer stock of Waterloo Township and a son of the late Isaac Bechtel. After his graduation he practiced at Hanover and in Huron County. His native county possessed strong attractions for him, and a little over four years ago he located in Elmira, where his skill and courtesy have secured for him a large and successful practice. He

W. D. Ludwig.

W. D. LUDWIG, whose portrait appears in connection with this sketch, is one of Elmira's progressive and enterprising citizens, although he has only been a resident about three years. He is a native of Peel Township, Wellington County, where for some years he followed farming. As he advanced in years, his inherent commercial instincts developed and he moved to the village to enter a mercantile career, purchasing a flour, feed, grain and seed business. Imbued with an artistic taste and an eye for the beautiful, he became an expert photographer, making a specialty of outside work, and abandoning the prosaic work of dealing out staple commodities, in 1905 he went into business as a dealer in amateur photographic supplies, pictures, artist's supplies and picture framing, in addition to his work as outdoor photographer. He has had no reason to regret the change, as he finds the present business both pleasant and profitable. He will open in the near future a regular photo studio, and his fame as a clever manipulator of the camera assures him success without anxiety.



W. D. LUDWIG.

F. W. Lipphardt.

THE customer who patronizes Mr. Lipphardt's tonsorial parlors does not wait long to hear the welcome call of "next." His well equipped shop on Arthur Street has three chairs and you're always "next," but if the Saturday night "hair cuts" come in too numerous and make you tired, there is a nice cigar counter there where you can buy the best, from five to fifty, and have a soothing smoke that will make you glad you had to wait. Mr. Lipphardt is an Elmira boy, born here in 1872, and a descendant of the pioneers who came to the county many years ago. When very young his parents removed to Listowel where he learned his trade. Returning to Elmira, where the associations of early youth had for him an attraction, he launched into business for himself and success has attended his efforts ever since. He is a neat and quick workman, and educates his employees in the same way. Pleasant in manner, courteous in treatment, he is popular with his customers. As a tobacconist he has a large trade, being careful in the selection of his stock and selling nothing that he cannot conscientiously recommend.



F. W. LIPPHARDT.

The Elmira Advertiser.

THE Elmira Advertiser was established as an English newspaper in 1882—it had existed as a German paper since 1870 under the name of "Elmira Anzeiger," the German equivalent of its present name. The German paper was published by Delion Bros. Delion Bros. sold the business to the late George Beavers, who, after conducting it for a number of years sold out to Chas. Delion, who published the Advertiser until 1895, when his brother Henry Delion, and C. Ziegler became proprietors. Three years after Mr. Delion sold his interest to C. W. Schierholtz, the present proprietor, who bought out Mr. Ziegler's interest



C. W. SCHIERHOLTZ.

two years later and formed a partnership with Henry Delion. This lasted for about two years when Mr. Delion sold his interest to his partner, who has since been sole proprietor.

Mr. Schierholtz was born on a farm about two miles east of Elmira. After attending school at No. 11 Woolwich, and later the Berlin High and Model Schools, he taught for nearly twenty years in his native township.

Since becoming proprietor of the Advertiser Mr. Schierholtz has constantly aimed at making it a live, newsy home paper, and in that he has been successful, so that the Advertiser is now one of the newest country papers of the province. On the first of October last Mr. Schierholtz made another venture and turned the Advertiser into a semi-weekly, a step which has become very popular with the progressive citizens of Elmira.

Elmira Furniture Co., Ltd.

THIS is one of Elmira's largest institutions and going ahead concerns in its line. They have an up-to-date factory which was erected three years ago and the latest improved machinery at the present date has been installed. They are making a specialty of diners, rockers, chairs and parlor tables and a unique line of mission furniture in weathered oak and early English finish. This firm has had marvellous success with the trade in introducing their goods and their designs are up-to-date and it has become the most saleable line of its kind. They are constantly producing new designs and ideas through their designer and with the excellent shipping facilities of having a G.T.R. siding and C.P.R. connection the Company can reach any point in Canada from the Atlantic coast to the Pacific. The manager, A. Gleaser, tells us that their principal business is in carload lots for the west and it is only a question of time when the firm will be compelled to double its capacity.



Village of St. Jacobs



THE early foundations of the village of St. Jacobs were laid about the year 1848 when one Solomon Bauman built a saw mill on the Conestogo river. This mill was in 1850 purchased by Jacob C. Snider, Sr., grandfather of E. W. B. Snider, who in 1851 built the large brick grist mill. About the same time a number of enterprising persons had building lots surveyed and disposed of them for building sites, among them being Jacob Snider, Eph. Kress and John B. Bauman. Settlement went on rapidly and before the end of the first decade St. Jacobs could boast quite a population. We give a list of those engaged in pioneer enterprises and the date of their establishment: J. C. Snider, Sr., saw mill, 1848; grist mill, 1851; Valentine Harris, hotelkeeper, 1850; Beams & Chalmers, merchants, 1851; Gregory Hallenburger, cooper, 1851; Geo. W. Eby, merchant, 1852; John George Menges, blacksmith, 1850; Geo. Annan, blacksmith, 1852; Hopkins & Buck, tanners, 1852; John George Welz and F. W. Welz, carriagemakers, 1854; J. W. Niergarth, butcher, 1854; John Ruehl & Sons, furniture manufacturers, 1854; Geo. W. Eby, general store, 1855; P. Winkler & Conrad Schmidt, general store, Tobias Yost, merchant, shoe and harness shop, 1854; I. E. Bowman, tannery, 1858; Jacob Eby, large frame furniture factory, 1852, later carried on by Joel Good, Waterloo. One Fry was the first tailor and P. Winkler and Geo. Scheifele were the first shoemakers, the former later going into the mercantile business and selling out to J. L. Wideman; J. B. Snider, general store, 1876. Dr. N. B. Wolte was the first physician, commencing practice in 1853, and was succeeded by Drs. Nicol, Pipe, Hughes, Crooker, Gent and Robinson.

Elias Weaver Bingeman Snider.

MR. SNIDER, miller and manufacturer, St. Jacobs, Ontario, was born in the town of Waterloo, Waterloo County, Ontario, on the 19th June, 1842. His father was the Reverend Elias Snider, his mother Hannah Bingeman. In his younger days his father was interested in farming and in flour and saw mills in Waterloo town and township and was the owner of the Waterloo and German Mills. He was a member of the Mennonite church, being ordained when quite an elderly man and took great interest with Mr. Jacob Y. Shantz and others in getting Russian Mennonites to settle in Manitoba from 1872 to 1874.

Mr. Snider has a most interesting relic in his possession, this is an old German family Bible, printed in 1560, and purchased by Johannes Schneider in 1564, in Switzerland. This bible gives record that a descendant Johannes Schneider emigrated to Pennsylvania, in 1736. It was in Pennsylvania that the great grandfather of Mr. Snider was born in 1758, he emigrating to Canada in 1806, locating in the county of Waterloo, then nothing but a wilderness.

Mr. Snider started work very early in life, working on his father's farm from the time he was twelve until he was eighteen years of age. In 1800 he started work in his father's mills, at German Mills, and while serving his apprenticeship made himself so familiar with the details of the business that when but twenty he was given the general conduct of same. In October 1864 he arranged with his father to run the German Mills on share interest, this being continued until 1871. In January 1871 he received possession of the St. Jacobs Flour Mills, removing with his family to St. Jacobs and has resided

there ever since, making flour milling his principal business. Since 1902 he has confined himself to flour milling in St. Jacobs only, having other interests in iron foundries, saw mills, etc.

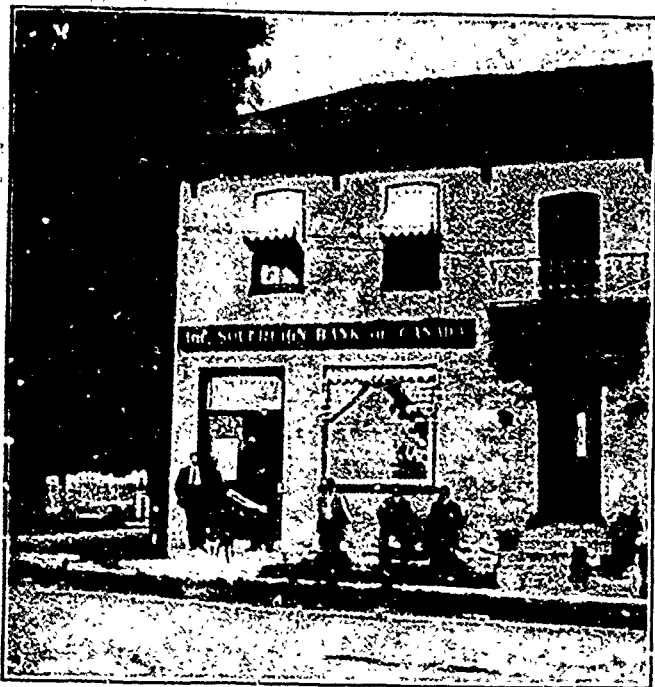
Owing to Mr. Snider's constant investigations the flour milling industry of Canada has reaped great benefits. He was one of the very first to abandon the old French Burr grinding system and the reducing of wheat on mill stones into flour in one reduction. In 1861 through the representations of John Brown, a German, he and his father were induced to adopt a gradual reduction system on mill stones and by this process were enabled to produce a much superior article of flour and although this was a slow process in the primitive stage the profits were such as to induce them to further make improvements on this system. About the year 1873 owing to information gained as to the success of rollers instead of mill stones in reducing wheat into flour then being used in Buda Pest, Austria, Mr. Snider, after a great deal of investigation, opened correspondence with mill machinery manufacturers in Austria, France and Switzerland and in 1875 imported the first roller machine from Austria to America and by 1878 had as near as possible a full roller flour mill. The roller has completely supplanted the mill stones and has simply revolutionized the system of flour milling. Although an extremely busy man commercially Mr. Snider has still played an important part in the affairs of Canada politically. He was a member of the Ontario Legislature from 1881 to 1894 and introduced a most important measure relative to municipal fire insurance which had for its object the enabling of township municipalities to do their own fire insurance under the supervision of its officers.

Mr. Snider is president of the Waterloo Manufacturing Co., Waterloo; president of the Toronto Foundry Co., Toronto; president of the Snider Lumber Co., Gravenhurst. He was vice-president of the Ontario Sugar Co., Berlin, in 1904, but owing to want of time resigned. He is a director of the Niagara Peninsular Power and Gas Co., St. Catharines, was promoter of the Waterloo Junction Railway, subsequently taken over by the Grand Trunk Railway Co. and chairman of the Ontario Power Commission appointed under the Ontario Power Act, passed during the session of 1903, for the purpose of reporting upon the cost of developing, transmitting and distributing Niagara power electrically to the various interested municipalities. This report is completed and in the hands of the municipalities.

In 1884 he bought the Bricker foundry from Jacob Bricker in Waterloo, entering into co-partnership with Levi Bricker and continued until 1884. At this time arrangements were made between E. W. B. Snider and Absalom Merner and others to incorporate the Waterloo Manufacturing Company, amalgamating the Bricker foundry and the Merner foundries in Waterloo and Elmira, E. W. B. Snider holding the presidency continually ever since. The business has been concentrated gradually until now the whole works are located on King street where the Bricker plant has been greatly extended. The business now extends to nearly all parts of Ontario, Manitoba and the Northwest, employing at the works from 150 to 200 men in the manufacture and sale of engines and threshing machinery, making a specialty of this line of goods.

On the 19th of April, 1864, Mr. Snider married Nancy Weber at Preston. Of this union there is issue as follows: Clara, Aldred, Cranson, Fernando, William, Edwin, Elias, Ada, Franklin (deceased), Lola and Amy.

The Sovereign Bank of Canada.



THE SOVEREIGN BANK OF CANADA. (St. Jacobs Branch)

AMONG the banking institutions of Canada the Sovereign Bank of Canada has rapidly grown in favor and its numerous branches throughout the country transact a very large business. On October 3rd, 1904, a branch was opened at St. Jacobs and has proved a great convenience to the manufacturers and business men of the village and farmers of the adjacent territory. The office is located in the Ritter Block, with handsome interior fittings of quartered oak and all the equipments and conveniences necessary for the large and growing business transacted. Geo. L. Lackner, the present manager, is well and favorably known in the district. He became connected with the staff a little over a year and a half ago, and by his energy and integrity worked himself to the managership, a position he holds with credit to himself and benefit to the institution. Ever since the opening of the branch business it has shown a steady increase, and a staff of four clerks are kept busy. Sub-offices have been opened at Hawkesville and Conesjogo, the former open on Tuesdays and Fridays and the latter on Tuesdays and Saturdays, which are a great convenience to the people of those neighborhoods. From an institution so well and favorably known as the Sovereign Bank of Canada every possible facility and the most courteous treatment may be expected by the public.

Thomas Scrivener, V. S.



THOMAS SCRIVENER, V. S.

THOMAS SCRIVENER is one of the recent additions to the business circles of St. Jacobs, having come here in 1905, when he opened a livery stable in connection with the practice of his profession as a veterinary surgeon. He is a native of Vaughan Township, York County, and graduated with honors from the Ontario Veterinary College in 1904. Since becoming a citizen of St. Jacobs he has secured a lucrative business, and his skill in the treatment of the diseases of horses, cattle, and domesticated animals brings frequent demand for his services in a ten mile radius surrounding St. Jacobs. He is a young man who takes a pride in the work which his chosen profession demands, and with him graduation is by no means the termination of his studies. He has the only livery stable in the village, where he keeps a number of good horses and rigs suitable for all occasions and business purposes, with the demand upon his stable resources constantly increasing. He likes St. Jacobs and evinces a keen interest in any project that has the advancement or benefit of the place for its object.

T. M. Robinson, M.D.



T. M. ROBINSON, M. D. College in 1886, after which he took over the practice of his father, Dr. O. W. D. Robinson. He is in the enjoyment of a large and constantly growing practice in the district and holds a popular place in public favor, both professionally and socially.

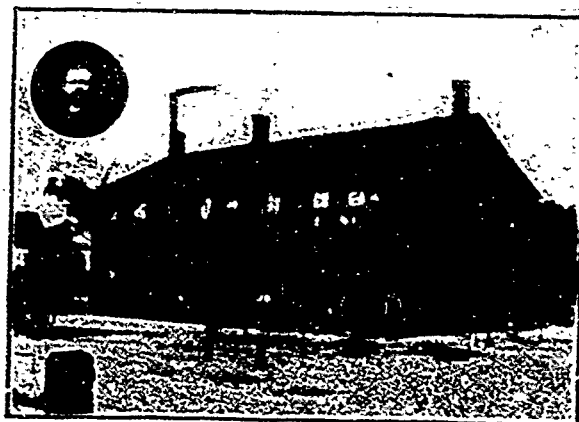
AMONG the well known and popular men of the village of St. Jacobs and Woolwich Township none have a higher place in the esteem and respect of the public than Dr. T. M. Robinson, who has been a medical practitioner here since 1886. He was born in Drumbo, Oxford County, in 1859, and came to St. Jacobs in 1867, where he received his primary education at the public school. In 1878 he matriculated at the Berlin High School. His ambition led to the study of medicine and he graduated from Trinity Medical

Canada Felting Co.

PROMINENT among the recently established manufacturing enterprises of the county are the works of the Canada Felting Company of St. Jacobs.

But although an infant so far as its years are concerned, it has made a vigorous growth and is numbered among the important manufacturing establishments of Canada. The Company is composed of local business men whose commercial instincts prompted organization in 1903. The members are: E. W. B. Snider, N. W. Gingrich, W. H. Snyder, Alfred Snyder, Edward Mielke, Israel Snyder, Wm. W. Snider and E. Roos, all men possessed of the modern spirit of enterprise and progressiveness, who in adding another industry to Canada's large list did so after mature and careful consideration. The old woolen mill property was purchased, equipped with the most modern machinery, and the manufacture of seamless boots, shoes and slippers and the celebrated red cross knit boot was commenced. Ever since the wheels made their first turn success has marked the progress of the enterprise, and the output is being constantly increased to supply the demand for their goods. Their trade extends over the whole of Canada and the high quality of their productions make an ever increasing demand. The red cross knit boot which they make is very popular and finds a very large sale, being the warmest and best article of the kind made in Canada. About fifty hands are employed and the establishment is one which the people of St. Jacobs are proud to have in their midst.

Dominion Hotel.



DOMINION HOTEL

ONE of the best kept and equipped village hotels in the county, and, in fact, in the province, is the Dominion of St. Jacobs, of which "mine host" L. Hollinger is the genial proprietor. He is an ideal landlord, and the accommodation that he provides for his patrons is not equalled or surpassed in many of the large towns. He has a magnetism about him that makes the traveller feel at home as soon as he enters the door, and whether the stay be a day or a month anticipations are fully realized. The hotel is one of the oldest in the county and Mr. Hollinger has been its proprietor for many years, during which time he has made a wide acquaintance with the travelling public, whose appreciation of his efforts to please makes his house a popular stopping place. Among the thousands of people throughout

Canada who receive this book the picture of the house and its proprietor which is here shown will be readily recognized and to many it will bring pleasant memories of time spent beneath its roof. Commercial men find good sample rooms and the traveller who is there over night is accommodated with an airy and well furnished bedroom. The dining room is large and well conducted and the sanitary arrangements of the house are complete in all details. Few houses in a village the size of St. Jacobs possess the convenience afforded by the Dominion.

Riverside Creamery.

THIS is one of three factories built by Gales, Woodcock & Co. in 1879. They operated it for two years as a butter and cheese factory, it was then purchased by Bowman and Brubacher and run as a cheese factory only for two seasons. This being one of the best farming communities in Western Ontario, and farmers heavily interested in the breeding and feeding of stock, they did not take kindly to the cheese business. Consequently, they took over the factory and formed themselves into a co-operative creamery company called

the St. Jacobs Creamery Co., on the cream gathering system. It was carried on with varying success until 1890 when it was purchased by Brubacher and Snyder.

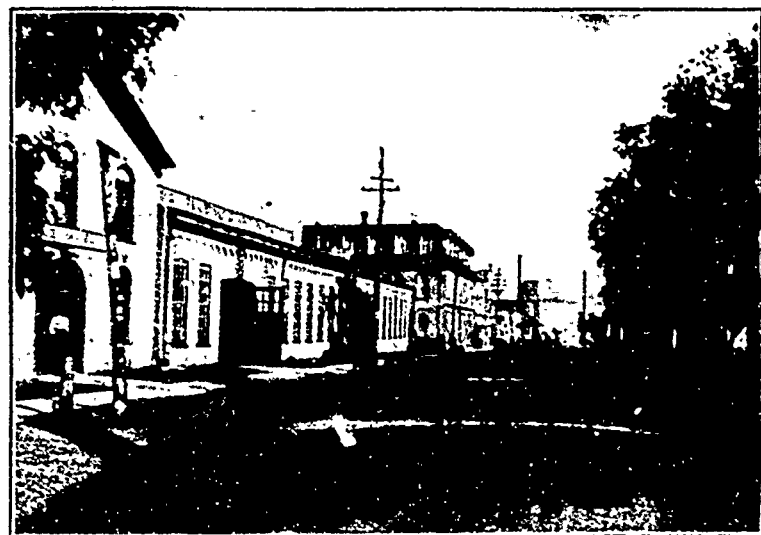
In 1899, on a dissolution of partnership, it was taken over by the present proprietors. The business has gradually increased from an output of 40,000 lbs. to 200,000 lbs. in a season. The water supply, an important feature in the creamery business, is furnished by two artesian wells flowing into the premises. The plant is modern, comprising pasteurizer and cooler, combined churns and all appurtenances for making a good article, also a refrigerator 20x50 ft. for storing purposes.

W. & A. Snyder.

W. & A. SNYDER, general merchants. This business was founded in 1876 by Jno. B. Snyder, who successfully carried it on until his decease in 1885 when it was taken over by the present proprietors.



Village of New Hamburg



PEEL STREET, NEW HAMBURG.

THE incorporated village of New Hamburg, Waterloo county, is situated fourteen miles west of Berlin and an equal distance east of the city of Stratford. It is on the river Nith and is almost girdled by that stream whose turbulent waters emerge from the sombre woods at the north of the village and after wending their way along the foot of the hills that encircle the business portion of the corporation, depart on their long journey for Lake Erie.

There are no records of the first settlers but legend hath oft been repeated of the first comers that settled on the river banks. They numbered about fifty, English and German. When the first epidemic of cholera swept over the province in 1834 they fell victims to the scourge. They had come across seas to find a home here but they nearly all found a stranger's grave. They lie buried under Wilmot street about fifty yards south of East and West street. The Hessians in this little colony gave the place the name of Cassel but it was soon after changed to New Hamburg. It was about this time (1834) that William Scott took up considerable land where the village now stands and bought the small grist mill that was built a short time before by Absalom Shade for one Cushman. Mr. Scott also built the saw mill and distillery. All these industries were situated in the rear of where the Wm. Tell block now stands. Charles Kirkpatrick was the first to open a general store which he carried on for a couple of years. He returned to Scotland on the death of his father Sir Charles Kirkpatrick, in 1835. T. G. S. Nevills was the second pioneer store-keeper and was soon followed by the said Wm. Scott. In the year 1852 Mr. Scott built the big four story frame flour mill on the south side of East and West street that stood for half a century like a monarch of the surroundings till it fell a victim to the flames in 1902. From the earliest settlement to the building of the Grand Trunk Railway in the fifties all store goods and

supplies were brought in from Hamilton by means of teams, principally ox teams. All the surplus product of the community was taken east to Ferris's Mills, which were situated about fifteen miles east on the Huron Road, or to Galt or Hamilton. There was no road open to Hayville except by way of Helmer's hill and the first settlers had to go that way to Haysville for their letters or follow the blaze down the river. But at last the stage coaches that carried His Majesty's mail from Hamilton to Goderich brought the mail here and a post office was established. The coming in of the Grand Trunk changed the conditions under which business was done. It ended the carrying by wagon to market, and provided the facilities for reaching the outer world for passengers and freight. In the year 1858 the village became incorporated. Up to that time it had been a part of the municipality of the township of Wilmot. The first council was composed of T. G. S. Nevills, reeve; Theobald Seyler, George Morley, Frederick Merner and Joseph Hartman, councillors; Jacob Seyler, clerk.

There are few extraordinary events to chronicle in the history of the village. There was the epidemic of cholera in 1834 above referred to. There was also the cholera plague of 1837 that dealt a severe blow to the place. Many a narrative has been told by those who outlived that trial of the industries all standing idle for want of men to man them; of the grist mill silent for want of a miller; of people long in want of flour and no one to start the mill; of farmers coming in and starting the water wheel themselves, there being no one to toll them.

There is another event that will long be remembered—the great flood of 1863, caused by a "cloud burst," when the water rose in the river four feet higher than ever known before. Great was the destruction of that flood. The village was almost entirely cut off from the outside world. The Hartman bridge, the Rau bridge and the Helmer bridge were all swept away. The Hartman bridge, a beautiful structure of iron, had but recently been built at the cost of many thousands.

The village has gone on in the even tenor of its way, growing slowly but steadily in population and assessed value, but much more rapidly in assessed value than population. This can be accounted for by the statistics which go to show that thirty years ago nearly every house contained a good sized family whereas to-day such families are few and far between. We have to-day three or four times the number of dwellings that could be found here thirty years ago but the population has scarcely doubled.

The manufacturing industries of the village have given employment to a large portion of the population and continue to be the potent factor in its life and energy. Among the principal industries are the Brass Foundry, manufacturing furniture supplies and supplying nearly all the furniture factories in Canada and the New Hamburg Manufacturing Co., whose engines and threshing machines find a ready sale in the Northwest and in the different grain growing sections of the Dominion. The Hamburg Felt Boot and Shoe Co.'s goods have become so popular that their factory, one of the largest in the county and equipped with

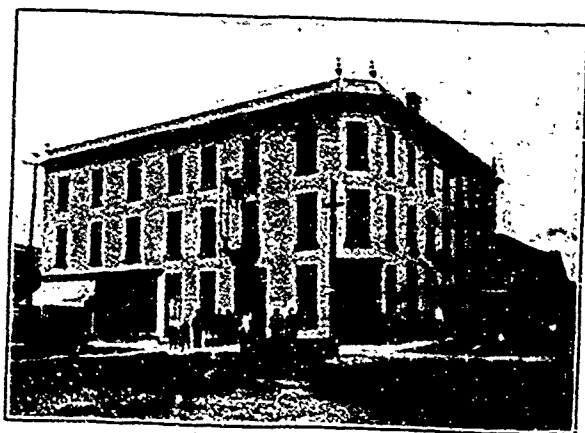
a large number of hands, find it difficult to keep up with their ever increasing orders. The Hamburg American Wagon Co. have been sending their wagons and sleighs to the West and the Eastern provinces. The Stuart Bros.' big brick flour mill supplies the demand for a large section of country. Their brands of flour have long since ensured the success of the mill. The Sash and Door Factory is ever on the hum and is one of the growing industries. The Canadian Meter and Supply Co. occupy the factory formerly used by the Canada Furniture Co. and has now one of the finest factories in the village. The Rau Brewery, established three generations ago, still produces the same popular brand. Two weekly papers issue from the press, the Volksblatt and the Independent. Both are published by Daniel Ritz. Two chartered banks furnish the facilities for trade, the Western Bank of Canada and the Bank of Hamilton.

The present council is composed of E. R. Beger, reeve; John Katzenmeyer, F. H. McCallum, Werner Brodrecht and Jacob Hahn, councillors; William Millar, clerk. W. R. Plum has represented the village in the County Council for the past ten years.

The reeves who have presided over the deliberations of the council since the incorporation of the municipality have been: T. G. S. Nevills, Frederick Merner, John Alchin, Dr. Wm. Boulee, Samuel Merner, Thompson Wilson, Otto Pressprich, Joseph Laird, Louis Peine, L. G. Pequegnat and E. R. Beger. Education, secular and religious, has reached a development in the village that would do credit to a much larger place. The number of the churches and their construction, together with the splendid public school, fully show how deeply sensible the ratepayers have been of their responsibility in that respect.

The advantages of natural drainage, of a splendid stream of water where steam launches carry their occupants for miles, of being the centre of an unequalled grain growing section, of beautiful scenery, all this, together with the financial strength of the business interests, the fine brick business blocks, and the beautiful residences, make the village of New Hamburg a most desirable place to live in.

Imperial Hotel.



IMPERIAL HOTEL

THIS beautiful hostelry is situated in what is known as the Imperial Hotel block East and West and Mill streets having a frontage of 60 feet on each street and is three stories in height. There is accommodation for about fifty people and as the rooms are commodious and comfortable and furnished with all modern conveniences the guests may be assured of thorough comfort.

The dining room is of spacious dimensions and will seat upwards of forty persons and the best evidence that its cuisine is of the best is that it is generally pretty well filled. There is also a first class bar amply supplied with the finest liquors and cigars, splendid sample rooms, up-to-date lavatories, sitting rooms, etc., the whole lighted by electricity and heated by hot water. This hotel has also in connection a splendid feed barn and good stables and is a favorite stopping place with the farmer there being accommodation for 50 horses. The owner and proprietor is Mr. John Buckel who purchased the building a number of years ago and since has much improved it having but a short time ago spent upwards of \$8,000 in improvements, adding another story and furnishing it throughout with up-to-date furniture. The hotel is also provided with water by their own system.

Mr. Buckel was born in East Zorra and was at different periods in his career butcher and farmer. Since purchasing the house from Dan O'Connor, its former owner, he has done much to make it a shining mark in hoteldom.

Dominion Carriage Works.

E. R. BEGER is the proprietor of the principal carriage works in New Hamburg, located corner of Huron and Waterloo streets, where the premises, including his own buildings and yards adjoining have a frontage of 130 feet on Huron Street and 175 feet on Waterloo Street, using one brick main building, three stories, 40x60 ft., with blacksmith shop 38x40 ft., and implement warehouse about the same size. The main building is used for wood shop, show room and storage room on the first floor, with the second floor for paint and trimming shops. The different departments are equipped with every convenience, employing from 8 to 10 experienced workmen. Particular attention is given to manufacturing light buggies, carriages, democrat and delivery wagons, road carts, bike wagons, etc., including pneumatic and cushion tired rigs, etc., using the best material in all departments. His annual output will aggregate from 50 to 75 new jobs of all kinds, including cutters and sleighs, and this shop has made most of the delivery wagons in use by business firms in New Hamburg. His country trade in new work covers several townships in Waterloo, Oxford and Perth counties within a radius of 25 miles, and a good business is done in all kinds of carriage repairing. One specialty is in horseshoeing, turning out all kinds of light and heavy shoeing and keeping an experienced horseshoer employed. The business is of long standing, having been established by Mr. Beger in 1873. He has had over fifty years experience as a practical blacksmith and carriage maker, being one of the oldest in the county, and has been a resident of New Hamburg since 1858, enjoying a wide acquaintance throughout Waterloo and adjoining counties. He is a native of Saxony, Germany. Mr. Beger during his residence in the town has taken an active interest in municipal affairs and has served in the council for many years, being at the present time reeve of New Hamburg, which position he has held for several years.

Jacob Ratz.

JACOB RATZ was born on August 21st, 1828, on the Atlantic Ocean, while his parents, Mr. and Mrs. Valentine Ratz, emigrated to this country from Germany. They arrived in the now town of Waterloo in September of the same year, where his father built the first house after the place was surveyed into village lots. In 1856 he went into the saw mill business on the Huron Road, Wilmot Township, which he continued for about twenty years, and accumulated considerable wealth. He took an active part in municipal affairs, serving for several years in the council of Wilmot. In 1882 he contested the South Riding of Waterloo for the Legislature in the Conservative interests against the late Isaac Master. For the past 22 years he has lived retired in New Hamburg.



JACOB RATZ.

William Schaaf.

MR. SCHAAF conducts the only wholesale liquor store in New Hamburg, which he opened in 1897, and has successfully carried on ever since. Although the beginning was on a small scale he has now one of the best stocked and equipped establishments of the kind in the county, and by prompt service and strict attention to business has secured a very large custom throughout the district. Mr. Schaaf is a native of Waterloo township, where he was born in 1847, of parents who were among the early pioneers. He has been a member of the public school board for 20 years, doing duty as chairman for

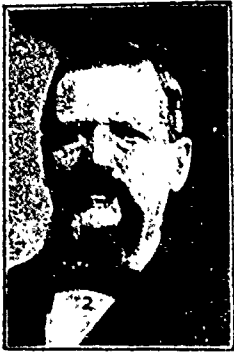


WM. SCHAAF.

several terms. In his capacity as school trustee he has performed good service and won the confidence and esteem of the people.

He is an ardent and practical supporter of legitimate local sports and athletics and is ever ready to contribute his quota of work and influence towards any project that has for its object the interest or advancement of New Hamburg.

New Hamburg Planing Mills.



LAWRENCE ARNOLD.

THE above mills are operated by J. J. Berger & Co., the firm being composed of J. J. Berger and Lawrence Arnold, who have been doing a successful business here for the past five years. About two years ago they erected the present fine cement building near the G. T. R. station, in which they installed a modern plant that is operated by steam. They do a general planing and matching business, and manufacture sash, doors, mouldings and all kinds of timber and wood work required by builders. In addition to this they take contracts for buildings, and throughout the village and country there are many fine structures erected

by them which give evidence of the thorough knowledge of the business they are engaged in. Mr. Arnold, whose portrait accompanies this sketch, is a native of South Easthope, Perth County, where he was for a number of years a successful farmer and where he still owns one of the finest farms in the county. He has also served 16 terms in the township council. Mr. Berger is also a native of South Easthope and learned the trade of carpenter and builder. He is possessed of good business ability shown in the thorough manner in which he conducts the business.

Ernst & Cressman.

AMONG the business men of New Hamburg Mr. Cressman occupies a prominent place as a member of the firm of Ernst & Cressman. He is a descendant of one of the pioneer families of the county and was born in Wilmot township near New Hamburg in 1850. Both his parents were natives of the same township, but his grandparents were among the early settlers who came from Pennsylvania in the early pioneer days. Until 1885 Mr. Cressman followed farming, and although successful in his work his ambition led to a commercial life, and in the year mentioned he opened a general store at Baden. He carried on a profitable business there for eleven years when he sold out to Chas. Lederman, removed to New Hamburg and in company with Jacob Ernst purchased the general store business of Peter Rieder, where he has continued his commercial career ever since with success to himself and satisfaction to his many hundreds of patrons throughout the surrounding country. He is one of those straightforward business men with whom it is a pleasure to deal, and in social circles his naturally kind and genial personality make for him warm and lasting friends in every class of the community.

J. Lautenschlaeger.



J. LAUTENSCHLAEGEER

THIS is the only photo studio in New Hamburg, occupying a fine suite of rooms, where the best conveniences are at the disposal of the numerous patrons. Mr. Lautenschlaeger came here thirteen years ago from Berlin, where he secured a thorough knowledge in his chosen profession with A. H. Huber, Berlin. He purchased the photo business of J. Johannes and success has attended him ever since. He is enthusiastic in his work and ever aims to produce the best results. He has the most improved facilities for photos up to 14x17 inches, makes a speciality of colored and outdoor work and has a large trade in bromides. His country trade

covers a radius of twelve miles in the townships of Zorra, North Easthope, Wellesley and Wilmot, and all the neighboring villages. Mr. Lautenschlaeger is a native of Waterloo County, being born at Petersburg, and takes a keen interest in all matters pertaining to the best interest of the county, and especially New Hamburg, where he has made his home.

The Rau Brewery.

ONE of the oldest business establishments of New Hamburg is the Rau Brewery, which was started away back in the fifties by a man named Franke. After running the business for a few years he sold out to the late Stephen Rau, grandfather of the present proprietor. He came here from Germany, and after purchasing the business, successfully conducted it until his death in 1867. The establishment then passed into the hands of his sons Joseph and John. The latter, who was father of the present proprietor, died in 1881, and the business was continued by his brother Joseph until his death in 1891. The proprietorship was then assumed by Mrs. John Rau and her son J. F., who at present control the business. J. F. Rau, who is the present general manager, has a wide acquaintance throughout the district and enjoys a personal popularity among his hundreds of customers. The product of the establishment is draught lager and porter and bottled champagne lager for export, for which the demand keeps the plant continually busy to its fullest capacity. Trade extends over a radius of fifty miles, and some idea of the volume of business may be formed from the fact that from ten to twelve thousand bushels of malt are annually used. J. F. Rau is a practical brewer and thoroughly understands every detail of the business, a fact which is fully attested by the excellent quality of the goods manufactured.

Frederick H. McCallum.



FREDERICK H. McCALLUM.

F. H. McCALLUM, the enterprising druggist of New Hamburg, was born in the city of Toronto in the year 1850, where he was educated, gaining his primary knowledge at private schools, and latterly attending Upper Canada College. At the age of 15 he was apprenticed to a prominent druggist in Toronto, and after serving five or six years came to Waterloo County about the year 1870 and started a drug store in New Hamburg and has continued the business until the present day. Mr. McCallum is a prominent military man, having joined

the militia at an early age. He was in the first firing line at the time of the Fenian invasion, and has been in service for the past 40 years, probably longer than any other man in Canada other than those holding permanent office. Mr. McCallum having reached the age limit, is about to be retired (without pension), but however he still remains an enthusiast as regards patriotism, and feels that he is satisfied in having done his duty. Mr. McCallum has been an efficient and valuable member of the New Hamburg municipal council for the past 6 or 7 years, and during his regime has lent his aid and ability towards making the corporation more progressive than at any other period in its existence. Mr. McCallum is also prominent in social affairs and holds offices in several fraternal societies here. He is also secretary of the Conservative club.

Bridgeport.

THIS is one of the pioneer villages of the county, being situated on the east and west sides of the Grand River equally distant from Berlin and Waterloo. The portion on the west side of the river was founded by John S. Shoemaker, a character well known throughout the province in his day. He came to the place in 1820 and immediately established a grist mill and saw mill which are at present owned and operated by Shirk & Snider. The portion of the village on the east bank of the river was laid out by the late John U. Tyson several years after. The village was then called Bridgeport, but previous to this it was only known as Shoemaker's Mills or Lancaster. Bridgeport at one time gave promise of growing into one of the prosperous and thriving villages of the county but at the time of the building of the G. T. R. through the section about the year 1852 the line passed through Berlin two miles distant from the village and this had the effect of retarding its growth, while Berlin continued to forge ahead.

Village of Baden.

WHILE the thriving village of Baden has not made uninterrupted advancement, it is not to be classed as a commercial centre of secondary importance, its location, natural advantages and the splendid agricultural section surrounding it being positive assurances that its real estate will never decrease in value.

It was sometime in the year 1854, when no sign of a village existed and the surrounding country was yet sparsely settled that Jacob Beck settled in the neighborhood. He had formerly carried on a small foundry at Preston, Ont. but in that year moved to the present site of the village of Baden. He purchased 200 acres of land as soon as the G. T. R. was completed and laid out a large part of the land in village lots after which he built a flour mill. A short time afterward he established a foundry in the village but financial reverses overtook him and finally the vast concern passed into other hands, his misfortune being a serious blow to the village.

Prior to the construction of the Grand Trunk, the village was known by the name of Weissenburg, named in honor of an old bachelor who resided in the village. But the name did not seem acceptable to Mr. Beck and among other names suggested were Beckville and Baden. The latter was finally adopted, it being more classical and the name-sake of Baden-Baden, the famous health resort of Germany, Mr. Beck's native town.

The Livingstone Bros. came to the neighborhood a short time after the advent of Mr. Beck and established one of the largest oil-manufacturing concerns in the Dominion of Canada. Perine Bros. were also identified with the industrial interests of the village in its pioneer days, establishing a flax mill. But the latter, as well as the Beck estate, was finally absorbed by the Livingstones.

The village is distinguished for some picturesque natural features. A short distance east are several high hills and pinnacles from whose summit an inspiring view of the surrounding country can be had and is perhaps the most extensive view of beautiful rural landscape to be obtained in the country. The highest of these peaks is reported to be 960 feet above the level of the lake at Hamilton and the highest point between Sarnia and Niagara.

Baden is the municipal seat of government of Wilmot Tp., a position it has held for many years.

Abraham Hunsberger.



ABRAHAM HUNSBERGER

THERE are few more eminently successful in their respective businesses than Abraham Hunsberger of Baden. He is a son of Enos Hunsberger who was a son of one of the early settlers in Wilmot township, and was born near Baden. After a number of years' experience in the store business he purchased the business of Isaiah Shantz which consists of a complete stock of dry goods, groceries, crockery, boots and shoes, millinery, ready-made clothing, etc. This store is situated centrally and requires two large floors to contain the complete stock which is up-to-date in all its branches. It is unnecessary to go into a detailed description of the many departments of this modern establishment, suffice it to say that the stock is general and complete and as Mr. Hunsberger is continually adding new lines it is safe to say that the customer will not be disappointed in getting what he requires.

This store enjoys a large patronage amongst the farming community who find there the best value for their money in anything they require. Mr. Hunsberger is but a young man in years, but possessed of those sterling qualities which contribute so much to the make-up of the modern business man, and as he is energetic and attentive he should meet with unlimited success.

Allen Bechtel.

ALLEN BECHTEL conducts the only hardware store in the village at the west end, corner of Snyder and Foundry streets, where the premises in his own brick building have a frontage of 25 feet, extending 40 feet in depth, with storehouse at the rear. The house carries a full stock of hardware, including house furnishings in cutlery, silverware, lamp goods and other specialties for house use; also all kinds of builders' hardware, including

paints, oils, varnishes, glass, putty, etc., handling the Sherwin-Williams mixed paints and those of Jas. Robinson & Co.; also machine oils and coal oil in large quantities. In sporting goods may be mentioned a full assortment of fishing tackle, guns, rifles, ammunition, etc., while in farmers' supplies the stock is full and complete, comprising all kinds of farm tools, fence wire, wire fencing, rope, chains, binder twine in season. His country trade extends in some directions to a distance of 8 or 10 miles, with a good village trade from all classes. This firm has also a good business in hard and soft coal, carrying a good stock at coal sheds in rear, which is delivered to any address throughout the village and vicinity, and both coal and binder twine are purchased in car lots. The business is of long standing, having been established for about thirty years. Mr. Bechtel succeeded to the control in 1902, coming from Guelph, where he was superintendent of the Robt. Stewart planing mill. Mr. Bechtel is a thorough business man, ever alert to the needs of his customers and exerting every effort to please, characteristics which make his establishment one of the most popular and best patronized in the county. In connection with his other business he holds the local agency of the Waterloo Mutual Fire Insurance Co.

Frederick Daub.

THE stranger who goes into the shoe store of Mr. Daub at Baden meets with a surprise. Baden is only a small village, but it is the source of supplies for the community of a large radius. Mr. Daub is fully alive to this, and keeps an up-to-date stock, such as is found in the stores of the large towns and cities. In his establishment the most particular customer finds what he wants and the natural consequence of such enterprise is a very large trade. Mr. Daub is a practical shoemaker of twenty-two years' experience, and has been in business at Baden for seventeen years. For some years he has been an exhibitor of footwear at the county and township fairs, and on the goods of his own manufacture has been awarded thirty-six first prizes. He makes a specialty of work for deformed feet, and the many orders he receives is an evidence of his proficiency in the production of this class of goods. He is a native of Waterloo County, born in Wilmot Township, son of the late Andrew Daub, one of the early settlers who came there direct from Germany in 1846. He takes a keen interest in all matters pertaining to the welfare of the village. He also finds time to attend to the duties pertaining to the office of secretary-treasurer for the patrons of the Silver Spring Creamery, in which he has given eminent satisfaction.

N. M. Steinman.

AMONG the rising, young, energetic and ambitious business men of Waterloo county Mr. Steinman is entitled to a prominent place in the front rank. He is the son of Jacob Steinman, New Hamburg, and was born in Baden, his grandfather being one of Waterloo's early settlers and one of the pioneers of Wilmot Township. The best evidence that Mr. Steinman is a business man is shown in the fact that he is not only able to conduct one line of business, but has successfully engaged in others. He purchased his present business from Chris. Hondrick in November, 1905, and his knowledge of the different lines has enabled him to make a success of his business. An inspection of his premises will reveal the fact that he deals in furniture, flour, feed, seeds, groceries, stock foods, etc., also lime and cement. He is also equipped to do undertaking. Mr. Steinman is the owner of a curb which is used in placing cement in the interior of cisterns and is the only one in the section. Mr. Steinman's business is of the best and increasing daily. He reports trade as being brisk and is naturally quite satisfied. More so, because he has within the past winter taken unto himself a wife in the person of a daughter of Christian Gascho. The Souvenir Number of the Chronicle-Telegraph wish Mr. Steinman a continuance of his success and him and his good wife a long and happy life.

J. C. Shelly.

THE Hawkesville Roller Process Flouring Mills now owned and operated by J. C. Shelly were established in 1847 by the late John Hawke, founder of Hawkesville. The mills subsequently changed hands a number of times finally coming into the possession of Mr. Shelly on June 10th, 1898. The present proprietor who is a miller of thorough experience, was born in Berlin in 1852. He completed his trade with E. W. B. Snider, St.

Jacobs, having previously worked in the old B. P. Rothwell steam mills at Berlin. From St. Jacobs he went to Elkhart, Indiana, in 1872, remaining at this place one year when he moved to Minnesota where he was employed for some time by C. A. Pillsberry, the famous miller of Minneapolis. From here he removed to Berlin, subsequently entering into partnership with David Lehnen, being also a partner with Menno Shantz while at Berlin. He later took charge of the mills at Blair for John S. Bowman and subsequently engaged with Menno Snider, Conestogo, where he remained 15 years, resigning his position in September, 1897, to come to Hawkesville. The mills are equipped with the most modern machinery and its reputation for turning out a first class grade of flour is well known far and wide. The capacity of the mill is four stands double rolls and one set single rolls and stone chopper. The motor power is furnished by both steam and water, the latter being contributed by the Conestogo river. There is always a demand for flour made in these mills and large quantities are shipped to the Lower Provinces.

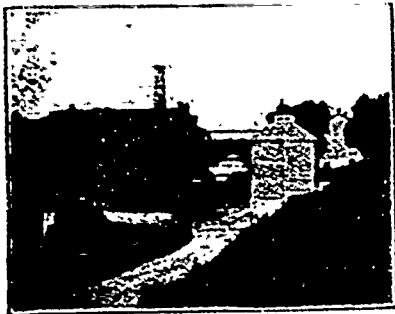
Jacob W. Schweitzer.



THE CONESTOGO HOTEL

THE late Martin Schweitzer who for nearly fifty years conducted the Conestogo hotel, was one of the best known and respected men of the county and after his decease, a little over two years ago, many people mourned the loss of a staunch and faithful friend. The house is one of the historic landmarks of the county and if its walls could speak many interesting stories of pioneer days would be told. To-day under the proprietorship of Jacob W. Schweitzer the house is one of the best equipped and kept village hotels in Canada, furnishing accommodation not found in many of the larger towns. The present proprietor is a son of the late Martin Schweitzer, and being reared in the hotel business has a thorough knowledge of what is required for the comfort and convenience of his guests. The picture which accompanies this sketch gives an idea of the exterior appearance of the place. Inside nothing is neglected, rooms are large and well furnished and the menu at the dining table is not surpassed in the County of Waterloo. A private system of waterworks provides the house with sanitary baths and lavatories. The stables afford accommodation for thirty horses and the best possible attention is given to every patron.

The Conestogo Mills.



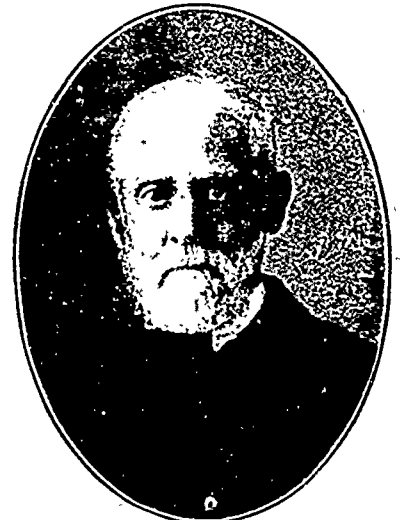
CONESTOGO MILLS AND ELEVATOR.

THE pioneer of Conestogo manufacturing industries is the flouring mill now operated by Menno Snider. The birth of the enterprise was in 1845, when the original mill was erected by the late David Musselman, one of the pioneers of the district, who came to the county from Pennsylvania in 1819 and settled in Woolwich Township. As the settlement increased in population the need of a mill was keenly felt, and Mr. Musselman undertook the responsibility of supplying the want. The contract for the building was given to Jonas Wenger. In those old days the erection of such an important building was one of the significant events of the times and the old-fashioned "raising" was an occasion of combined work and festivity. Of such occasions the "raising" of the old mill is a memorable one. The work continued for a whole week, and there are yet living in the neighborhood a few aged men who participated and who tell of the strenuous work that was performed in putting the heavy timbers in place and completing the frame. Mr. Musselman conducted the mill for ten years, when he sold out to the late Henry Snider, and from him it passed to his son Menno Snider, the present proprietor, whose son, W. J. Snider, is now the efficient and energetic general manager of the business. In May, 1904,

the old mill was destroyed by fire, but rebuilding operations commenced before the ashes of destruction had cooled, and one of the best equipped flouring mills of the county now occupies the historic site. With ten pairs of rolls the mill has a capacity of one hundred barrels per day, and is constantly busy. Besides doing gristing and supplying the local trade, large shipments of flour are made to the eastern provinces, where it is in popular demand. In the manufacture of flour for shipment western No. 1 hard wheat is almost exclusively used. But, while doing a large manufacturing and shipping trade, the firm does not neglect to give prompt attention to the local farmers' gristing and chopping custom, which is of large proportions. Promptness and good work has made the mill popular and the first dissatisfied customer is yet to be found.

Geo. A. Bowman.

ONE of the landmarks of Conestogo is the business block of George A. Bowman. For many years it has been the popular trading place of the citizens of Conestogo and also of the farmers from a wide surrounding district, who have always been able to have their wants filled and in many cases in a more satisfactory way and at less cost than they would have had, had they driven further to perhaps larger business centres. The shrewd farmers of Woolwich and Waterloo were not slow to appreciate this fact and the present large business carried on by Mr. Bowman is the result. The late Noah S. Bowman who established the business and by whom it was carried on with distinguished ability and success up to the time of his death first entered the store of his uncles, Joseph B. and John B. Snyder, at Winterbourne, about the year 1855. The business was some six years later moved to Conestogo where it was continued by the late John B. Snyder. After three years Mr. Bowman entered into partnership with Mr. Snyder, which was continued for five years, when the former bought out his partner's interest and became sole proprietor. Mr. Bowman later purchased the block of the late Chas. Hendry and moved his business to that place where it was carried on by Mr. Bowman up to April, 1903. The business was then taken over by his son Geo. A. Bowman, the present proprietor, who during his many years of association with his father in the business gained a wide experience in every department of the work and a thorough acquaintance with the wants of the store's many patrons. The store is one of the largest and most up-to-date country stores in Ontario, the large stock being kept in order with scrupulous care by the staff of obliging clerks whose readiness at all times to serve the public is one of the popular features of the store.



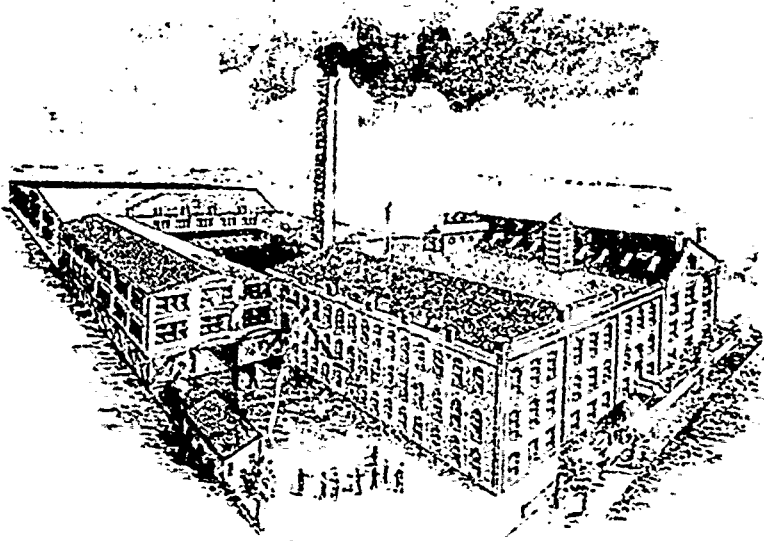
THE LATE NOAH S. BOWMAN.

The Blair Flour Mills.

ONE of the pioneer milling establishments of Waterloo county is the Blair Roller Flour Mills, owned and operated by Joseph Hilborn. The building of these mills dates back to the year 1847 when they were erected by the late Samuel Bowman, who operated them for a number of years. After changing ownership several times the mills were in 1884 bought from Allan Bowman by Jacob Hilborn, father of the present proprietor. Jacob Hilborn was born near Preston in 1833 and brought up in the same neighborhood. He moved to a farm near Conestogo in Woolwich township in 1872, and from that place to Blair in 1884. He disposed of the business to his son, Joseph Hilborn, in 1905, moving to New Dundee where he is living retired. Since assuming the reins of management the present proprietor, by industry and enterprise, has succeeded in largely increasing the business. Besides supplying the local market, a large trade has been established for their flours in the East, frequent shipments being made to points in the lower provinces, such as Halifax, St. Johns, Montreal, etc. Mr. Hilborn is also local agent for the Great Northwestern Telegraph and Bell Telephone Companies, and good service with outside points is given.

⌘
The Town of Berlin.
⌘

[Continued from Page 74]



FACTORY OF THE WILLIAMS, GREENE & ROME CO.

The Foster-Armstrong Co.

SINCE the first pages of this edition went to press the Foster-Armstrong Co., a wealthy American syndicate of piano manufacturers with extensive main factories in Rochester, N. Y., has bought out W. H. Snyder & Co., of Berlin. This accounts for the advertisements of both firms being found in this issue. The Berlin pianos are no longer made and in their place the new firm will manufacture the celebrated Haines Bros. and Marshall & Wendall pianos, so well and favorably known on the other side of the line. E. P. Hawkins, the Company's western representative and formerly manager of the Lee Piano & Organ Co. at Guelph, is the new manager.

H. A. Dietrich.



H. A. DIETRICH.

THE accompanying cut represents H.A. Dietrich, one of the most prominent bakers of Berlin. Mr. Dietrich's business career is a fair illustration of what can be accomplished by industry, perseverance and enterprise. Commencing in a small way in 1898, on Foundry Street, with only one baker and one delivery horse, the business has developed into a large trade requiring no less than nineteen employees, with eleven delivery horses. The business is now situated on King Street in a newly renovated and up-to-date block, having in rear of the confectionery sales room, a beautiful and well equipped ice cream parlor. In the manufacturing department an immense dough mixer with a capacity of ten cwt. of flour, with a moulder

of equal capacity operated by a gasoline engine, is used. The baking process is accomplished by the use of three huge Marsh ovens, which are capable of baking the bread as fast as it is made. Mr. Dietrich holds the receipt and the sole right of baking and selling the brand of bread known as "Butternut Bread" in the locality. Large shipments of bread are made daily to various points in western Ontario. The head bakers of bread and cakes employed, are specialists in their line and a man is kept whose sole duty is to attend to the horses so that no delivery man need come in contact with the animal he drives. The sanitary effect of this precaution is apparent. On the

whole, this baking outfit, together with the system adopted in its management, compares favorably with any institution of the kind in our larger cities.

Joseph Zuber.

THE subject of this sketch was born in the township of Pilkington, county of Wellington, forty-two years ago. He was brought up on a farm and received a common school education. After being in partnership in the hotel business in Galt for a short time, he decided to rent the Grand Central Hotel, Berlin. About twelve years ago he took possession of the premises, and at the expiration of his lease of five years bought the property. In connection with the Grand Central Mr. Zuber bought the Market Hotel situated on the opposite side of King Street, in 1906, and at present the two large hostleries are operated under one management. Mr. Zuber bears the reputation of being a first class hotel man, possessing an affable disposition, good business ability and an untiring anxiety to provide the best possible accommodation for the public. His dining rooms, sleeping apartments and other hotel appurtenances have justly merited favorable comment by those who have enjoyed them, while the stabling and barn accommodation is both commodious and systematic. Mr. Zuber is the first man in the province of Ontario who took out two hotel licenses in his own name. There are few hotels which furnish as suitable and appropriate accommodation for as many classes of guests as the Grand Central and Market hotels. In addition to the two hotels mentioned Mr. Zuber also owns and operates a large cigar plant on Young Street, Berlin, giving employment to a large number of hands.



JOSEPH ZUBER.

Wellesley Village.



FERDINAND WALTER.

License Inspector for North Water-
Inc. and for many years Wellesley
Township's faithful representa-
tive.

of the village now numbers about 800 souls. Wellesley possesses a number of good business places including a flax mill and woollen mills.

THIS prosperous and thriving metropolis of Wellesley Township is situated in the extreme south western portion of the township and is the centre of one of the richest farming sections in Ontario. The site of Wellesley was first occupied by John Smith, a squatter in 1847. He came in some time prior to the survey. When the post office was established in 1851 it was called Smithville, but the following year the name was changed to Wellesley. Wm. Brown was the first postmaster. Smith was followed by such noted pioneers as Christian Boshart, Chas. Ottmann and John Zoeger. The latter was the first merchant and hotelkeeper, Peter Schmidt and Doering Bros. being also among the first merchants, the latter erecting a grist and saw mill. The population

William Kelterborn.

THE mercantile establishment of William Kelterborn is to be numbered among the prominent business places of the thriving village of Wellesley and is one of the most up-to-date stores in the county of Waterloo. Its enterprising proprietor was born in Lisbon, Ont. He served his apprenticeship with Geo. Doering who conducted a general store in the village of Wellesley where he remained three years when he accepted a position with Peddie & Ernst, Berlin. A year later he entered a general store in Saline, Mich., and after being here a year he came to Linwood where he was employed in the store of D. R. Pollock. In 1896 he bought out the stock of Geo. Doering and conducted a store in Wilhelm's Corner for three years, after which he moved to Doering's Block where he remained until 1905 when he purchased the Zinkann block. Mr. Kelterborn has conducted a general store business in the

village for ten years during which time he has successfully catered to the wants of the general public evidenced by the large patronage the business enjoys. The stock carried is well assorted and up-to-date. On the second floor is located the china hall and shoe and gent's furnishing departments.

Chas. Ottmann.

THIS well known citizen came to the village on October 7th, 1877 and is one of the pioneers of the place. In that year he opened up a harness shop which he has since successfully conducted. He built the present brick block which he occupies three years ago. Mr. Ottmann takes a great interest in music and has for the past 27 years been leader of the Wellesley band and it is largely through his efforts that it has reached its present high state of efficiency, the average membership being about 24. Mr. Ottmann has also held the position of leader of the St. Paul's Lutheran Church for upwards of 28 years.

William Loeb sack.

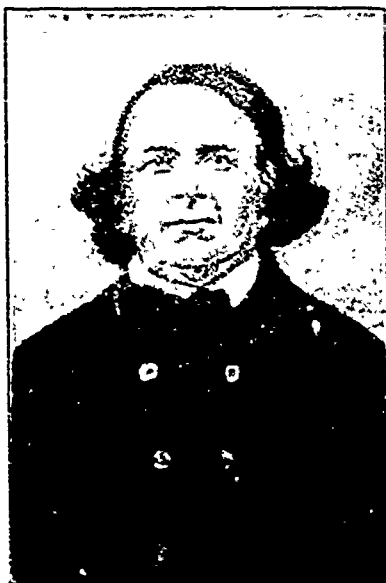


WILLIAM LOEBSACK.

ALTHOUGH Conestogo is a small, unpretentious village, where the waters of the Conestogo and Grand rivers meet, in the township of Woolwich, it has its quota of ambitious and enterprising business men, and among them Mr. Loeb sack has worked himself to a prominent place. Thirty-eight years ago he came here with his parents, from Germany. He learned the mason trade, in which he became very proficient, and after serving his time his ambition led him to go into business for himself as a building contractor. This work he carried on successfully and there are many substantial structures in the vicinity that he has erected. Four years ago he inaugurated the brick making business, of which he is now proprietor. Having thoroughly learned his trade as a bricklayer and mason, he understands what a brick should be and how it should be made, and the result of such practical experience is to the benefit of his customers. The plant is modern in all its equipments, and the clay used produces the finest quality of red and white brick, of which the output is about one million per year. In addition to the brick manufacture he makes a superior class of tile, for which there is a large demand.

Ferdinand Rombuch.

FERDINAND ROMBUCH was born near Freiburg, in the Grand Duchy of Baden. About 1840 he came to Canada, shortly after locating half a mile west of the present village of New Germany, where he opened a tavern. Later he added a country store, but his stock in trade was incomplete and it sometimes happened that articles most in need in a household could not be obtained at his store and when at such times coffee, sugar or the like was asked for he would answer: "Coffee und Zucker haben wir eben nicht; aber Hosentraeger, Schnupftuecher, Gebethuecher, Rosenkraenze, Pflugschare und so weiter." About 1857 a post office was established here under the name of "Freiburg" in honor of his native country town in Germany.



FERDINAND ROMBUCH.

LW. B. SHERK, of Breslau, is the proud possessor of the first deed issued by Richard Beasley for 280 acres of land purchased by his grandfather, Joseph Sherk, Sen. The deed is dated Nov. 15th, 1800.

The ink used in printing this Semi-Centennial Souvenir was manufactured by the Canada Printing Ink Co., Limited, Toronto.

Miller & Richard.

AMONG the prominent type founders of Europe is the firm of Miller & Richard of Edinburgh, Scotland, of which firm R. L. Patterson of Toronto has for many years been the Canadian representative. Miller & Richard is not only one of the largest type houses in the world, but many years of experience in the Chronicle-Telegraph office have proved their type products the best on the market. There is nothing equal to the Scotch type for wearing qualities. It is made on honor and lasts that way. All the needs of the printing trade can be supplied by Miller & Richard and a call at their well stocked ware room at Jordan St. Toronto will repay any printer or newspaper man. The goods are always right and sell on their own merits. Mr. Patterson has a long and enviable record as the Canadian representative of the firm and the secret of its firm hold on the printing trade throughout Canada is explained by a long record of fair and honorable dealing and good values. The growth of the business sometime ago necessitated the opening of a warehouse in Winnipeg.

Toronto Type Foundry Co., Ltd.

THE Inland Printer, one of the finest publications of its class in the world, recently contained a very interesting article upon a leading Canadian industry, the Toronto Type Foundry. The popularity and progressiveness of this firm amongst the printers of Canada is tangibly shown in the very rapid growth of their business and the manner in which they kept pace with the very rapid growth of the country generally, in frequent extensions of their business. The following extracts we take from the Inland Printer's article: "The comprehensive plan of this organization is of a character to appeal very strongly to the printer. It maintains a fine corps of experts in all the branches of the trade, and has studied the technical field in America and Europe and acquired the agencies of the various machines of superior merit used in the trade. The Company is in a position to furnish a complete printing plant, from Linotype machines to body letter, and from press room to bindery and stock room. Its motto is "Everything for the Printer."

Copy of Original Deed.

ELIAS B. KOLB, Berlin, has in his possession a copy of the original deed of Waterloo Township which was formerly held by the late Isaac Tyson, who received it from his father. It is a very interesting document and is an indenture made on November 25th, 1796 between Captain Joseph Brant of the Grand River in the Home District of the Province of Upper Canada, attorney for the Six Nation Indians and Richard Beasley of the County of Lincoln, John Baptiste Rousseau and James Wilson, whereby the former convey to the latter three persons a parcel of land situated on the Grand River, forming a square, 12 miles in length and 12 miles in width, the river running through the centre, for the consideration of £9,497 16s. 3d. The deed is over 100 years old.

The Late P. E. W. Moyer

FEW men in Waterloo county were better known than the late P. E. W. Moyer to whom fell the privilege of founding the first daily newspaper in the county, nearly forty years ago. He was born in the village of Preston, Waterloo county, October 3rd, 1836. When he was only about a year old his parents moved to what is now known as the Williamsburg neighborhood, Waterloo township, where his early years were spent working on the farm in summer and going to school in winter. When only fifteen years of age he commenced to teach a public school and spent some four or five years between teaching in winter, helping on the farm and engaging in some minor business affairs. He attended Victoria University at that time located in Coburg, for four years and graduated in arts receiving the degree of B. A. and three years later the degree of M. A. In 1866 he purchased the Waterloo Chronicle, which he conducted for some four years, and greatly increased the number of its subscribers, the amount of its business and its financial value. During the first of these years he wrote a history or sketches of the early settlements and pioneers of Waterloo and published them in a series of articles in that paper. They were highly interesting, and have been made the foundation of all succeeding attempts to write shorter or longer accounts of those early eventful days. Disposing of his early business he purchased a daily paper in St. Catharines which he successfully carried on for eight years. Having a good offer to dispose of that establishment he accepted it, and then returned with his family to his native county and shortly after started the Berlin Daily News, of which up to the time of his death, July 9th, 1896, he was the editor and proprietor. He married Elizabeth H. Ardagh, daughter of the late Wm. Ardagh of Toronto, in 1858, who survived him eight years, she having passed to the great Beyond on February 21st, 1904.



The Late Rev. James Sims



THE LATE REV. JAMES SIMS.

THE subject of this sketch, the late James Sims, took a leading part in the education and religious life in the early years of the settlement of the County of Waterloo.

He was born in 1812, in the Parish of Insch, Aberdeenshire, Scotland. His education was received at the Parish Schools and, though not extensive, the foundation was laid upon which by self study, extensive reading and an excellent memory, he became a man of general information and being a good conversationalist he readily communicated such information to others. His early

years of manhood were spent in farming which did not afford much time for literary work, but every spare moment was spent with books and in reading.

In 1837 he married Janet Robertson, widow, and in the summer of that year sailed from Aberdeen in the ship "Hercules" with his wife, step children Alexander, John, and Jane Robertson; accompanied by his father James Sims, his mother, his brothers Peter and Andrew, and his sister Margaret (Mrs. Wm. Fowler) and his nephews James and Peter Sims. After a voyage of eight weeks they landed at Quebec and immediately proceeded by boat up the St. Lawrence River, through canals and lake to Toronto, Ont., where they spent their first winter in Canada. In the spring of 1838 they went by boat to Hamilton and thence by wagons and on foot to the Queen's Bush and located on Lot 2, Con. 13, in the Township of Wellesley about one mile from Hawkesville. At that time the country surrounding was practically an unbroken forest, there being only a few settlers in the neighborhood, with small clearings and no roads except trails through the bush.

The nearest grist mill was at Waterloo village and many of the early settlers carried their flour and other provisions on their backs to their homes.

Mr. Sims went to work with the energy of the early settlers of those days and in a short time had a small clearing and a home. His early years were devoted to clearing the land; in summer going to the older settlements to work at the harvest which provided a little ready money for the necessaries of life. Settlement was rapid and in a few years the township of Wellesley and surrounding townships, took on the activities of municipal, educational and social life.

Roads were made, bridges built, schools and churches were erected and villages sprang up with the attendant industries of grist and saw mills, blacksmith and carriage shops, stores, etc., so that in the short space of ten or twenty years, the country, from an unbroken forest took on the appearance of well settled farms, comfortable homes and prosperous communities.

A few years after Mr. Sims located in Wellesley, Mr. Jno. Hawke began putting in a dam on the Conestogo River and made preparations for building a grist mill at Hawkesville. The mill was built and put into operation in the year 1846, which was a great benefit to the settlers in providing a market for grain near by and obviating a long drive through bad roads to Waterloo to get gristing done.

Though James Sims took part in the material operations rendered necessary to clearing up a farm, his work was chiefly in the educational and religious life of the community. Spending a summer or two at Doon assisting at the work of building Ferris' flour mills, he associated himself with the Baptist church at Blair. He was ordained a Baptist minister in 1842 and was appointed pastor of the church at Blair, which position he filled for twenty years. He was popularly known as "Elder Sims" and there are many still living who will remember him in his capacity as pastor of the church at Blair. During the years 1845 to 1860 he was a well known personage, for every two weeks on Saturday, he was seen proceeding on horse-back from his home near Hawkesville to the village of Blair, where he preached twice on Sunday and returned home on Monday.

There were other Baptist communities in which he conducted religious services, more particularly at a small meeting house near Elmira. He was called upon frequently to perform the marriage ceremony and there are many still living who were married by "Elder Sims". He was a good public speaker and had an easy and ready flow of language, logical in argument and forceful in delivery. His desire for knowledge led him to study the Hebrew and Greek, so that he might read and study the Scriptures in their original tongues. Many hours did he spend with the dim light of the candle, pouring over

Hebrew and Greek lexicons, studying the meaning of obscure verbs and writing exegesis on scriptural teaching and doctrine.

His principal study was the prophecies, and like many other students of prophecy, his mind ran to the fixing of years and dates for the Second Coming of Christ. Reading the works of Dr. Thomas, a writer on prophecy, he gradually drew away from the Baptist church and joined the Christadelphians, as did many of the members of the Baptist church at Blair, forming an Ecclesia, Mr. Sims being the principal teacher.

When Waterloo County was formed from the District of Wellington in 1853, Mr. James Sims was appointed superintendent of schools for the townships of Woolwich and Wellesley, which position he filled for some years. At that time there were five superintendents for the county and they constituted the Board of Public Instruction. The board met a number of times each year to grant teaching certificates and transact other business relating to education. Mr. Sims was the first chairman of the board which position he occupied until the year 1861.

Taking a lively interest in education he encouraged settlers to establish and support schools. He was a friend to the teacher and many a young man was encouraged to engage in the profession from his advice. He was brought into contact with those having the management and control of educational work in the early history of the Public School System in Ontario. Trustees and teachers frequently went to his house to consult him on school matters. Both he and his wife were very hospitable, visitors and strangers being always welcome and entertained in true Scottish simplicity.

He took an active interest in the temperance cause, and when the Sons of Temperance movement started he took it up warmly, speaking and lecturing in its favor and became a chartered member of the lodge of the Sons of Temperance that was organized in the village of Hawkesville in 1854, and he assisted in organizing lodges at other places. The lodge at Hawkesville for some years had a large membership, many of the young men in the village and neighborhood joining, and it had a marked effect upon the habits of the community, many of the people taking the pledge of abstinence and young men formed habits of strict sobriety which became leading traits in their characters for life.

Under the leadership of the Hawkesville Lodge of Temperance annual soirees were held in a grove on the farm of John Hawke adjacent to the village, being attended by other lodges in regalia. These soirees were very popular, the young men and women entering into the spirit of the cause with great enthusiasm. Music, speaking and refreshments were the leading features of these annual gatherings and Mr. Sims always gave an encouraging word and helping hand and was one of the principal speakers.

In 1867 Mr. Sims sold his farm on which he had lived for 29 years and retired from active life. He died at Waterloo, Ont., in 1880. His widow survived him to the year 1881. The family of James Sims and his wife, Janet Harvey, are: James C. Sims (retired from the Post Office department after 42 years' service), Montreal, Que.; Peter H. Sims, Secretary of the British America Assurance Company, Toronto, Ont.; William A. Sims, farmer, Swan River, Man.; Janet, widow of the late John McQueen, Hillman, Mich.

His only descendant living in the county of Waterloo, is his grandson, Harvey J. Sims, barrister, Berlin, Ont., son of P. H. Sims, Toronto, Ont.

Hawkesville.

HAWKESVILLE, which is perhaps the most picturesque village in Waterloo county has an interesting history. The first white man to come from the east and make his home in the wilderness on the present site of Hawkesville, was a squatter named Philip Schweitzer, who came to the place in 1839. From that time on the section began to assume a civilized aspect, Schweitzer being followed by other pioneers, among them being Jacob Aument, Philip Valer, Nicholas Ball, Sr., Geo., Fred and William Lackner and John Hawke. It has grown in population and now is one of the most prosperous villages in the county. Hawkesville when an isolated settlement of a few straggling huts came in for its share of prominence in public affairs. About 1848, at the time of the agitation to locate the county seat the contest was a bitter one between Berlin and Galt. The Galt people finding themselves being outwitted directed their influence to Hawkesville. Mr. Hawke, the founder of Hawkesville, who was also at that time reeve of Wellesley township, had the casting vote giving it in favor of Berlin.



Journalism in Waterloo County



THE first newspaper venture in Waterloo County was the creation of the late Henry William Peterson, who on the 27th of August, 1835, issued *Das Deutsche Museum* and continued as its editor and proprietor until 1841, when he received the appointment of Registrar for the Wellington District, out of which emerged the counties of Wellington, Waterloo and Grey. On removing to Guelph Mr. Peterson disposed of the Museum, the plant falling into the hands of the late Henry Eby, an employee of the office, who dropped the old name and rechristened it *Deutscher Canadier*, Christian Enslin, a somewhat noted citizen becoming editor. The *Morgenstern* was the second to enter the field making its bow under the pilotage of one Benjamin Burkholder and catering to an uncertain constituency from 1839 to 1841, when it was gobbled up by the *Canadier*. In 1848 Martin Rudolph established a German paper in Preston, and the Germanizing of the other parts of the county led to the founding of the *Canadisches Volksblatt* in New Hamburg. This paper still lives, its only German contemporaries in Waterloo to-day being the *Berliner Journal* and the *Waterloo Bauernfreund*. Preston is being well served by an English newspaper, the *Progress*, its editor and manager being Thomas Arntfield. The neighboring town of Hespeler has to-day a bright weekly called the *Herald*, the editor and proprietor of which is Oscar Eby. Just here let it be said that the *Bauernfreund* first saw light in Preston under the proprietorship of Joseph Erb, with Jacob Teuscher as editor. In a few years it was sold to Moses Springer, afterwards M. P. P., and for several years sheriff, and removed to Waterloo. Other German newspaper ventures in this county include the *Elmira Anzeiger*, now published in English, the *Deutsche Zeitung* of Berlin, and last but not least the *Berliner Journal*, launched by the late John Rittinger and John Motz, the latter now sheriff, a position given to him for services, well performed, by the Liberal government at Toronto. The *Journal*, now in the hands of the sons of the founders, John Rittinger and Wm. Motz, practical printers and excellent business men, is Canada's leading German newspaper. It has for many years been a money maker. The first issue of the *Journal* saw light on the 29th day of December, 1859. It is a credit to the nationality it represents and is splendidly Canadian in tone. The opinion held of its editor, Mr. Motz, by his fellow citizens was a high one, his elevation to the mayor's chair bespeaking their confidence in him as a civic representative. About the time Messrs. Rittinger & Motz went into business in a humble way, the *Berlin Weekly Telegraph* came into favorable notice with the late D. Mc Dougall (afterwards registrar) as editor. It was aggressively Liberal and for many years was under the control of Alex. Macpherson. About 1899 it fell into the hands of David Bean of the *Waterloo Chronicle*, a weekly once known as the *Berlin Chronicle*, before its proprietor, the late William Jaffray (for thirty years postmaster of Berlin, until his death in 1896) sold it in 1860 to John Julius Bowman and Christian Kumpf. Like Mr. Jaffray, Mr. Kumpf became postmaster and mayor for a couple of years of his town. In the foundation of the *Chronicle* Mr. Jaffray had as partner the late Caspar Hett. When Mr. Bean bought the *Telegraph* he continued the issue of the daily, the weekly going out as the *Chronicle-Telegraph*. It is a fine piece of newspaper property and has been such for a quarter of a century. Thomas Hilliard, the present general manager of the *Dominion Life Assurance Company*, was the publisher of the *Chronicle* in the seventies. He was an able editor and a shrewd manager and found the job a paying one.

The first daily newspaper in Waterloo county was established in Berlin in 1877 by the late Peter E. W. Moyer. The town at that time had a population of 4000 and scores there were who predicted a short life for the *News*. But the proprietor stuck to it and made it a power locally as a Conservative organ, with strong National Policy leanings. His death occurred in 1895 and the *News* in 1896-7 passed into the hands of the Company that had a short time previously entered the limited field with the *Daily Record*. The amalgamation produced the *News-Record*, with W. V. Utley as editor and manager. At the present time Mr. Utley is to the fore in municipal circles, being finance chairman of the town council. The *Daily Telegraph* which also shows every sign of prosperity is under the management of D. A. Bean, the son of the proprietor of the *Chronicle-Telegraph*, who shows the effects of good training and a liking for the business, the *Telegraph* being a clean and newsy sheet.

Newspaper life in Galt practically started with the establishment of the *Weekly Reporter* sixty years ago by the late Peter Jaffray, who had recently

arrived from England, where in Shrewsbury he had edited and published the *News*. The first issue of the *Reporter* occurred in July, 1846, and the paper has been in the hands of the family ever since. In the early fifties the founder took his son William into partnership, the latter subsequently, while doing work on the *Reporter*, starting the *Berlin Chronicle*. Other sons of the founder, Richard, Harry and George, succeeded to the property in 1865, the firm becoming Jaffray Brothers. The first and second generations have passed away and the paper is now in the hands of James and Robert, sons of Wm. Jaffray, who died in Berlin in 1896, the present proprietors having been publishers in the United States from 1882 to 1897. The Hon. James Young is the oldest and most conspicuous ex-journalist now living in Waterloo county. He graduated from the *Reporter* office in 1856 and at the age of 21 established the *Galt Reformer*, which he successfully conducted for about thirteen years, his election to the Federal Parliament taking him out of active newspaper life. The *Reformer* has had many proprietors since and at present is in the hands of a joint stock company. Both *Galt* newspapers have been issued as dailies for ten years. Other English newspapers published in Waterloo county are the *Ayr News*, *New Hamburg Independent*, *Elmira Advertiser* and *Elmira Signal*, *Wellesley Maple Leaf* and *Waterloo Daily Citizen*. Forty-five years ago *Ayr* had a weekly published by James Somerville who afterwards became M. P. for North Brant. All of these papers mentioned in this paragraph are doing fairly well, the localities in which they are published being prosperous and progressive.

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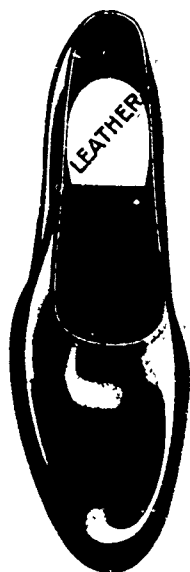
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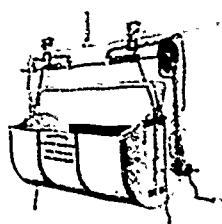
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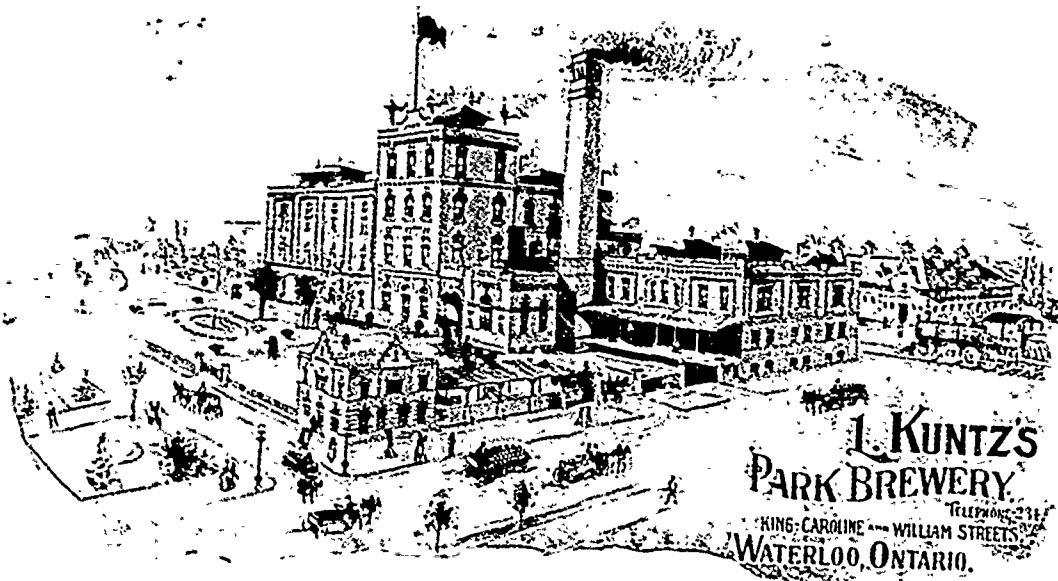
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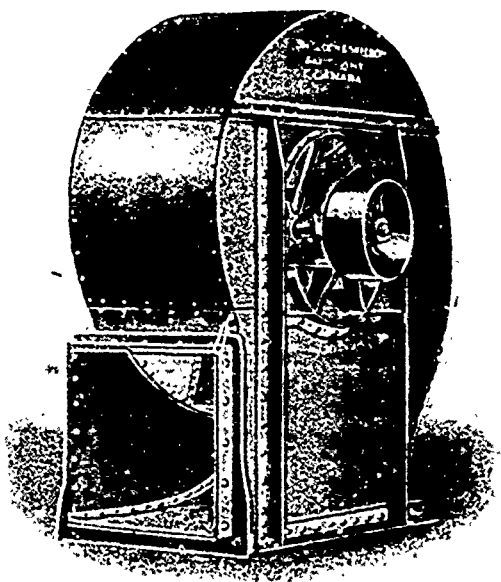
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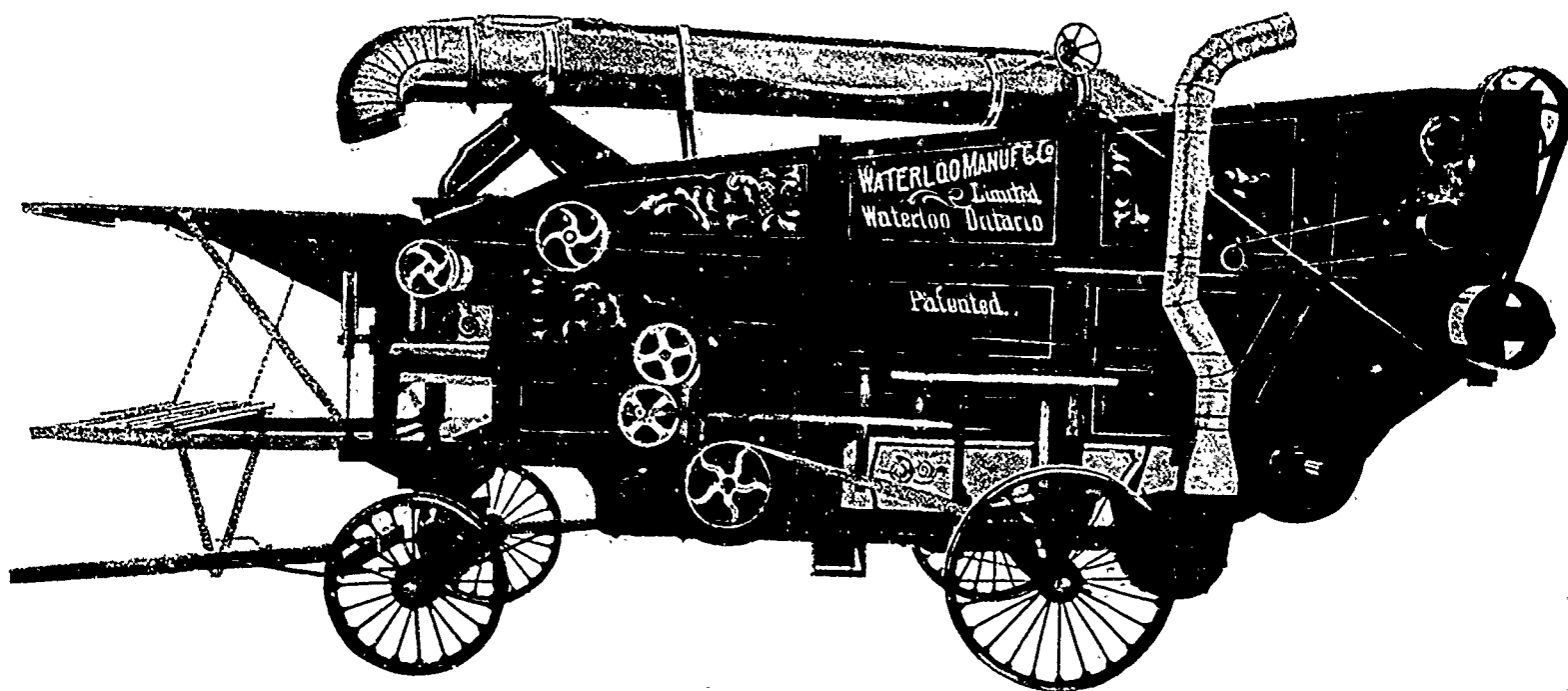
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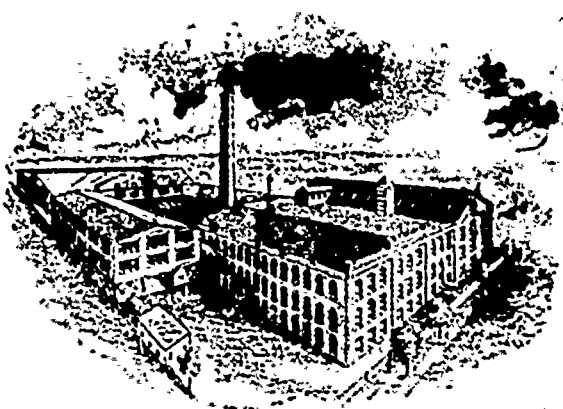
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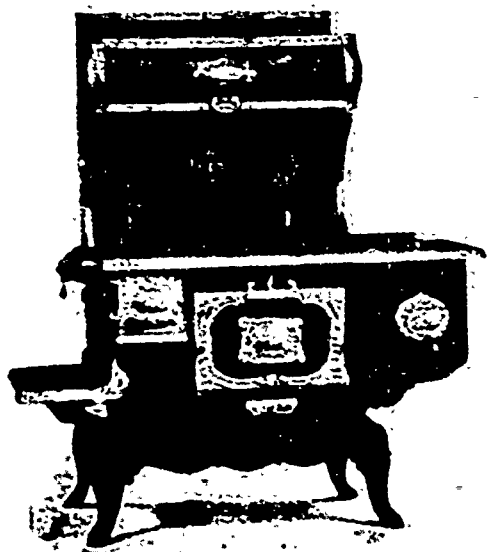
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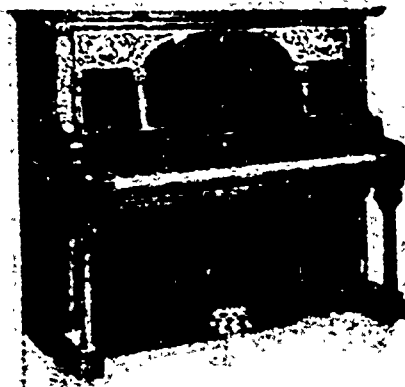
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