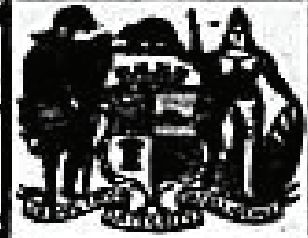


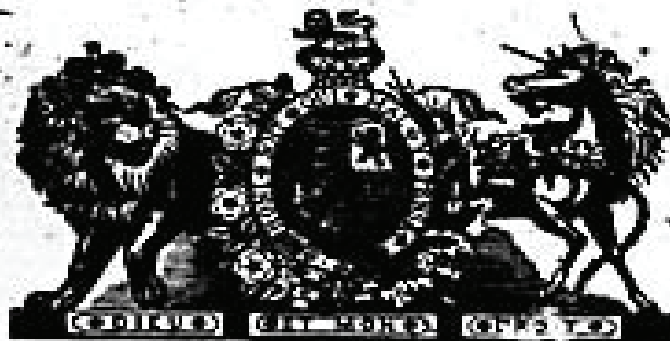
INDUSTRIES OF CANADA



Historical and Commercial Sketches

LONDON WOODSTOCK INGERSOLL
GUELPH BERLIN
WATERLOO ST. THOMAS WINDSOR

AND ENVIRONS



Its Prominent Places and People
Representative Merchants and Manufacturers
Its Improvements, Progress & Enterprise

ILLUSTRATED

TORONTO, ONT.

M. G. BIXBY & CO., PUBLISHERS.

1887

TOWN OF INGERSOLL

The town of Ingersoll is one those bright links that mark the advance and progress of civilization through the western portion of the Province of Ontario, and unite as by a chain the big trade centres of Canada. Ingersoll is itself a town of busy industry and thriving enterprise. Ten miles from Woodstock, 21 miles from London, and 98 from Toronto; the town is well and pleasantly situated, the greater part being built on the sides and summit of the high gravelly banks of the River Thames, which flows through it and supplies constant water power, of which due advantage is taken by several factories at the waterside. It has excellent railroad facilities, being situated on the Great Western Division of the Grand Trunk, and also on the Credit Valley Branch of the Canadian Pacific. It was incorporated in 1865, and by the enterprise of its inhabitants has enjoyed a steady and progressive growth; its present population amounts to 4,500. The country around is particularly fertile, and large quantities of cheese are shipped from here. A notable cheese, three feet in height and six in diameter, after doing duty in the States, was a few years ago exhibited at Manchester, England.

The manufacture of flour and cornmeal, with woolen and planning mills, a tannery and four agricultural implement factories, form its chief industries; grain, livestock, and general manufactured products form, in addition to cheese, its chief shipments. Ingersoll possesses churches of all denominations, Methodist, Presbyterian, Episcopal, Baptist and Catholic; also public schools, mechanics' institute, with a library of 2,000 volumes, and a town hall. There are three newspapers, the 'Sun', the 'Chronicle and Dairyman' and the 'Oxford Tribune'. The town is lighted with gas, connected with telephone, and has a fire department. The assessed valuation is \$1,252,830. Stages

J. W. Browett, Chemist

Thames Street

In reviewing the profession of the druggist in Ingersoll, we find a leading representative in Mr. J. W. Browett, who occupies a prominent position in this line. The business now controlled by him was established by Mr. R. H. Revell, from whom in 1883 Mr. Browett bought the interest of the concern. This gentleman is a thoroughly accomplished chemist, fully versed in the mysteries and science of his profession and has had a most varied experience. For two years he studied with Mr. John Dutton of Stratford; then with Mr. G. A. Deadman of Brussels; also with Messrs. E. Hooper & Co., both of Toronto. Mr. Browett graduated from the Ontario College of Pharmacy in 1882, and for a time conducted a drug business in Brussels, prior to removing here. His store is located on Thames Street – the sign of the White Mortar – and is fully stocked with a choice line of pure drugs and chemicals, the most popular and desirable patent medicines and the usual accessories of a really first class establishment in this line, comprising toilet articles and fancy goods. Mr. Browett also carried in stock a superior line of spectacles and eye-glasses, and having made a careful study of optics, he is enabled to suit all sights. This establishment is in

every respect a most comprehensive one, and is one of the best equipped in Western Ontario. A feature of it is a department of galvanic and electric batteries, in the construction of management of which Mr. Browett is eminently skilled. A specialty is made of the compounding of physicians and family prescriptions, which are executed with care, dispatch and security, in this line, Mr. Browett has received high testimonials from eminent physicians as to his ability as a reliable and competent dispensing chemist. He is by birth a native of Ingersoll and as a result has naturally a large number of friends in both business and social circles, while he is highly esteemed as most able and judicious professional and a reliable man of business.

L. Thompson, Dealer in Wallpaper, Artists Materials, etc.

Whether considered as an industrial art or as a branch of commercial pursuit, the trade is wallpaper and artists' materials is of sufficient importance to call for a favourable notice in a work of this kind, and in this connection with establishment of Mr. L. Thompson is worthy of all mention and recognition on account of the general excellence of its productions. This business

is an old established one, dating its inception back to the year 1857, when it was started by Mr. Thompson, since which time, by energy and perseverance he has gradually but surely, extended the trade operations of his house. He conducts a line of business as a dealer in wallpaper, borders, artists' materials, window cornices of all kinds, fancy goods, toys, window shades, paints, oils and mirror plates, while picture frames and mouldings in every design are carried in stock. The premises occupied by Mr. Thompson for this comprehensive business consist of a substantial building, three stories in height, 20x80 feet in dimensions, where a full stock is at all times carried. In addition, he also has a paint shop on Oxford Street, 18x30 feet in size, with store shed, 50x12 feet, where all kinds of guilding and graining are executed, employment being given to an average of four or five experienced assistants. Besides supplying the goods, Mr. Thompson undertakes all kinds of house, sign or decorative painting, as well as glazing, kelsomining and paperhanging, and has a most satisfactory business connection throughout the town and neighbourhood. Mr. Thompson is a native of Yorkshire, England, but has resided here for 30 years, where he is known as an upright and strictly honourable man of business

J. T. Malone, Real Estate Agent, Conveyancer, etc.

King Street

In the comprehensive agency controlled by Mr. J. T. Malone there is a big field of enterprise and the display of executive business abilities. The steady growth of Ingersoll and the rapid development of this section of the country have caused transactions in real estate to be numerous and important. Since his establishment in 1884, a considerable amount of these transactions have passed through the hands of Mr. Malone. Mr. Malone is an experience conveyancer, and also undertakes the collection of rents and debts, his terms in all cases being a most reasonable nature. He represents the Dominion Savings and Investment Society of London; the Canada Farm, Loan and Savings Company of Toronto; and he is also agent for the Toronto General Trust Company of Toronto. In insurance, Mr. Malone represents the Western Assurance Company. This institution, which has headquarters at Toronto, was incorporated in 1851, by charter, granting it permission to carry risks in fire, ma-

rine and life assurance. Since its establishment this Company, by its sound conservative policy, has steadily gained in popular favour, and now, with assets in the neighbourhood of \$2,000,000, it rivals in financial strength many foreign companies doing business here. It is a native institution and deserves the support of all Canadians, it is solid and reliable, and in Mr. Malone will be found one of its most obliging and popular representatives. This gentleman is a native of King's County, Ireland, and has been a resident of the town for 22 years. Mr. Malone has a large amount of capital to loan on mortgage or other securities

James L. Grant & Co., Pork Packers and Cheese Exporters

Prominent among the firms engaged in the packing and provision business in this county is that of Messrs. James L. Grant & Co., whose facilities for conducting the business are extensive and ample. This business was established in 1878 by Mr. Grant and was shortly afterwards turned into a company, which with ample capital and sound executive business ability has placed this establishment at the head of the packing houses in the Dominion. They do a business in meats equal to some \$200,000 a year while their cheese exportations run from \$500,000 to \$1,000,000 being the biggest cheese dealers in Canada. Their premises occupy about an acre of ground on which is a spacious packing factory three stories in height, located at the corner of Victoria and Wonham Streets. They have also in connection an extensive slaughter house, where they kill in summer as many as 1,000 hogs per week and in winter 1,500. The establishment is fitted throughout with all machinery and modern appliances necessary, and is driven by a 20 horse power engine, which also furnishes steam to the lard room, and motive power to the sausage cutters, the press and pork cutters. Their packing department takes high rank throughout the country, their celebrated brand of hams, having a wide reputation, while they also produce a very superior quality of lard. Some 30 hands are employed in the various operations of this department. The industry in cheese has assumed even still greater proportion, the firm exporting in large quantities to Liverpool and London. It is not many years since the export of cheese from this country was commenced into the immense traffic which now exists in this commodity is a

leading characteristic of our national enterprise. In connection with this department an average of 10 hands is employed. They also control a general grocery, meat and provision business in a store 23x80 feet in dimensions, at the corner of King and Thames Streets. The central telephone office, of which Mr. C. C. L. Wilson is agent, is located in the building. Mr. Grant, the founder and head of the company is a gentleman who since he has been in this concern has gained the reputation of a man of high class business abilities.

J. L. Brouse, Artistic Photographer

Thames Street

This well known and popular gallery has ever since its establishment some 3 years ago, enjoyed a wide and well deserved reputation for artistic photography, numbering amongst its patrons residents from all parts of the surrounding country. The premises occupied on Thames Street are spacious, conveniently arranged, elegantly located, and supplied with all the latest improvements known to the art, while it is one of



the most successful photograph galleries in Western Ontario, being equipped with everything needful or useful for the effective performance of the best class of work. The business was originally started by F. J. Lewis. Mr. O. L. Wright succeeded him, and in 1883 sold out his in-

terest to Mr. Brouse, since when the popularity and reputation of this establishment have greatly increased. Mr. Brouse has gained first prizes wherever he has exhibited for collections of photos, crayon work and scenes. All kinds of artistic work of the very highest order are here turned out. Photos are coloured with beautiful Egyptian colours; crayon portraits, the finest in the country, are executed at as low a price as good work will allow, while copying and enlarging is done from all kinds of pictures. The studio is equipped with the finest instruments procurable, made by the best opticians in the world and pictures are taken instantaneously. Mr. Brouse has brought into this business all the necessary knowledge of the art which insures success, and now shows every sign of becoming one of our best and most popular photographers. Framing is executed on the premises, and moulding is sup-

plied from up to \$2.50 per foot. Mr. Brouse has been a resident of Ingersoll for 3 years. He spares no pains to give satisfaction to his patrons, and ranks high as an artist in his profession

J. & G. O'Callaghan, Butchers, Grocers and Provision Merchants

Among the leading business houses of Ingersoll, whose energy and enterprises have given them a conspicuous position in the trade is that of Messrs. J. & G. O'Callaghan, who carry on a comprehensive business as grocers, butchers and dealers in provisions. The industry dates its inception to the year 1883 when a butchery business alone was started by the Messrs. O'Callaghan on Thames Street West, comprising a store 20x70 feet in dimension. However, the rapid increase in their trade necessitated the establishment of a branch office, and a store was accordingly opened up in the Market building, in connection with the head office. To provide for the requirements of their numerous patrons, they kill an average of 12 hoooves weekly, in addition to some 30 head of small stock, while employment is given to some 8 to 10 hands. Messrs. O'Callaghan during the last season shipped 500 head of cattle to the Old Country, meeting in this lies a gratifying income. Meanwhile, in 1885, these gentlemen added to their meat business a grocery store, 15x70 feet in dimensions, where they carry at all times a full line of staple and fancy groceries, general provisions, canned goods and grocer's sundries, making a specialty of pure teas of superior flavour and quality. The finest tobaccos are kept in stock, while they handle popular and favourite brands of cigars. They have telephone connection, and all orders by that means or by mail receive prompt attention. The gentlemen at the head of this enterprise are both natives of Canada, Mr. J. O'Callaghan having been born in St. Kitts, and Mr. George O'Callaghan in Norwich. Integrity and promptness in all transactions characterize this firm, and the success which has already attended their enterprise is but a deserved tribute to the character of the gentlemen at the head of this house.

ROBERT STUART, Groceries and Provisions

The history of most of nearly all of the colonies of Great Britain is in the days of their early settle-

ment and after development closely associated with the enterprise and natural energy of that hardy race of pioneers who in numbers have left the native hills of old Scotland to civilize and open up new countries. The most successful and prominent merchants in this Dominion of ours are of Scotch descent and one of the oldest established grocery business in Ingersoll, that with which we have now to deal, is run by a Scotsman. Mr. Robert Stuart is a native of Banffshire, and has been a resident of this town for more than a quarter of a century, and for the last 20 years has been actively engaged in the grocery and provision business. This business was established by Mr. Stuart in 1866, since which time he has enjoyed a liberal share of public patronage and support, and his trade has been an annually increasing one. His premises comprise a large and well appointed store, 20x100 feet in dimension, with a basement for storage purposes. Here at all times is carried a well selected assortment of staple and fancy groceries, general provisions, canned goods, choice grades of teas, coffees and spices. An important department is that devoted to crockery and glassware, which includes a variety of dinner, breakfast and tea services and a numberless array of articles of general utility and adornment needful in every home. Mr. Stuart also deals in flour and feed, as well as a country produce of all kinds. He is regarded as a substantial business man, and one who can be relied upon in all commercial transactions to give satisfaction to those who trade with this house

A.H. ELLIS, General Hardware

There are few business houses in the county of Oxford which have had a relatively larger growth than the hardware establishment of Mr. A. H. Ellis. The origin of this house dates many years back; the business in 1868 was purchased by Messrs. R. Y. Ellis & Bro. from the late Mr. L. D. Lyons and the energy and enterprise of the new proprietors soon placed this establishment in the foremost ranks of the hardware business in Western Ontario. Their business was then located at the corner of Thames and King Streets, and was the only one of it's kind in Ingersoll that escaped the ravages of the disastrous fire of 1872. Immediately after the fire they purchased the site they now occupy and erected the present substantial and handsome building, four stories in height and 24x100 feet in dimensions.

Each flat is filled with an immense stock of articles pertaining to the general hardware trade, comprising every variety of merchandise usually found in metropolitan establishments of this kind. The trade of the house, which will compare favourably with that of any contemporary establishment circulates widely in all directions, and the facilities enjoyed by the firm in procuring their supplies by direct importation enable them to offer inducements that are not readily duplicated. Some 4 years ago, Mr. R. Y. Ellis left the firm to become a member of the firm of Messrs. P. W. Ellis & Co., the well known manufacturing jewelers of Toronto, but under the management of Mr. A. H. Ellis this concern has fully maintained its well deserved reputation. A branch office is established at Norwich; under the administration of Mr. D. J. Sutherland. In both houses a large stock is carried of shelf and heavy hardware, paints, oils, glass, cutlery, agricultural implements, tools, etc. The premises in Ingersoll are located on Thames Street, at the sign of the Golden Anvil, where employment is given the year round to 6 experienced assistants. Mr. Ellis is a native of Liverpool, England and has been a resident of Ingersoll for 18 years

O. E. ROBINSON, Wholesale Grocer

The town of Ingersoll is not behind her sister towns in the extent and magnitude of it's wholesale grocery houses, and the enterprise which characterizes this her representative firm in this branch of business, cannot be surpassed in any of our metropolitan cities. The well known and reliable house of Mr. O. E. Robinson was established by himself in 1883, as a manufacturer, importer and dealer in grocers' supplies. He has every facility for the prosecution of this important business; while a general line of staple and fancy groceries, teas, coffees, spices, canned goods and grocers sundries is at all times carried. The trade of the house circulates all over the Province of Ontario, an especially large business being done in the western section. The premises occupied consist of a spacious and commodious warehouse, 22 x 90 feet in dimensions, four stories high, filled with a general line of merchandise pertaining to the grocery trade. The business of the house is strictly wholesale; there is a telephone connection; and Mr. Robinson also acts as agent for Messrs. Moss, Rimmington & Co., of Selby, England. Mr. Robinson is a native of this country and by his zeal and enterprise his

house has steadily increased the scope of its operations and the extent of its business, until it is now justly entitled to rank among the representative mercantile establishments of this province

W. C. HOLLAND, Books and Stationary

In all the wide range of industrial pursuits there is not a more interesting occupation than that of the bookseller, upon which the education of the masses and the enlightenment of a people in a large measure depend. In the list of prominent establishments devoted to this branch of trade in Ingersoll, that now conducted by Mr. W. C. Holland is deserving of all recognition. This gentleman formerly carried on a similar business in Bothwell, but removed here in 1885, finding a more enlarged field for energy and enterprise. That he was justified in making the change is amply proved by the success which has attended his efforts in the 2 years he has been established here. The Post Office Book Store, as his establishment is known, is regarded as headquarters for school books, supplies, and a varied assortment of fashionable stationary, including legal and commercial paper. He also keeps cheap lines in birthday cards, hymn books, music books, as well as a choice assortment of fancy goods suitable for weddings or birthday presents. Mr. Holland carries an ample stock of books, which includes classical, biographical, scientific and artistic works, as well as volumes of fiction, romance, poetry and religion, which are offered at remarkably low figures. Mr. Holland is a native of London, Ontario, and has been in this town since 1885, where he is popular and highly esteemed

WILLIAM BECKES, Lumber, Shingles, Sash, Doors, etc.

Corner Carnegie & Thames Streets

Contributing in a marked degree to the enterprise and thrift of all industrial enterprises in the growth and development of this town, such establishments as that of Mr. William Beckes, occupy at all times as position which must entitle them to liberal mention. The business embraces sash, doors, cedar posts, etc., while he also deals in lumber, dressed or undressed. The facilities at his command enable him to undertake the supply of anything pertaining to the building line upon the most favourable terms, and to the advantage of those who contemplate the construction of buildings of any character.

The business was established in 1880 by the present proprietor, the yards covering an area of 198x360 feet on which is a planing mill and factory, the machinery and appliances of which embrace the newest and most complete improvements of modern times. The business here done is already a large one, and shows signs of still greater development. Mr. Beckes is a native of the North of Ireland, and has been a resident of the town since 1872, where he has succeeded in securing a liberal share of patronage and support, and from a small beginning has raised its enterprise to its present satisfactory basis

DALY HOUSE

corner King & Oxford Streets, J. W. Marsden, Proprietor

One of the prominent hotels of Ingersoll is the well-known and popular 'Daly House' which for a long number of years has been devoted to the purpose of a house of public entertainment. This hotel was founded some 28 years ago by Mr. A. Daly, who established for his house a wide reputation and popularity which in the hands of his successor, the present proprietor, Mr. J. W. Marsden, have been fully maintained. The gentleman took possession of the 'Daly House' in 1882, and has spared no effort to make this establishment the leading hotel of Ingersoll. The building is a three-storied one, of brick structure, admirably located, and has over 30 large and airy bedrooms as well as comfortable sitting, smoking and reading rooms, with convenient sample apartments. All the appointments of the 'Daly House' was first class in every particular and detail and the cuisine is fully up to the standard of metropolitan hotels of the same class. The house is fitted up with all modern conveniences, in the most thorough and complete manner, rendering it at once a most cheerful and inviting hostelry, with every home comfort. It is lighted throughout with gas and buses connect with all trains. The hotel has large stables in connection with ample accommodation for 50 horses. Mr. Marsden is an experienced hotel man and makes a most popular and obliging host, and has lived here since 1882.

O. J. MITCHELL, Spring bed manufacturer and Furniture Dealer

A marked and important industry has been added to the town of Ingersoll within the last few years, and is one which presents features of such

a character as to make itself known all over the country in the manufacture and presentation of an article of such superior excellence and practicability as to command itself to every household and the public generally. It is believed that the nearest approach to perfection in spring beds has been attained by Mr. O. J. Mitchell who has combined the best features of other spring beds with patent improvements of his own, and now presents an article as the *NE plus ultra* of spring beds. This bed is composed entirely of springs, except a light frame or rim to which the outside springs are attached, and by means of improved bracing there is no swaying or noise when the bed is in use, while the springs are entirely free, perpendicularly yielding to the slightest pressure and conforming to the body in the easiest possible manner. The bed can be used on either side as both are practically alike. It is a paragon in simplicity, beauty and ease, besides having no place for dust or vermin to collect. This business was established by Mr. O. J. Mitchell in 1880, since when he has been actively engaged in the manufacture of spring beds and furniture. His business is a most extensive and comprehensive one, his premises comprising a spacious three story building, of solid brick, with every modern convenience and appliance for the prosecution of this trade. For the manufacture of spring beds, two flats are utilized each 50x100 feet in dimensions, as average of 25 daily or some 9,000 a year being turned out, the demand fully equaling the supply. The furniture department is one of the largest in this section. Two flats are devoted to this branch, one 40x100 feet in size and an upper one 40x70 feet, while employment is given to 16 experienced assistants. In this line they make a large number of almost indispensable articles of furniture and upholstered goods, consisting of those articles which combine use, comfort and adornment to the house. In this large and diversified stock may be found common and extension tables, parlour and chamber suites, centre tables, dressing cases, buffets, lounges, and every description of upholstered goods. Mr. Mitchell is also prepared to manufacture furniture to order, and guarantee it exactly according to the specified requirements. During the 6 years this home has been established the smallest quality of all goods here manufactured has met with public approval, resulting in a business which extends all over the Province. Mr. Mitchell is a native of Humberstone in the county of Welland, and has

reside here for 16 years. He is a gentleman of marked business qualifications and executive ability, and under his careful supervision the transactions of this house give promise of constant increase.

JAMES McINTYRE, Furniture Dealer and Undertaker

King Street

A prominent and extensive business house in this line is that of Mr. James McIntyre, who for over 30 years has been actively engaged as a furniture dealer and undertaker. This business was established by its present proprietor in 1854 and during the many years he has been before the public has ever maintained a high reputation for his establishment for superior and durable articles of furniture. His premises are situated on King Street, and comprise a spacious building 60x17 feet in dimension, where three flats are utilized for his extensive trade. The stock carried at all times a large and complete one and intending housekeeper whether requiring elegant suites of parlour or bedroom furniture, or articles of more practical use, will here find here an array of goods to suit both the tastes and pockets of the most fastidious. All goods purchased here may be relied upon to be as represented. They will be found neat in execution and finish, and of a durable nature. Mr. McIntyre has long been recognized as a leading undertaker in the town. A large stock of caskets and undertakers goods is always on hand, as well as a hearse and all funeral trappings. Mr. McIntyre personally conducts all funerals entrusted to him to the entire satisfaction of those most concerned and he supplies all necessaries for the last rites of the dead. Night calls are promptly attended to his residence being in rear of his store. Mr. McIntyre is a native of Elgin County, Scotland, but has resided here since 1854. He is a gentleman highly respected and cultured and the author of a neat publication, Musings on the Canadian Thames.

JAMES SINCLAIR, Cornice and Roofing Works, etc.

Thames Street North

As representative of an important branch of industrial pursuits the house of Mr. James Sinclair may appropriately be mentioned as the leading one in Western Ontario engaged in the manufacture and sale of cornice and roofing materials.

This house was founded by the present enterprising proprietor in 1874, and from a comparatively small commencement has attained its present proportion through the energy and ability of Mr. Sinclair, and the uniformed reliability of all work performed by him. Mr. Sinclair recently suffered a heavy loss by fire, and was compelled to seek new quarters, so in August last he purchased his present commodious establishment, 60x25 feet in dimensions and three stories in height. Here he keeps on hand a large stock consisting of stoves of all kinds, ranges for coal or wood, tinware, lamp goods, coal oil, and the usual accessories of a first class hardware establishment. On the second floor is located the department for galvanized iron work, in which a large business is done. The basement is used for storage purposes, while there are general work-rooms in the rear. Mr. Sinclair manufactures galvanized iron cornices, ornamented window caps, also roofing in galvanized iron and tin, and a superior class of galvanized iron eavestroughs, while a specialty is made of dairy apparatus of all kinds. Mr. Sinclair helped to construct the first cheese vat built in Canada, and since then he has given this branch of industry his strict attention and as a result his life of goods in this direction is unsurpassed, while his trade extends all over the province. He also does a large business in plumbing in all its branches; he employs none but the best skilled workmen, and gives a personal supervision over all work executed. Mr. Sinclair is a native of Dumbarton, Scotland, and has been a resident here for the last 20 years, and to his own individual efforts and business ability have been largely due the process which has attended his enterprise since its inception

MESSRS. JOHNSTON & BELL, Livery, Stable

King Street

One of the finest and most thoroughly equipped establishments in the town of this class is the livery, sales and boarding stables of Messrs. Johnston & Bell. The location utilized for this business has for a number of years served the purpose of a livery stable, having been a stopping place for the stages, where horses were changed before the days of railroads. The business was purchased by the present proprietors in 1885, from Mr. John Guggisbury, and has always ranked as the leading one in the livery line in Ingersoll. The premises are located on King

Street, and consist of a substantial building, 2 stories in height, 150x50 feet in dimensions, containing spacious commodious and well ventilated stables, with excellent accommodations for a large number of horses, and which are arranged with as especial view to comfort and convenience. Messrs. Johnston & Bell have in their livery department from 12 to 15 horses of superior stamp and class, as well as numerous carriages, buggies and sleighs for hire. Their facilities for furnishing first class turn outs to individuals or parties are unsurpassed and their prices are as low as any in the town. The stables are connected by telephone and are open day and night. Commercial men will here find every convenience and accommodation, while skillful and steady drivers are furnished if required. These gentlemen take horses in to board, and also negotiate the sale and purchase of horses. They are thorough judges of horseflesh and entirely reliable and honourable in all transactions. Both members of the firm are natives of Canada and have resided here since 1885

WILLIAM G. BELL, Lumber and House Furnishings

Victoria Street

As an industry, the trade in lumber and the manufacture of doors, sash, blinds and general house furnishings hold a high place among the activities of a community. Mr. W. C. Bell, in seeking to perfect the works necessary for the demand of the public, has established a first class business in lumber, shingles, doors, sash, blinds, mouldings, stairs, stair rails, balusters, newel posts, etc., at his factory and lumber yard. This business is a most comprehensive one, and was originally founded by Messrs. Adam Oliver & Co., who were succeeded in 1883 by the present proprietor. The ground occupied by this thriving business covers a space of some 3 acres, on which the planing mill stands a substantial structure 80x108 feet in dimensions, equipped with all the necessary tools and machinery of the latest and most improved description. The most perfect system prevails in all departments, and over a million feet of lumber is annually handled, while employment is given to 20 hands. In addition to the branch of enterprise, Mr. Bell is also a prominent builder and contractor; the handsome residence of Messrs. Stephen Noxon, Peter Stuart and John Lee are the results of his skill and handiwork. In all his business he at-

tained a proficiency and excelled by any in this part in all matters pertaining to buildings of every class. Special attention is given by Mr. Bell to the manufacture of all house furnishings, and in this respect his unsurpassed mechanical and other facilities render him competent to offer inducements of the most desirable nature. Mr. Bell is a native of Prince Edward Island, but has been a resident of the town since 1855; the promptness and efficiency with which all contracts are fulfilled by this gentleman must warrant the remark that no more desirable establishment can be found with which to open negotiations.

J. O. NORSWORTHY, Banking, Loans and Insurance

King Street

The credits required to establish and carry forward large agricultural enterprises in this important section of country made it impossible to undertake them on so fickle a foundation as commercial paper alone. Resort is therefore had in such cases to long time lease or real estate security, or municipal and corporation debenture. By such means large amounts of money are obtained on long time at reasonable rates of interest and on reliable securities. These securities command the confidence and meet the wants of the most substantial class of capitalists. The gentleman whose name heads this article has long been engaged in a general banking and financial business. Mr. J. C. Norsworthy started his present enterprise in 1868, since when his financial transactions have been widely extended, and have by his liberal but at the same time safe policy, been the means of helping many to develop enterprises. He represents a number of Canadian and British clients, commanding large sums of money to be loaned on real estate – farm and improved town property – at low rates of interest, for any term of years to suit borrowers, on first mortgage security. Mortgages and debentures are also purchased at the best rates. The accuracy of Mr. Norsworthy is estimating the value of real estate as security for loans has given him distinction in this part of his business. His personal attention is given to every item of business that passes through his office, and he has fairly earned the confidence of all who have had business transactions with him. Mr. Norsworthy also does a general insurance business, representing among others the Royal, the Impe-

rial, the Phoenix, the North British & Mercantile & Fire Insurance Association, all well known, old established and thoroughly reliable English companies. The offices occupied by this gentleman are situated next door to the Bank of London, is a handsome three storied building of imposing structure, which was erected by Mr. Norsworthy, and is generally known as Norsworthy's Building. In this edifice some of the leading institutions of the town have offices. Mr. Norsworthy is a native of Devonshire, England, and has resided here since 1868. He has ever closely identified himself with the interests and progress of the town of his adoption and is personally esteemed.

J. S. SMITH & CO., Importers and Dealers in Dry Goods, Millinery, Mantles, etc.

Thames Street

The 'Oxford House' as the establishment of Messrs. J. C. Smith & Co., is called, has a wide reputation in this district and caters to the wants of a large circle of customers. Its business is of a thoroughly comprehensive nature, and includes dry goods, millinery and mantles. This establishment was founded in 1872 by the present proprietors, who have since then carried on a progressive and steadily increasing business in the various departments to which their operations are confined. They import large quantities of staple and fancy dry goods. The large variety of articles embraced in this stock is such as directly relates to the general wants of a community, and comprise what are usually to be found in a first class establishment of this kind. Special attention is given to the millinery department, in which is always embraced the newest styles and latest novelties of the season. The stock of mantles is especially attractive and comprises an assortment to suit the tastes and pockets of the most fastidious. The premises are located on Thames Street, and comprise a building three stories in height, with a nearly arranged store 22x100 feet in dimensions, which is always fully stocked. Mr. Smith is a native of Banffshire, Scotland, and has been a resident of the town for 25 years, where by a ceaseless display of enterprise and perseverance he has built up his present substantial trade

R. H. YOUNG, Saddlery, Harness, etc.

King Street

The manufacturer and dealer in saddlery and harness is one who occupies an important place

in the industries of our country, and in this line in Ingersoll, we have an old established and thoroughly reliable house is that of Mr. R. H. Young. This business was founded by the present proprietor in 1865, and during the 20 years of its existence this establishment has enjoyed the full confidence of a large circle of patrons. Mr. Young's premises are located in the Phoenix Block on King Street, opposite the Market, and comprise a store 19x70 feet in size, fully stocked with all articles necessary for the accouterment of a horse, in which he carries a big and well selected line. Mr. Young carries on a live business as a manufacturer of and dealer in saddlery, harness, whips, trunks, valises, etc., while repairing is promptly attended to. All goods here are of first rate quality and in his manufactured goods, Mr. Young cannot be beat in the country. All articles for farm use, as well as single and double harness of the neatest finish and execution, are turned out from this establishment. Three experienced assistants are employed the year round. Mr. Young is a native of the county of Leeds, but has resided in Ingersoll for the last 24 years. He is a thorough practical harness maker, and has a complete knowledge of his business in all its detail