

Messrs. HEATLY & GRESHAM, LTD. This firm had its origin in connection with a very important development on Indian railways. Mr. H. Heatly and Mr. S. T. Gresham came out to India on behalf of the Vacuum Brake Company at the time that the Government of India were deliberating the question of the introduction of Automatic brakes on Indian railways. The gentlemen named launched the limited company known by the style and title of Heatly and Gresham, Limited, in the year 1892, for the purpose of engineering business connected with railways and more especially in the equipment of the same with safety appliances. Further, this firm represents, and

Very large stocks of Vacuum Brake fittings are held by Heatly and Gresham, and an expert is retained at the disposal of the Railway Companies in cases of difficulty.

Among other innovations of recent date connected with railway travelling in India, the Vacuum Brake Co., Ltd., are responsible for the introduction of Passenger Communication Apparatus on Indian railways. The provision of measures whereby a passenger may, in cases of emergency, communicate with the guard or driver of the train in which he is travelling have been much appreciated wherever introduced. In India such measures of security have, for many

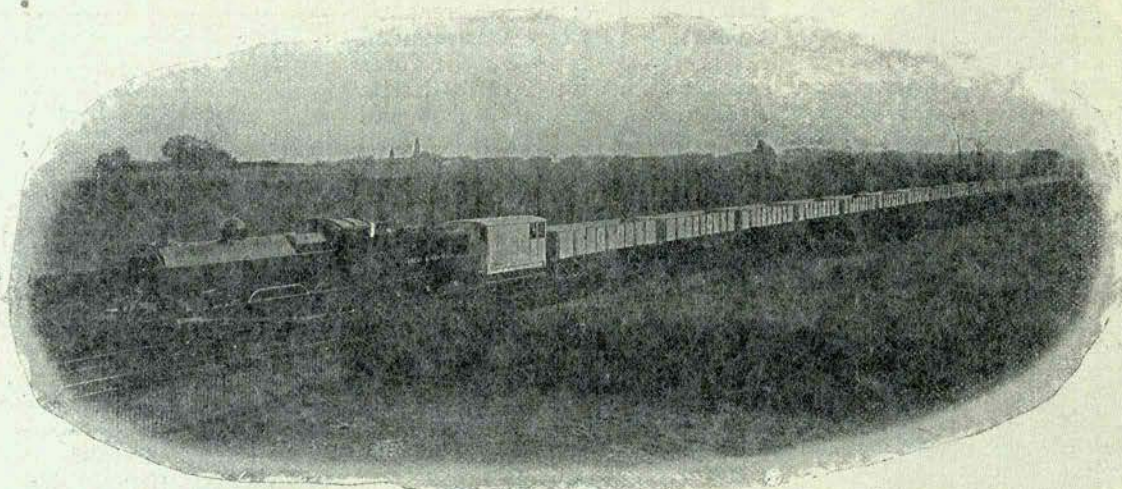
Heatly and Gresham are now introducing into India the Pintsch's Patent Lighting Co.'s new patent system of incandescent lighting which, with only half the present consumption of gas, gives actually three times the amount of light.

In Calcutta and Bombay Messrs. Pintsch's lightships and buoys for harbour and river work may also be seen.

Saxby & Farmer, Ltd.—This Company of Railway Signalling and Interlocking Engineers is known the world over, and is undoubtedly the largest and best firm in existence in this branch of Railway work.

The amount of work done in India has been enormous.

Now that more modern methods



TRAIN OF 20-30 TON BOGIE WAGONS FITTED WITH RAPID ACTING VACUUM BRAKE.

holds stocks of, the principal Companies in England manufacturing railway appliances or materials for either traffic, locomotive, or carriage and wagon requirements and are therefore in a position not only to supply to all of these three departments, but are also able to give expert opinion on any subject connected therewith.

The Home Companies exclusively represented by Messrs. Heatly and Gresham are as follows:—

The Vacuum Brake Company, Ltd.—This Company and its patents and manufactures are so well known that it is hardly necessary to give any further particulars.

Practically all the brake work in India has been supplied by this Company.

years past, been conspicuous by their absence except on a few of the more principal lines, and it is due largely to the enterprise and efforts of the Indian representatives of the firm under review that the general adoption of similar measures of safety have been made compulsory in India.

Pintsch's Patent Lighting Co., Ltd.—Everyone who has travelled in India will have enjoyed the benefits of this Company's manufactures in all gas-lit compartments.

Practically all the large Railways are equipped with this system of lighting.

Enormous stocks of fittings are held by Heatly and Gresham, they having to supply all the Railways in India.

have been recommended by Government, block instruments are being introduced in large quantities, and Saxby and Farmer's Neale's Instruments seem to be the only appliances that have satisfactorily stood the official tests and they have in consequence been largely installed.

Saxby & Farmer (India), Ltd.—This Company, for which Heatly and Gresham are acting as Managing Agents, was formed to carry out signalling and interlocking work in India.

A staff is maintained of experienced signalling experts who are ready at any time to prepare schemes or estimates and manufacture in India and supply complete installations on the most modern plans.

The fact that requirements can now be obtained on the spot and

special instructions be personally attended to will be fully appreciated by traffic and signalling officers on the Railways here.

Vickers Sons & Maxim, Ltd.—The name of this firm is practically a household word. This Company has recently perfected a system of electric train lighting which is now being introduced into India by their Agents, Messrs. Heatly and Gresham, Ltd.

Messrs. Vickers Sons & Maxim enjoy a world-wide reputation in connection with their more important manufactures of battleships, Maxim guns and practically every form of armament. This branch of their business needs only a passing reference. In the electrical world, Messrs. Vickers occupy a leading place. Their dynamos, motors and electrical equipment are all of the highest quality, and their name is a hall mark of excellence to electrical engineers throughout the world.

Gresham and Craven, Ltd.—Among other firms of old standing whom Messrs. Heatly and Gresham, Ltd., represent in India may be mentioned Messrs. Gresham & Craven, Ltd., Manchester, a name familiar to every Engineer in connection with their injectors. This firm and their specialities need but a word.

Messrs. Gresham & Craven's name will be well known to all railway engineers, more especially in connection with their ejectors for use with the Vacuum Automatic Brake. These ejectors may be found on locomotives practically all over the world. Their rail-sanding apparatus for locomotives is another invention of considerable importance in the railway world.

Jessop and Appleby Brothers, Ltd.—The name of the above firm is exceedingly well known in connection with every type of hoisting and lifting machinery. Among other work, this firm have just recently, through their agents, Messrs. Heatly and Gresham, Ltd., supplied and erected eighteen electric hoists in the new Tea Warehouses of the Calcutta Port Commissioners.

The Vulcan Foundry, Ltd., are manufacturers of locomotives and all types of rolling stock. This firm, too, enjoy a world-wide reputation among Railway Engineers.

Cochran & Co. (Annan), Ltd.—In the matter of boilers, Messrs. Heatly and Gresham, Ltd., devote their energies to the representation of the Cochran Boiler,—the invention and manufacture of a Scotch firm of boiler makers, whose name appears above. The firm referred to confine themselves to the manufacture of vertical multitubular boilers, and the large sale which these prime movers, in all their various adaptations have met with in all parts of the world is a proof of their efficiency.

R. Gay & Co., Ltd., and Robert Ingham Clark & Co., Ltd.—With regard to paints and varnishes, Messrs. Heatly and Gresham, Ltd., enjoy the privilege of acting as representatives of two of the leading firms at Home of paint and varnish manufacturers. We refer to Messrs. R. Gay & Co., Ltd., and Messrs. Robert Ingham Clark & Co., Ltd. The manufactures of both these firms are of the very highest quality.

George Spencer Moulton & Co., Ltd., for whom Heatly and Gresham, Ltd., act as representatives, are manufacturers of rubber goods, and confine themselves more particularly to railway requirements. Their manufactures are of the very highest class, and their name is well known in India in Railway circles.

James Beresford & Son.—In this connection we would refer to the high class lavatory and sanitary fittings manufactured by this firm of high standing and well known throughout the Railway world.

The Heatly-Gresham Engineering Co.—Another firm of repute for whom Messrs. Heatly & Gresham, Ltd., act as agents, is the Heatly-Gresham Engineering Co., Ltd., whose workshops are situated at Garden City, Herts. They have lately placed upon the market a very efficient form of oil engine, known as the "Rational." This firm also devote themselves to the manufacture of motor-cars, one of which was successful in carrying off the first prize in its class during the Bengal Motor Reliability Trials. The workshops of this Company have been busily engaged for some time past in coping with a demand for motor-cars, cabs and 'buses from the London Motor Cab Co. and their motor vehicles are fast

replacing the antiquated "growler" on the streets of the metropolis.

The firm whose name forms the subject of this article have recently taken up several new and important agencies among which may be named the Hulburd Engineering Co., A. B. C. Coupler, Ltd., and the Armstrong Oiler Co., Ltd., all of whom represent in their own respective spheres the newest departures in modern engineering.

The Hulburd Engineering Co.—This firm which is well known among Railway Companies in England, have lately introduced a very effective Boiler Cleaner, which has met with universal favour wherever introduced. Apart from this valuable invention, the firm are the patentees and manufacturers of various kinds of locomotive gauges and lubricators as also an improved type of Seamless Soft Copper Joints.

A. B. C. Coupler, Ltd.—This firm have recently perfected a very effective coupling device which Messrs. Heatly and Gresham, Ltd., are pioneering in this country. In England, the A. B. C. Coupler is very well known, and exhaustive tests and trials have proved its effectiveness under actual working conditions. The A. B. C. Coupler is now being introduced into India, and on all railways where tests have been made, the appliance has met with very great favour. The A. B. C. Coupler is one which has been proved to be reliable in all cases, and its use will in time come to be universal on Indian Railways.

The Armstrong Oiler Co., Ltd.—Among other valuable appliances lately placed before the Indian Railway world, the Armstrong Oiler occupies a first place. This oiler successfully supersedes the antiquated methods of lubricating by means of waste, horse-hair, etc., and the ready manner in which it has been adopted by Indian Railway Companies successfully proves its utility and effectiveness.

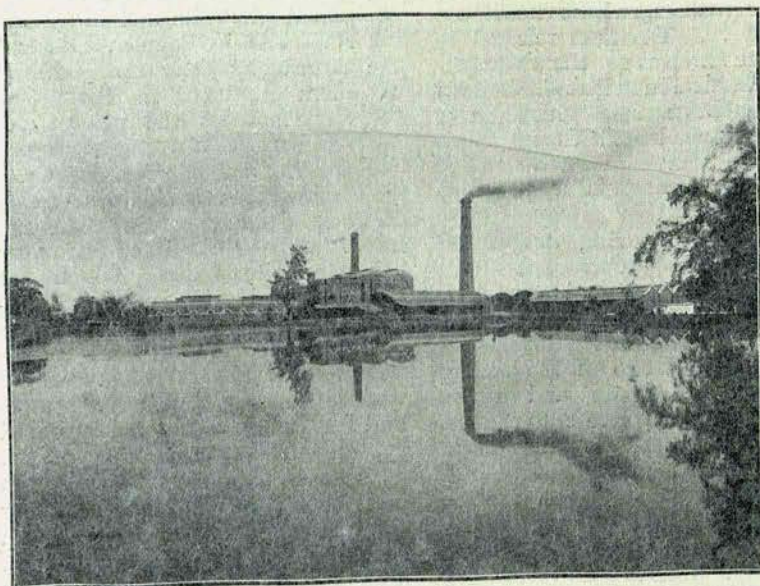
In conclusion we may state that owing to extensive experience among Railway Companies, the name of Messrs. Heatly and Gresham, Ltd., has come to be very well known among Railway Engineers, and their success is due primarily to the fact that in any speciality they take up they confine themselves to firms of the very highest repute.

Messrs. F. W. HEILGERS & Company, 136, Canning Street, Calcutta.

This firm is amongst the oldest established houses in Calcutta. The

trade, being the Managing Agents of the Kinnison Jute Mills Company, Limited, Titaghur, on the E. B. S. Railway, and at this Mill there are 650 looms working.

Heilgers & Company do a large business, and other industries also engage their attention. Insurance forms another Department of this firm's business, and they hold Agencies for the Oriental Insurance Co., the City of Glasgow Life Assurance Co., and the South British Fire and Marine Insurance Co. Messrs. F. W. Heilgers & Co. are also the Calcutta Agents for the Florio Rubattino Line of Steamships.



No. 1 MILL. TITAGHUR.

present partners are Messrs. J. McGowan and Robert Kotthaus, Calcutta, and H. Cunningham, London.

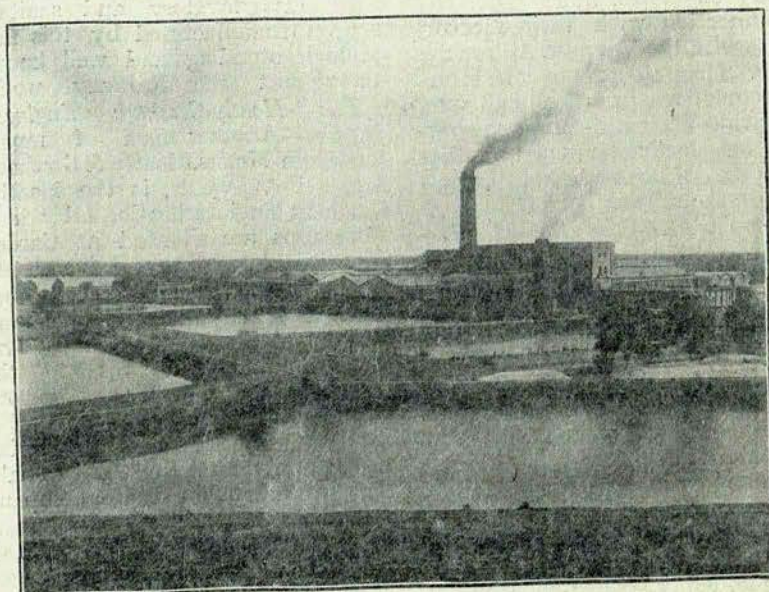
The manufacture of paper in India is an industry in which Messrs. F. W. Heilgers & Co. hold the leading position. The Titaghur Paper Mills Company, Limited, of which they are the Managing Agents, are now the largest Paper Mills in India, with a yearly output of 10,000 tons of paper.

In the rapidly developing Coal industry Messrs. F. W. Heilgers & Company have a very large interest. The firm maintain coaling depôts at Colombo and the principal Indian Ports. They are Managing Agents for four Coal Companies, namely, the Borra, the Standard, the Ondal and the Khas Jherria, in which a considerable amount of capital is invested. In addition to the above Companies, Messrs. Heilgers & Company are Agents for the Jogta, the Nuni and the Baraboni Collieries, so that their connection with the Coal industry is a very extensive one.

Messrs. F. W. Heilgers & Co. are also largely interested in the Jute

The Naihati Jute Mills Company, Limited, also under the management of this firm, are now building a Mill at Naihati. As exporters of "Hessians," gunnies and jute yarns, Messrs. F. W.

The TITAGHUR PAPER MILLS Company, Limited, Calcutta. These Mills, situated at Titaghur and Kankinara on the Eastern Bengal State Railway, were established in 1882, with a capital of Rs. 26,00,000, and are the largest Paper Mills in India, fitted throughout in the most complete manner with the latest machinery by Bertrams, Limited, of Edinburgh. Messrs. F. W. Heilgers & Co., of Calcutta, are the Managing Agents, and were the first to introduce into India the manufacturing of paper from the Babui grass (*Pollinia Eriopoda*), an innovation which has proved of great practical utility and advantage to the industry. In 1902 the Titaghur Company absorbed the old Imperial Paper Mills Company, Limited, at Bhatpara, E. B. S. Ry., which had a capital of Rs. 12,00,000, and in 1905 the Titaghur Company acquired the machinery and good-will of the Bally



No. 2 MILL. KANKINARA.

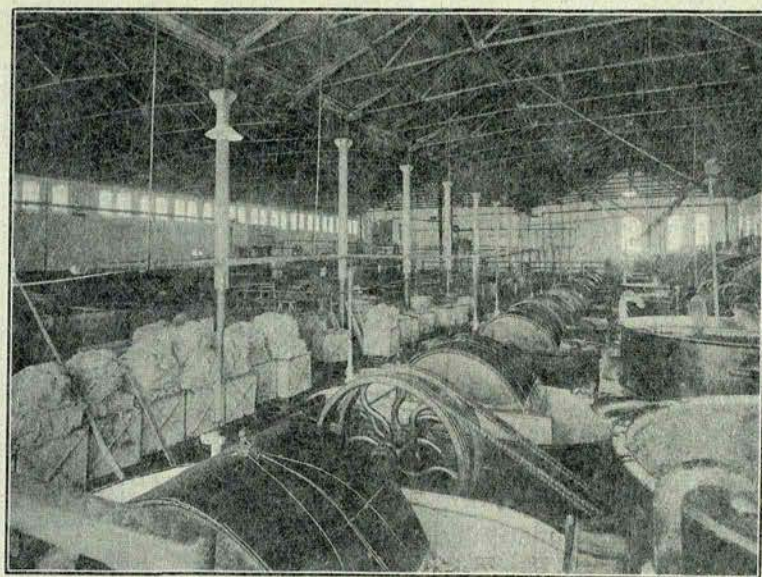
Paper Mills Company, Limited, these Companies thus ceasing to be rivals and becoming one concern to their mutual benefit. The making of paper in India has been carried on for many

loaded and thus become liable to speedy disintegration. The qualities of the papers turned out by these Mills consist of what are technically known as "Fine Printings," "Engine-

tured paper has, since it has been found practicable to compete both as regards qualities and prices with the imported article, steadily grown and is every year increasing; and whilst in India itself there are many large markets capable of taking up the bulk of the quantity produced, Burma, the Straits and Ceylon are also larger buyers of these papers. So far the further away markets of Australia, South Africa, etc., have not been tapped, the exorbitantly high rates of freight demanded by the Steamship Companies for the carriage of paper between India and these countries being prohibitive, and thus any extension of the trade in those directions is rendered impracticable.

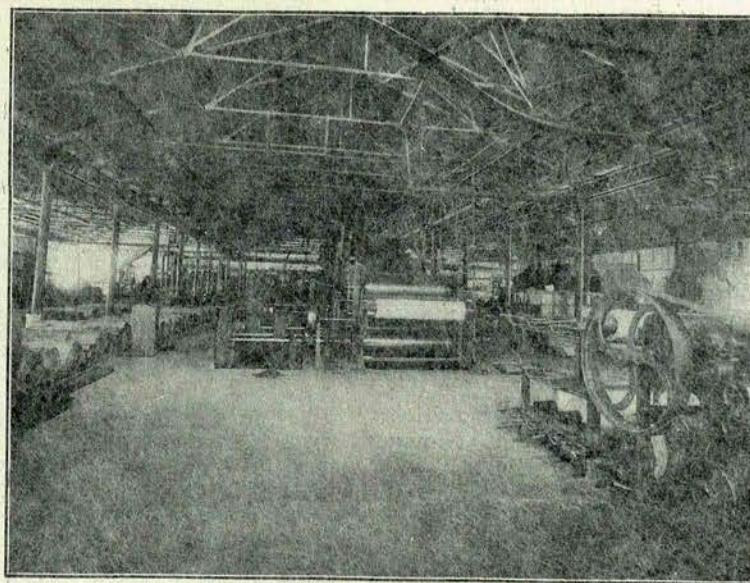
The Titaghur Mills Company gives employment to some 2,000 native work-people, and for the various stages through which the raw materials pass until they emerge as the finished article, the supervision of European Managers and foremen is requisite, and the services of over a score of Europeans is thus engaged in the work.

Though comparatively a young member of the many industries which have sprung up in India during



BEATER HOUSE. No. 2 MILL, KANKINARA.

centuries in a crude and unscientific way, but it is only within the last three decades that its manufacture on a sound commercial basis, and by improved methods, has been attempted, and the success which has been obtained is due to the enterprise and perseverance of European firms, like Messrs. F. W. Heilgers & Co., who have succeeded in the face of many difficulties in manufacturing in India papers of as good qualities as those formerly imported from Europe. The materials used at Titaghur Mills are all obtainable locally, and consist of the Babui grass above mentioned, cotton rags, hemp and jute bagging; but the chemicals required in the manufacture have still to be obtained from the Home markets. Owing to the absence of wood pulp, which is not obtainable in India, and which forms a very considerable item in the materials used by manufacturers in England and Europe, the Indian made papers do not appear as clean as those made in England, but on the other hand they have many compensating advantages, as they are stronger and more durable, and stand the Indian climate much better than imported papers, which as a rule are heavily



No. 2 MILL. MACHINE HOUSE, KANKINARA

sized and Tub-sized writings," "Brown Cartridge," "Blottings," "Badamis" and coloured papers, and in quantity an output of ten thousand tons of papers is turned out annually.

The demand for Indian manufac-

ture of paper by modern processes and the latest machinery, bids fair to become one of the largest and most profitable undertakings introduced into the East by Western enterprise.

Mr. HERBERT HUMPHREY, second son of Mr. John Humphrey, proprietor of Messrs. Latham & Co., Banking and Shipping Agents, Bombay and Karachi, was born in 1875 in London, where he received part of his education, which was



Mr. HERBERT HUMPHREY.

completed in Germany. Mr. Humphrey's early experiences were gained in the offices of the well-known Shipping House of G. W. Wheatley & Co., London, which firm he joined in 1893 and served for three years.

Mr. Humphrey came to Bombay in 1896 and joined his father's firm as an Assistant. Since his arrival and connection with the firm's business he has shown a marked ability which justified his being appointed Manager of the Karachi Branch, a position he held for eight months, leaving it for the higher and responsible post of Manager at the head office in Bombay.

Messrs. HILALI BROTHERS & Co., Merchants, Calcutta. This firm was established in the year 1901 by Messrs. H. E. Hilali and S. E. Hilali in partnership. These gentlemen are both sons of Mr. E. H. Hilali. The firm was started for the purpose of business as general merchants. Their transactions are largely in piece-goods which they import from England and the Continent. They also deal in lubri-

cating oils and machinery, and are agents for Beeley Boilers and Hind & Lund's machinery, also for Alex. Young & Co. of London for machinery. Messrs Hilali Brothers do a large import business in sugar from Austria. In return they export Indian produce to Egypt to the House of Hilali Brothers in that country. Their business in produce extends throughout India and the volume of their exports as well as imports is considerable.

HOLLAND-BOMBAY TRADING Company, Limited, 28, Pollock Street, Calcutta, General Merchants. The Head Office of the Company is at Amsterdam; Director, Mr. C. W. Freese. This branch was established in Calcutta in the year 1896. There is also a branch at Bombay which was established in 1891, and the Company has Agencies in the principal business centres in India. Representing some of the largest Dutch firms the Company deals principally in piece-goods and general merchandise, and they export opium to Java in the Dutch East Indies. Mr. Henry Zweifel, Manager for the above Company, was born in the

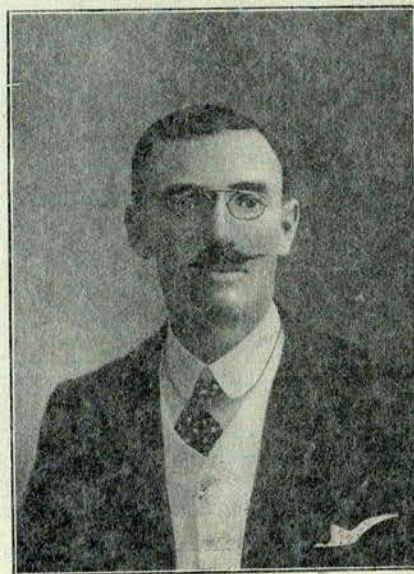


Mr. HENRY ZWEIFEL.

year 1862 at Glarus in Switzerland. He received his education and commercial training in Switzerland and afterwards obtained experience in business in France, Italy and England. He first came out to India in

the year 1882, and since 1902 has been Manager to the Holland-Bombay Trading Company, Calcutta.

Messrs. HOLLAND & MOSS, Ltd., Merchants, Dean Lane, Bombay



Mr. GRAY RIGGE.

This firm was established in Manchester, England, in 1855, and can thus claim to have had a long lease of life in the past. The firm opened its Bombay Branch in 1899. It deals principally in Manchester and Continental goods. Originally a private firm under the name of Whitehead and Sandbach, it was transformed into a trading Limited Company in 1898 under the name of Holland & Moss, Ltd.

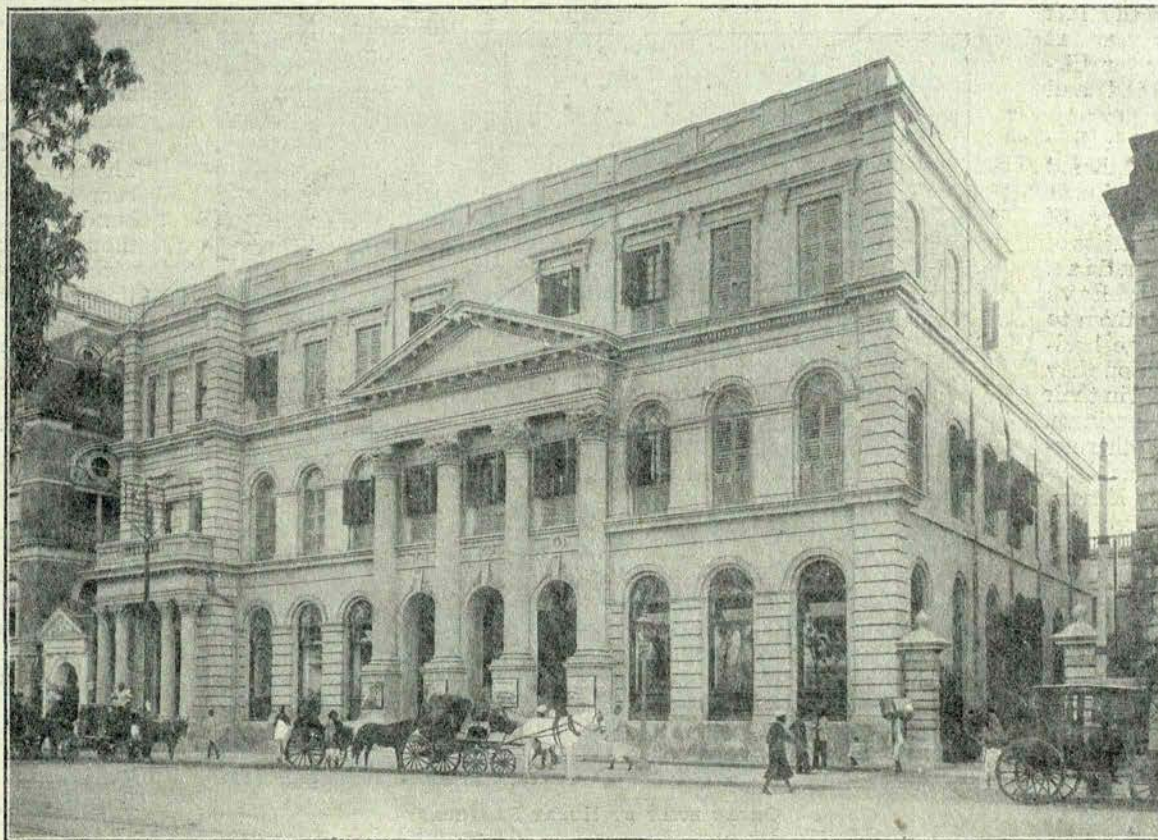
The present Manager, Mr. Gray Rigge, was born in England in 1870 where he received a private education, and began his commercial life by taking up an appointment with the well-known firm of E. Spinner & Co. in Manchester. During his seven years' service with the firm, in England, he gained varied and valuable experience by passing through the various departments. The firm was not slow in finding out Mr. Rigge's abilities and as a mark of their appreciation he was sent out to the Bombay Branch in 1895, where he continued Departmental Manager for three years. Mr. Rigge joined the firm of Holland & Moss in 1899.

HONGKONG & SHANGHAI BANKING CORPORATION.

This Corporation was primarily established in Hongkong in the year 1864, with a paid-up Capital of \$10,000,000, and a reserve liability of the proprietors of another \$10,000,000, and is the largest Banking Institution in the East, carrying on business in China, India, Ceylon, the Straits Settlements, Japan, Philippine Islands, Siam, Java and Cochin China, whilst it

privilege of issuing its own notes and at the end of 1904 had in circulation notes of the total value of over \$16,000,000, whilst its current and fixed deposit accounts in silver and gold aggregated the handsome total of over 213 millions of dollars. The profits earned during the half-year ending 31st December 1904, were over 4½ million dollars and after transferring 1 million to the Silver Reserve Fund, and writing 2 lakhs off Bank Premises Account, and carry-

Managers and Staff of the Corporation, and must be very satisfactory to the shareholders. The Hongkong and Shanghai Banking Corporation, Calcutta Branch, was established in 1868, and from the commencement held a leading position amongst Banking Institutions in that City, its strong financial position and extensive connections with other countries trading with India, securing to it a large share of the financial business of the City and



HONGKONG AND SHANGHAI BANK.

also has branches in England, Germany, France and America. The wide scope of its extensive operations may be gathered from the above, and there is probably no other Bank, and certainly not in the East, which has such varied and numerous business relations with other countries. The Head Office is in Hongkong, and the Director is there also, besides having a London Board. The Corporation has the

ing forward to next year 1½ million and paying the usual remuneration to the Directors, a dividend of £1 10s. sterling per share, together with a Bonus of £1 sterling per share, were paid to the shareholders, making a total of 33½ per cent. for the original price of the share for the year. Such results as the balance sheet shows, cannot be achieved without the most careful attention and thorough efficiency on the part of the

Port of Calcutta. The Bank's reserve fund now stands:—

Reserve Fund invested in 2347	} £ 700,000
Consols within down to £ 85	
Other sterling securities	... £ 300,000
Additional Reserve in Silver	... \$ 80,00,000

The present Acting Agent is Mr. W. L. Dods.

Messrs. HURRY BROTHERS, Organ Builders, Calcutta, carry on the business of manufacturers of pipe organs on a scale and of a quality to suit Indian requirements. The high quality of the work turned out by the firm is well known throughout the East, only the best Indian seasoned teakwood being used in the manufactures of the firm's specialities which are renowned for lasting qualities. The firm was started in the year 1850 by the grandfather of the present proprietor. Their premises have been situated for the last twenty years at 133, Lower Circular Road, and the great experience which they have gathered during the past half century of the exigencies of the Indian climate have enabled them to obtain the leading position they now hold in their line of business. Among other notable achievements of Messrs. Hurry Brothers in organ-building is the great organ at St. John's Church, Calcutta, which was laid down in the year 1895 and has ever since been regarded as a fine specimen of the organ builder's art. Specimens of Messrs. Hurry Brothers' work also may be seen at the Murree Church, Christ Church, Cawnpore, St. Andrew's Church, Calcutta, Holy Trinity Church, Karachi, St. Francis Xavier's Church, Goa, Bareilly Church, and many other churches in India. This firm has won high encomiums from such authorities on Indian organs as Colonel Wilkins of the Survey of India, and Mr. Robertson, Chief Engineer of the East Indian Railway, who addressed a special letter to the Church authorities in praise

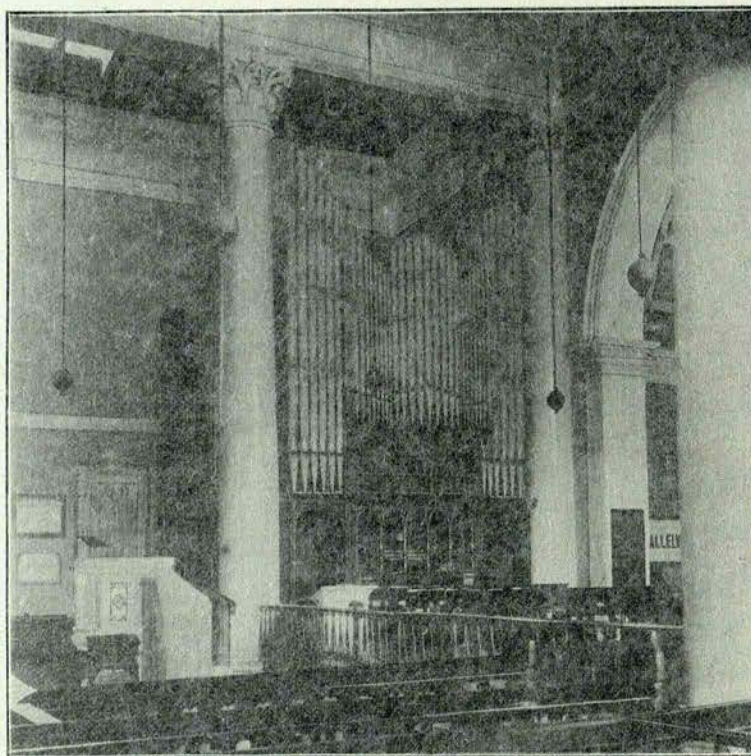
of the work turned out by the firm, pointing out that while equal in workmanship to the best English productions, the local built organs were immeasurably superior in standing the effects of the Indian climate, not only the materials but the style of construction being specially suited to the country. This is the most important of very many testimonials which Messrs. Hurry Brothers have received to the excellence of their workmanship. While undertaking and building

ity otherwise called Ahmedbhai's party, which owe him much for their position and advancement; a member of the Bombay Chamber of Commerce and of the Mill Owners' Association. He is also Chairman and Managing Trustee of the Khoja Khan Mohamed Habibbhai Anglo-Vernacular School, founded by his late elder brother, whose name it bears, and is an enthusiast in the cause of education. The school has about three lakhs of rupees in fund, invested in Government securities, and owns properties of more than one lakh under the direct management of Mr. Ahmedbhai. The school numbers from seven hundred to one thousand boys, without distinction of caste or creed, who are given free Anglo-Vernacular education.

Mr. Ahmedbhai is also a Justice of the Peace, and was one of the Committee appointed by the Government to frame laws for the Khoja community.

He owns Malad and other villages in Salsette, which once belonged to the Dadysett family. The villages were purchased from

Government by Dadysett, and an offer of twenty-five lakhs was once made to Dadysett's sons, without success. This proved unfortunate for them, for they failed subsequently, and the villages were purchased by Mr. Ahmedbhai. These villages are now a very valuable property; many purchases of land have been made there at very high prices and hundreds of bungalows have been erected. They are from about sixteen to seventeen miles distant from Bombay and are resorted to as a sanatorium.



ORGAN BUILT BY HURRY BROTHERS.

thoroughly well organs of the largest size, the firm make a speciality of small instruments for chamber and hall practice, and in these their prices are eminently moderate, considering the quality of the work they supply.

Mr. AHMEDBHAI IBRAHIM is the son of Mr. Habibbhai Ibrahim who was a merchant and left his son blessed with a large fortune which has been turned to good account. Mr. Ahmedbhai is the recognized head of the Sunni Khoja commun-

Mr. Ahmedbhai also owns many villages, several miles in area near Navsari called "Seaford" facing the sea. They formerly belonged to Messrs. Ford, Bickersett, Cleveland, Little and others, who acquired them from the Government, and were bought by Mr. Ahmedbhai from Messrs. the Seaford Company. He is the sole proprietor of two mills one of which, "The Victory Mills," is at Bombay and has 42,500 spindles; the other, the "Spinning and Weaving Mills," is at Colombo, the only one of its kind in Ceylon: this mill is largely patronised by visitors, the visiting fees amounting to a few thousands of rupees annually. The sole proprietor of several pressing and



MR. AHMEDBHOY HABIBHAI

ginning factories at Surat, Navsari, Katchgaum, Ahmednagar, Agra, Banda, and Southern Maratha, Hubli, Gadag, Kopbal, and other places; he also possesses a large estate at Karwar in addition to very large and valuable landed properties in Colaba and out of the Fort in Bombay.

The IMPERIAL MARINE TRANSPORT & FIRE INSURANCE Co., Ltd.—The remarkable genius of the Japanese people is in nothing better evidenced than in the manner in which they have assimilated the principles of the system of business that has grown

up among the Western nations of Europe. Possessed of an ancient system of their own for the conduct of commercial affairs, they have grafted thereon the methods of European business houses and taken their place in line with the most advanced commercial communities in the world. Among the other sound concerns which the awakening of modern Japan has called into being is the Imperial Marine Transport and Fire Insurance Co., Ltd. The Japanese nation has taken kindly to sea-borne trade, and the many lines of splendidly equipped steamers hailing from the land of the Rising Sun has rendered necessary the establishment of national business houses carrying on marine insurance on Western lines. The abovenamed Company undertake an extensive business in this line. Their Fire Insurance business is also large. The subscribed capital of the Company is 3,000,000 yen, and the paid-up capital 750,000 yen. The Head Office of the Imperial Insurance Company is at No. 11, Minami-Kojima, Nihon-bashi-Ku, Tokio, and there are various branches and agencies in Japan. The Company have also Agents in Bombay, Messrs. Gaddum & Co., acting in that capacity for the Bombay Presidency. The following gentlemen constitute the Board of Directors: Messrs. Morimasa Takei, Shinkichi Miyashima, Lennosuke Yasuda, Zenzaburo Yasuda. There is also a Consulting Committee upon which the gentlemen below named serve: Messrs. Zenjiro Yasuda, Sanenori Sinoda, Hanzaburo Momiyama, Tanizo Kakinuma, Sanayoshi Okamoto, and Shuzo Tsukahara. Mr. Harono Mourasse acts as Manager of the Company with Messrs. Rintaro Komon and Masaoki Hikida as sub-Managers.

JAMBON et Cie., Merchants, Calcutta. This firm was established in 1898 by Messrs. Charles Jambon and Charles Aubert, as Export and Import Merchants, but they were not long established before the partners turned their attention to Manganese mining. In the Central Provinces and in the Deccan, where they have been extraordinarily successful, they were the pioneers of Manganese mining. In 1904, a Company was promoted to

work their Central Provinces Manganese deposits on a larger scale and named The Central India Mining Co., Ltd., who employ over 2,000 coolies. Their exports of ore during the last four years amounted to over one lakh of tons. Besides these, Messrs. Jambon et Cie. are Sole Proprietors of the largest Manganese mines in the Deccan, and they export Manganese to Europe and also to America. Their mines are fitted with an aerial ropeway, 3,000 feet long, to connect their own railway siding with the mines situated 1,000 feet above the level of the plain. Manganese is a quickly growing industry in India and Messrs. Jambon et Cie. are probably the largest dealers in the article. In their Deccan mines besides a considerable European staff, they find employment for over 800 workmen. Both partners are experts in the business, their experience having been acquired in Europe as well as in India. Besides manganese, Messrs. Jambon et Cie. own large limestone deposits at Hansapathur and Kulbona in the district of Mandya and ochre quarries in Chota Nagpore. Among other enterprises Messrs. Jambon et Cie. formed in the year 1905 in London the "Indian Oil Products, Ltd.," which is devoted to the extraction of oil from seeds and oily materials. They are also dealers in oil seeds and oil cakes. For the purpose of oil manufacture they have erected buildings at Narcondanga, near Calcutta. These works are thoroughly up to date, and the factory is nearly a model one where certain patent processes are employed for obtaining oil and for improving oil cakes for manuring purposes. Messrs. Jambon in addition are agents for the celebrated Ripolin Enamel Paints which are so extensively used for painting tramway and railway carriages all over India, and for the Decauville Light Railways. M. Charles Jambon is Conseiller du Commerce Extérieur de la France, Consul for République Orientale del Uruguay, Vice-Consul for Portugal, and Agent of the French Government for the Indian Emigration to the French Colonies.

Mr. WILLIAM PATRICK JENSEN, Manager of the Insurance Branch of Messrs. Meyer, Soetbeer & Co.'s business, was born in the year 1873, and was educated in Ger-

many. On completing the course of a German student's life, Mr. Jensen turned his attention to commercial pursuits, and in 1889 entered the office of a Hamburg firm of merchants wherein he served for three years. Resigning this in 1892, he next joined an agency office in the same city, and in 1893 became an Assistant in the Head Office of Messrs. Meyer, Soetbeer & Co. in Hamburg. Gaining experience in and knowledge of this firm's extensive business connections with India during the next five years, he was in 1898 selected for their Indian Branch, and came out in that year as Manager of the Insurance Department of their Calcutta office, and as the firm are Agents for the Gresham Life Assurance Society, London, the Union Insurance Company of London, and the Fire Insurance Company of 1877 of Hamburg, he has large and important interests committed to his care.

The firm of Messrs. JAFFER JOOSAB & Co. was constituted in the year 1898 and is composed of four Khoja Mahomedan brothers, Mr. Karmally, Mr. Noormahomed, Mr. Jaffer and Mr. Rahim.



Mr. JAFFER.

They do business as Commission Agents and General Merchants in Bombay as well as throughout the Presidency.

The founder of the firm, Mr. Karmally, has a general business experience of over 30 years, during which period his character and business capacities have earned for him an honourable name in Indian trade circles. His exertions are not confined alone to promoting the interests of Messrs. Jaffer Joosab & Co., but his name is also found connected with extensive Government contracts, both in Native States and in the Bombay Presidency, under the name of Messrs. Karmally Joosab & Co., while he and his brother, Mr. Jaffer, carry on business in the name of Messrs. Noormahomed & Co., and control an extensive chartering business of freight to Europe, averaging some 30,000 shipping tons a month.

They also represent The Manufacturers' Life Insurance Co. of Canada, the Aachen and Munich Fire Insurance Co., the Continental Marine Insurance Co., the British Dominions Marine Insurance Co., Ltd., and the National Union Insurance Society, Ltd., of Bedford, Accident and Disease Insurance, and are the Agents for Messrs. Henke's Tile Works, of Feroke, which is conducted by Mr. Rahim Joosab.

The Hon'ble Mr. BYRAMJEE JEEJEEBHoy, C.S.I., the subject of this memoir, was the youngest son of Mr. Jeejeebhoy Dadabhoy, the Nestor of the Parsis. Beginning life as a godown-keeper to the firm of Messrs. Leckey and Malcolm (afterwards known as Messrs. Shatton Malcolm and Company), Mr. Jeejeebhoy Dadabhoy, by his abilities and resourcefulness, succeeded within a very short time in becoming a broker to the above and many another firm. He afterwards started a firm under the name of Messrs. Jeejeebhoy Dadabhoy Sons and Company, and established a considerable business with the Far East. He thus acquired a vast influence in the mercantile communities of Bombay, both European and Native, and had the proud distinction of being the first Native elected to the Bombay Chamber of Commerce. He was one of the active promoters and Directors of the Oriental Bank and also of the Commercial Bank of Bombay. He established the Bombay Steam

Navigation Company and his vessel, the *Sir James Rivett Carnac*, was the first to ply on the Western Coast of India, carrying passengers and cargo between Bombay and the various ports of Guzrat.



Late Hon. Mr. BYRAMJEE JEEJEEBHoy.

He died in 1849. He liberally endowed Fire Temples, Madrasas and other educational institutions, and by his last will and testament left over two lakhs of rupees to be used for the benefit of his poor and destitute co-religionists. This charity has now increased to about Rs. 5,00,000 and is doing good work.

Mr. Byramjee Jeejeebhoy, the youngest of the four sons of Mr. Jeejeebhoy Dadabhoy, was born in Bombay on the 16th June 1822. He was educated at a private school kept by Mr. Mainwaring, where the youths of the native aristocracy of Bombay received their knowledge of English side by side with European boys. The shrewd and calculating business habits and youthful energy and devotion to work which he early displayed marked him out as a successful business man. He joined his father's firm and was soon taken as a partner. In 1854, on its dissolution, he began to carry on business on his own account, and was broker to many large commercial houses in Bombay. He gradually rose to wealth and eminence and succeeded in winning

his place as a leading merchant of Western India. In the early sixties he was appointed one of the Directors of the Oriental Spinning and Weaving Company and several other Joint Stock concerns. He took the initiative in starting the Royal Spinning and Weaving Mills. In 1870 he, with Mr. J. A. Forbes, established the first local Fire Insurance Company in Bombay.

The Government of Bombay soon began to appreciate his worth and worthy qualities, and he was created a Justice of the Peace in 1855 and a Fellow of the Bombay University in 1867. In 1868 he was nominated by the Government of Bombay an Additional Member of the Bombay Legislative Council, and on the expiry of his first term in 1870 was renominated for another term, an honour which, in those days, was very uncommon. His career in Council was marked by intense devotion to the interests of the public and great solicitude for the welfare of the people. Some of the legislative measures in the discussion of which he took an active part were the Cotton Frauds Act, the City Survey Act, the Toll Fees Act, the Act for levying Town-duty on Grain, and the Caste Festival Tax Bill. In 1876 Her Majesty the late Queen Victoria was pleased to confer on him the Companionship of the Most Exalted Order of the Star of India. Sir Phillip Wodehouse, the then Governor of Bombay, presented him with the insignia of the Order at a special Durbar held at Government House, Parel, on the 10th April. He was one of the few leading citizens of the Bombay Presidency who were honoured by the Government of India with an invitation to take part in the Ceremonial Durbar of the Imperial Assemblage at Delhi on the assumption by Her Majesty Queen Victoria of the title of the Empress of India, and was presented with the Durbar Medal by His Excellency Lord Lytton.

Mr. Byramjee was one of the largest landed proprietors in the Presidency. Besides several valuable properties in Bombay, and magnificent country houses commanding beautiful situations at Bandora, Matheran, Khandala and Poona, he owned seven villages in Salsette, in the Thana District,

about 12 miles from Bombay. These villages comprise extensive tracts of land, the area of which is about 24 square miles, being equal to the area of the Town and Island of Bombay.

Mr. Byramjee was very fond of living at his country houses; he took a delight in being always surrounded by a large number of friends, his hospitality being proverbial.

But it is not so much for his political and commercial activities as for the princely munificence and the catholicity of his many charities that Mr. Byramjee's name is still cherished. The cause of charity and education was never pleaded before him in vain. He liberally endowed the Government Medical Schools at Ahmedabad and Poona, the High School at Thana and the Anglo-Vernacular School at Bhiwandi, and the Government of Bombay have, in recognition of his munificence, directed that these four schools should bear his name. The beautiful little hospital at Matheran is also the outcome of his far-sighted philanthropy and is named after him. He also gave generous donations to numerous other institutions, the principal amongst which are the Gujarat Provincial College, the Parsee Girls' Schools Association, the Bombay Native General Library, the Alexandra Native Girls' English Institution, the Victoria and Albert Museum, the Albert Edward Institute (Poona), the Parsee Maternity Hospital, the Pinjrapole, the Parsee Religious Funds (in Bombay, Poona, Ahmedabad and Calcutta). Some of these also are named after him.

In memory of his wife, Bai Maneckbai, Mr. Byramjee established a charitable dispensary at Mehmedabad, and also founded in connection with the University of Bombay, a Prize to be awarded in Science. His last but not the least act of benevolence was the founding of the Byramjee Jeejeebhoy Charitable Institution. In August 1890 he created a Trust whereby he made over Government Paper of rupees three lakhs and fifty thousand to the Trustees for the establishment of an educational institution for the education of the children of his poor co-religionists in order to enable them to earn a respectable living for

themselves. The Trustees at once started a High School in a house situated opposite the Marine Lines Station, at first preparing boys for the Matriculation and School Final Examinations of the Bombay University, but they early realized the necessity of a change. They saw that the fields of the liberal professions were overcrowded, and that the doors of the merchant's office were practically barred against men whose whole education was received within the College walls, and whose only credentials were their ability to solve difficult problems in the differential calculus or trigonometry or to handle abstruse questions in metaphysics. Book-keeping, Accountancy, Banking and kindred subjects they thought would make better business men than Kepler's Laws or Euler's Theorem. If the Trustees were righteously to carry out the intentions of the donor, they had to make the change they did. The provisions of the Trust Deed were elastic enough to give them free action, and they conceived the scheme for turning the institution into a school of commerce. Six years have elapsed since then, and the Institution has now grown into a College of Commerce, under the able guidance of its Managing Trustee, Mr. P. N. Wadia, "the pioneer of Commercial Education in Western India," who has the sympathetic support and hearty co-operation of the Chairman, Mr. Rustomjee Byramjee Jeejeebhoy, and his other colleagues. This Institution will soon be housed in a magnificent pile of buildings which are about to be erected on the Queen's Road near the Charni Road Station. The Principal of the Institution, Mr. K. S. Aiyar, B.A., L.T., who is a distinguished Madras Graduate of conspicuous ability and long experience of Commercial Education, has approached the Bombay University, asking the authorities to introduce a Faculty of Commerce side by side with the Faculties of Art, Law, Medicine, and Civil Engineering; and it is to be hoped that their efforts will be crowned with success. The funds of the Institution have grown, by the liberal contributions of Mr. Rustomjee Byramjee Jeejeebhoy, the grandson of the donor and the Chairman of the Trustees,

and by large grants from the Hon. Byramjee Jeejeebhoy Trust Settlement, 1872, to a sum of rupees five lakhs and a half.

In 1872 Mr. Byramjee created a Trust Settlement for the benefit of his family, and in connection with it he also founded a Charity Fund. This fund amounts to Rs. 2,12,500, and its income is annually applied by the Trustees towards charitable purposes. This excellent charity has borne good fruit and has been the means of bringing into existence several useful institutions.

He died at his Bombay residence, "Byramjee Hall," Mazagon, on the 12th September 1890.

His son, Mr. Nanabhoy Byramjee Jeejeebhoy, was also for many years a leading public man in Bombay and held seats on the Directorate of several Joint Stock Companies, some of which he had himself founded. He was a Justice of the Peace, a Fellow of the Bombay University, and a leading member of the Municipal Corporation and the Standing Committee from 1872, the year in which they were established, down to about 1888, when ill-health forced him to gradually retire from active life.

Mr. Nanabhoy's son, Mr. Rustomjee, is also a Justice of the Peace and Honorary Magistrate, a Delegate of the Parsee Chief Matrimonial Court, and an ex-member of the Municipal Corporation of Bombay. He is a partner in the firm of Messrs. Byramjee Jeejeebhoy & Co. the Agents of the Ripon Manufacturing Company, Limited. He is also a Director of this and some other Joint Stock concerns and a member of several charitable and educational institutions.

Sir JAMSETJI JEEJEEBHOY, *Baronet*, was born of Parsee parents in Bombay on the 2nd November, 1852. He was first educated at home under the able tutelage of N. H. Hamilton, Esq. Matriculating in 1873, he passed the First Examination in Arts from the Elphinstone College in 1875. Mr. Jeejeebhoy (as he was then) entered Government service in 1879 as Assistant Collector, Salt Revenue Department. After serving in several districts, he succeeded to the Baronetcy in 1898

and naturally resigned his post. Sir Jamsetji is the recognized head of the Parsee community in India, and one of the leaders of the Native community. The year of



Sir JAMSETJI JEEJEEBHOY.

his baronetcy also found him a member of the Bombay Municipal Corporation. The honourable and responsible position of the Sheriff of Bombay was held by Sir Jamsetji in 1899.

Sir Jamsetji is a Fellow of the Bombay University, a Justice of the Peace and an Hony. Magistrate. As a delegate of the Parsee Chief Matrimonial Court, and as the President of the Board of Trustees of the Parsee Panchayat, Sir Jamsetji has gained deserving popularity for his interest in all matters pertaining to the welfare of his own community. To be selected as a representative of Bombay at the Coronation of His Majesty the King-Emperor, Edward VII, was an honour of which any man might justly feel proud, and this honour, unique in itself, was bestowed on Sir Jamsetji by the Government of Bombay in 1902, and may be taken as a sure proof of the high estimation in which Sir Jamsetji is held by that Government. This note will not be complete without especial mention being made of the Sir Jamsetji Jeejeebhoy Benevolent Institution, which institution owes its origin to the philanthropy of the

first Baronet and his consort, Lady Avabai, in 1849. The object of this institution is the education of poor and other Parsee children, and in mitigating the evils of poverty and the ills consequent on infirmity and old age among the Parsee community. The institution has branches in different parts of India in which the aggregate number of children taught, free of cost, is about 2,500. Sir Jamsetji is President of this institution. As far back as 1869, Sir Jamsetji married Miss Gulabi, daughter of Mr. Rustomjee Ardeshir Wadia, since then the worthy couple have been blessed with one son and three daughters.

Mr. JAMSETJEE CURSETJEE JEEJEEBHOY is a grandson of the first baronet, Sir Jamsetji Jeejeebhoy, K.C.B., and third son of the second Baronet, Sir Jamsetjee Jeejeebhoy, who died in 1877. Mr. Jamsetjee Cursetjee was born in Bombay in the year 1860, and was educated at Elphinstone College in that city and matriculated at Poona. He was for nine years one of the leading members of the local Municipal Council, and is an



Mr. J. C. JEEJEEBHOY.

Honorary Magistrate and Justice of the Peace, and a Member of the Poona Suburban Municipality. Mr. Jamsetjee Cursetjee is also a Trustee of the Parsee Panchayat, and a Member of the Jeejeebhoy

Trust. He married in 1882 Awabi Shapurji Dhanjibhai. The family name is a password for benevolence, liberality and loyalty. He has two sons and two daughters.

Messrs. JETMULL & BHOJRAJ carry on business in Darjeeling and the adjacent towns and districts as Bankers, Commission Agents, Merchants, Contractors and Piece-goods Merchants. Established in 1845 by Jetmull Sukhani, deceased they are the official Bankers of the Sikkim State and are also Mill owners and order suppliers. Their Head Office is in Darjeeling, and they have Branches at Gangtak, Singtam Namchi, Soring and Rungpo in Sikkim; Chumbi and Pharijong in Tibet; Pankhabari, Panighatta, Pashok Tea Estate, Teesta Valley Tea Estate, Siliguri and Sorang in the Darjeeling District; and Sirsa in the Hissar District, Punjab. They own oil, flour and rice mills at Parbatipur, E. B. S. Ry., and have Agencies at Kurseong in the Darjeeling District, Dinagepur, Cawnpur, Delhi, Lucknow, and Bombay. They have dealings and accounts with the Bank of Bengal, Calcutta, Kharagsingh and Lachiram, Cal-

by the planters and other European residents of Darjeeling. The Parbatipur Oil Mill was started in 1905 by Babu Chhogmull Sukhani, senior partner of the firm. Commencing with 28 ghanies, 84 more ghanies



Mr. RAMCHANDRA SUKHANI.

have now been added. A flour and rice cleaning mill has subsequently been added to the oil mill, and the mill is now the largest in that part of Bengal, employing about 90 hands. The partners of the firm are Chhogmull Sukhani and Hazarimull Sukhani, sons of the late Bhojraj Sukhani, and Ramchandra Sukhani, son of the late Jetmull Sukhani, the last named being the owner of one half share and the first two of the other half.

The Chief Manager of the firm is Babu Ramchandra Marda of Churn District, Bikaner. Babu Gajanand Sukhani of Sirsa District, Hissar, is Deputy Manager, and the Assistants are Babu Surajmull Ladha of Sirsa and Pundit Nag Narayan Tewari of Rasulpur, District Saran.

The partners of the firm have contributed substantially to works of public utility. They maintain Dharmshalas for the free use of travellers at Darjeeling and Siliguri, Gangtak and Rungpo, also at Phephana in the Bikaner District. They built a large tank at Phogan in Bikaner District, and contributed Rs. 10,000 to the Victoria Memorial

Hospital, Darjeeling, and contribute Rs. 50 monthly towards the expenses of Brahman students reading Sanscrit at Benares. They also subscribed towards the construction of the Woodburn Memorial Fountain at Darjeeling, and to the digging of a very useful well at Sirsa.

Babu Chhogmull Sukhani, senior partner of the firm, was born in the year 1856 at Ellenabad, District Hissar, Panjab. He is a Commissioner of the Darjeeling Municipality.

Babu Hazarimull Sukhani, a partner, was born in the same place in the year 1859.

Babu Ramchandra Sukhani, third partner in the firm, was born in the year 1880 at the same place.

The partners reside at Sirsa in the Hissar District and at Darjeeling.

Messrs. KAHN & KAHN, Bombay, was founded in 1864 in Paris under the name of Messrs. Hermann & Kahn which was changed in 1887 to that by which it is now known, Messrs. Kahn & Kahn. The Bombay Branch was opened in 1889 under the management of Mr. B. Schnabel who was succeeded in 1896 by Mr. O. St. Goar, the latter giving place in 1904 to Mr. Percy Clare. Besides the branches at Delhi and Amritsar another was opened at Calcutta in 1901 under the joint management of Messrs. Walter Lomax and Robert Bazley. A Branch also has been opened in Lyons (France) under the joint management of Messrs. J. Lehodey and Geo. E. Browne and there are Agencies in London, St. Etienne and Bâle.

The firm own the principal interest in Messrs. Kahn & Co., Ltd., Hamburg, of which concern Mr. O. St. Goar is the Managing Director.

Besides their extensive export trade to India, China and Japan they import largely to the United Kingdom and the Continent of Europe Chinese and Japanese silk piece-goods, this being a trade which they were among the first to handle, some 25 years ago.

They have also a large and growing connection in the United States which the Lyons House particularly attends to.

The partners are Mr. Herbert Ernest Kahn, Mr. O. S. Dar Kahn, Mr. E. Philipi and Mr. Max Adler.



Mr. CHHOGMULL SUKHANI.

cutta, and Lloyd's Bank, Ltd., London. They do an extensive Banking and Agency business and are deservedly held in high esteem

Messrs. JULES KARPELES & Co., Merchants, Calcutta and London. This firm was founded in 1897 by Mr. Jules Karpeles, the well-known Indigo expert, who was formerly a partner in Karpeles, Heilgers & Co., Merchants of Calcutta. Mr. Karpeles is of French extraction and received his early training in Paris. He commenced his business career in Hamburg and subsequently proceeded to London, acquiring a thorough knowledge of the Indigo trade, in which he is now considered a high authority. The original firm of Karpeles, Heilgers & Co. were very considerable buyers of Indigo and the present firm is one of the largest Indigo buyers at present in India. Mr. Karpeles has



Mr. JULES KARPELES.

not confined his interest in the Indigo business to buying and selling, but has been responsible for the improvement of Indigo growing in India, always actively engaged in furthering the interests of the local industry both in the field and on the market. It was Mr. Karpeles among local experts who first recognized the danger from the production of synthetic Indigo in Germany, and among other means of meeting the danger promulgated the idea of introducing Java and Natal seed to replace the inferior indigenous varieties, as a means of saving the Indigo industry of Behar from extinction by the Ger-

man product. He has been active in writing up this subject and in personally interviewing the planters to explain the project. Besides his high reputation as an expert in Indigo, Mr. Karpeles has acquired a considerable name in connection with fibres. He is the promoter of the Bengal Rhea Syndicate formed with the object of introducing Rhea, a fibre-producing plant of great value, as an auxiliary or alternative crop into the Indigo concerns of Behar, and about 300 acres of Rhea have already been planted and several Rhea factories are being built by the Rhea Syndicate.

Messrs. G. F. KELLNER & Co., Wine Merchants, Agents and Proprietors of Railway Refreshment Rooms, was originally founded 52 years ago by the late Mr. George Ferdinand Kellner, who after carrying it on successfully for many years retired in 1878, and was succeeded in the firm by Mr. A. J. Bridge and Mr. George Kellner. In 1894 Mr. W. H. Walmsley joined the business, and was admitted a partner in 1898. Shortly afterwards Mr. Bridge retired, and Mr. George Kellner also retired from active participation in the firm's business owing to ill-health; Mr. W. H. Walmsley then became senior partner, and the present proprietary consists of Messrs. W. H. Walmsley, George Kellner and E. C. Russell.

The first Refreshment Room was opened by the firm in 1853 at Burdwan, and from that time they have gradually advanced and increased as the Railways have opened up the country, and Messrs. Kellner & Co.'s rooms now extend as far as Simla. The Refreshment Rooms of the firm extend from Howrah to Simla in the North, Howrah to Jubbulpore and Nagpore in the West, and Howrah to Vizianagram in the East. These rooms cover a mileage of over 4,000 miles of Railways, and embrace the East Indian Railway, the Bengal-Nagpur Railway, the Delhi-Umballa-Kalka and Simla Railways, and from this some idea may be obtained of the responsibility and anxiety to meet satisfactorily the demands of the public with Indian servants to deal with.

An idea of the magnitude of the work undertaken and the staff employed to successfully carry on these Refreshment Rooms, over 50 in number, can be gathered from the following figures: European Staff, 45; Native Staff, 862; and the consumption of the principal items of food for one month is also interesting reading; over 6,500 lbs. of beef, 6,000 lbs. of mutton, 27,000 eggs, 15,000 loaves of bread, 4,400 seers of milk, 2,500 fowls, 375 lbs. of tea, 250 lbs. of coffee, and 4,000 lbs. of sugar being required.

Besides the Refreshment Rooms the firm were the pioneers of Railway dining cars in India, having run the two dining cars between Howrah and Bombay, and *vice versa* since October 1897, and the testimonials written in the Manager's books prove how well these are supplied and how much appreciated by the travelling public.

The firm have been often called the "Spicers and Ponds" of India, but it is questionable whether this well-known Home Firm would be capable of serving up anything like the same class of food as G. F. Kellner & Company do with the poor raw materials obtainable at many of the stations. As Refreshment Room Caterers they stand out by themselves, and their rooms are those to which all others are compared. No complaint is too small to be enquired into, and if at times there are complaints, as there must be in all big concerns, it is always due to laxity on the part of the local staff and disregard of Head Office instructions.

The management of this branch of the firm's business is under the immediate control of Mr. W. J. Carter, who has had practical experience of the working of the rooms, having passed through all grades till he obtained his present position.

Not only as Caterers to the travelling public have Messrs. G. F. Kellner & Company a reputation second to none in the East, but equally so are they known as the Firm "*par excellence*," to whom was entrusted exclusively the catering for H. R. H. the Prince of Wales (now His Majesty the King-Emperor) on the occasion of the Royal visit to India in 1875; and on several occasions this firm has catered

for Royal and other exalted personages during their tours in India. The firm was busily engaged at the great Delhi Durbar Camp of 1903, and successfully ran the messes of the Consul's Camp, the Press Camp, the Rajputana and Travancore Camps, the Mutiny Veterans' Camp, and the somewhat novel Native Press Camp.

We now come to the other side of the firm's business, *viz.*, that of Wine Merchants, and here again they stand out head and shoulders above their contemporaries.

In dealing with Kellner's one may rely on getting both quality and value for their money and what is also a great consideration, wines and spirits suitable to the climate, the result of over 50 years' practical experience. Many wines and spirits good in the climate of Europe are virtually poison to people living in India, and it is experience and experience only, which enables the firm to discriminate and reject wines and spirits unsuitable for consumption in a tropical climate. This experience has been gained by a judicious process of selection and rejection. Firms have come and firms have gone—brands have come and brands have gone,—but Kellner's still go on, ever-increasing, due alone to the fact that, they put the quality *in the bottle* not on the label or in flaunting advertisements.

In addition to their own well-known brands of wines, and the still better known brands of whisky, such as "White Seal," "Green Seal" and "O. H. M. S.," they are sole agents for India for firms of world-wide reputation, such as Pomery and Greno, etc. The firm's imports of wines, etc., exceed those of any other house in India, and when we mention that in whisky alone their imports exceed the next largest importer by thrice, an idea of the leading position they hold in the trade is easily gathered, and it is no wonder such Clubs as the "Bengal Club," "New Club," "Chittagong," "Shillong" and many others, deal almost exclusively with them. In addition they number some of the largest Messes in both the British and Indian Armies on their books, and their clientèle amongst Civilians, Native Princes and Nobles, and the public

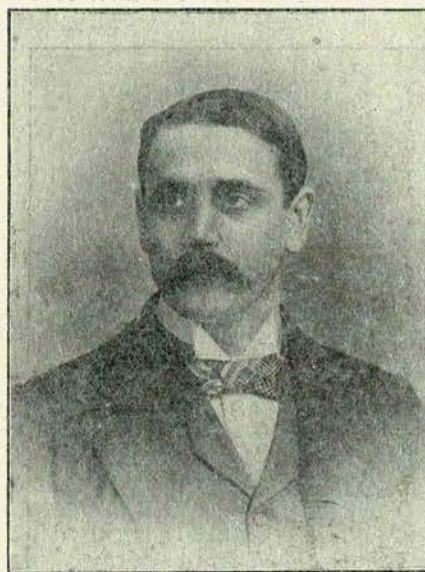
generally, is probably the most extensive of its kind throughout the Peninsula of Hindustan.

An inspection of the premises will readily convince one of the foregoing. There one sees huge sherry butts, each of 400 gallons capacity, used for blending whisky, thousands of bundles of case boards from Norway and Sweden for making cases, hundreds of gross of empty bottles from Germany, capsules and labels in uncountable quantities, and a look into the firm's private Bonded Warehouse, discovers cask upon cask of whisky and vast stores of wines. A visitor then realises he has been over the premises of the largest and best known Wine Merchants, East of Suez.

The buying, tasting, blending, is done under the personal supervision of the Managing Partner, Mr. Walmsley, who also gives his attention to the selection of the finest French and English stores, and in these as in the wines, they have made quality the first study, and any bottle or tin with Kellner's label on it is a guarantee of its being the best of its kind procurable. The firm have made rapid strides during the past ten years, and Kellner's is now a household word in every part of India, and based as its business is upon the sound foundation of integrity in its dealings with the public, they have nothing to fear from the competition of rival firms.

Mr. WILLIAM HERBERT WALMSLEY, Managing Partner of Messrs. G. F. Kellner & Co., Calcutta. In the comparatively short period of time of twelve years this gentleman has become the head of one of the largest and most respected Mercantile Houses in India, as it was, but in 1894 Mr. Walmsley joined G. F. Kellner & Co., as Manager, a firm which fulfils in the East the functions of Spiers & Pond in the West. Mr. Walmsley, after completing his education at Reading, commenced his business career in the London firm of Cutler, Palmer & Co., in 1882, and came out to India, for that House, in 1885, serving in their Madras, Bombay, and Calcutta Branches, ultimately becoming General Manager for India. After serving Cutler, Palmer & Co. for nine years, he resigned in 1894, and joined Messrs. G. F. Kellner & Co.

as Manager. In 1897 he was promoted to a junior partnership and has since become senior partner. Founded in 1853, the firm of G. F. Kellner & Co. commenced business at Burdwan, and have since gradually extended their operations until now they have over fifty branch establishments in different parts of India. Mr. Walmsley, in addition to conducting the affairs of his own firm, is a Director of the Raneegunge Coal Company, and was one of the original founders of the Calcutta Wine Association, on the Committee of which he sat for several years. Being an enthusiastic Volunteer, he was formerly a Member of the Madras Mounted Infantry and the Bombay Artillery Volunteers; he is



Mr. W. H. WALMSLEY.

now an Honorary Member of the Calcutta Light Horse. He has also found some time from his duties to devote to sport, is a member of the Calcutta Turf Club, and is the owner of some good racing stock, amongst them being numbered the Australasian pony mare, "Housemaid II," with which smart performer he won the pony blue ribbon, the Civil Service Cup at Lucknow in 1902, thus securing that coveted trophy to a Calcutta owner for the third time only since the institution of the race in 1883.

Mr. Walmsley married Miss K. Kellner, a daughter of the original founder of the firm, and has one daughter.

Messrs. KETTLEWELL, BULLEN & Co., Merchants, 21, Strand Road, Calcutta. This prominent firm first opened business in the year 1852 under the style of Kettlewell, Drabble & Co. The original founders of the firm were W. W. Kettlewell, R. R. Drabble and John N. Bullen. Their agents in London were Messrs. Cattleys, Carr & Co. Mr. Drabble left the firm in 1859, and the style of the firm was then changed to its present form of Kettlewell, Bullen & Co. A branch in London was at this juncture opened with offices at No. 54, Old Broad Street. Mr. Kettlewell carried on the business with Mr. Bullen alone till 1866 when Mr. J. C. Murray joined them and for the next four



Mr. W. L. MACKENZIE.

years the three partners carried it on till the year 1870 when Mr. Kettlewell also retired. In course of time other partners entered and some retired from the firm in the following order: Mr. J. W. O'Kiefe, joined 1879, died 1883; Mr. W. J. M. MacCaw, joined 1883, has continued till the present day; Mr. J. J. Maxwell, joined 1891, retired 1892; Mr. J. H. Bullen, joined 1893, retired 1895; Mr. G. R. Cheetham, joined 1896, retired 1903; Mr. W. R. T. Aitkin, joined 1897, continues till present day; Mr. W. L. Mackenzie, joined 1903, continues till present day. The present partners are thus:

Messrs. W. J. M. MacCaw, W. R. T. Aitkin, London, and W. L. Mackenzie, Calcutta. Messrs. Kettlewell, Bullen are very prominently connected with agency business, having some of the best agencies in Calcutta. They are Agents for the Bowreah Cotton Mills Co., Ltd., the Fort Gloster Jute Mill Co., Ltd., with Branch Mill at Jagatdal, the New Ring Mill Co., Ltd., all Indian industries. Also the Manchester Assurance Co. for Fire Insurance, the Law, Union and Crown Insurance Co. for Fire and Life Insurance, the Indemnity Mutual Marine Insurance Co., the London Assurance Corporation for Life Insurance. They are also interested in the Indian Tea Industry, being agents for the Mothola Tea Company, Ltd., and the Joonktollee Tea Company, Ltd. The Bowreah Cotton Mills Company is an important concern in this line with a capital of 18 lakhs of rupees, represented by 6 lakhs each in Ordinary, Preference A and Preference B shares, and 7 lakhs Debentures. This concern was started in the early part of the nineteenth century, about 1820, and incorporated as a Company in the year 1873. The Company was taken over from Messrs. Macallister & Co. by Messrs. Kettlewell, Bullen in 1879. Employs about 1,200 operatives working 65,000 spindles. It carries on the business of cotton spinning. Its Manager is James Farrer. The Fort Gloster Jute Mill is another concern taken over from Messrs. Macallister & Co. in the same year, 1879, by Messrs. Kettlewell, Bullen. This concern was started by the first-named firm in the year 1873 to carry on the business of manufactures of gunnies and jute fabrics. It is a large mill with 870 looms employing about 5,500 operatives. The Mill is situated on large premises covering about 400 bighas of land at Fort Gloster. The Manager is Mr. Daniel Forrester. Its capital is made up of 14 lakhs Ordinary shares, 14 lakhs Preference and 10 lakhs Debentures. The Board of Directors consists of the following gentlemen: Mr. W. L. Mackenzie, Chairman; Messrs. W. T. Robertson, C. R. Hills, and Victor Murray. The New Ring Mill Company, Ltd., was established in the year 1896 by Messrs. Kettlewell, Bullen,

at premises near Oolooberriah on the River Hooghly, a few miles below Howrah. The Company carries on the business of manufacturers of cotton goods and cotton spinners and employs about 600 operatives working some 20,000 spindles. The Mill stands on about 100 bighas of land belonging to the Company. The capital is 9 lakhs, 3 lakhs Preference and 3 lakhs Ordinary shares, and 3 lakhs Debentures, and the Manager is Mr. John Broome. Mr. William Lindsay Mackenzie, the resident partner of the firm of Kettlewell, Bullen, was educated at King William's College in the Isle of Man. He joined his present firm in 1886.

Mr. NASERWANJI JEHangIR KHAMBATTA, trading in the name of Khambatta & Co. as Coal



Mr. N. J. KHAMBATTA.

Merchants, 9, Elphinstone Circle, Bombay. Mr. Khambatta was born in the year 1845 at Broach in the Bombay Presidency. He was educated at Bates College, and started his commercial life with the old established firm of Edward Bates & Sons with whom he stayed some five years, gaining a thorough insight into business. In the year 1870 he joined the firm of Messrs. W. Nicol & Co., old established merchants, and was with this firm for six years. In the year 1878 in conjunction with

his brother, Mr. C. J. Khambatta who was associated with him in Messrs. Nicol & Co.'s employment, started his present firm of Khambatta & Co. They carry on business as Coal Merchants supplying coal principally to Shipping Companies and also to all the Royal Navies. The Khambatta family are all old residents of Bombay. Mr. C. J. Khambatta is since deceased. The present partners are N. J., J. J., M. C. H. N. and P. N. Khambatta.

Mr. GORDHANDAS KHATTAU was born in Bombay in 1865 and his father, Khattau Makanji, in Cutch-Tera. At an early age Mr. Khattau came to Bombay and served his apprenticeship in the flourishing Bhatia firm of his uncle, Jivraj Baloo. His intelligence and business instincts brought him to the notice of his master, and before long he



Mr. G. KHATTAU.

was admitted as a partner in the firm at Coomta. In a few years he was entrusted with the sole management of the head firm by Vasonji Jivraj, the son and heir of his master. This proved the turning point in the life of young Khattau and the firm of which he was then the leading spirit. Those were the years of the American War. Considerable profits were made in the cotton trade, and a

period of prosperity commenced. As a marked proof of his sagacity may be mentioned the fact that in those days of the share mania he steered clear of all temptations in that connection. He then carried on business on his own account in the name of Gordhandas Khattau & Co., and long before his death made a name for himself second to none in his community, both by his remarkable business capacity and by that benevolent disposition which characterised him in all the aspects of his busy life. At his death he left two sons, the eldest, the subject of this notice, being then only eleven years old. The early education of the boy was begun in the Mumbadevi Government A. V. School, from which institution he was transferred to the Fort High School where he finished his English education.

The hard duties of life now demanded his attention; and young Gordhandas, still in his teens, began to take a lively interest in the management of the Khattau Mills, and after his uncle's death assumed charge of the Bombay United Mills. He also worked for a decade as the agent of the Britannia Mills, and the years that have elapsed since have marked him out as a successful and hard-working mill-agent. In 1890 he successfully stood for the Mandvi Ward, and in 1898 was again nominated by Government to a seat in the Bombay Municipal Corporation. In recognition of the high position he held in his community he was made a J.P. in 1891, and was one of the few who were invited from Bombay to attend the Coronation Durbar. It must be admitted that his many duties have prevented him taking any very active interest in civic life; for, besides managing three cotton mills and being on the Board of Directors of a number of public companies, he is Chairman of the Oriental Life Assurance Company, the Bombay Telephone Company, the Bombay Cotton Manufacturing Co., the Khattau Makanji Spinning and Weaving Co., and the Presidency Mills Co. He is also engaged in the pearl business, in which he is ably assisted by his eldest son, Mr. Tricundas.

Mr. Gordhandas is still a young man and has before him many years

of active life. Highly respected in his own Bhatia community and esteemed as one of the foremost citizens of Bombay, he has done not a little to maintain the good repute of his family. With his brother Mr. Mulraj Khattau, he has set apart the sum of one lakh of rupees in the cause of education, the interest accruing from that sum being devoted towards maintaining 12 to 13 boarders at the Goculdas Tejpal Boarding School. The fine temple at Thana called Bal Rajeshwar in memory of his deceased son, testifies to his belief in the faith of his fathers, and that the ideals of the West have failed to exert a materialising influence upon him. In politics Mr. Gordhandas is known to hold moderate views, and though in complete sympathy with the legitimate aims and aspirations of his educated countrymen, he refuses to find, in mere political agitations, a panacea for existing evils.

VISSANJJI KHAMJI, J.P., Rao Bahadur, Bombay, senior partner in the well-known firm of Messrs. Vissanji, Sons & Co., Proprietors of the Wallace Flour Mills, 72, Apollo Street, Fort, Bombay, is by caste a Bhatia, a small but very successful community in India. Mr. Khimji, who has occupied a seat in the Council of the Governor of Bombay, was given the title of Rao Bahadur by the Government of India in recognition of the noble and well-known part he played in the earlier years of the plague. On the outbreak of this dire disease he set his countrymen the much needed example of remaining in Bombay and sparing neither himself nor his means in trying to alleviate the great suffering and privations the poorer classes were experiencing. Every morning he sought out those who had been stricken down the night previous and saw them removed to hospital and to the segregation camps, permitting his own bungalow to be converted into a temporary inoculation ward. During the years of famine also he provided clothing most liberally and practically fed entire villages. Mr. Vissanji's success in business is traceable to sheer hard work and perseverance. Fifteen years ago he fought a fight of trade endurance and won. Rolls had then just suc-

ceeded in ousting the last of the stone mills from the district, and were in full enjoyment of a clear field, when Mr. Vissanji entered the lists with a new mill and a roller plant on Robinson's best system. At first he was not so well treated, perhaps, by the trade world, as he would have wished, but his disappointment did not deter him from pushing forward and firmly establishing his business. It is stated that the shipping companies then trading with the African ports refused, for various reasons, to carry any flour but that bearing the brand of Mr. Vissanji's competitors: Mr. Vissanji checkmated by chartering a ship to carry his own consignment of 5,000 bags to Mauritius. The difficulty was overcome, and Mr. Vissanji scored.

He was next visited by difficulties with the Railway. The reply invari-

to send outward 2,000 tons per annum. It says much for Mr. Vissanji's power of prevision that the guarantee was immediately given, and from that day forward the firm have had nothing to complain of in connection with the preferential treatment once meted out to competitors.

The original capacity of the Wallace Flour Mills was 10 sacks, which has been increased from time to time until it has now reached 30 sacks per hour. The Mill has also a complete washing and conditioning plant, and a silo installation of 120,000 bushels capacity. Mr. Vissanji has the distinction, we believe, of being the first miller to instal these two latter in India, and it is admitted that, in regard to the silo installation, his judgment has been justified by results. The work throughout, both of the original mill and the many extensions, has been executed, with their usual skill, by Messrs. Thomas Robinson & Son, Ltd., Rochdale, and the mill to-day, which is lighted by electricity, and has a Grinnell sprinkler installation, is one of the most successful in India.

Mr. Vissanji has, of late years, considerably extended his interests, and among other things is doing a large business in seeds and cotton. He is now 60 years of age and is retiring from the business he has so successfully established. Mr. Vissanji Khimji is succeeded by his son, Mr. Matherdas Vissanji.



Mr. VISSANJI KHIJJI.

ably vouchsafed to complaints was that other people were charged the same rate, and that no rebate could therefore be allowed. Mr. Vissanji then set himself to collect evidence and memorialised the Government of India, a step which was found unnecessary, however, as the Railway Authorities agreed to grant him the rebate for which he asked, on the condition that Mr. Vissanji guaranteed

Mr. DANIEL WILLIS PETER KING was born at Dover in 1853, and after being educated for the Royal Navy joined the Railway Clearing House, London, in 1868. In 1870 he was selected by the London and North-Western and Great-Western Railways in connection with the auditing of their joint accounts. He joined the Delhi and London Bank in London in 1875, and in January 1878 he came out to India in the Bank's service. On various occasions he filled the office of Acting Manager, Calcutta, and in 1890 he was appointed Manager. In 1894, Mr. King left the Delhi and London Bank, and joined the firm of Messrs. Andrew Yule & Co., and in the following year, in connection with Mr. David

Yule, started the Bank of Calcutta. He was the Agent and Director until 1903 when he took the office of Managing Director. Mr. King has been a partner in the firm of Messrs. Andrew Yule & Co. since 1902.

He has identified himself actively with the business history of Calcutta, and was an active supporter of Sir David Barbour's currency scheme of 1893. Mr. King is interested in many enterprises and branches of industry; he is a Director of coal, jute, ice and paper companies, and is concerned in many large tea companies. Mr. King is a very active and capable business man and intimately acquainted with the commerce of Bengal. His training and experience



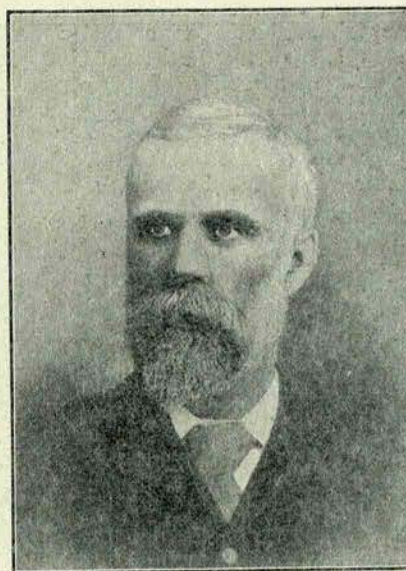
Mr. D. W. P. KING.

have admirably fitted him for the many important enterprises that he assists to control. The jute trade of Bengal is one of the first importance, and Mr. King has been prominently associated with its progress. The financial management of tea companies needs considerable knowledge and experience, and in this direction Mr. King's business ability has found full play. The conditions of commercial life in India demand the keenest attention and unvarying energy, and Mr. King is possessed to the fullest degree of these business qualities.

JOHN KING & CO., LD.



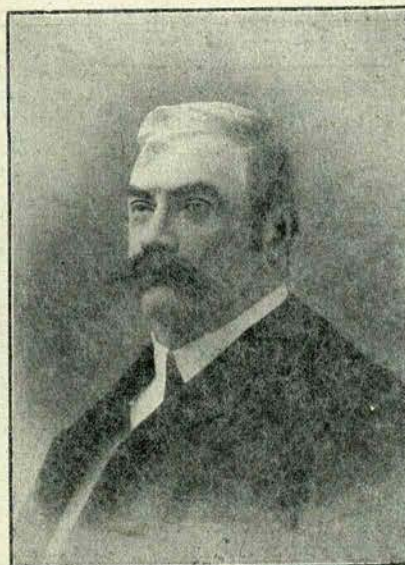
The late Mr. JOHN KING.



The late Mr. JOHN CLARKE.

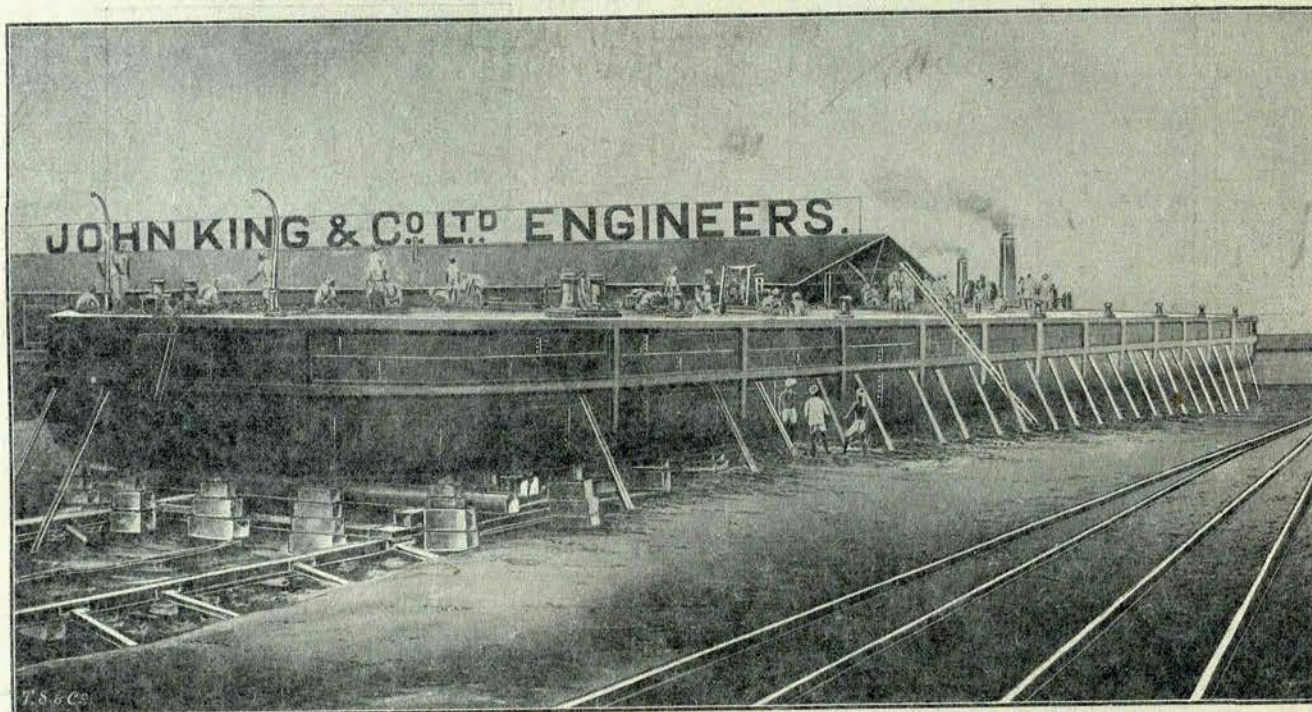


Mr. ALEXANDER DAW.

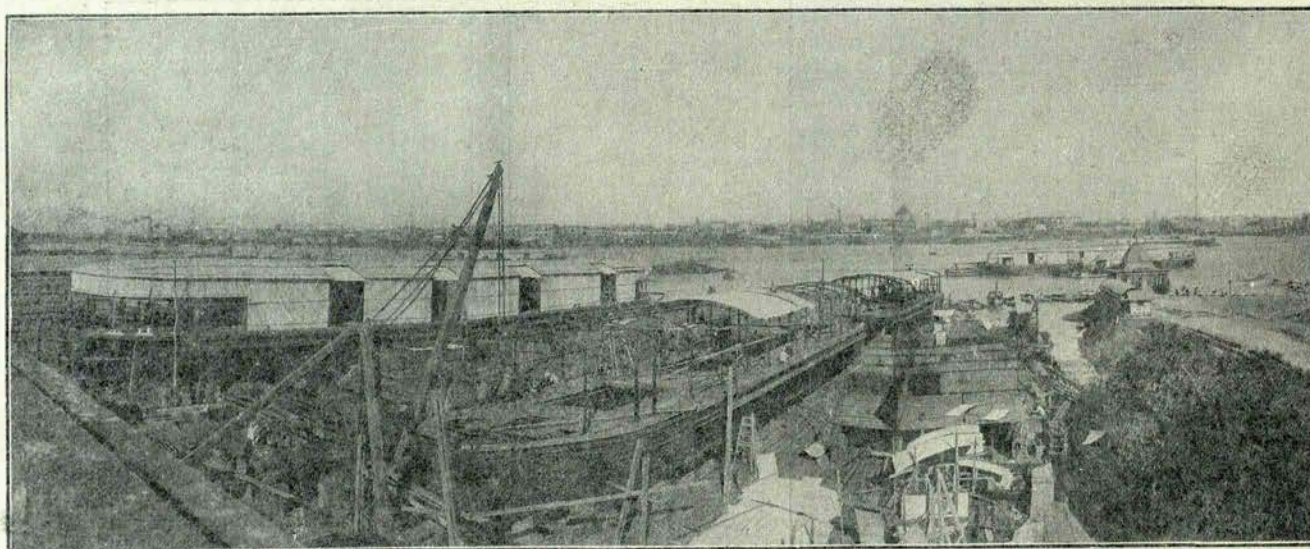


Mr. JAMES MUIR.

JOHN KING & CO., LD.

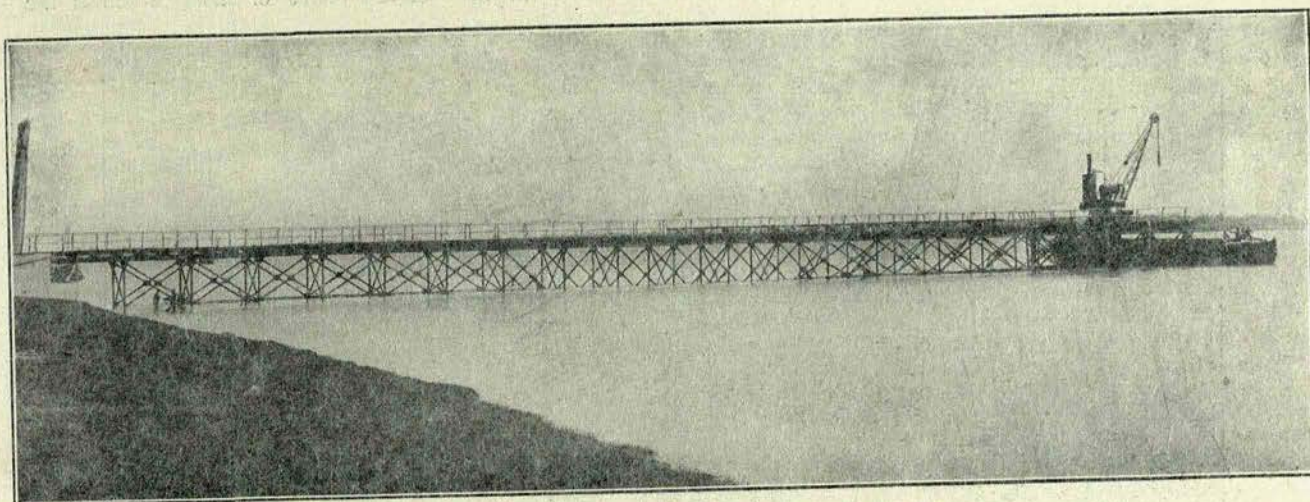


BENGAL-NAGPUR RAILWAY PONTOONS.
280' x 40' x 10'.

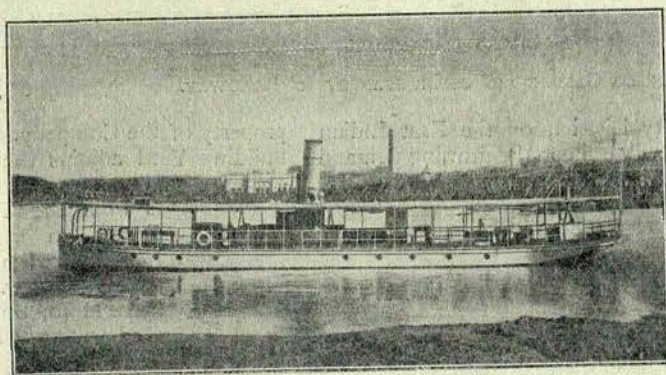


CARGO FLATS, ASSAM-BENGAL STEAMSHIP CO., LD.
200' x 28' x 9' 6".

JOHN KING & CO., LD.



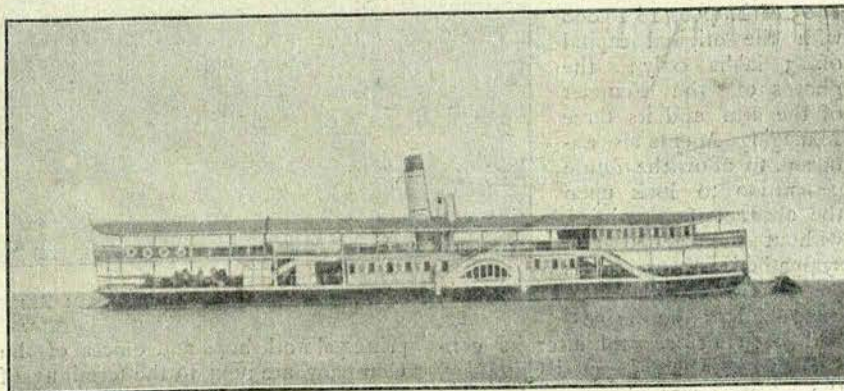
JETTY AT THE LAWRENCE MILL, BUDGE BUDGE. 260' LONG.



T. S. L. VIGILANT FOR PORT COMMISSIONERS AND T. S. L. PIONEER.

Messrs. JOHN KING & CO., LD., Engineers, Shipbuilders, Founders and General Contractors, also Importers and Machinery Merchants, Victoria Engine Works, Howrah, Offices, 40, Strand Road, Calcutta. Messrs. John King & Company, Limited, are among the largest and most important firms of Engineers in India. The firm was founded in the year 1865 by Mr. John King, of Paisley, who came to India in 1862, to join Mr. Hugh McLardy, of Greenock, as Manager of the Engineering Works, carried on by that gentleman, an Engineer of great reputation in those days. The present

firm was practically a continuation of that established by Mr. McLardy, the works being upon the same premises to which Mr. King came to India as Manager. After the founding of Messrs. John King & Co., in 1865, the business was conducted by him, as a proprietary firm, for twenty-five years, till his death in 1890. In the latter year, it was converted into a Limited Liability Company, with Mr. John Clarke as first Managing Agent, who had previously been in partnership with Mr. King, and through whose manifest ability, the Company's business prospered. Upon the termination of his

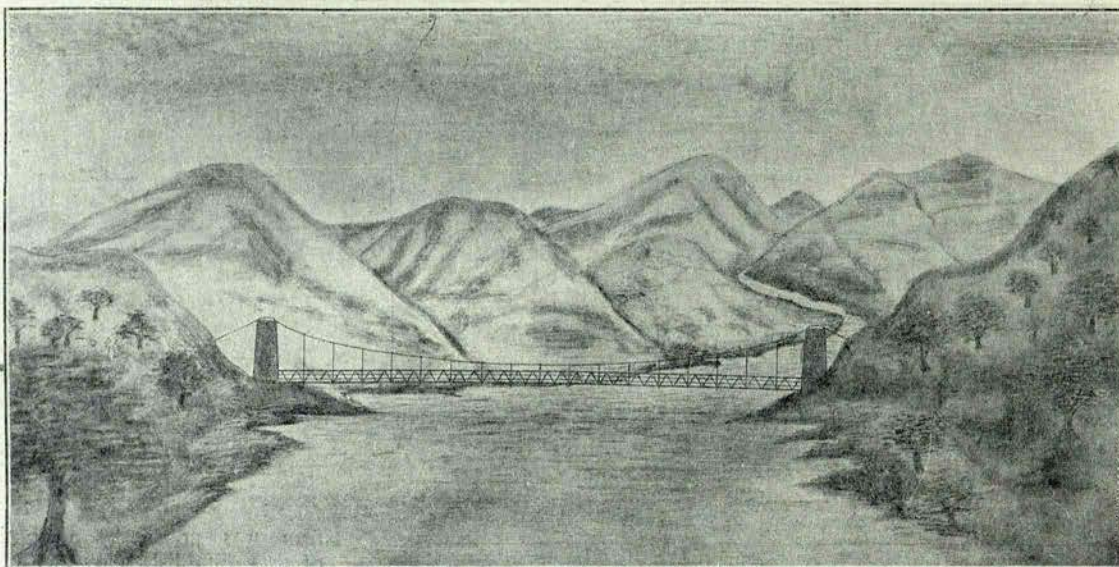


PADDLE BOAT TARA FOR EAST INDIAN STATE RAILWAY. 192' x 27' x 8'.

untimely career, Mr. Alexander Daw was appointed as Managing Agent, to which he brought an experience gained

Branches at Garden Reach, in the neighbourhood of the Kidderpore Docks, and also at Barrakur in the

diately to the South of the Floating Bridge, the premises extending to about eleven bighas of land, which is the

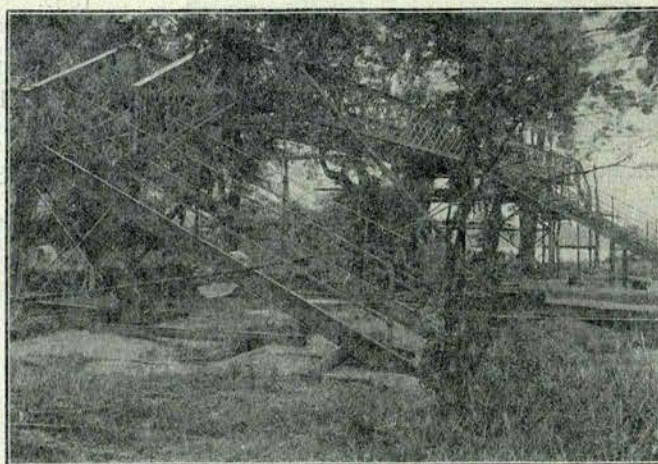


CHAMBA STATE SUSPENSION BRIDGE 140' CLEAR SPAN BY 10' ROADWAY.

in the service of the former firm, and present Company, having risen from the position of Junior Assistant, to have full control: he retired in March 1903, and was succeeded by the present incumbent, Mr. James Muir, M.E. ENG. and SHIP, SCOT., and M.I.M.E., who has considerably extended the business of the Company, to a total turnover in 1905 of Rupees 16,10,000 with the original capital of 3 lakhs only; the photos of the Founder of the firm and its three Managing Agents are annexed, to allow the future generation to look upon the abstract personalities, without the genial and sympathetic expressions embodied in their natures. Successful as the business had been before and after its conversion into a Limited Company, the advance was phenomenal, and it was speedily found necessary to open

Colliery District, on the East Indian Railway, to meet the growing demand of its numerous customers. The

property of the Company. The Ship-building Yard adjoins the river, the principal entrance to the premises is from the Telkul Ghât Road, on the southern boundary; the Company also owns a very large Store at 40, Strand Road, Calcutta, where a very large and complete assortment of machinery is held. It may give some idea of the extent of the Company's business, to state the fact that, at their Victoria Engine Works alone, some 368 steamers, launches, flats, cargo boats, and other craft, have been launched since the foundation of the firm, 22 of which was built last year, varying in sizes from 200 ft. long to 75 ft. and may well be taken as an object lesson in "PATIENT



FOOT OVER BRIDGE FOR EAST INDIAN RAILWAY.

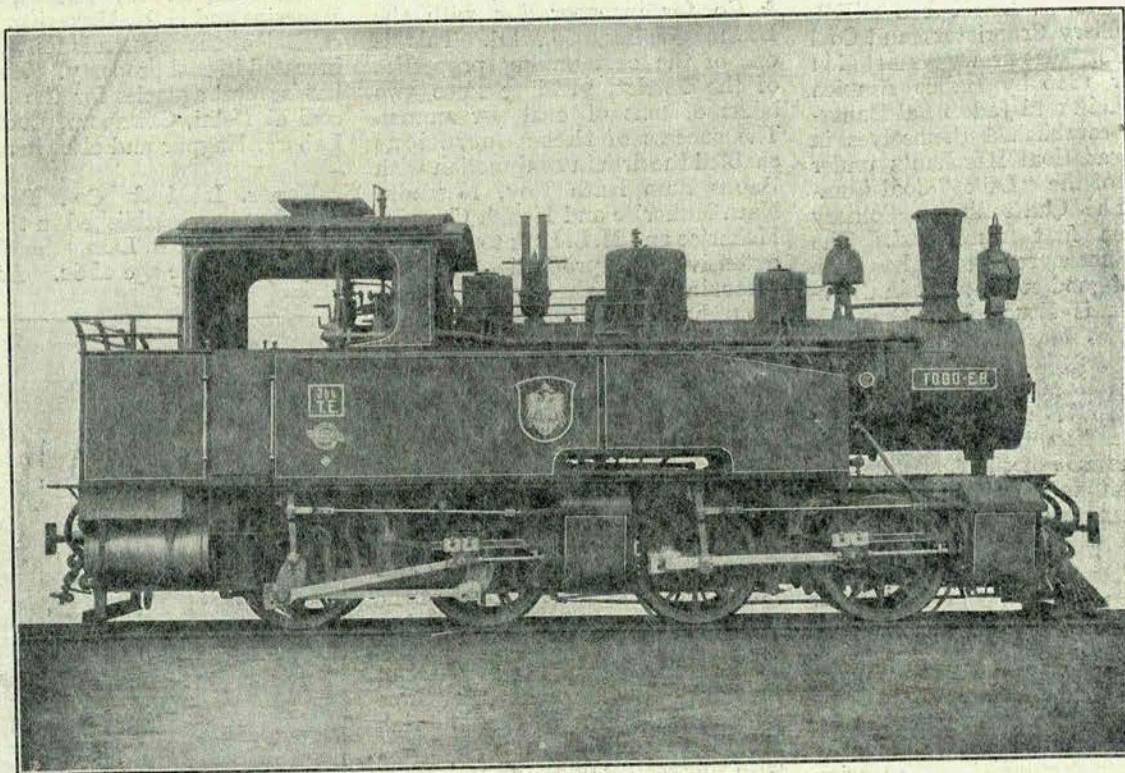
principal workshops and offices of the Company are next to the terminus of the East Indian Railway, at Howrah, facing the Hooghly River, and imme-

EFFORT" supported by Faith, Truth, Justice and Charity, which the successors to the heredity should take into their hearts, with courage and fortitude.

Messrs. ORENSTEIN & KOPPEL, Manufacturers of Light Railway Material, 4, Bankshall Street, Calcutta. The Calcutta House is a branch of the great German Company of the same name which was started in the year 1876 at Berlin, where the head-quarter offices are still established. Messrs. Orenstein & Koppel were amongst the first to introduce the system of light portable railways on a large scale and they now possess five up-to-date factories in

and locomotives are held by the firm at Howrah Peelkhana. With characteristic German thoroughness Messrs. Orenstein & Koppel have studied the requirements of the various countries they supply, and, in the case of India, have brought out the most suitable patterns for the transport of every class of material specially suited to the needs of the country. Narrow gauge and portable railways, owing to the very great economy effected by their use, have made their way

movable axles are cases in point. Among the installations of railways due to this firm are the 26 miles of line for the Maharaja of Mourbhanj, the Light Railway from Baripada to Mourbhanj, the well-known Cochin Forest Tramway, which has been fully equipped by this firm's rolling-stock and locomotives, and also the whole track, passenger and goods wagons and locomotives have been supplied to the Matheran Light Steam Tramway



A LOCOMOTIVE.

Europe for the manufacture of railway plant and rolling-stock. They have also important locomotive works with a yearly output of 400 locomotives for broad and narrow gauge lines. Altogether the various works employ upwards of 2,500 workmen. The Calcutta Office was established in the year 1900, and is now under the joint management of Messrs. L. Rothschild and W. F. H. Bodstein. Extensive stocks of railway line and all accessories, rolling-stock

very rapidly in India and have been adopted by municipalities, mines, and mills as well as by the Public Works Department all over India. Messrs. Orenstein & Koppel have introduced many useful types of wagons and appliances in connection with their speciality for collieries, mills, tea estates, contractors' use and other purposes. Their so-called "Fireless" Locomotive for mills and godowns to minimise risk of conflagration, and their Hill Railway Engines with

now under construction. But though very prominent in this line, Messrs. Orenstein & Koppel do not confine themselves entirely to railway material. They also manufacture Dredging Plant and every description of Signalling Apparatus. They are Agents for the "Humboldt" Engineering Works Company, of Cologne, one of the best firms of manufacturers of machinery, and also for Rud. Sach's agricultural implements. The London office of the Company is at Bush Lane

House, Cannon Street, E. C., under the management of Mr. Ph. Deutsch, who conducted the Calcutta business for several years. Their Portable and Light Railways for agricultural and industrial purposes have made their way all over the world and to keep in touch with their vast business Messrs. Orenstein & Koppel have opened some 30 branch offices in the principal countries at London, Hamburg, Paris, Cairo, Surabaya, Alexandria, Johannesburg, Durban, and many other cities.

Messrs. M. L. LAIK & BANERJEE, Colliery Proprietors and Coal Merchants. This firm was started in the year 1886 by Babus Ambica Charan Laik and Jadub Lal Banerjee, who established themselves in business as Coal Merchants under the title of the "Laik" Coal Company. The Chattodhemo Colliery was then first purchased. The property measured 130 bighas with a seam of good coal 22 feet in thickness. It is situated in the well-known Dishergarh Coal-Field. This purchase was effected in partnership with Ram Charn Mondol and Ram Nath Roy, and a Company was formed to work the property under the title of the Chattodhemo Coal Company, the original Laik Company acting as managing agents to the new company. The Chattodhemo Colliery has turned out a valuable property and is still giving an output of 2,400 tons per mensem at a market value of Rs. 3.8 to Rs. 4.4 per ton. In the year 1888, the Laik Coal Company extended their operations by the purchase of another colliery, the Begunia, in partnership with Harish Chandra Mukerjee. This colliery contained some of the best coal in the Burrakur group, having an area of some 200 bighas and a seam 8 feet in thickness. The Begunia Colliery was carried on with the Laik Coal Company as managing agents under the style of the Madhuban Coal Company. This Colliery has now been worked out and yielded during the period in which it was productive no less than 500,000 tons of good coal fetching rates from Rs. 2.8 to Rs. 4 per ton. As they progressed in prosperity the firm continued to buy up coal properties, and in 1893 acquired Lodhna

and Pudhyodi Mouzahs in the Jherriah Coal-Field and formed a Company, the Jherriah-Lodhna Coal Company to work the same. This was a larger venture, the colliery possessing 1,200 bighas of coal-bearing land. Having developed its resources the firm sold the colliery to Messrs. Turner, Morrison & Co. who have converted it into a Limited Company under its former name. Another colliery, the Madhuban, soon after came into the hands of the firm in partnership with Babu Harish Chandra Mukerjee which they also sold to Messrs. Turner, Morrison & Co. for incorporation with the Lodhna Colliery Co., Ltd. This is one of the best paying properties of the district, yielding some two lakhs of tons of coal per annum. The success of these operations enabled the firm in conjunction with Babus Ram Nath Roy, Narendra Nath Mukerjee and Harish Chandra Mukerjee and M. L. Laik to purchase extensive coal properties at Khas Jherriah, Benahir and Hariladih Mouzahs which they formed into a Company under the name of the Khas Jherriah Coal Company. These mouzahs are 1,132 bighas in area and contain the best coal in the Jherriah Coal-Field. When opened for work the collieries were acquired on a sub-lease by Messrs. Heilgers & Co., who are working them as a Limited Liability Company under the style of the Standard Coal Company, Ltd. The next venture of the Company in partnership with Babus J. L. Banerjee, M. L. Laik and Shiborani Debi, was the purchase of the Surator Colliery containing three well-known seams in the Jherriah Field known as Nos. 13, 14, and 14a, with thicknesses of 35, 28 and 8 feet respectively. This property has not been alienated by them, but is being worked by Messrs. Laik and Banerjee, to which designation the original Laik Company was altered about this time. The Surator Colliery yields at least 36,000 tons of steam coal per annum at a market value of between 2 and 3 rupees. Another colliery came into the hands of Messrs. Laik and Banerjee in the year 1900, the Fularibad, which also is still being worked by the firm yielding 1,800 tons of coal per mensem at a value of Rs. 2 to Rs. 2.12 per ton. The firm next acquired another property containing about 1,000

bighas of seams Nos. 17, 18 and also 13, 14 and 15 at workable depths. This they made over to Messrs. Heilgers & Co. Other coal properties in the hands of the firm are the Bhulanbarrie, Lahurka, Noonudi and Arolgoria and Kantapahari, about 4,000 bighas in all, containing seams Nos. 15, 16, 17, 18 and 10. Bhulanbarrie and Lahurka are in working with an output of 8,000 tons per month. The firm was altered to its present style of Laik and Banerjee in the year 1900, the present partners being Babus J. L. Banerjee, M. L. Laik, K. K. Adhikari, S. K. Banerjee and N. N. Mukerjee. The capital of the concern is Rs. 300,000 invested in coal property. The firm has several agencies for the sale of coal at Delhi, Cawnpore, Lucknow, Lahore, Nagpur and elsewhere.

Messrs. LAM & Co., Bombay. This firm was established in the year 1880 by Mr. D. B. Lam, who died in May 1906 at the age of 62. As soon



Mr. S. D. LAM.

as the firm was established, it secured the sole representation of one of the largest manufacturers in France, namely, that of Mr. Maurice Schuster, for silk and gold goods of all description. Later on, his two sons, S. D. Lam and P. D. Lam, joined the firm as partners, and the business was extended considerably. At the present moment it has a large establishment for various

departments. First, all kinds of piece-goods imported from Manchester, Bradford, and the Continent, and sundries and hardware goods from England as well as the Continent. The firm is also interested largely in cotton which they export chiefly to Japan. In the year 1905, the firm having obtained a concession from the Native State of Porebunder erected the first Cotton Press there. The State which raises a large quantity of cotton is situated near the sea-coast from which the cotton is shipped direct to Bombay.

The Indian Manganese ore trade having, in consequence of the troubles in Russia, received a great impetus, Messrs. Lam & Co. were the



Mr. P. D. LAM.

first firm to realize the importance of this development, and were successful in acquiring some of the valuable ore fields in Portuguese India.

These they have, in conjunction with the Government, developed to a very large extent, and have been followed in their enterprise by many other Bombay firms.

The firm exports very large quantities of manganese ore to all the ports of Europe.

Messrs. LAMPARD, CLARK & Co., Merchants, Calcutta. This firm is one of a group of concerns placed in various parts of the

world, affiliated with the well-known English firm of Harrisons & Crosfield; their business chiefly consisting in operations in tea and other tropical produce. The principal interests of Messrs. Lampard, Clark & Co. lie in tea, of which they are large buyers at the local auctions and which is shipped to all parts, and disposed of through the firm's numerous agencies established in connection with it wherever tea is consumed in any important quantities. While engaged in shipping tea in all directions, they are intimately associated with the American and Canadian markets. The parent English firm of Harrisons & Crosfield was established nearly a century ago, its first locality being Liverpool, where Mr. Daniel Harrison started operations at first alone, and subsequently in partnership with Messrs. Joseph Crosfield and Smith Harrison. The importance which the firm gained in the commercial world necessitated a removal to the metropolis, and, accordingly, in the year 1840 the change of quarters was effected, and the firm opened in London at 3, Great Tower Street; premises which have been continuously occupied by them ever since, having been rebuilt a few years after the first occupancy to suit the needs of the business. Mr. Charles Harrison, the present senior partner, is the youngest son of the original founder of the concern, and has been an active partner in the firm for more than 50 years. The other present partners are J. B. Crosfield and Geo. Theodore Crosfield, sons of Joseph Crosfield; C. Heath Clark and Arthur Lampard, who have held this position some 15 years. The Colombo firm is styled Crosfield, Lampard & Co., and business is carried on there in much the same style as in Calcutta, but in a wider range of produce: tea, cocoanut, cocoa and rubber estates being owned and managed by the firm. The Colombo branch is a very important factor in the commercial life of Ceylon. In Montreal, New York, and Chicago, the firm possesses establishments of its own carried on under the style of Crosfield, Lampard, Clark & Co. In addition to tea the firm deal in all tropical produce, the products of India, Ceylon, and the Federated Malay States, etc.

The success of its dealings is largely due to the spirit of enterprise which marks its operations. The Manager of the Calcutta firm is Mr. Cecil Simpson assisted by Mr. E. H. Townend.

Mr. DIONYSIUS STANISLAUS LARDNER is the third son of the late John Joseph Lardner, Staff Officer, at the Tower of London, and Woolwich Dockyard, who was serving in the Control Department, with the rank of Major, at the time of his death in 1875. His father's services were well known at the War Office, and his advice regarding the equipment of troops proceeding abroad was much valued.



Mr. D. S. LARDNER.

Mr. D. S. Lardner was born on September 6th, 1861, in the Tower of London, in a house adjoining Queen Elizabeth's Palace, in which his parents lived from 1857 to 1868, when his father was transferred to Woolwich. Whilst residing at the Tower Mr. Lardner remembers the threatened attack of the Fenians on the Tower, the troops remaining by the guns, at the battery, situated directly at the back of their house, throughout the whole of one night.

Mr. Lardner also recalls the sincere friendship existing between his father and a late Viceroy of India, the Earl of Northbrook, who was a regular visitor to their home at Woolwich, in connection with affairs at the War Office.

Mr. D. S. Lardner was being educated for the Navy, but, owing to monetary troubles on his father's death, he entered the Merchant Service. He began his career at sea in September 1877, joining an old Teaclipper sailing ship at London as Midshipman apprentice, and was fortunate enough to obtain command of a Government emigrant vessel nine years later in 1886. He retained his command until 1896, when, owing to his failing to obtain certain concessions from the Marquis of Ripon at that time Colonial Secretary, he resigned and settled in Calcutta, where he passed his examination as a fully qualified Marine Surveyor, and obtained a certificate to act as such from the Government of Bengal.

He has had a wide experience in the surveying of damaged cargo and his services are retained as Surveyor to the following Companies :—

1. Peninsular and Oriental Steam Navigation Co., Ltd. 2. British India Steam Navigation Co., Ltd. 3. Asiatic Steam Navigation Co., Ltd. 4. Messageries Maritimes Cie. 5. The Union Steamship Co. of New Zealand. 6. Messrs. A. Currie & Co.'s Australian Line. 7. Messrs. Bullard, King & Co.'s South African Line, and some of the principal Coal Companies of Bengal.

He has also sat during the past ten years as a member of the Courts of Enquiry into shipping casualties, and as a nautical expert in shipping cases, in the High Court of Calcutta.

Many of Mr. Lardner's ancestors are men that have been well known in the literary world.

Reverend Richard Lardner, D.D., died January 17th, 1740, aged 85 years. Richard Lardner, Counsellor at Law, died April 1733. Reverend Nathaniel Lardner, D.D., who died on the family estate at Hawkhurst in Kent, July 24th, 1758, the author of several theological works, and buried in the then well-known Tindal's Burial Ground, Bunhill Fields, London.

Dionysius Lardner, D.C.L., of London, a well-known Doctor of Science, was Mr. Lardner's uncle, after whom he was named. He was known in the literary world by his volumes of the Museum of Science and Art. He died in 1859. The present Solicitor-General at the Cape of Good Hope, Henry Lardner Burke, LL.B., M.A., of Lincoln, Oxford,

K.C., is a great authority on literature and is a cousin of Mr. Lardner.

Mr. Lardner is a Member of the Constitutional Club, London, and also of the Institution of Naval Architects.

Mr. CHAS. FREDERICK LARMOUR was born in Calcutta on 27th August 1852. In 1860 he went to England, where he was educated. After spending some time in Germany he



Mr. C. F. LARMOUR.

returned to Calcutta in 1869, and entered the business of Messrs. C. Lazarus & Co., of which he is now joint proprietor with his brother, Mr. F. A. Larmour. Although Mr. Larmour has found the demands of business too exacting to devote much time to public life, he has made opportunity to interest himself in the Calcutta Trades Association of which he is one of the oldest members. In 1885 he was elected to the position of Master of the Association. In 1904 he was nominated by the Lieutenant-Governor of Bengal to a seat on his Council. Mr. Larmour has acted as a representative of the Calcutta Trades Association to the Calcutta Port Commissioners. He is a Director of the General Family Pension Fund, and also a Director of the Bengal Bonded Warehouse Association. For many years, Mr. Larmour was an active Volunteer. He held a commission in "F" Company of the Calcutta Volunteer Rifles, finally resigning in 1898.

He has been long connected with Freemasonry in Calcutta. He has

three times been Master of his Lodge, and is a Member of the 30th Degree. He has the distinction of being a Past Grand Warden in the District Grand Lodge of Bengal. This makes up a fairly considerable array of public services in spite of the cares of a large business, that has been established for 85 years.

Mr. Larmour has devoted a good deal of his leisure to the absorbing hobby of stamp-collecting. He is also an enthusiastic collector of rare china and porcelain, and possesses a valuable collection. Mr. Larmour is an Honorary Presidency Magistrate, and is the oldest Past Master of the Calcutta Trades Association in India.

Messrs. PRAWN KISSEN LAW & Co., Merchants and Zemindars, 8, New China Bazaar Street, Calcutta. This firm is one of old standing, having been founded by Babu Prawn Kissen Law, the son of Babu Rajib Lochan Law. Prawn Kissen began life without much backing in the shape of money or influence, his family not being rich. This was in the first half of the nineteenth century when educational advantages in India were not so advanced as they are now. Still Prawn Kissen contrived to acquire a good working knowledge of the English language and obtained an appointment as head writer in the office of one of the leading attorneys of the old Supreme Court. By diligent and faithful service he gained the esteem of his employer, and when the attorney retired from business he granted Prawn Kissen a pension in gratitude for his meritorious service, which continued till the death of the donor. Prawn Kissen had commenced speculations in East India Company's paper, Salt and Opium, but with little success. At this period a welcome windfall came his way in the shape of a third share in a lottery prize of a lakh of rupees. Babu Mutty Lal Seal, a famous Hindu business man of those days, was attracted to Prawn Kissen by his energy and business abilities and stood his best friend, taking him into his service and procuring for him a position as banian to an important mercantile firm. Assisted by his brother Sree Kissen, he rapidly advanced, securing a like position with other firms and finally starting

commercial operations on his own account. In 1839 we find Prawn Kissen conducting a firm of his own, carried on under the style of his own name. The year of disaster to so many commercial institutions at Calcutta, the black year 1847, hit Prawn Kissen Law with great severity, but the old business-man managed to weather the storm which sent so many others under, and he conducted his business as a flourishing concern till the year of his death, 1853. The style was then changed to Prawn Kissen Law & Company, and the business was carried on by Sree Kissen Law and Durga Charn (afterwards Maharaja), Sham Charn and Joy Gobind, the three sons of Prawn Kissen, and his nephew Bhagobatty Charn Law. The brother and nephew soon after died, and the three sons of the founder carried on the business with marked skill and ability. The affairs of the concern prospered more than ever under the new management, and the foundations of the present great business were laid securely. Their speculation in Port Canning shares yielded them a large profit. Business in general merchandise was added to the original financial operations of the Company, and an import and export business grew up under the management of the firm. Babu Durga Charn Law, the most eminent of the three brothers, attained the title of Maharaja and was appointed a Companion of the Indian Empire. It is generally to his commercial skill that the great operations of the house in landed properties, Zemindary, Government paper, besides banianship and commercial ventures on their own account have proved a regular gold mine to Prawn Kissen Law & Co. All the previous generation of partners are now deceased and the present proprietors of the firm are the Maharaj Kumars Kristo Das Law and Rishee Case Law, sons of Maharaja Durga Charn Law, C.I.E., Babu Chundy Charan Law, son of Sham Charn Law, and Babu Ambica Charn Law, son of Joy Gobind Law, C.I.E.

Maharajah DOORGA CHARN LAW, C.I.E., son of Babu Prawn Kissen Law, the founder of the firm of Prawn Kissen Law & Co., was born at Chinsurah on the 23rd of November 1822. After receiv-

ing primary instruction at private schools, his father placed him at the Hindu College where he remained till the age of 17. As he was intended for commercial pursuits, although he had acquired some distinction at College, he was withdrawn to receive training in business and to act as his father's assistant in the business which had recently been opened. He remained with his father's firm for fourteen years gaining experience and being inducted by his parent into every description of commercial pursuits. Prawn Kissen Law died in 1853 and Doorga Charn had by that time thoroughly fitted himself to take charge of every department of the firm, whose style and title was then changed to Prawn



The late Maharajah D. C. LAW.

Kissen Law & Co. Doorga Charn combined an uncommon aptitude for business with principles of the strictest probity. In carrying on the firm established by his father, he raised its status immensely in every respect. It grew greatly in wealth under his management, and the advance in prosperity was accompanied by an increase in reputation, so much so that Doorga Charn became a man marked by Government for confidence. He was frequently consulted by Government in matters of administration. A part of his life was devoted to public affairs and he was singled out for the honours of Justice of the Peace and

Honorary Presidency Magistrate. He was distinguished as being the first Native member appointed amongst the original members of the Calcutta Port Commission. Still further honours awaited him, and in 1874 he was appointed a Member of the Bengal Legislative Council, and at about the same time a Member of the Senate of the Calcutta University. In the year 1888 he was elected a Governor of the Mayo Hospital. Doorga Charn Law's great knowledge of public affairs fitted him for still higher posts, and the greatest honour which the Government of India can bestow on a non-official was his in 1882, when he was appointed a Member of the Imperial Legislative Council. He held this honour twice, being again appointed in 1888. Other marks of distinction did not fail him; he was made a Commissioner for the reduction of the Public Debt, and served as Sheriff of Calcutta. In 1884 he was made a Companion of the Order of the Indian Empire. This honour was followed up in 1887 when the title of Rajah was conferred upon him, and again in 1891 when the higher title of Maharajah was given to him. He was twice President of the British Indian Association. Maharajah Doorga Charn Law was public spirited in his benefactions. He founded several scholarships and free studentships in the Presidency College, Hindu School, and Hooghly College, by means of a gift of Rs. 50,000 to the Calcutta University. And among his many benevolent donations may be mentioned Rs. 24,000 to the District Charitable and Subarnabanik Charitable Societies and Rs. 5,000 to the Mayo Hospital. He was many years President of the Native Committee of the District Charitable Society. In 1892 he received the honour of exemption from personal attendance at Civil Courts. His public life practically ceased in 1894, and for the remainder of his days owing to health enfeebled by his great exertions in both private and public business he was unable to take active part in affairs. He died on the 20th March 1904, having attained a ripe old age and reaped a large share of honours. He left two sons, Maharaj Kumars, Kristo Das Law and Rishee Case Law, who were trained and were in charge of his business when he died.

SHAM CHARN LAW, the son of Prawn Kissen Law and brother of Maharajah Doorga Charn Law, was born in 1825, and was thus the junior of the Maharajah by some three years. As with his brother he passed through the Hindu College with some distinction, obtaining a scholarship. But he also was intended for commerce, and at the age of nineteen he joined his father as an assistant in his business. Trained in the sound business school of his father, Sham Charn showed no less aptitude for commerce than his elder brother, and ably assisted the latter in establishing and improving the position of the firm of Prawn Kissen Law & Co., after the death of the founder of the firm. In the year



The late Babu S. C. LAW.

1869 Sham Charn visited England to improve and extend the relations of the firm in that country. He was the faithful companion and coadjutor of the Maharajah in all the operations undertaken by the firm, and it was equally due to his great business instinct and commercial probity that the transactions of the firm reached such remarkable success. The esteem in which Babu Sham Charn was held in commercial circles is shown by his appointment, which he held for several years, as a Director of the Darjeeling-Himalayan Railway Company. A still greater mark of appreciation was contained in his appointment as a Member of

the Consultative Committee of the East Indian Railway Company which was formed during the Strachey Administration. In the Suburban Municipality of Calcutta, to which he was several times appointed and re-appointed as Commissioner, he established a high character for ability and usefulness. Government honoured him by appointing him an Honorary Presidency Magistrate and Honorary Magistrate of the 24-Parganahs. He was a Member of the District Board for some years. Sham Charn Law's disposition was as benevolent as that of his brother, and the distribution of the charity fund of the family was always a source of great interest to him. His greatest charitable work was his donation of Rs. 60,000 for a building for the Eye Infirmary, which till then had no local habitation. The foundation-stone of this building was laid by the Marchioness of Lansdowne. Babu Sham Charn Law died in 1891, at the age of 65, leaving behind him one son, Babu Chandy Charn Law, whom he had trained up in his own line of business.

JOY GOBIND LAW, C.I.E., born on the 1st January 1836, was the youngest of the three sons of Prawn Kissen Law. He was still a student in the Hindu College when his father died, but as soon as he had concluded his studies, he was taken in by his brothers as a partner in the firm of Prawn Kissen Law & Co. Joy Gobind did his part in the management of the firm's interests well and was associated with his brothers in advancing its interests so remarkably. He was of a retiring disposition with a great bent towards horticulture, and his leisure was devoted to the cultivation of rare plants. At shows and exhibitions he was repeatedly asked to perform the function of judge, and these invitations he accepted, acquitting himself to the great satisfaction of the competitors. Nevertheless he was an able business man and his abilities were widely known in public life. For nearly thirty years he was a Municipal Commissioner for Calcutta. In this he earned the respect of his colleagues to such an extent that on his death they passed a special resolution expressing their appreciation of his character for zeal and energy in

the public cause. He was made Sheriff of Calcutta in 1895, and in 1897 elevated to the position of Member of the Imperial Legislative Council. He was elected to serve as representative of the Calcutta Municipality on the Bengal Legislative Council in 1901. He received the honour of a Companionship of the Order of the Indian Empire in the year 1899. He was an Honorary Magistrate, a Port Commissioner, a visitor of the Presidency Jail, and a Governor of the Mayo Hospital, and also a Member of the East Indian Railway Consultative Committee, performing these multifarious duties for many years with considerable distinction. He was a leading member of the British Indian Association,



The late Babu J. G. LAW.

and for some time Vice-President of that body. He was President of the Bengal National Chamber of Commerce, and as a member of the Bengal Chamber of Commerce his services are set forth in appreciative terms in the resolutions passed by both those bodies at the time of his death. In common with his brothers, he displayed a most charitable disposition. He was President of the Subarnabanik Charitable Society and his munificent donation of Rs. 1,00,000 in Municipal Debentures for the relief of persons suffering from famine, inundation and similar causes in Bengal, Behar and Orissa, was a well-chosen benefaction. He contributed Rs. 15,000 for

the erection of a Laboratory at the Zoological Gardens, a useful public work. His death occurred on 8th December 1905. He left an only son, Ambica Charn Law, trained to the business so ably established by his father, his brothers and himself.

Messrs. W. LENNOX & Co., 50, Tindal Garden Road, Howrah.—This firm carries on the business of manufacturers of Asbestos composition known as the "Lennox Asbestos" composition. The business was founded in the year 1905 by Mr. W. L. Harwood. Mr. Harwood has installed the newest machinery run by a steam plant. The firm employs three Europeans, assisted by a staff of natives. They are doing a considerable business in their specialities throughout India, Burma, and Ceylon. The "Lennox Asbestos" compositions manufactured by the firm are well known for their efficiency in covering boilers; cylinders; steam, feed and water pipes; tanks; heaters; steam coppers; vacuum pans; and the like. The composition contains the best non-conducting mediums known, asbestos and mica. The adhesive properties of this composition have been proved to be greater than any yet produced in the market, by a severe test on jetty vertical crane boilers, the vibration of which no other composition of the kind could withstand. Messrs. W. Lennox & Co. also carry on business as manufacturers of lubricating mica powders for bearings, shaftings, and axle boxes; crushed mica for packing of bulkheads of steamers, ice chests, and other insulating purposes; mica globes, chimneys, and chimney protectors, lamps and lanterns fitted with mica; mica boxes of all descriptions; also all kinds of tinware dairy requisites, canisters, boxes, etc. Mr. Harwood, the proprietor of the business, was born in Bengal. He was brought up to the profession of mechanical engineering and employed in H. M.'s Mint at Calcutta for a period of 5 years, which post he left to establish his present business.

Messrs. W. LESLIE & Company, Hardware and Metal Merchants, Engineers and Contractors, Calcutta. Founded in December 1890 by Mr. William Leslie. This

firm has, from a small beginning, rapidly grown until it is the largest mercantile house engaged in the hardware and metal trades in India. From the rather unpretentious premises first occupied by Messrs. W. Leslie & Company have since sprung up commodious offices, show-rooms and ware-houses until now two of the largest buildings in Chowringhee (the finest street in Calcutta), are occupied by this well-known firm, and even yet further extensions are being made to accommodate their steadily increasing business. The remarkable progress made in fourteen years is a subject of fascinating interest and should be a lesson to young men in trade and commerce; it is an indication of character and of personality, energy, and enterprise.



Mr. W. LESLIE.

For the engineering and contracting branch of their business, they occupy spacious premises at 60, Dhurumtollah Street, having established there large works. This firm employ some six hundred hands in manufacturing tanks, cisterns, latrines, roofings, blacksmith's tools, cast iron staircases, gates, railing and fencing, also workers in copper, brass and sheet steel, and here also they have an extensive carpenter's shop well fitted in all respects to meet the requirements incidental to the business of contractors. This fac-

tory is a little over three bighas in extent and has a street frontage of over 220 feet where they have just erected a handsome three story building. Their show-rooms in Chowringhee are filled with a large and varied stock of hardware, and the catalogue issued by them is necessarily a bulky volume of some 600 pages, of great use to Engineers, Contractors and Manufacturers up-country; giving them much useful information as to prices, qualities, etc., and has secured to this enterprising firm a large constituency in the Mofussil. Amongst the many novelties brought by Messrs. W. Leslie & Co. before the public in India, American goods form an attractive feature, and in this branch the firm holds the leading place, and they have introduced many articles of household, garden, and agricultural utility, which are now highly appreciated throughout the country. The bicycle as a means of locomotion has received special attention by this firm, and they are the largest importers of these machines in India. Latterly the introduction of the Motor Car into India has induced them to add a department specially devoted to this industry. Messrs. W. Leslie & Company represent in India many of the leading English and American Manufacturers in the hardware, metal, and allied trades, amongst whom may be mentioned: Messrs. James Hinks & Sons, Sorby & Sons, Dorman Long & Co., Ltd., The Waverley Iron and Steel Company, Hadfields, Limited, Lockwood Brothers, Ltd., Nettlefolds, Ltd., Haywood, Taylor & Sons, James Cartland & Sons, The Hardy Patent Pick Co., The American Trading Co., G. & J. Hall, & Co., & Co., and the firm is closely connected with the chief hardware marts of the world, having its own offices at Sheffield, England, and Broad St., New York City. The other partners in the firm are Messrs. P. I. McInnes and J. M. L. Leslie.

Mr. William Leslie, the founder and head of the firm, was born in the year 1855 in Berwickshire, Scotland, and came to Calcutta in 1877 to the firm of Messrs. T. E. Thomson & Company, and was in their service for thirteen years until he started the present firm. From the date of

his arrival in India Mr. Leslie has been an active member of the Calcutta Volunteer Rifles, retiring in 1903, after 26 years' service, with the rank of Captain and the V. D.

In motoring Mr. William Leslie takes a great personal interest, and as the owner and driver of his "Lanchester" English-built car, had the satisfaction and honour of winning the Bengal Reliability Trials on their first inauguration in February 1905; the test being the run from Calcutta to Asansol and back, 276 miles, thus securing the first prize and Cup.

The entire management of this firm's business is in the hands of Mr. William Leslie, and he visits the home market annually, thus enabling him to be always up-to-date, and in touch with the latest development; and to his enterprise and unremitting personal attention to all details, the firm owe the high class reputation and position it has obtained.

Mr. William Leslie married in 1882 and his family consists of five children; the eldest, Mr. Mark Leslie, is a partner and is in Calcutta; his second son, Mr. Kenneth Leslie, is articled to a firm of Chartered Accountants in Sheffield, and has already successfully passed his intermediate examination. The third son, Mr. Colin Leslie, is a student of the Electrical Standardizing, Testing and Training Institution, London; so that all are following professions in sympathy with the Calcutta business.

LIPTON Limited.

Sir Thomas Johnstone Lipton, Bart., K.C.V.O., the founder of this world-wide business, was born in 1850, in Glasgow, Scotland; his father and mother being Irish, coming from Clones, Co. Tyrone, whence they emigrated to the prosperous go-ahead Scotch city, and carried on a small provision business there. He commenced life at the bottom of the ladder, starting his business career, when but nine years of age, as an errand boy on 2s. 6d. per week, but whilst thus actively engaged during the day, he did not neglect his studies, as he regularly attended evening classes for some years afterwards. At fifteen that buoyant enterprise and indescribable energy, so characteristic in after years,

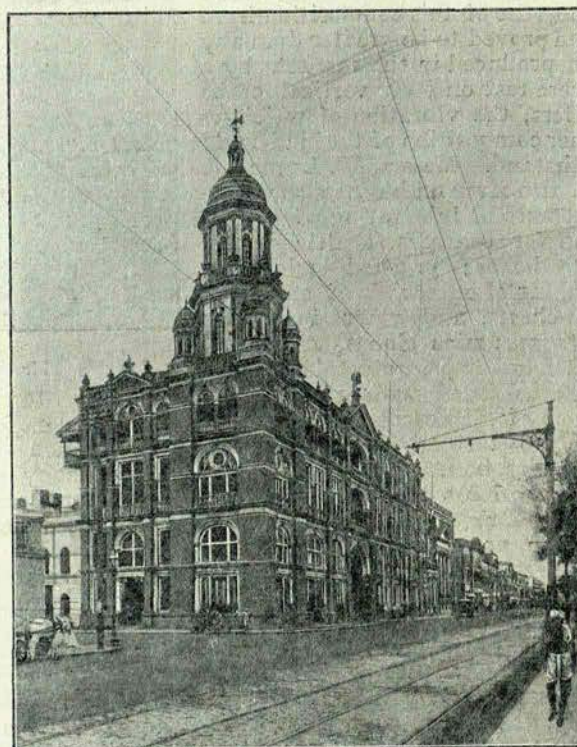
made themselves manifest, and hearing of the possibilities of America he decided to test them for



Sir THOMAS LIPTON.

himself. Arriving as a steerage passenger in New York in 1866, he stayed there for about a month, and then went West, to South Carolina, where he worked in the rice plantations. Mr. Lipton's earliest trip to America was not financially a great success, though valuable from an educational point of view, and he received a good commercial training there, which was of much use to him in after life. Returning to Glasgow he decided on starting in business in the provision line on his own account, and in 1876 rented a modest little shop in Stobcross Street in that city, and from this small beginning has since sprung up the enormous business

which has been bought by a Company for two and a half million pounds sterling twenty-two years after initiation. The phenomenal success which has attended Sir Thomas Lipton's commercial career may be ascribed to his indefatigable energy and perseverance, to the efficacy of bold and original advertising, and to two main principles which have guided him in his business relationships, the first being "never to take a partner," and the second always to decline a loan. As regards the former, it was at one time put about as a well authenticated fact that the redoubtable Parliamentary orator Mr. Biggar was a sleeping partner in the business, but this rumour had no foundation of truth in it, Sir Thomas Lipton being the sole proprietor of the business until he sold it to the Company in March 1898. An instructive phase of Sir Thomas Lipton's business dealings has not only been the judgment exercised in selecting men, but also the fair treatment they have received at his hands. On several occasions he has triumphantly referred to the



LIPTON'S OFFICE IN THE BUILDING OF THE STANDARD LIFE ASSURANCE COMPANY.

fact that no "strikes" ever disturbed the harmony of his relationship with his employees. But probably the best indication of good feeling between employer and employed, is the fact that to-day his fellow-directors and many of the chief officials and heads of departments were with Sir Thomas at Glasgow or elsewhere in the early days of the firm, and are now enjoying a share in its general prosperity. Like so many men at the top of the tree, Sir Thomas has been asked for his recipe of success, and in reply he gives the following axioms. "Work hard, deal honestly, use careful judgment, do unto others as you would be done by, advertise freely and judiciously, give sound sterling value, and success is bound to follow." In 1889 the rapid expansion of the business necessitated the removal of Sir Thomas Lipton's head-quarters to London, where he established offices and warehouses in the City Road. In Bermondsey is the preserve factory, in Shadwell the wine and spirits vaults, in Old Street the coffee roasting factory, fruit gardens in Kent, and centres in Scotland and Ireland; whilst abroad there are warehouses and offices in Chicago, Colombo, Calcutta, Malta, St. Petersburg and Moscow; tea, cocoa and coffee plantations in Ceylon; a network of branches and industries which practically touch the three Continents of Europe, Asia and America.

In recent years no industrial undertaking has been more successfully floated as a Company than "Lipton Limited." The public knew the history and had watched the growth of the business, recognised the probity and shrewdness of its proprietor, and were anxious to possess a share in the concern. A capital of two and a half million pounds sterling was required, and no less than forty million pounds sterling was readily offered; truly a record in Company floating.

The transference to the Company, whilst loosening somewhat the chains that bound Sir Thomas so tightly to his desk, did not liberate him entirely. He was not content with a sleeping partnership; not only did he maintain a large holding in the firm but he remained its controlling spirit. International interests, as

we shall see, have since arisen to demand a considerable share of his time and energy, but only a slight experience at head-quarters is sufficient for one to recognise the fact that he still keeps his hand on the machine and regulates its pace. In the same year Sir Thomas received the honour of Knighthood at the hands of Her late Majesty Queen Victoria, and other social honours have followed, and his Knighthood has since become a Baronetcy. Sir Thomas Lipton's private residence is Osidge at Southgate, one of the few old-fashioned residences surviving the growth of greater London.

In 1889 Sir Thomas was first induced to go into the Tea trade, his first purchase being no less than 20,000 chests of this commodity, and since then Lipton's Teas have become renowned throughout the civilized world. In order to abolish the middleman and thus bring the consumer into direct touch with the producer, he was induced to obtain many thousands of acres of land in Ceylon for the purposes not only of tea plantations but coffee and cocoa as well. In 1893 it was found necessary to establish closer business relationships in the great tea-growing districts of the East, and with this object Lipton's Calcutta offices were established. Beginning on a small scale and by keeping to Sir Thomas' maxim of giving "best possible value" the business in Calcutta has rapidly increased, so that it is now the great tea-distributing centre to the Indian public, as well as doing a very large shipping business to London and elsewhere, notwithstanding the keen competition there is in this trade. The same principles which characterized and made successful Sir Thomas Lipton's business in Glasgow and London are strictly adhered to and followed by the Indian branch of "Lipton Limited," and has given, and is giving, more than ever the same beneficial results both to the public and the Company. The space at our disposal does not permit our dwelling upon the worthy Baronet's strenuous attempts to "lift the cup," but these are historic, and

though so far unsuccessful, it may be safely predicted that if pluck, perseverance, and indomitable will are potential factors, Sir Thomas' ambition to bring back to England the "America Cup" will yet be attained.

Messrs. WALTER LOCKE & Company, Ltd., is a striking example of what may be accomplished in trade in India in so short a time as a decade and a half. The premises of this firm are located on Esplanade East, facing the Maidan, adjacent to the handsome block of buildings erected by the Government for the Foreign Office and Military departments. They have also branches at Lahore and Simla.

The business was started first in the year 1888, its scope being the importation and handling of guns and sporting goods. From the beginning, the firm showed a steady enterprise, and remarkable success attended its efforts. It may be stated incidentally that it was the first firm to introduce into India a good sound gun within the 100 rupee limit. Likewise it was the first agency for Messrs. Slazenger & Sons, the large sporting goods manufacturers. Before long, other important firms rewarded the efforts of Messrs. Walter Locke & Co., and when the cycle boom made itself felt in India, they secured the agencies of such English makers as Lea Francis, Rover, Raleigh, Quadrant, Alldays and Onions, and Lucas, Ltd. Simultaneously they were appointed



LOCKE BUILDINGS, CALCUTTA.

sole Indian Agents for Messrs. Elkington & Company, Ltd., the famous Silversmiths and inventors of Electroplate. Their display of Elkington's manufactures is the finest to be seen out of London.

A large department of the business is that devoted to Electricity. When Calcutta was first supplied with an electrical system, Messrs. Locke & Co. imported a staff of engineers and electrical experts and inaugurated the new department. The wisdom of this departure was early made evident, and now, in addition to being sole agents for such well-known firms as Rhodes, Wakefield, Bergthiel & Young, and Bensons, they are on the Government list of Electrical Engineers. Still keeping abreast of the times, the firm took up the automobile and motor launch business, obtaining the agency for the Indian Motor Car and Launch Company. An automobile expert has charge of this department. Other important manufacturers whom they represent are the Ratners Safe Company, Kent's Water Meters, Goodlass Wall & Company, The Eagle Range Co., Sandow, Ltd., and The British Sport Co., Ltd. Recently the firm acquired the workshops of the Calcutta Tramways Company near the Kidderpore Docks, and now conduct a Foundry and Constructional Engineering Works. A large staff of workmen is employed in this branch. The Managing Director of Messrs. Walter Locke & Company is Mr. W. J. Bradshaw, one of Calcutta's leading citizens. The influential position of the firm is in no small measure due to the business ability and popularity of its Manager.

Mr. WILLIAM JOHN BRADSHAW (*Captain, Artillery Co., Calcutta Port Defence Volunteers*) arrived in India in 1885, armed with a good Birmingham training in business, as an assistant to the firm of Walsh, Lovett & Co. Three years later he established the firm of Messrs. Walter Locke & Co., Ltd., of which firm he is Man-

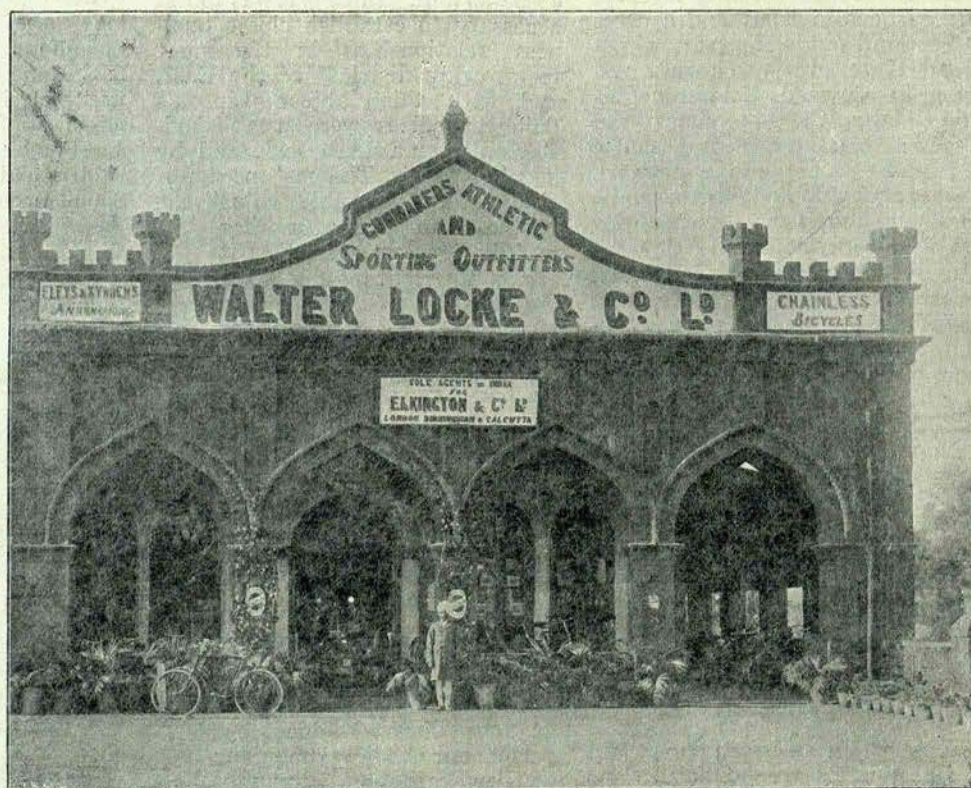
aging Director, and the history of this business has been one of increas-



Mr. W. J. BRADSHAW.

ing success. Although essentially the man of business, Mr. Bradshaw has

engaged himself deeply in many civic interests. In 1886 he attached himself to that popular corps, the Calcutta Naval Volunteers, and, after passing through all the grades, he was elected an officer in 1892. On the Government converting the Naval Volunteers into the "Port Defence Volunteers" Mr. Bradshaw raised the Artillery Company attached to that corps. He is still an active and enthusiastic officer, and his energy and zeal have won him wide respect and popularity in Volunteering circles. Mr. Bradshaw has been for many years a Municipal Commissioner and has done a great deal of useful work on the General Committee and various Sub-Committees. Naturally Mr. Bradshaw is attached to that useful body, the Calcutta Trades Association. In 1900 he was elected Master of the Association and he filled the responsible position with conspicuous ability. For some years he was an Honorary Presidency Magistrate, but has recently resigned, for the want of time to attend at Court. As a member of the Committee of the Sailors' Home, the Seamen's Institute and the Calcutta



Messrs. WALTER LOCKE & Co., LAHORE BRANCH.

Free School he has done excellent work. He was a Governor of the Mayo Hospital and was appointed by Government to the new committee of the Calcutta Nurses' Association. He is also a non-official Visitor to the Presidency Jail and Alipur Reformatory. It must also be added that Mr. Bradshaw is a Member of the Central Committee of the Kalimpong Homes and is one of the Council of the Anglo-Indian Defence Association. As a Mason Mr. Bradshaw has had a distinguished career. He has been twice Worshipful Master of the Lodge "Marine" 232 E.C.; and a Founder, and second Worshipful Master and now Secretary of Lodge "Defence"—a Lodge for Officers of the Naval, Military and Auxiliary Forces. He was a Founder of the Lodge "East India Arms" for installed Masters and its first Senior Warden. He has passed through the principal chairs of "Rose Croix" and "K. T." and has had conferred on him the 30th degree. Mr. Bradshaw is a Past District Grand Warden of Bengal and is a Member of the Committee of the Bengal Masonic Association and the House Committee of the new Freemasons' Hall. He is a Member of the Cathedral Vestry, where his strong common sense has proved of value. In the world of sport, however, perhaps Mr. Bradshaw is known to the widest circle. He has always been an enthusiastic patron of anything savouring of athleticism, and his generosity as the donor of prizes for competitions is proverbial. He has from its initiation been an active Member of the Executive Committee of the Presidency Athletic Association; and football, hockey and cycling in Calcutta owe much to his initiative and energy. He has never spared himself in this labour of love, and his organizing ability has vitalised many sporting clubs. In thus identifying himself with the life of Calcutta in its many varying phases, Mr. Bradshaw has gained wide respect and universal popularity. The secret of his success has been a whole-hearted enthusiasm that carries everything before it and refuses to listen to the weak-minded plea of "My time is too fully occupied." He is a Birmingham man, having been born in that city on June 20th, 1864.

Messrs. LUND & BLOCKLEY, Bombay, Clock and Watch Manufacturers, Silversmiths, etc.

Just as there are few aristocrats nowadays who do not dabble in trade, so there are few trades which keep themselves free from the noise and clamour of the market place. Of these the providing of tower clocks is eminently one, and in Bombay the house of Lund & Blockley is a pioneer and a very fine example of this fortunate business. Mr. George Lund came to India twenty-four years ago, under a contract with Government, to erect the clock of the University (or "Rajabai") tower, which he had already designed and constructed in England. This clock has been ever since the chief keeper of Bombay's time; its chimes are very sweet, and it has an unique



Major Geo. LUND.

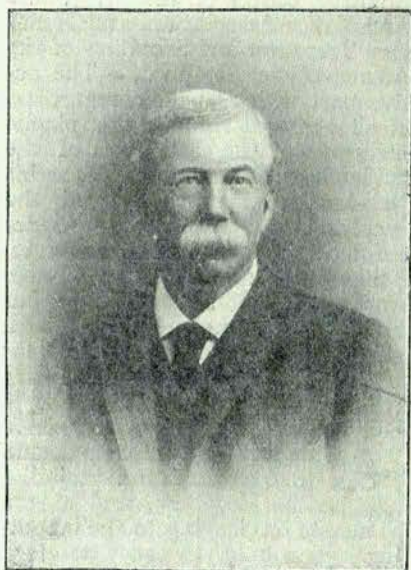
repertory of music, which it plays at intervals throughout the day. On the conclusion of his contract, Mr. Lund was prevailed upon to set up in business in Bombay, and his house has always been distinguished for the excellence of the articles it supplies, whether these be clocks and watches, presentation cups and trophies, precious caskets or jewellery, while turret clocks have cropped up all over India as the result of the firm's presence here. Besides being a successful business man, Mr. Lund takes an active part in the public life of Bombay. He has been a Government nominee to the Muni-

cipal Corporation continuously since 1892. He is Honorary Treasurer of the Sassoon Mechanic's Institute, Honorary Secretary of the Bombay centre of the St. John's Ambulance Association, and Honorary Treasurer and Secretary of the Adams-Wylie Hospital. The active part which he took, regardless of all personal risk, in the plague measures of the early days of the epidemic were very valuable, as his well-known presence allayed the suspicion and overcame the opposition of the more ignorant natives.

Since the services of volunteer workers in combating plague has been discontinued, he has been official Plague Hospital visitor for the dispensing of discretionary relief from Government Funds to convalescents in Plague Hospitals, to provide fruit and other small delicacies, to overcome the prejudice against the Hospitals, and a sum of money on leaving to the labouring poor only, to provide food and lodging till work is again obtained. He was made a Justice of the Peace in 1897 and is an Honorary Presidency Magistrate, and a Major in the Bombay Volunteer Rifles. He has the Volunteer Officers Decoration, the silver K.I.-H. Medal, the Cross of St. John of Jerusalem, and the Red Cross of Japan. Mr. Lund is a popular man in Bombay and one who sets an example of that good citizenship which is so rare and so much needed in India. He is a Government Inspector of the Harpada Lunatic Asylum at Thana, and a member of the Managing Committee of the Indo-British Institution of Bombay.

Messrs. MacDOWELL & Co. Merchants and Agents, Calcutta, This firm was established in 1893 to carry on the business of MacDowell, Methven & Co., on the dissolution of the latter firm in 1893. Messrs. MacDowell, Methven & Co. were the successors of Messrs. Cox Brothers, a very old established firm of Manufacturers and Spinners. Messrs. Cox Brothers were the pioneers of the Jute Trade in Bengal. They were originally represented in Bengal by an Agent, Mr. Robert Gentle, on whose decease Mr. J. R. Lyell took charge of the representation. To the latter

tleman was due the establishment of what is now known as the Camperdown Pressing Company, Ltd., of which Messrs. MacDowell & Co.



Mr. J. MACDOWELL.

are now Managing Agents. They are also Managing Agents of the Canal Press Co., Ltd. The partners in the firm are James MacDowell, Alexander S. Dott and Norris L. MacDowell. They are represented by their own House in Dundee and by Messrs. Wm. F. Malcolm & Co. in London.

Messrs. MACNEILL & Company, Calcutta.—This firm was established in 1872, its original founders being Messrs. Duncan Macneill and John Mackinnon. During the thirty-four years which have since elapsed, the firm's increased business and more extended operations have led to a corresponding increase in the proprietary, the partners now being Messrs. John Mackinnon, Donald Fraser Mackenzie, George Lyell, Henry de Courcy Agnew and Daniel Currie.

Messrs. Macneill & Co.'s interests are wide ones, embracing as they do tea, coal, jute, oil, rope manufacturing, insurance, and inland navigation; besides these, which may be classed as major ones, they have minor ones, comprising a saw mill for making tea chests, and a printing press almost entirely employed in meeting their own requirements in these lines.

As owners of, and agents for, upwards of a score of Tea Companies and Estates, situated in Assam, Cachar, Sylhet and the Northern Duars, the firm's interests in this great industry are indeed on a large scale, and the gardens under their control and management have an acreage aggregating over 25,000 cultivated acres, employing upwards of 31,000 coolies, and giving employment also to many Europeans as Managers and Assistants. In the year 1904 these tea estates yielded a crop of over 13 million lbs. of tea, a total which of itself shows the magnitude of the firm's operations in this one industry alone. With the great progress that has marked the coal industry of Bengal during the past two decades, Messrs. Macneill & Co. are also closely associated, the three Companies in Bengal for which they are the Managing Agents, having in 1904 an output of 524,000 tons; whilst the more lately developed coal-fields of Assam have also engaged their attention, the Company working in that province, and for which they are the Agents, having in 1903 an output of 242,000 tons of coal, while the quality placed the mineral much higher than any other Indian coal, and on a level with Welsh coal.

As Agents for the Assam Oil Company, Messrs. Macneill & Co. have very considerable interests in furthering the trade in indigenous petroleum, and in competing with the importation of American, Russian and Burma mineral oils in the Indian markets. In 1903 the Assam Oil Company's wells at Digboi in the Lakhimpur district of Assam produced the large quantity of two-and-a-half millions gallons of crude oil.

In the staple product of Eastern Bengal, jute, Messrs. Macneill & Co. are also concerned, being Agents for the Ganges Manufacturing Co., Ltd., which mill is equipped with 569 looms, half of which are for weaving heavy sacking and the balance for lighter fabrics. The Ganges Rope Company is yet another industry for which the firm are Agents, and the plant employed for the manufacture of cables and ropes of all descriptions is capable of turning out 250 tons of the

manufactured article per mensem. In Inland Navigation, Messrs. Macneill & Co. hold a leading position, and as Agents for the Rivers Steam Navigation Co., Ltd., they have under their control a magnificent fleet of steamers built especially for the passenger and freight trade between Calcutta and Assam and Cachar. The steamers of the R. S. N. Co., in conjunction with the I. G. N. & Ry. Co. run on the Brahmaputra River up to Dibrugarh in the N.-E., and on the Ganges up to Patna in the N.-W., and also in the Delta of Bengal, known as the Sunderbuns, and maintain a daily service between Calcutta and Cachar and a tri-weekly service between Calcutta and Assam. The fast daily mail service between Goalundo and Dibrugarh, and between Goalundo and Gauhati, run by the R. S. N. Co., and the I. G. N. & Ry. Co. is an innovation of late years introduced by Messrs. Macneill & Co., and in the matters of speed, cheapening of freights, improved accommodation, and regularity of service, this Firm have led the way to the advantage of the planters and traders of the outlying districts of Assam and Cachar. In addition to the abovementioned services the R. S. N. Co. and the I. G. N. & Ry. Co. keep up daily communication between Goalundo and Naraingunge in connection with the Eastern Bengal State Railway, and between Goalundo and Chandpur in connection with the Eastern Bengal State Railway and Assam-Bengal Railway. Further, they work in agreement with these Railways and the Bengal Central Railway in respect of jute and general cargo, thus doing away with the necessity of the Railways having flotillas of their own to feed them. Still further, the R. S. N. Co. and the I. G. N. & Ry. Co. employ special fleets of steamers and cargo flats in bringing jute to Calcutta. Messrs. Macneill & Co. and the I. G. N. & Ry. Co. also run a tri-weekly service between Calcutta and Chondbally and Cuttack in Orissa.

The old established and powerful Atlas Assurance Company have entrusted their agency in Calcutta to Messrs. Macneill & Co., and in their hands the Indian business of the Company has been very pros-

perous. The affairs of the Assam Railways and Trading Co., Ltd., are also under this firm's careful guidance and capable management. The firm owns the Lakhimpur Saw Mills in Cachar, and do a large business in making tea chests and sawing timber. Messrs. Macneill & Co.'s enterprises are thus many and varied, and it is to the progressive spirit of such firms as theirs, that the commerce and trade of India has attained the magnitude and importance it now holds amongst the dependencies and colonies forming the British Empire.

Mr. DAN CURRIE was born in Banff, Scotland, in 1852, and for six years studied law in Elgin and Edin-



Mr. DAN CURRIE.

burgh before setting out for India, where he arrived in 1874 and joined the firm of Messrs. Macneill & Co., in Calcutta, with whom after 22 years' service he was made a partner in the business. He has had more than 30 years' experience of Indian business conditions and is a man whose opinion carries great weight in the commercial world. He has performed useful public service on the Calcutta Port Commission, and has especially identified himself with the working of the Jetties and Wharves, and the management of the Finance and Establishment Committees. He has been an active Member of Committee of the Bengal Chamber of Commerce, and his energy

and wide business experience have made his services particularly valuable. His many business connections with the tea industry have led to his interesting himself in the development of the tea trade. Since 1903 he has acted as a member of the Indian Tea Cess Committee. The Committee have done excellent work in developing new markets, and the future promises a wider field for exploitation. The developing and fostering of the demand for tea in America and on the Continent is being taken energetically in hand, and in this way the planter will be relieved of the continual fear of overproduction. The business men who have the matter in hand are well equipped for the work, and the results that have followed discriminating expenditure are hopeful.

The bad years of overproduction and consequent hardship among the planting community taught a lesson that is being vigorously applied. The imposition of a tax of 100 per cent by the Home Government on tea has hardened the resolve to thoroughly exploit foreign markets. Mr. Currie's business ability has proved of great service to the Cess Committee.

The **MERCANTILE BANK OF INDIA, Ltd.**, Bombay. When one looks back on the course of silver in the world's money-markets during the past half century, one is disposed to wonder how any financial concern in the silver-using countries has managed to survive. With the rapid fall of silver many, indeed, went under, and the others had to make very drastic reforms in their organisation. Among the latter class was the Chartered Mercantile Bank of India, London and China, which was established by Royal Charter as far back as 1858. The old Bank had a high standing in the Eastern exchange business, and was severely hit by the adversities of silver, and in 1892 the Charter was relinquished and the institution re-organized under the name of the Mercantile Bank of India, Ltd. The benefits of the change may be seen in the great increase in the Bank's business, the deposit and current accounts having risen during the last ten years to over two millions sterling—more than double their previous total. The Bank's net profits have, of course, risen to a very great figure,

permitting not only an increase in dividends, but substantial transfers to the Reserve Fund, which now stands at £110,000, which has been built up entirely out of profits. The authorised capital of the Bank is £1,500,000, of which £1,125,000 is subscribed and £562,500 paid up. The Bank negotiates and collects bills and grants drafts payable at its head office and its branches, and issues letters-of-credit for the use of travellers. It undertakes the purchase and sale of Government securities, stocks and shares, and receives the same for safe custody, realising interest and dividends when due. On current deposit accounts the Bank gives interest at the rate of 2 per cent on a minimum daily balance of Rs. 1,000. For deposits exceeding a lakh of rupees special terms are arranged. The head office of the Bank is at 40, Threadneedle Street, London, James Campbell, Chief Manager and the Directors are Sir Alexander Wilson (Chairman), Messrs. R. W. Chamney, W. Jackson, R. J. Black and J. A. Maitland. The branches and agencies are at Bombay, Karachi, Calcutta, Madras, Colombo, Kandy, Galle, Singapore, Penang, Hong-Kong, and Shanghai. The Manager at Bombay, one of the largest branches, is Mr. James Murdoch.

Messrs. **MEAKIN & Co.**, Victoria Brewery, Sonada, near Darjeeling. This Establishment is a branch conducted by this well-known firm of Indian brewers, the head brewery and offices being situated at Kasauli near Simla. The Victoria Brewery, Sonada, was established in the year 1886 by the late Mr. H. G. Meakin and the business has been carried on ever since under the same title. The brewery employs roughly number about 35 hands all the year round and produces some 1,500 hogsheads of beer annually. The beer is brewed entirely from pure malt and hops. The latter is of the best quality imported from England, the Continent and America, and the malt is manufactured from barley grown in the Delhi district. Messrs. Meakin & Co.'s beers have attained a considerable reputation in India. The firm has also branches at Simla, Ranikhet, Dalhousie, Chakrata, and Kirkee, near Poona.