

Messrs. MACKINTOSH, BURN & Co., Architects, Surveyors, Builders and Contractors, were established in the year 1834 by Mr.

and the firm have now put in hand the work of re-erecting the main portion of the Workshops in the Bentinck Street Yard, so as to

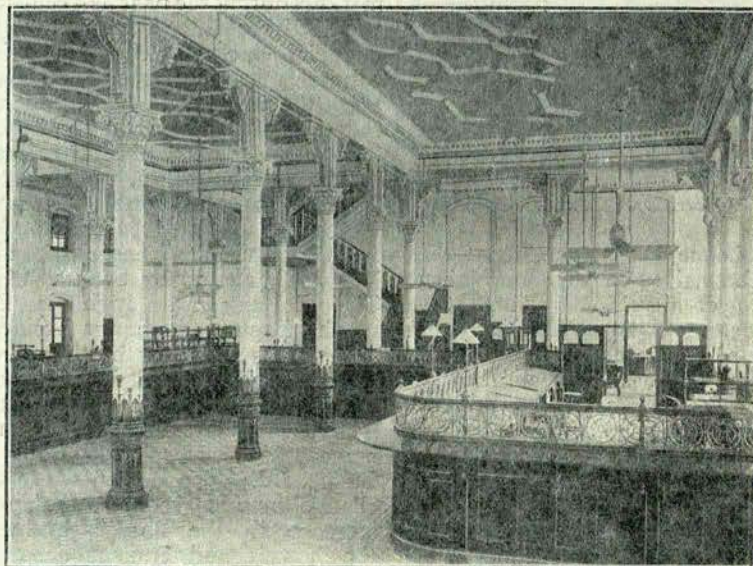
ery. The Motor Power of the Workshop Plant is furnished by four Steam Engines, there are two large Blast Furnaces, so that the firm are



WAREHOUSE IN STRAND ROAD, CALCUTTA.

James Mackintosh, a Scotsman. The firm of Mackintosh, Burn and Company has, during the 70 years of its existence, steadily increased in reputation and standing until now the firm enjoys a leading position amongst the Architects and Builders of Bengal. The firm's offices are at No. 8, Esplanade, East. They employ a large staff of trained European Architects and Builders to design and carry out their contracts. The Offices are connected with the Workshops by large Godowns stocked with Builders' requisites.

The Workshops are situated at No. 40, Bentinck Street, and cover an area of about $5\frac{1}{2}$ acres, but the space has been found too small for the work, and another Yard of about $2\frac{1}{4}$ acres for storing and cutting timber has been leased at the corner of Chowringhee and Dhurumtollah, together with an additional portion in Bentinck Street. These additional Yards have not sufficed for the increase of business,



INTERIOR OF THE NATIONAL BANK, CALCUTTA.

double the accommodation for carpenters and woodworking machin-

able to do all their own castings; there are also fully equipped Black-

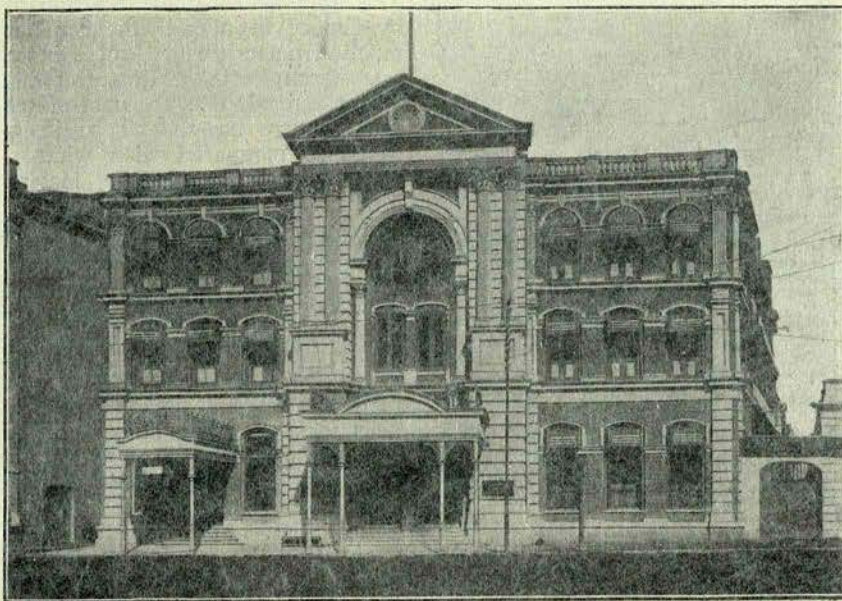
smiths' Shops, Brass Foundry, and Tin Shops. The greater portion of the Yard is occupied by Carpenters and Woodworking Machinery of

put on the market, so that all of the bricks manufactured are used up in the firm's own building operations. Among the many

Bank, the Allahabad Bank, the Hongkong and Shanghai Bank, the Locke Buildings, the premises of the Young Men's Christian Association, the four Stations of the Calcutta Electric Supply Corporation, the Tagore Castle, the Jewish Synagogue and many others.

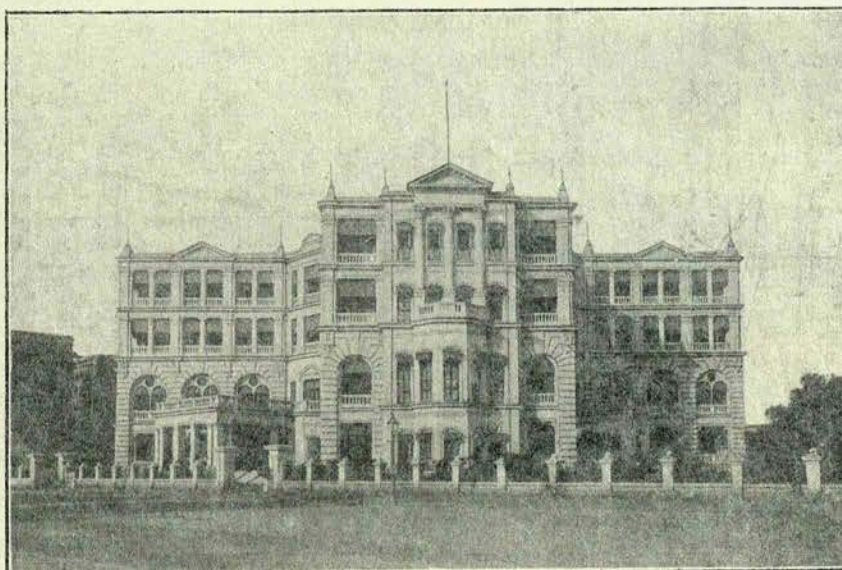
It is the claim of this firm that all things necessary to the erection and adornment of buildings of any character or dimension are made or manufactured by themselves. This feature works to their constituents' advantage in many ways for, by starting at the beginning, the firm is able to produce articles at the lowest possible price. They are practically independent of the local market so that a scarcity of material seldom affects them. They are therefore in the best possible position to finish their contracts expeditiously.

The recent development of sanitary fittings on Western lines has necessitated the re-organization of the Plumbing Department and the employment of specially qualified



THE ALLAHABAD BANK.

the latest pattern. The firm employ some 700 men constantly at their works, whilst they employ outside in their building operations many thousands more. At Jugger-nath Ghât and Alipore the firm have large depôts for the storage and preparation of building materials, while at Khyroo's Lane a large carting depôt is provided, where also granite stone is crushed for making the firm's paving composition, which forms not the least important department of the firm's work and for which the demand is steadily increasing. As Messrs. Mackintosh, Burn & Co. make all their own bricks, they own several large brickfields. The fields at Akra and Noonjee are in area about 70 acres, give employment to about 2,000 men, and yield a yearly outturn of about 20 million bricks. A brickfield in the suburb at Doorgapore has recently been closed by Government orders, but another field and larger has been started within a short distance of the old one. None of the firm's bricks are



UNITED SERVICE CLUB, CHOWRINGHEE, CALCUTTA.

buildings recently designed and erected by the firm are the United Service Club in Chowringhee, the premises occupied by the National

men to supervise the work, as well as the furnishing of an adequate stock of the latest pattern of sanitary fittings.

Messrs. MARSHALL, SONS & Co., Ltd., Engineers. The Calcutta house of this great firm is intimately connected with the enormous Tea Industry of Bengal and Assam. It is not too much to say that if this leading firm of manufacturers had not taken in hand the improvement of the machinery absolutely necessary for the production and manufacture of tea on a large scale, that industry could never have risen to its present huge proportions, for in every department in tea manufacture the clever and effective machines under Jackson's patents, manufactured and handled by Messrs. Marshall, Sons & Co., are in universal use. For over a quarter of a century, from before the time that Indian tea rose to its present paramount position on the markets of the world, Messrs. Marshall, Sons & Co., have been sending out a stream of constantly improving and highly ingenious machines for the purpose of dealing with tea leaf in every stage in the manufacture of tea. The firm's Tea Rollers, single and double action,

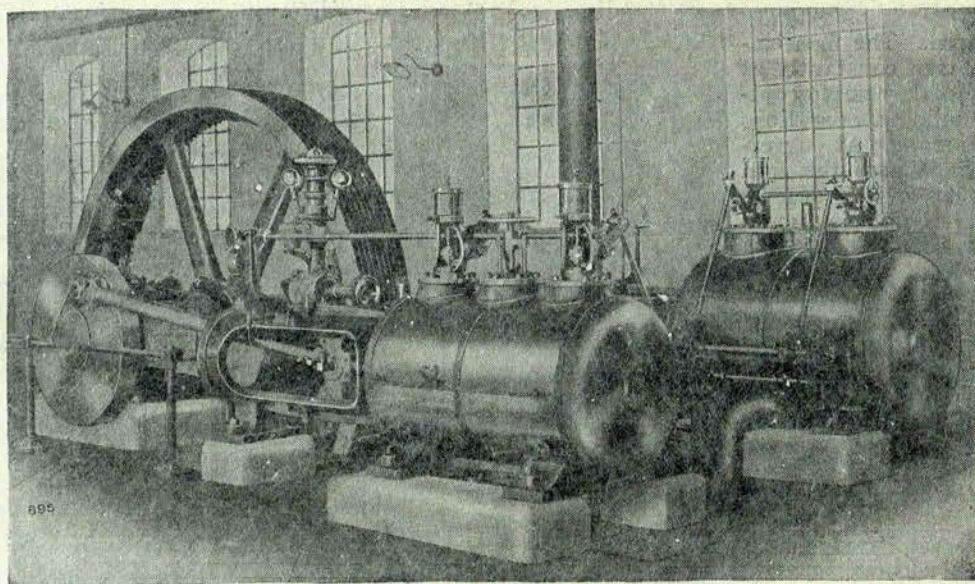
or Drying Machines for drying the manufactured tea, are models of



Mr. J. HARPER.

ingenuity and efficiency. They may be seen wherever tea is grown

other purpose in the manufacture of Black tea have also been perfected by the firm under Jackson's patents till the planter has scarcely a thing left to wish for in this line. The long list of highly specialised machinery, supplied by the firm, has resulted in nearly every process in tea manufacture being made automatic, with the result that the cost of tea manufacture has shrunk to insignificance, compared with what it was in the days before Messrs. Marshall, Sons & Co. adopted Mr. Jackson's patents, and lent the aid of their great mechanical skill and engineering resources to the development of the machinery needed by the Tea Industry. Indian tea in the face of falling prices could never have grown to its present almost universal use had it not been for the great cheapening of manufacture brought about by the Jackson's patent machinery which the firm has handled with such skill and success. Although in Calcutta to mention the name of the firm of Marshall Sons & Co. is to instantly turn attention to the tea industry



ONE OF Messrs. MARSHALL, SONS & Co.'s ENGINES.

are famous and to be found in every tea estate in India and Ceylon, besides Java and minor tea-producing countries. Their "Firing"

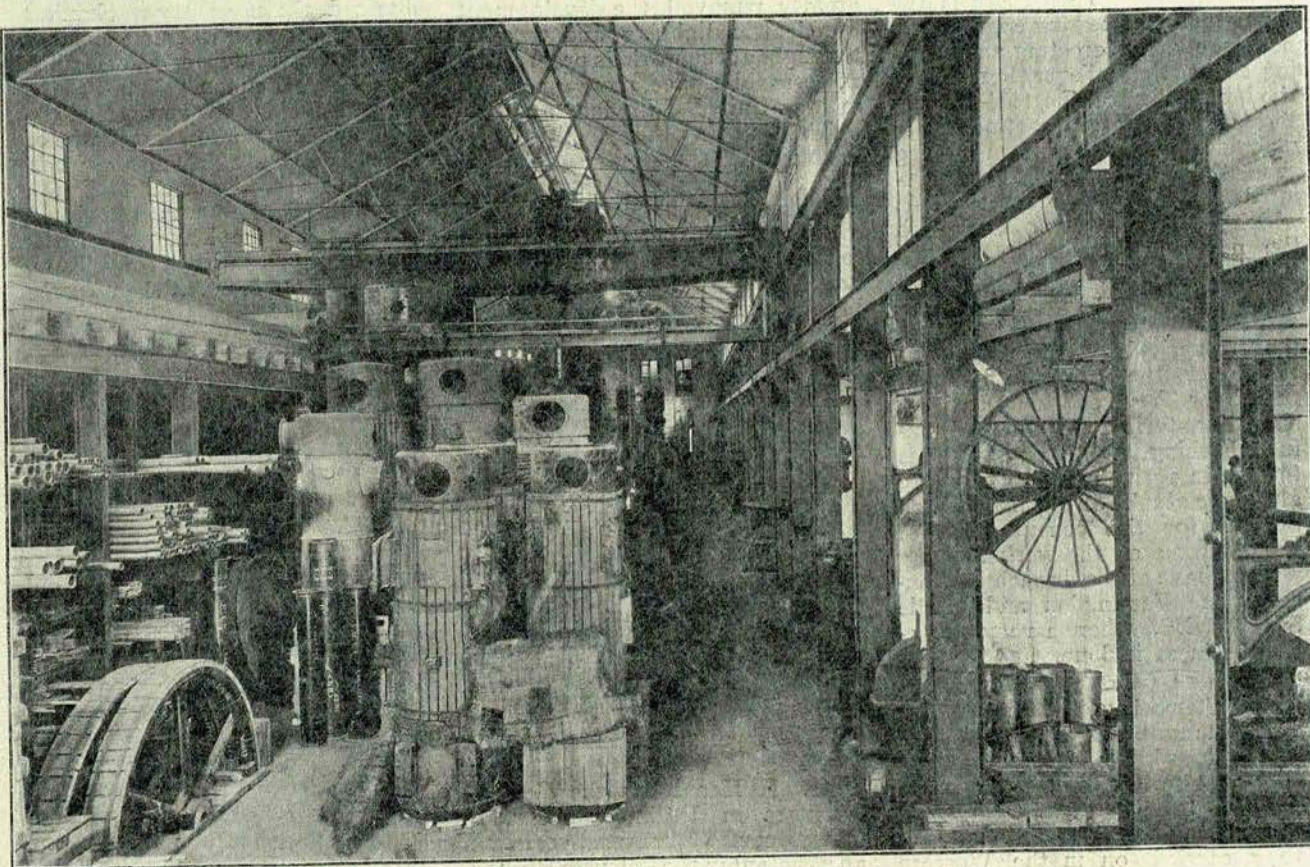
by Europeans and hold the premier place in tea planters' estimation. Sifting, Sorting and Packing Machines and apparatus for every

with which they are so closely connected and for which they have done so much, the firm deal widely in other kinds of machinery and have a

world-wide reputation for all classes of machines. Marshall's Gainsborough-made engines and boilers have no less a reputation in Bengal and Assam than they have elsewhere throughout the world. In their Calcutta warehouses they hold large stocks of every kind of engineering requisites, shafting of the highest quality, all parts of machines in the shape of plummer blocks, brackets and every appliance needed by the

the various specialities of the firm for they hold stocks of all their famous machines erected for the purpose of exhibition. The order prevailing throughout these warehouses is typical of the thorough way in which the firm take up everything they handle. Travelling cranes running throughout the building serve every department and render the handling of heavy pieces of machinery a simple matter to be

The Bombay Branch of Messrs. MARSHALL, SONS & Co.'s is situated in Hummum Street. The firm have very large and extensive works at Gainsborough, England, established in the year 1848, and called the Britannia Works, which may almost be taken as forming Gainsborough itself, for nearly one-fourth of its population of about 18,000 people has been employed by them as engineers,



Messrs. MARSHALL, SONS & Co.'s MACHINERY WAREHOUSE.

practical engineer for the putting together of machines and the fitting of factories. Their catalogues contain lists of articles in this line too lengthy to summarise. These catalogues are kept up to date and form a complete guide to the requirements of those connected with the manufacture and management of machinery of every sort. A visit to Marshall's great warehouses in Clive Street will gain a view of

got through without any of the fuss incident where the native of India effects such work by hand. The offices in the upper floor of the building are second to none in Calcutta, for their perfect appointments. The Calcutta Branch contains the head office of which Mr. John Harper is the firm's General Manager in India. The local Assistant Manager being Mr. G. J. Cassie.

draughtsmen, clerks, workmen, etc. The works occupy upwards of nineteen acres of ground, besides those opened in recent years by the side of the River Trent, which cover another nine acres. And twenty-eight acres are fully needed to enable Messrs. Marshall, Sons & Co. to meet with promptitude the great demands which are made from nearly all parts of the world upon their powers of production.

The works comprise various departments which contain an enormous stock of duplicates and fittings ready to be sent out at a short notice. The electric shop is an extensive building with a gallery running all round it and is furnished with 25-ton travelling cranes. The basement forms a large array of modern tools for completing the fittings for the various machines, the galleries being occupied by drilling and other machines, all of which seem to go with a precision equal to clockwork. Then there is the department for testing engines and boilers, etc., the erecting and turning shops, the boiler makers' shop, the brass foundry, the tool-making shop, the finishing department, the machine shop, the pattern-making shop, the thrashing-machine department and various other sections which are necessary to deal with the numerous demands. Messrs. Marshall, Sons & Co. are also the largest manufacturers in the world of all steam and other appliances for modern agricultural purposes, and the works situated on the banks of the River Trent contain extensive sheds for storing, thrashing, dressing, finishing, and other machines for use in agriculture. There are also huge stacks of pig iron which provide for the consumption of the furnaces at the works.

They have also a branch in London, in Farringdon and Castle Streets, E.C., where a very extensive business is done.

About 14 years ago they established themselves in Calcutta and have been supplying boilers, engines and various kinds of machinery to a great number of important industries in the East. The very large and extensive business that they carried on in the Western Presidency induced them to open a branch in Bombay in the year 1900, and within a short period it has grown so rapidly that they have found it necessary to build their own Offices, Show Rooms and Machinery Godowns. These are being erected at the corner of Ballard Road, adjoining the Offices of the Port Commissioners. They will consist of a four-storied building of stone, designed by Mr. C. F. Stevens, Architect, Bombay, with godowns adjoining the Office. Electric lifts and all latest applian-

ces will be introduced into the new premises. Messrs. Marshall, Sons & Co. are Engine Suppliers to the Government of India, the Indian State Railways, Dockyards and Poona Gun Carriage Works. They have supplied seven big engines for the new Small Arms Factory, three engines at Ishapur and two for the Engineers' Training College, so that nearly all the works are driven by Messrs. Marshall, Sons' engines. Now that the prejudices against electric power have been greatly removed, the development of electric lighting and traction throughout the world is progressing at so rapid a pace, more especially in the United Kingdom and the British Colonies, that English Firms are now devoting their sole attention to the exploitation of India. Messrs. Marshall, Sons & Co., in conjunction with Messrs. Comp-ton & Co., Ltd., of Chelmsford and London, a well-known Electric Light Firm, have extended their business in India, and the combination of these two powerful firms will cause a revolution in electric lighting and traction developments in the East, both concerns having resources which are practically unlimited in capital and stock.

Messrs. Marshall, Sons & Co. have Agencies in China, Singapore and Rangoon, and all important places in the Far East. The vast industrial operations that are in existence and that are being floated, all need machinery of the latest type, and there can be no two opinions that electrical operations have proved greatly superior to those of past decades.

Mr. J. Harper is the General Manager in India, and Mr. F. Harrison, who for several years was an assistant in the Calcutta Branch, has recently been appointed Manager of the Bombay Branch. Mr. Harper came to this country in 1890 to start the Calcutta Branch, which, from a small beginning, has gradually developed into one of the largest and most successful Engineering undertakings in the East, the natural result of that energy and enterprise which are characteristics of the Home Firm.

Mr. FRANK HARRISON, M.I.MECH.E., Manager, Messrs. Marshall, Sons & Co., Ltd., Engineers,

Bombay, was born in the year 1865, and educated at Gainsborough. He was apprenticed with Messrs. Marshall, Sons & Co., Ltd., in the year 1880, and during his apprenticeship he attended the Scientific Classes held at Gainsborough. In the year 1884 he assisted in the erection of the whole of the machinery at the *Manchester Guardian* Printing Office. In the following year he erected the motive power at Messrs. W. D. & H. O. Wills' Central Tobacco Factory, Bedminster, Bristol. Having obtained the necessary mechanical experience, he was elected a Member of the Institute of Mechanical Engineers, London. During the years 1886-7, he was engaged at the Liverpool Exhibition in charge of the motive power driving the whole of the Electric Light Plant. In the year 1888, he was appointed Assistant to the Manager of the Engineering Department of Messrs. Marshall, Sons & Co. at their Works



Mr. FRANK HARRISON.

at Gainsborough, and eventually became Assistant Manager of that Department. He remained in that capacity until he came out to India in 1893, and after serving as Engineer and Assistant Manager at Messrs. Marshall, Sons & Co.'s Calcutta Branch for nearly ten years, he was appointed Manager of their Bombay Branch.

Mr. JAMSETJI FRAMJI MADAN, wholesale and retail Merchant, No. 5, Dhurumtollah Street, Calcutta. Mr. Madan's name is widely known throughout Northern India. In every cantonment the



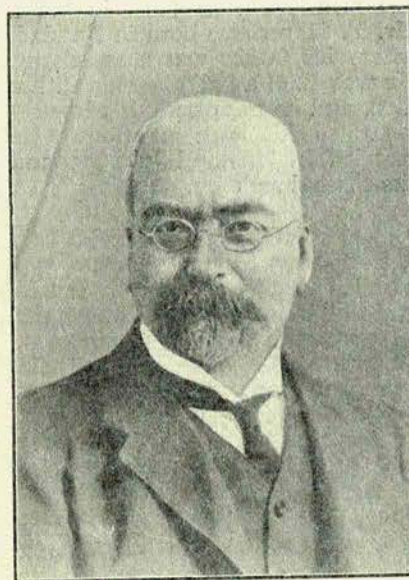
Mr. J. F. MADAN.

catering of Mr. Madan keeps the military community in touch with the necessities and luxuries of civilization, and the civilian element is equally indebted to this enterprising gentleman in his capacity of universal provider to the utmost limits of India. Mr. J. F. Madan is a self-made man in the strictest sense of the word. His great enterprises have been the result of his work in inception and execution. Born in India in the year 1856, he was sent for his education to the Parsee Benevolent School founded by Sir Jamsetjee Jeejeebhoy. While still at school, he met with what at first seemed a misfortune, but which was in the end undoubtedly the making of him. His father suffered heavy losses by the failure of the Bombay Land Reclamation Bank, and young Madan's studies were perforce cut short. He had to leave school and launch himself upon the world of work at an early age. There was little promise of the future commercial success he has attained in his first line of employment. He obtained an engagement in a theatrical company. The salary was small, and

the prospects not over bright, but with characteristic energy, he set himself to succeed in this line. He worked his way up and his abilities enabled him to reach the top of the profession, and as a result he obtained a partnership in the Company, the other partners being Dr. N. N. Parekh, Mr. Sakloth, and Mr. D. M. Wacha. This was in the year 1875. The Company made a sufficiency during the next six years. Mr. Madan's own statement is that he "made a little money in the theatrical business," but these were not the days of his great things. He was then 25 years of age. With Rs. 15,000 in hand he entered the state of matrimony and decided to try his fortune in Karachi. This proved the turning point of his career. Up to then he does not seem to have ever contemplated business of a commercial character, but being attracted to an auction sale by chance while in Karachi, he found that the goods of a large merchant were being disposed of to the highest bidder by order of the Supreme Court. He took the opportunity and bought up a considerable quantity of the goods offered, upon which, with characteristic shrewdness, he realised a profit of Rs. 2,000. This was pretty good for a novice's venture in commercial speculation, and at this time, Mr. Madan was a novice in such matters. This chance transaction opened his eyes to the great advantages to be found in commerce as an investment far more lucrative than any to be found on the stage. He accordingly devoted himself to the buying up of stocks at auction sales, visiting many cities in the pursuit of this business and making profits more or less large, but always profits, his natural commercial instincts standing him in good stead. These transactions turning out so well emboldened him to start business on a more regular scale. In partnership with Mr. Sakloth he established a business in Calcutta, but after two years of partnership, in the year 1885, the partners decided to try their fortunes separately, and accordingly Mr. Madan opened an establishment at No. 5, Dhurumtollah Street, Calcutta. Once in possession of a fixed place of business of his own, Mr. Madan's advancement was rapid and steady. He had never severed his connection with theatrical enterprise, but of late this

branch of his business caused him heavy losses, which, however, were fully recouped by the success of his mercantile transactions. His great organizing abilities enabled him to carry out his contracts with such satisfaction to his clients, that he became one of the leading contractors in the supply and transport of goods. This led to his obtaining a large commissariat order to supply the army with everything required by it. He established branches and agencies and executed orders over a vast range of country. As a specimen of his enterprise, he established shops every twenty miles from Siliguri to Chambi. Mr. Madan's operations, under the encouragement he received from all those who had had such good reason to be satisfied with the manner in which he had dealt with them, became vast. A handsome income now rewards the earnest work and business sagacity of a gentleman who in benefiting himself has also benefited many thousands of others.

Messrs. MEYER BROTHERS, Merchants and Agents, Pollock Street, Calcutta. This well-known



Mr. E. MEYER.

and prominent firm was started in in the year 1867 by the three brothers, Reuben, Manasseh and Elias Meyer, under the style and title of R. Meyer in Calcutta, Singapore and Rangoon. The

latter branch was from the beginning carried on under the style of Meyer Brothers, and later on the same title was adopted by the Calcutta and Singapore houses. After a very successful business career Mr. Reuben Meyer died in 1884, and the concern was carried on by Messrs. M. and E. Meyer, until the year 1889 when Mr. E. Meyer took over the whole business. This he conducted until 1897, when he gave up the name of Meyer Brothers and started a new firm in Singapore under the style and title of E. Meyer & Co., the Calcutta firm continuing to hold the title of Meyer Brothers. The large business of Messrs. Meyer Brothers is carried on in opium, gunnies, rice and many other commodities. They trade with Burma, China, Java and Bangkok (Siam). Formerly a large import business was transacted by the firm, but now they confine themselves to exports alone. They are very largely interested in the jute industry; Mr. E. Meyer is one of the oldest established merchants in the gunny trade, is a large house property-owner, and is Managing Director of the Khardah Co., Ltd., which ranks now as one of the principal Jute Mills in India. Mr. E. Meyer was born in Bagdad, where his father was a merchant. He was quite a lad when his father died, and he has owed his advancement to his own exertions. He married in England in 1893 and has three daughters.

Messrs. MOLL, SCHUTTE & Co., 1, Lall Bazar Street, Calcutta, was founded in 1894 by Peter Arnold Moll and Otto Albrecht Schutte, the latter retiring from the firm in 1902. The firm has branches in Delhi and Cawnpore and principally does business in piece-goods and paper, besides a small business in produce and jute fabrics. They are also Managing Agents of the Bengal Bone Mills and the Nilgiri Granite and Stone Co., Ltd.

Messrs. A. I. MANTACHEFF & Co., Oil Importers, etc., Bombay, was established in Bombay in 1897, and carries on a large and extensive trade in the importation of Kerosine oil in cases and tins. The chief office for Bombay Presidency is at Bombay, with branch at Karachi, and for Bengal Presidency in Calcutta.

It is one of the largest producing and trading companies in the world and has branches and agencies in various parts of Europe and Asia, the chief office being at Tiflis, Russia, with oil wells producing yearly on an average 200 millions of gallons of



Mr. R. MERABOFF.

oil and having extensive refineries at Baku. Their Ram Brand is well known and is in great demand everywhere owing to its purity and superior qualities. It is brought to Bombay from Batoum where the case oil factories are situated and a part transhipped by native vessels proceeding to Karachi, Kathiawar, Persian Gulf, African and Malabar Coast Ports.

Mr. R. Meraboff, who started the Indian business, is the Manager of the Firm in Bombay. He is an Armenian subject of Russia and has been connected with the oil industry for many years. The Company now proposes to have Bulk Oil Installations and Tanks all over India.

Messrs. MARSLAND, PRICE & Co., Engineers and Contractors, Bombay. This rising young firm of constructional Engineers first started business on the 1st of January, 1900, and by their energy and progressive methods have already established themselves in the front rank of their profession in India. The secret of their success is not far to seek. They are the first firm in India to grasp the

value of re-inforced concrete construction, and to make its teachings their own. Simultaneously, they foresaw that the principal re-inforcing material in concrete construction would be Expanded Metal, and with commendable enterprise they thereupon obtained from the Expanded Metal Company their agency for India. The agency was well placed, and the Company may congratulate themselves, not upon having secured merely active Agents for buying and selling their material, but upon possessing, in Marsland, Price & Co., progressive coadjutors in spreading a practical knowledge of the science of combining steel and concrete for almost every constructional purpose. Facts are stubborn things, and no further demonstration of the unique position held by Marsland, Price & Co., in the engineering world in India, is needed, than the following instructive incident which speaks for itself. One of the leading Municipal bodies in India, acting upon the advice of experts, had resolved that a certain important work should be constructed of re-inforced concrete. Tenders were about to be called for, when the city fathers were informed by their own Engineers that this course



Mr. MARSLAND.

would be but a waste of time and money, as the only contractors in India who could carry out the work, or who had a proper knowledge of the subject, were Marsland, Price

& Co. of Bombay. The general reader may ask what is this new cult in building construction. What is this wonderful material or combination of materials which has been shewn to be indestructible, everlasting, never requiring repairs, fire-proof, thief-proof, vermin-proof, damp-proof, the best for earthquake shocks, and yet economical? In short, *what is re-inforced concrete?* Re-inforced concrete consists of introducing iron or steel sections into the substance of the concrete in such a manner and in such positions as to take up those stresses which cannot be resisted by the concrete unaided. In steel and concrete we have two materials, of which the most prominent features are, respectively, strength and durability. The use of concrete began with the dawn of civilization, while steel is as old as the sword. It was not, however, until the close of the nineteenth century that the attention of Engineers was directed to the enormous advantages to be gained by a combination of the two materials. The first re-inforced concrete structure known to the world was a small boat exhibited at the Paris Exhibition of 1855. A few years later a French

Engineers of all nationalities. The problem that confronted them was how to effect the combination of steel and concrete in such a way as to satisfy the requirements both of



Mr. R. A. WILLIS.

artistic design and scientific construction. The solution was not to be found in the employment of the two materials separately, as occurs when steel columns are erected and cased with concrete, or when steel girders and joists are laid and buried in the concrete. It had to be looked for in the combination of concrete and steel in such a way as to produce what is practically a new material, permitting the retention of recognized architectural forms, and of the solidity that characterizes masonry construction, while ensuring ample stability, strength, and stiffness, the three essential conditions of equilibrium. The result is the introduction of the composite material described variously as concrete-steel, steel-concrete, ferro-concrete, armoured concrete, and, as we have styled it in this article, re-inforced concrete. With this system of construction in India, the name of Marsland, Price & Co. is already indissolubly linked. They are not only the pioneers in India of this method of building, but they are also the leading experts in re-inforced concrete work. This position has not been attained by accident, but has been fairly won by self-sacrifice,

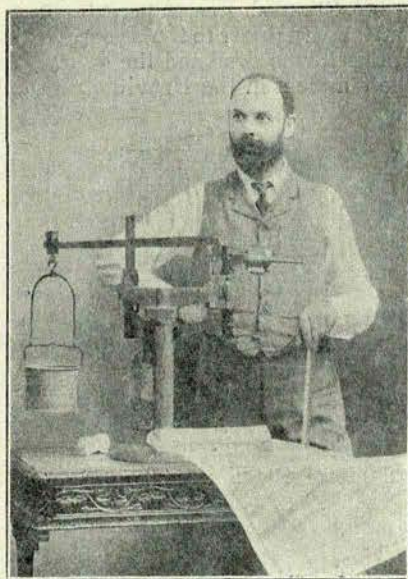
patient research and practical experiment, enterprise, severe specializing of the subject, and by all the qualities which go to the making of a successful, honest, and useful public business.

Messrs. MASSEY & CO., Jute Brokers, carry on a large business in Bengal's staple product, jute and jute fabrics. Mr. Montague Massey, the senior partner of this firm, is a native of Chester, England. He arrived in India in the year 1860, and first joined the firm of Messrs. W. C. Stewart & Co. This firm failed about the time of the great cyclone of 1864, and after remaining for two years winding up the business, Mr. Massey joined the firm of Messrs. Borradaile Schiller & Co., and became Manager of their tea department, with whom he remained up to the year 1869 when he proceeded to England. Returning to India, he next joined a firm of produce brokers and two years later decided to open business on his own account in jute produce, etc. The present designation of the firm has been arrived at after several changes of style. It was constituted under its present title in 1901 and is now



Mr. MONTAGUE MASSEY.

carried on by the partners, Montague Massey, C. D. Stewart and W. G. Martelli, all three experienced men, the main business being jute and jute fabrics.

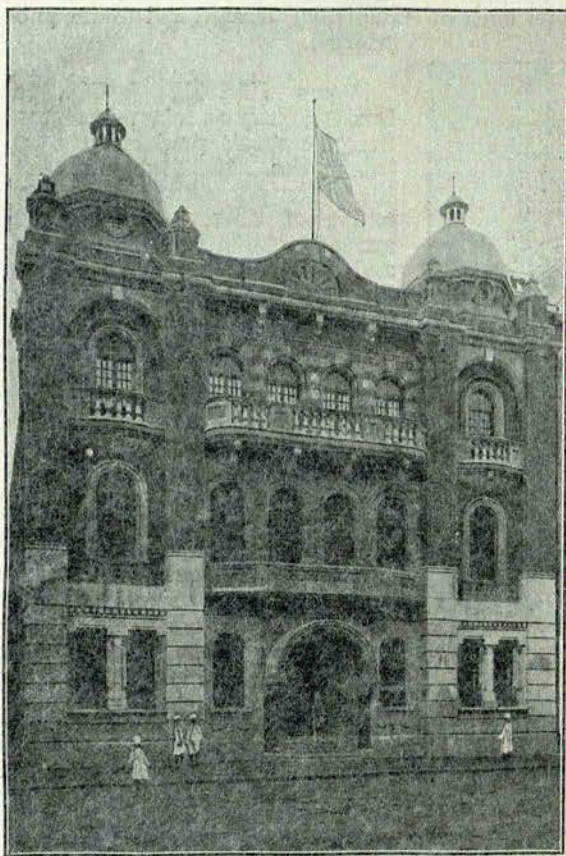


Mr. A. B. PRICE.

gardener constructed very successfully some re-inforced concrete pots for shrubs. This led to experiments being made, and a thorough study of the subject was undertaken by

Messrs. MARTIN & Company, Engineers and Contractors, Jackson House, Calcutta. This Firm, found-

Messrs. Martin & Co. have constructed water-supply, drainage and similar public works throughout



Messrs. MARTIN & Co.'s OFFICES, CLIVE STREET.

ed in 1875, occupies a leading position amongst the Engineering and Contracting Firms in India. Established in the above mentioned year by Mr. Thomas Acquin Martin, now Sir Thomas Acquin Martin, Kt., the progress of the firm has been one of steady prosperity, and the name of Messrs. Martin & Co. is synonymous with good work, enterprise and large undertakings. Since the death of Sir Thomas Acquin Martin, Mr. R. N. Mookerjee, Mr. C. W. Walsh and Mr. Harold P. Martin are the partners and the firm's operations as Civil Engineers and Contractors extend from one end of India to the other, even to Cabul, in which city they were represented by Mr. Frank Martin, who resided there from 1895 until quite recently.

Bengal and other provinces, as well as in Native States; and in Calcutta and Bombay their operations in this direction have been on a very extensive scale, their more recent works in Calcutta being the Drainage outfall suburban sewerage, and the unfiltered water-supply. Among other important water-supply works erected by the firm are those at Allahabad, Benares, Cawnpore, Agra Cantonment, Lucknow, Meerut, Arrah, Berhampore, Srinagar (Cashmere) and Tansa Duct Works (Bombay). Architecture and building is a large department of Messrs. Martin & Co.'s business, their Chief Architect being Mr. Edward

Thornton, F.R.I.B.A., and palaces, public buildings, and residences are now in course of erection by the firm in different parts of the country. Of these, the Tipperah Palace built for His Highness the Maharajah of Tipperah, the Royal Insurance Company's premises, Dalhousie Square, Calcutta, and the Mysore Memorial at Kalighat, stand out prominently as buildings, each of a type fully appropriate for the purposes for which it was intended and designed. The Mysore Memorial at Kalighat is an unique work of its kind, fully exemplifying the best traditions of Eastern architectural art and design.

This temple was erected by the Government of Mysore in memory of the late Maharaja who died in Calcutta in 1897, and whose body was cremated on the spot where the memorial stands on the banks of Tolly's Nullah at Kalighat. The buildings include the temple, ghat, pavilion and gateway. The temple, pavilion and ghat were constructed from designs by their resident architect, Mr. Edward Thornton, F.R.I.B.A., from instructions given by the late Sir Sheshadri Iyer, the celebrated Dewan of the Mysore State, and from details from old temples at Mysore supplied by Mr. Standish Lee, Superintending Sanitary Engineer to the Mysore Government, who designed the gateway. The temple is in the Dravidian style



THE MYSORE MEMORIAL, KALIGHAT.

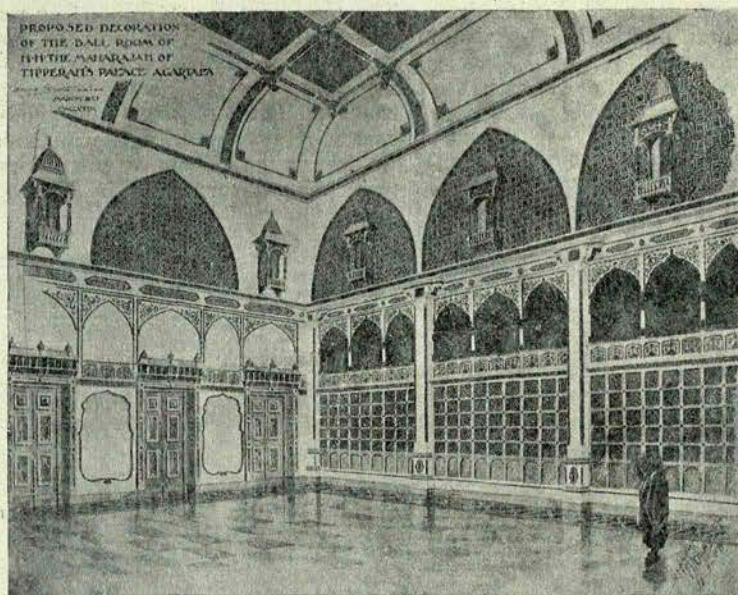
and is very massive in structure and rich in detail of carved stone, bracket capitals, pierced stone windows, and

the Baraset and Basirhat Light Railway, and they have now under construction another light Railway

between Delhi and Saharanpur. These light railways serve as feeder lines to the larger Railway systems, and are admirably adapted to open up the country at a moderate cost.

Messrs. Martin & Co. are also interested in the important and increasing Jute Industry of Bengal, being until recently the Managing Agents for the Arathoon Jute Mills, established by Mr. T. Arathoon and situated on the north-east outskirts of Calcutta. On their completion Messrs. Martin & Co. took over the Managing Agency of the Company. The buildings and works cover an area of many acres, and the Mill, which is one of 670 looms, equipped with the latest and most modern machinery, gives regular employment to some five thousand hands, and a staff of skilled Europeans.

The extensive collieries at Kosoonda, worked by the Kosoonda and Nyadee Collieries, Ltd., under Messrs. Martin & Co.'s direction, is another of the firm's important undertakings, as also the Hooghly Docking and Engineering Co., Ltd.,



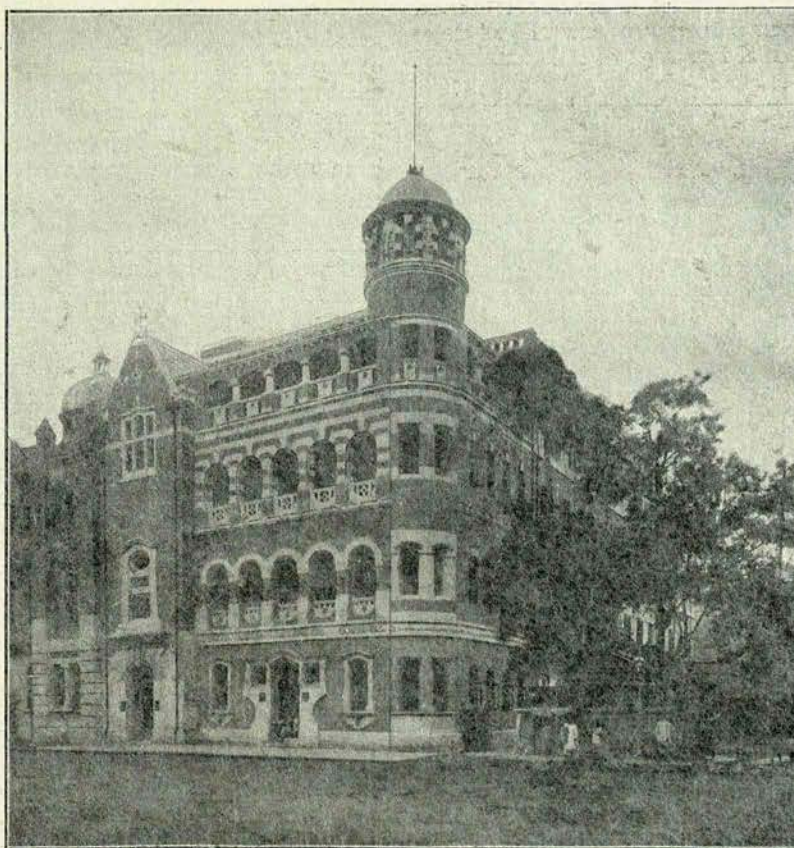
THE MAHARAJA OF TIPPERAH'S PALACE (interior).

delicate plaster enrichments, grotesque masks and other devices.

Messrs. Martin & Co. have materially added to the architectural beauties of Calcutta by the many handsome buildings erected in this city by them of late years, and their new office in Clive Street, recently completed, will compare with any in Calcutta. To this firm also was entrusted the very important work of putting in the foundations for the Victoria Memorial, a work requiring much skill and care in its execution, as they will have to safely bear the vast superstructure presently to be erected on them as an all-time Memorial to Her late Majesty Queen Victoria.

Amongst other large works and important projects in which Messrs. Martin & Co. are interested, may be mentioned "The Bengal Iron and Steel Company," Limited, of which they are the Managing Agents in India.

Messrs. Martin & Co. are also the pioneers of the light Railway systems in Bengal, utilizing district roads for this purpose. The great success obtained by their first venture in this branch of Engineering—the Howrah-Amta Light Railway, has led to their constructing the Howrah-Sheakhalla Light Railway, the Ranaghat-Krishnagar Light Railway, the Bukhtiarpur-Bihar Light Railway,



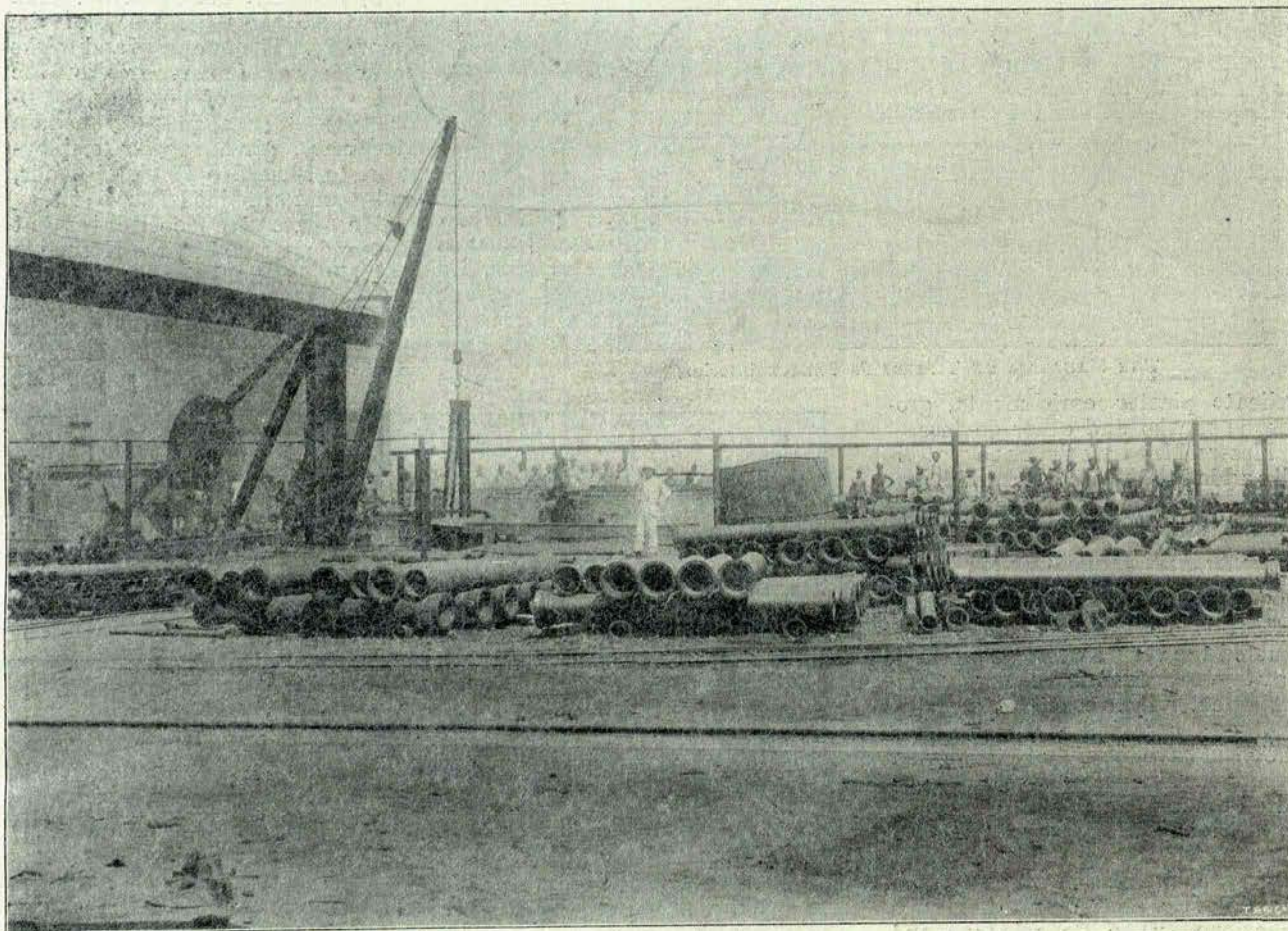
THE SOUTH BRITISH INSURANCE COMPANY'S OFFICES, CLIVE STREET, CALCUTTA.

and their brickfields, lime kilns, timber yards, machinery, and store yards are the necessary adjuncts of a large and thriving undertaking.

The BENGAL IRON AND STEEL Company, Limited, is the pioneer company of an industry which should in time undoubtedly add greatly to the wealth of the country, and develop its resources. At present

from an almost purely agricultural class of labourer; and even this source was an unreliable one, depending, as it did, on the agricultural prosperity, or otherwise, of the rural districts from which it was obtained. Sustained perseverance and renewed untiring energy have at length overcome this difficulty and the Company now have ample labour of their own training, and are now well supplied with sufficient trained workmen to carry on

The output of pig iron is about one thousand tons per week, which find a ready sale throughout India, the Railway administrations being large buyers. The Company also turns out over a thousand tons per month of castings, consisting chiefly of Railway pot sleepers, chairs, water-pipes and columns, and other cast-iron goods. The latest improved English methods are used in the casting of water-pipes, these being cast vertically in dry sand



their works are the only one turning out iron and steel made from indigenous materials in the country, and their manufactures are bought freely, being in quality fully equal to similar goods imported from England or elsewhere. At its outset the Bengal Iron and Steel Company had many difficulties to overcome, notably the great difficulty in obtaining skilled, or even partially trained labour for the works, having to draw their supply

their operations without hindrance on this score. The works are situated at Barrakur, Bengal, and give employment to many thousands of Natives under a staff of some fifty Europeans.

The Company has a Capital of £400,000 sterling and has expended over this sum in plant, machinery, landed property, buildings, etc., and paid in 1904 a dividend of 6 per cent. per annum on its Preference shares, and 4 per cent. on its Ordinary shares.

moulds and, being in every way equal to the imported articles, command a ready local market.

The addition of Steel Works to the Iron Works was completed in June 1905, and steel of a good quality has been produced. The Company own extensive coalfields in addition to their other properties.

Messrs. Martin & Co. are the Managing Agents in India, and there is a Board of Directors and Offices in London,

Colonel Alexander J. Filgate, R.E., being the Chairman of the Home Board.

Sir THOMAS ACQUIN MARTIN, late of the firm of Messrs. Martin & Co., Calcutta, was born in Warwickshire, England, in the year 1851, a son of the late Mr. P. W. Martin, a Birmingham manufacturer. Sir Thomas Acquin Martin was educated at the Oratory, Edgbaston, one of the pleasant suburbs of Birmingham, and after gaining mercantile experience and training at Home for a few years he came out to India in the latter part of 1874. He commenced his Indian career by founding a firm to carry on business as merchants, engineers, and contractors, which is the present firm of Messrs. Martin & Company, of Clive Street, Calcutta, Civil Engineers and Contractors. Sir Acquin Martin's labours were not confined to the Bengal Presidency alone, his firm having been closely identified with engineering works of the first magnitude in many other parts of India (and even across its borders), such as the Tansa duct works, providing the City of Bombay with a constant supply of pure water from a distance of some forty miles, over very broken country, to the erection and full equipment of the large and extensive arsenal and factories for the



The late Sir T. A. MARTIN.

manufacture of ammunition, and numerous workshops for nearly all general purposes in Cabul. Sir Ac-

quin's connection with Cabul and the Rulers of Afghanistan dated from the year 1886, when Sir Salter Pyne, C.S.I., on behalf of the firm of Martin & Co., visited the Afghan Capital. Sir Acquin Martin gained more especially the full confidence of the late Ameer Abdur Rahman, which led to his selection by that potentate to accompany the Shahzada Nasir-ullah Khan, his second son, on the occasion of that Prince's visit to England in 1895. This delicate and onerous task met with His late Highness's fullest appreciation, and also that of Sir Acquin Martin's own countrymen, and he was rewarded by receiving the honour of Knighthood at the hands of Her late Majesty Queen Victoria, and the thanks of the Viceroy and Governor-General of India in Council.

Amongst other matters which deeply engaged Sir Acquin Martin's attention was the extension of railway communications with outlying districts, and he was a strong advocate for introducing into India light narrow guage feeder lines, and may fairly be said to be the pioneer of these railways, the utility of which has been now well established.

Sir Acquin Martin was also concerned in the development of the iron, steel and coal resources of the country, his firm being the managing agents of the Bengal Iron & Steel Co., Ltd., the only works of this kind in India, and which turn out large quantities of iron and steel, equal in quality to the imported article.

Mr. RAJENDRA NATH MOOKERJEE, C.E., of the firm of Messrs. Martin & Co., Engineers, etc., Calcutta, was born at Basirhat in the year 1854. Educated at the London Missionary School and Presidency College, Calcutta. Pursued his engineering course at the Calcutta Civil Engineering College. Mr. Mookerjee commenced business on his own account in 1878 as a Contractor and did a considerable share of the work in the construction of the Calcutta Water Works. In 1889, he was associated with the then Mr. Acquin Martin of the firm of Messrs. Walsh, Lovett & Co., in a joint contract for the Allahabad Water Works, which they successfully constructed. He joined Sir Acquin Martin in the year 1892

and started the firm of Martin & Co. in partnership. Mr. Mookerjee is greatly interested in all Indian industries, manufactures, etc. He is Chairman of the Indian Store Co.



Mr. R. N. MOOKERJEE.

and Honorary Secretary of the Calcutta Orphanage, of which he is one of the founders.

Mr. EDWARD THORNTON, F.R.I.B.A., Architect to the firm of Messrs. Martin & Co., Calcutta. The town of Calcutta, as well as many other centres, owe much to the skill of Mr. Thornton. In particular there are many specimens of his art in the new business premises which are rising everywhere throughout the commercial quarters of the town of Calcutta, and transforming the aspect of the place. The offices of Messrs. Martin & Co., the South British Insurance Co. buildings, and the designs for the new Chartered Bank, etc., are all striking additions to the buildings of the town by the hand of an architect who knows how to combine utility with beauty. Many other buildings (in whose construction the architect had a freer hand) also give evidence of Mr. Thornton's skill—the Palace at Agartallah, and the Queen Victoria Memorial Hospital at the same town. The Episcopal Throne and other works at St. Paul's Cathedral, the Albert Victor Hospital, the residence of

the Maharajah of Dighapattia, the Deaf and Dumb Institute, and Mysore Memorial, give an indication of the varied nature of Mr. Thornton's Calcutta practice. Mr. Thornton won the premium of Rs. 2,000 for the Lahore General Post Office, the second premium for the Military Secretariat Competition, and also the competitions for the two district offices for the Calcutta Corporation at Alipore and Cornwallis Street.

Mr. Thornton is the son of Deputy Surgeon-General Sir James Thornton, K.C.B., of the Indian Medical Service, and was born in the year 1869, receiving his education at Queenwood College, Hampshire, and King's College School,



Mr. EDWARD THORNTON.

London. Showing a strong bent towards architectural work, and possessing considerable capacity for recognising beauty in art, with distinct leanings towards the imaginative and ornate style of the East, he was articled to Mr. Rowland Plumbe, F.R.I.B.A., and served three years with that gentleman, visiting France and Germany in the course of his studies. In the year 1891 he commenced practice on his own account, and, on passing the examination of the Royal Institute of British Architects, was elected an Associate in 1892, and a Fellow in 1904. He practised in London for some

years and was associated with Mr. A. H. Ryan-Tenison, F.R.I.B.A., in several important works. In 1898 he was appointed architect to his present firm and proceeded to India. Mr. Thornton is also known as the illustrator of several books, amongst others his father's work, "Memories of Seven Campaigns," in which the experiences of the veteran were condensed.

Mr. ROOSTUMJEE DHUNJEE-BHOY MEHTA, C.I.E., was born in Bombay on the 26th July, 1849. He belongs to the "Shenshais" or the Imperial class—a class which counts among its members several notabilities, including two distinguished Baronets. He received his vernacular education at a local Guzrati school, and when nine years of age was placed in the Bombay Branch school.

In the year 1860, his father, Mr. Dhunjeebhoy Byramjee Mehta, made up his mind to settle in Calcutta, and with his family left Bombay, travelling by sea, railway communication not being existent in those days between Bombay and Calcutta, for the Capital of India. On arrival in Calcutta Mr. R. D. Mehta joined the Bengal Academy, an educational institution opened and managed by the late Mr. Charles D'Cruze, an educationist of repute.

After completing his education Mr. Mehta was placed with the well-known firm of Messrs. Apcar & Company as an apprentice, his father being desirous that he should have a sound commercial training. Mr. Mehta showed considerable aptitude for business, and his steady habits, business capacity, honesty and winning manners secured for him the goodwill and sympathy of the late Mr. Seth Aratoon Apcar and Mr. A. G. Apcar, with both of whom he was a favourite.

After remaining with the firm for two years Mr. Mehta left to join his father's business, Messrs. B. Mehta & Company, which was at that time in a flourishing condition, carrying on an extensive trade with China and having a Branch at Hong-Kong. In 1870 Mr. R. D. Mehta went to Hong-Kong to manage the Branch there, and also visited Japan in the interests of the firm. In 1877 Mr. Mehta journeyed to England,

the purport of his visit to that country being to purchase the machinery and plant requisite to start a cotton mill in Calcutta, an object he had in view for some little time. In the same year he accordingly started the "Empress of India" Cotton Mills, so named to commemorate the assumption of the title of Empress of India by Her late Majesty Queen Victoria in that year. Under his able supervision and careful management these Mills succeeded in producing yarns within twelve months of their establishment, and cleared cent per cent within three years of their existence.

As a public man Mr. R. D. Mehta is connected with the leading political, literary, scientific, and com-



Mr. R. D. MEHTA.

mercial societies of the land, and there are but few public movements in which he does not take a prominent part. He is also an ardent worker and a disinterested advocate in the cause of Indian progress, and there has hardly been a public meeting held since 1883 at which he has not spoken. Mr. Mehta is a Life Member of the Asiatic Society, of the Society of Arts, London, of the Albert Victor Hospital, of the India Club, a Governor of the Mayo Hospital, and several other institutions. He was one of the principal founders of the Bengal National Chamber of Commerce, and was its Vice-President from its

very commencement. He is one of the Vice-Presidents of the Indian Association, and a tower of strength to the Parsi community of Calcutta, who recognize in him their leader and the exponent of their views. Mr. Mehta is an Honorary Magistrate and Justice of the Peace for the town of Calcutta, a Visitor of the Presidency and Central Jails and has also been a Port Commissioner. In January 1893 Mr. R. D. Mehta was appointed to the high office of Sheriff of Calcutta, an appointment which was welcomed unanimously by the entire press of Calcutta, both Anglo-Indian and Vernacular, as a fitting recognition of his public services. Curiously enough on the day of his assuming office, he was called upon to open the proceedings of the large and important meeting of citizens held at the Town Hall, to protest against the Jury Notification of the Bengal Government, which duty he discharged with great eloquence, and his declaration that the movement had his full sympathy was received with acclamation. Mr. R. D. Mehta is the second Parsee who has held this high and responsible appointment. In Local Self-Government, Mr. Mehta has also made a big reputation, as or fifteen years, in fact since a Local Board was created for Alipore, he has been the Chairman of that body, whilst as Chairman of the important Manicktollah Municipality from 1901 to 1904 he has been able to raise the revenue receipts by some Rs. 20,000, and under his careful and business-like guidance the percentage of collections rose from 64 to 97 per cent. The spiritual welfare of the community to which he belongs, has always been a matter of great consideration to him, as to his venerable father, and at considerable personal expense they brought over from Bombay Parsi priests for the benefit of their co-religionists. The Masonic Fraternity of Calcutta have in Mr. Mehta a strong supporter, and he is one of the Vice-Presidents of the Bengal Masonic Association, and has subscribed liberally to its funds. On the occasion of the Diamond Jubilee of Her late Majesty Queen Victoria, Mr. Mehta was elected a Member of the deputation (as Vice-President of the Indian

Association) which went to Simla to convey to His Excellency the Earl of Elgin, the then Viceroy of India, the loyal congratulations of the Princes and the people of Bengal on that auspicious occasion, and he also performed the same agreeable duty on behalf of the District and Local Boards of Alipore. In 1897, the dignity of "Companion of the Indian Empire" was conferred on Mr. R. D. Mehta, and great was the satisfaction throughout all classes in Calcutta at this honour being awarded to one of its most prominent public men, and this feeling of public approval found a fitting manifestation in a congratulatory banquet that was given in his honour on the 24th March 1898 by the leading representatives of all sections of the community.

Mr. R. D. Mehta was for some years Persian Consul in Calcutta from early in 1900 until December 1903, and but for the unfortunate incident that happened in Bushire when H. E. Lord Curzon visited that Port in the Persian Gulf, in 1903, would have probably still continued in the appointment. Mr. Mehta, however, considered that a grave breach of international courtesy had been committed by the Shah's Government, and having the courage of his opinions, and finding it inconsistent with his principles, he promptly resigned the Consulship.

The English mercantile community will feel indebted to Mr. Mehta for his able advocacy in regard to the fixity of exchange. Mr. Mehta was invited by both the Viceroy and the Lieut.-Governor to go to England as a witness for examination by the Currency Committee, but he was prevented from accepting that kind invitation by the serious illness of his aged father. Mr. Mehta was asked then to put his ideas on paper, which he did by contributing a series of letters in the columns of the "Englishman," which were presented from time to time before the Currency Commission.

Mr. MERWANJEE NANABHOY MEHTA, Merchant, 65, Ezra Street and 36, Canning Street, Calcutta, was born in Bombay in the year

1857. He was educated first at the Bombay High School, and subsequently at St. Xavier's College, Calcutta. Commencing business with a capital of nominal amount, he formed the firm of M. N. Mehta, when only twenty-one years of age, dealing in China goods. The firm from small beginnings prospered and its trade rapidly expanded enabling the founder to largely extend his operations. For a time he ran a manufacturing business in connection with the firm, but later gave this up and imported the goods he formerly made locally, from Bohemia. After over a quarter of a century of careful management directed with much commercial skill by Mr. Mehta personally, the



Mr. M. N. METHA.

firm is established in a large way of business with the Far East, especially Japan, to which country it exports Indian produce and imports Japanese products. Mr. Mehta has branches in China in the cities of Canton and Hong-Kong. In 1905, Mr. Mehta undertook a tour through America, Europe and Japan with a view to learning at first hand the resources of those countries. He is a self-made man in the best sense of the word, having built up a large and successful business without any aid except that of his own commercial integrity and business acumen.

Messrs. D. L. MILLAR & Co., Jute Balers and Shippers, Head Office, 135, Canning Street, Calcutta, established in the year 1901; agencies in London and Dundee. The Firm deals in Jute and Jute shipping exclusively. Mr. D. L. Millar is the sole proprietor of the business. He came to India in 1887 and joined a firm of merchants in Calcutta as Assistant. He remained with this firm for some years; then the time came for him starting on his own account, when he founded the present firm of D. L. Millar & Co. Mr. Millar is a Member of the Committee of the Calcutta Baled Jute Association.

Messrs. MITCHELL & Co.,—Messrs. Mitchell, one of the oldest firms in Bombay, was established in 1880 by Mr. F. Mitchell and Mr. J. N. F. Mitchell, Produce Brokers, and are now doing business as Cotton and General Commission Agents. In 1891, Mr. F. Mitchell having previously retired, Mr. Pestonjee Nusserwanjee Masani joined Mr. J. N. F. Mitchell in a partnership which continued till 1895, when the latter retired and the conduct of the firm was left entirely to the guidance of Mr. Masani. The experience gained by Mr. Masani as an Assistant to late Mr. Harry John, the leading Exchange Broker of Bombay, has borne good fruit for Messrs. Mitchell in their many connections throughout India, and the business has enormously increased with the able assistance of his brothers and sons.

The MITSUI HOUSE, TOKYO, Japan.—The Mitsui House is the centre of a group of business concerns carrying on a very wide range of business in the land of the Mikado and abroad. The head of the families, which number eleven in all, is Baron Hachiroyemon Mitsui. Its ventures include almost every branch of business, namely, Banking, Trading and Mining.

The Mitsui Ginko (Bank).—Known as such since the year 1876, the Mitsui Ginko of Tokyo is the development under modern conditions of the Mitsui exchange houses of olden days. It is at present one of the largest banking houses in Japan, and its origin dates back more than 200 years, when the members of the Mitsui family opened ex-

change and general banking business in Kyoto and Yedo (now Tokyo) and afterwards in Osaka under the style of the Mitsui Exchange House, which name was not changed till 1876 when the present style was adopted. The Bank was for very many years the chief, if not the sole, financial establishment in Japan, and rendered great service to the Government as well as to the commercial and industrial communities of the succeeding periods in the country. The provisions of the Japanese Banking Acts passed in the year 1876 necessitated a re-constitution of the business; hence the new style of the Mitsui Ginko. In 1893 a further re-constitution was rendered necessary by the provisions of the commercial codes promulgated in that year. But throughout these nominal changes the establishment remained virtually the same concern that has held the field for a couple of centuries. The Bank is entirely in the hands of members of the Mitsui family who as partners assume unlimited responsibility for the transactions of the concern. The following are the names of the proprietors:—

Baron Hachiroyemon Mitsui, Messrs. Gennosuke Mitsui, Hachirojiro Mitsui, Takayasu Mitsui, besides other members of the House. The present President is Mr. Takayasu Mitsui, who is assisted in the general management of the Bank's affairs by Mr. Senkichiro Hayakawa. The Head Offices of the Bank are at No. 1, Surugacho, Nihombashi-Ku, Tokyo. There are branch offices at Osaka, Kyoto, Nagoya, Kobe, Hiroshima, Moji, Nagasaki, Hakodate, Shimonoseki, Yokkaichi, and Yokohama, and other chief towns in Japan. The Bank has also agents in the chief towns in the interior, and in Formosa and Korea. The paid-up capital of the Bank is 5,000,000 yen, Reserve fund 6,300,000 yen and Deposits amount to 49,388,465 yen.

The Mitsui Bussan Kaisha.—The Trading Department of the Mitsui House is the Mitsui Bussan Kaisha which engages in general export and import trade in addition to owning and maintaining a fleet of steamers since its establishment in 1876. This concern has its head office at No. 1, Surugacho, Nihombashi-Ku, Tokyo, and the principal

articles of export trade with which the Mitsui Bussan Kaisha are connected are coal, raw silk, cotton yarn, cloth, copper, silver, sulphur, camphor, matches, matting and others which are chiefly exported to England, the Continent, the United States, China and India. The firm import into Japan from abroad cotton, rice, machinery, wool, sugar, hardware, tin, and other sundry merchandise. In Japan the Mitsui Bussan Kaisha have branches in all principal cities, such as Osaka, Kobe, Yokohama, Nagasaki, Nagoya, Moji, Hakodate, Kuchinotsu and Formosa, besides numerous agents in other parts of Japan. Abroad the firm have branches at London, New York, Hamburg, and San Francisco (by the style of Messrs. Mitsui & Co.) and Bombay, Singapore, Sourabaya, Hongkong, Manila, Shanghai, Canton, Amoy, Tientsin, Chefoo, Chemulpo, Seoul, and other chief ports of the East. They represent in Japan several leading European and American Houses of business and hold the agency abroad for the principal Japanese Insurance Companies, Collieries, Cement and Paper factories. The Managing Director of the Company is Mr. Senjiro Watanabe who assists the President of the firm, Mr. Hachirojiro Mitsui, in the general management. In British India, the Bombay branch office which is situated at Telephone Buildings, Home Street, Fort, Bombay, deals in the export of Indian cotton and wool to Japan as its chief business, besides the export of Indian cotton yarn to Hongkong and China, the export of Indian cotton to the Continent, and the export of Japanese sundries, such as matches, silk, matting, camphor, etc., besides import of Java sugar into India. Lately the firm has despatched their own agent to Calcutta for the extension of business where the prospect promises well. The Bombay Branch Office was established on the 5th March 1893, and the volume of business is increasing year by year.

The Mitsui Mining Co.—The mining concern carried on by the Mitsui House is the Mitsui Mining Company, which conducts mining business on a considerable scale chiefly in coal, but including silver, copper, sulphur, and other minerals.

The well-known Miike coal is produced by the Company's Colliery of the same name in Kiushu, and is the best steaming coal in Japan. Besides its mines in working the Company has many concessions at present unworked and its prospects are very promising. The Mitsui Bussan Kaisha act as the sole agents for the output of the Company's mines. The President, Mr. Saburo-suke Mitsui, is assisted by Mr. Takuma Dan, Managing Director of the Company, in its general management. The Company's Head offices are at No. 1, Surugacho, Nihombashi-Ku, Tokyo.

All the offices belonging to the above three concerns of Mitsui in Tokyo are now brought under one roof, and a handsome new building at No. 1, Surugacho, Nihombashi-Ku, Tokyo, is one of the ornamental features of the Capital of Japan.

Mr. THOMAS DURIE MOORE, Chief Agent to the New Mofussil Company, Limited, Hummum Street, Fort, Bombay, is the eldest son of Mr. Thomas Henry Moore, the late Chief Agent of the New Mofussil Company, one of the oldest merchants in Bombay, who died in Bombay in December 1903.

Mr. T. D. Moore was born in London in the year 1876 and was educated at the Birkenhead School, in Cheshire. In 1893 he started in the firm of Messrs. Moore Brothers and Company, Liverpool, which was the corresponding firm of Messrs. T. H. Moore & Company, Bombay, of which he is now sole partner. In 1904 he joined Messrs. J. P. Alpe & Co., London, Merchants, and in October of the following year he came to India and joined the New Mofussil Company in Bombay as a junior assistant since which time he has risen to be their chief agent.

Mr. Moore is also a Director of the Bombay Cotton Trades Association. He takes a keen interest in sport of all kinds, and, as a member of the Bombay Gymkhana Rugby Football Club, has played for about nine years, on various occasions captaining the team. Mr. Moore is also a keen follower of the Bombay fox-hounds, and in the annual Point-to-Point races is one of Bombay's most prominent cross-country riders.

Messrs. MORAN & Co., Indigo and Produce Brokers, No. 3, Mangoe Lane. Stanislaus Moran, sole proprietor. This is one of the longest



Mr. J. G. MEUGENS.

established houses in this line in Calcutta. It directly carried on the business of the old house of Hickey Bailey & Co., after the cessation of the latter in 1849. The firm of William Moran & Co. was started in that year by Mr. Wm. Moran, whose experience in Indigo was gained as an Indigo Planter in Champarun. The Indigo Department of the firm was at first under the management of Mr. Francis Bailey. At a later date, Mr. Charles Estcourt Cresswell was taken into the firm and took charge of the Indigo Department. The partners at this time consisted of Mr. William Moran, Samuel Pryce Griffiths, Charles Estcourt Cresswell and James Murdoch. In 1866, Mr. Cresswell retired from the firm. Mr. J. G. Meugens joined the firm as partner in his place in 1873. Mr. Meugens had been an Assistant since the year 1863 and became Auctioneer to the firm in 1866, and has acted in this capacity for Moran & Co. ever since. Mr. William Moran, the founder of the firm died in 1894, but his interest was carried on by his son, Mr. Stanislaus Moran, who had gained experience in the Indigo department for some years previously. Mr. Meugens retired from his partnership in the firm

in the year 1892, but his services in the Indigo department were still retained. In 1896 the old established firm changed for a brief period to the style of Baines & Co., but in 1898 reverted to the name of Moran & Co., with Mr. Stanislaus Moran, proprietor, Mr. J. G. Meugens carrying on the business as Manager. Mr. Julius Gerard Meugens is the second son of the late Peter Joseph Meugens of Mincing Lane, a well-known broker. He first entered the indigo trade in the year 1855 under the direction of Mr. John Gerard Wich, at the time Belgian Consul in London. He joined a firm of produce brokers in Mincing Lane in 1859, and after serving with them for a couple of years he came out to India as indigo buyer for the firm of Rutz, Rees & Co. in 1862. This firm closing its business in the following year, Mr. Meugens joined the firm of Moran & Co., and has remained with them ever since. He is one of the doyens of Calcutta residents having been established here for forty-four years.

Mr. SILAS MEYER MOSES comes of a great Jewish family, equally well known in Europe and Asia—the Sassoons—being the son of the



Mr. S. M. MOSES.

eldest daughter of the late Mr. David Sassoon, the founder of the commercial house of that name. There is a tradition that the Sassoons

are of the house of King David, but authentic history first mentions them as leaders of their community in Toledo, from which city they fled to escape persecution, and settled in Baghdad, where they have always been distinguished for their wealth and high character. The development of British India led to the migration hither of many of the more prominent Persian Jews, among them Mr. David Sassoon, who as head of his community in Bombay in the stormy days of '57, did much to quiet the apprehensions of that city, by proffering the services of himself and his co-religionists to the Government at a moment when many were wavering. Mr. S. M. Moses was in school at this time, and after completing his course at the Elphinstone Institution proceeded to China, in 1862, where for many years he was managing partner of the firm of David Sassoon, Sons & Co. It was here that Mr. Moses had his first taste of public life, being, for a large part of his stay, on the Finance Committee of the Municipality of Shanghai, and taking a constant interest and active part in the administration of that progressive and cosmopolitan settlement.

He left China in 1880, and, after a tour in Europe, returned to Bombay and joined the firm of David Sassoon & Co., shortly afterwards marrying Rachel, daughter of the late Mr. Abraham, a lady who up to the time of her death (14th July 1905) took a prominent part and assisted her husband worthily in all works of charity and social advancement.

On the death of his uncle, Mr. S. D. Sassoon, Mr. Moses succeeded to the Directorate of several public Companies and membership of other bodies, including the Bank of Bombay, the Port Trust, the Oriental Life Assurance Company, and the Sassoon Industrial and Reformatory Institution. As President in 1898, his services were particularly valuable to the Bank of Bombay at a time when the transition from a silver to a gold standard caused novel fluctuations in the money market which puzzled experienced financiers.

He was re-elected to this distinguished office in 1900-1902, and again in 1905. It is needless to say that a man of Mr. Moses' varied knowledge of international trade is not a Silverite. He is a prominent

member of the Chamber of Commerce, and on not only commercial but on all matters affecting the public weal, Mr. Moses has always spoken out strenuously and with all the weight of his experience and judgment. In recognition of his interest in education, Mr. Moses was nominated a Fellow of the Bombay University in 1899, and he was nominated a Member of the Bombay Legislative Council, during Lord Sandhurst's administration in the following year, and was re-nominated in 1902 by H. E. Lord Northcote; being the third representative of his race to receive this honour, his two predecessors being also members of the same business house. Besides his responsibilities as head of his firm and the public work already mentioned, Mr. Moses finds time for many other duties. He was one of the Justices of the Peace, who in the early days of the plague in Bombay, went from house to house with the search parties, using his great influence with the natives to calm the resentment which this measure provoked. He has served on the recent Presidency Famine Funds, and is a trustee for the Bombay branch of the Countess of Dufferin Fund. Mr. Moses was a recipient of the Coronation Medal and was one of the Honorary Magistrates lately appointed by Lord Lamington.

Sir HURKISONDAS NURROTUMDAS, *Knight*, was born in November 1849, and is an influential and representative citizen of Bombay, being one of the largest Mill-owners in the Presidency and Chairman of several cotton manufacturing companies. He has done a great deal and worked energetically for the benefit of the country, especially in the beneficent efforts which have been made for providing medical help for the women of India. Like his father, he is very charitable. He assisted in raising funds for bringing out the first lady Doctor from England, and the excellent work carried on for several years by Dr. Pechey Phipson was the result of these efforts. The inauguration of the Dufferin Fund followed, and as Lady Reay took the lead in this movement, Sir Hurkisondas further helped by founding in her name a scholarship in the Bombay Univer-

sity and a Gold Medal to be awarded annually to the best lady graduate in the L. M. & S. examination. As a Member of the Committee formed by Dr. Pechey Phipson for establishing a Sanatorium at Nasik, he assisted by contributing a number of buildings, and also gave assistance towards the Leper Asylum at Matunga. The chief of his good works is the New Lunatic Asylum at Nawapada which bears the name of his late father, and is a generous gift the benefits whereof will be continued through future generations. He has been an intelligent and painstaking Member of the Municipal Corporation since 1878, and was appointed Sheriff of Bombay in 1902. As a



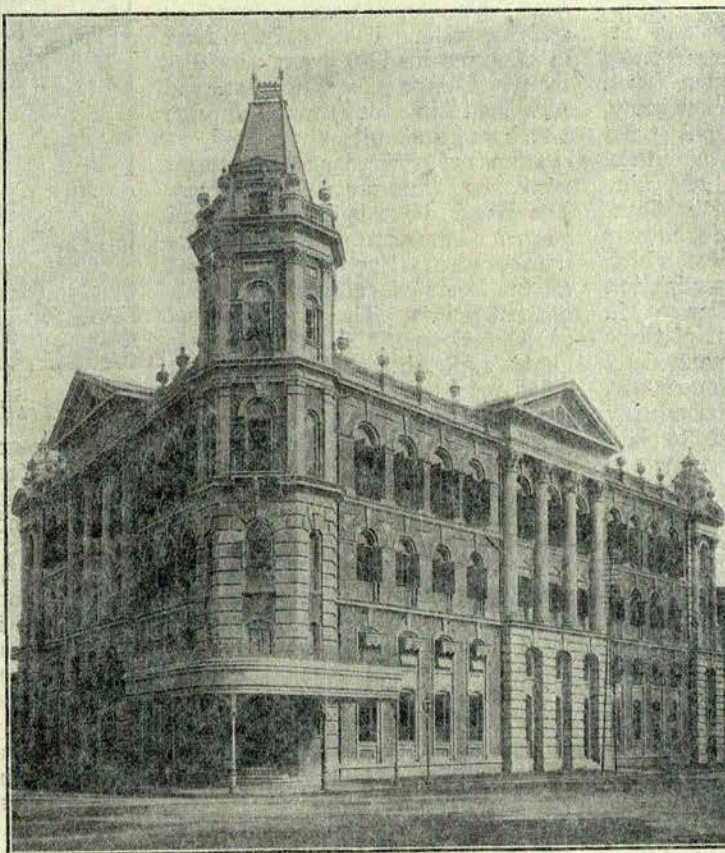
Sir HURKISONDAS NURROTUMDAS.

Secretary or Member of various Committees he always worked for the promotion of various good objects. After the Coronation Durbar at Delhi he had the honourable distinction of Knighthood conferred on him by His Majesty the King-Emperor.

Mr. CHARLES NICOLL, Manager of the National Bank of India, Ltd., Calcutta Branch, was born at Kirriemuir, in Forfarshire, Scotland, in the year 1865. In 1884, he joined the London office of the National Bank of India, Ltd., and, after two years' service there, was appointed to the Bank's branch at Bombay and came out to India in 1886. Mr. Nicoll became Manager of the Branch in Calcutta in May 1904.

THE NATIONAL BANK OF INDIA, Ltd., Calcutta. Established in 1863 in Calcutta. This Bank has during its career of upwards of 42 years rapidly expanded until now it is one of the largest and most important banking institutions in the East. The Head Office is in London, where it was registered under the Companies' Act of 1862 in March 1866, and the extent of the Bank's operations and influence on the trade of India, Burma, Ceylon, and East Africa, may be gauged by the number of its branches established throughout these countries, there being nine in India, two in Burma, three in Ceylon and three in East Africa, as also two at Aden. In former years the Bank also had branches in Hong-Kong and Shanghai, but these were relinquished some twenty-five years ago, the Bank confining its operations to India and the countries above mentioned. The Capital of the Bank is £1,000,000, of which one-half is paid up, and it has a reserve fund of £500,000. The 75th report by the Directors showed a very satisfactory state of affairs obtaining for the year ended 31st December 1904. After paying to its shareholders the substantial dividend of ten per cent, and allowing for considerable sums being put to the credit of House Property Account, and the Officers' Pension Fund, a large surplus still remained at the credit of profit and loss account. The major portion of this surplus has been returned to the shareholders in the unique way of distributing amongst them one Bonus Share of £25 (on which £12 10s. is credited as paid up) to each five shares held, thus practically making a free present of a one-half fully paid up share to each holder of five shares. Few banks trading in the East have been thus able to reward so substantially the

confidence of its shareholders, and that the National Bank of India has done so speaks highly for the strength of its financial position and the soundness of its management both at home and abroad. Of course, this issue of bonus shares somewhat alters the capital account of the Bank, increasing the Subscribed Capital to £1,200,000 and the Paid-up Capital to £600,000. Amongst the names on the Board of Directors are those of several gentle-



NATIONAL BANK OF INDIA, CALCUTTA.

men of lengthy Indian experience, and who are also deeply interested in the commercial progress and welfare of India, and to their extensive knowledge of the trade requirements of the country, much of the success of the Bank's career is due. For many years the Bank's premises in Calcutta were situated in Government Place, but the expansion of business necessitated, in 1902, a removal to more spacious offices in Clive Street, where they are now more centrally and conveniently situated.

The NIPPON YUSEN KAISHA (Japan Mail S. S. Co., Ltd.)

"The Nippon Yusen Kaisha" took its name in 1885 on the amalgamation of the only two rival steamship Companies in Japan at that time "The Mitsubishi Kaisha" or "Three Diamonds Company" and the "Kyodo" Unyu Kaisha" or Union Transportation Company. From 1885 onwards for the following nine years the great bulk of the Coastwise carrying trade was performed by the Fleet of the "Nippon Yusen Kaisha," regular services being maintained between Kobe and Vladivostok, Kobe and Tientsin *via* Korean Ports and Yokohama and Shanghai. In 1892 when the rapid development of the Cotton Spinning Industry in Japan rendered important the question of procuring a supply of raw cotton, the Company established a Steamship service between Japan and Bombay, their vessels also making frequent voyages to Australia and Hawaii, carrying emigrants. Throughout this era, the Company received from the Treasury a yearly subsidy, in consideration of which it was pledged to maintain several mail routes, to place its vessels at the disposal of the Government for transport purposes, should occasion for such a step arise, and generally to carry Mails between the Ports to which its Steamers plied.

In 1894, when war broke out between Japan and China, the latter had to despatch large bodies of troops to Korea, to Manchuria, to China Proper and to Formosa. At one time the Armies of the Empire beyond the sea aggregated a hundred and twenty thousand fighting men together with a hundred thousand land transport coolies. Such an effort severely taxed the shipping

resources of the country. Nearly all the large steamers of the Nippon Yusen Kaisha had to be detached for public service, and it became necessary to purchase many others, not only for the purpose of augmenting the fleet of transports, but also in order to obviate any prolonged interruption of the regular marine carrying trade. Many of these newly acquired steamers ultimately remained in the hands of the Nippon Yusen Kaisha. In fact, just as the Formosa Expedition of 1873 had greatly raised the Mitsubishi Company's status and increased its fleet, so the War of 1894-5 finally established the Nippon Yusen Kaisha's reputation for efficiency, and amply justified the trust hitherto reposed in it by the State. Throughout the space of nine months during the War, the Company had no less than 50 steamers engaged in transport services, which involved the constant navigation of dangerous and unfamiliar seas in the depth of winter. Most of these ships were officered and manned by Japanese, only a few foreigners who volunteered for the expedition being employed. Yet from 1st to last only one serious accident connected with navigation happened to any of these ships. There could no longer be any doubt that the disability under which the nation laboured at the commencement of the Meiji era had been removed, and that the Japanese were now competent to navigate and manage sea-going steamers.

The successful issue of the war naturally gave a marked impetus to maritime enterprise and the Executive and Legislature combining to foster that useful tendency, laws were passed granting special aid to Navigation and Shipbuilding. The Company therefore resolved to greatly extend its field of operations. It increased its Capital to 22 million yen, and determined to establish regular Steamship services to America, Europe and Australia. Orders were accordingly given for the construction of twelve twin screw steamers of over 6,000 tons for the European line, and three ranging from 3,800 to 5,500 tons for the Australian line. With such a Capital, with Reserves aggregating over eleven millions and with a fleet of 78 Steamers aggregating 260,000

tons gross, the majority of them new and provided with every resource for contributing to the comfort of passengers and every modern facility for the carrying trade, the Nippon Yusen Kaisha now ranks among the greatest enterprises of its kind in the world. The regular services maintained by it independently of its lines between all the principal ports in Japan are with China, Korea, Formosa, Asiatic Russia, the Straits Settlements, India, the Red and Mediterranean Seas, Europe, Canada, America and Australia. The Japanese Diet in 1899 resolved to grant subsidies to the Company's European and American Lines and thus all foreign and home lines with but a few exceptions are run under mail contract with the Imperial Government. The Head office is in Tokio and Branch Offices and Agencies to the number of nearly 90 are situated at all the Ports of call and other important points. The total number of the Company's employees is about 1,380, in addition to about 4,800 representing crews, firemen, etc. The President, Mr. R. Kondo, was elected by his Co-Directors, was re-elected in 1902 at the expiration of the fixed term of presidential service; and again, for the third time, in November 1905.

The Nippon Yusen Kaisha now contemplate a permanent steamship service between Japan, Rangoon, and Calcutta.

T. KUSUMOTO, General Manager of the Nippon Yusen Kaisha (Japan S. S. Co.), Bombay. The office of the Japanese Company of which Mr. Kusumoto is General Manager was opened in the year 1896 at Bombay, and in 1897 Mr. Kusumoto took charge of it. The Company formerly ran some three steamers in a monthly service which was afterwards turned into a double service. The running of these steamers was suspended since June 1905 when the Japanese Government took them over. Since that time the Company has been doing business with monthly chartered boats with which they have replaced their own steamers. The Nippon Yusen Kaisha is the contractor to the Japanese Cotton Mills Association. The amount of business that passes through their

hands is represented by about 6 lakhs of bales of cotton shipped yearly to Japan. Mr. Kusumoto has held various positions in the Company, having been connected



Mr. T. KUSUMOTO.

with it some 20 years in Korea and Tokio before coming to Bombay. The Bombay service was resumed in April 1906.

The NEW YORK LIFE INSURANCE Company, a little while back celebrated its sixtieth anniversary by a convention which included representatives of its field force from all over the world—a fitting and appropriate celebration of the success it has achieved, which both in extent and in character has probably never been surpassed in the history of business. In methods of securing business, in the internal machinery of an office equipped to carry an almost unlimited burden—in the attitude of the corporation itself towards its constituent members, and to a large degree in its theories of investment of the policyholders' money, the past ten years have placed the New York Life Insurance Company in a class by itself.

The membership now is over 1,000,000.

The New York Life Insurance Company has a large membership in every civilized country in the world, and files its annual report

with each one of these Governments. Years ago the figures entering into the annual statements of the Company were described as stupendous, but still they continue to increase, in fact the figures can only be properly understood by reducing them from a yearly to a weekly or even a daily basis. The Company invests no money in stocks. President McCall in an address said:— "Trust Funds of a Life Insurance Company must not be risked in speculation, and so I predict that, regardless of the permission granted by the laws of the several States

and Governments under which we are operating, the New York Life Insurance Company will never again be the owner of stocks." The Company sold in 1901 all its stocks. Of the vast aggregate of more than 250 million dollars invested in bonds by the Company, not one dollar of interest is in default, a showing as remarkable as it is creditable. The Company is

a Mutual Company, its policy-holders own the Company and alone receive the profits of the Company. The Company is managed by the policy-holders through a Board of Trustees. The Trustees consist of 24 elected persons who are responsible to, and are the direct representatives of, the policy-holders of the Company. The management of the Company's affairs is carried on by six standing Committees approved by the Board of Trustees. These Committees have in hand the detailed management of the affairs of the Company, the duties

of each Committee being defined and each Committee having to make regular reports to the full Board once a month. The Trustees manage the Company's affairs, therefore, through Committees appointed by them, solely for and in the interest of policy-holders. The marvellous success of the New York Life pays tribute to the wisdom of the Trustees now and in days gone by. As the protector of one million families, the New York Life's watchword is "Publicity." Its annual statement gives a schedule of every mortgage held by the Company

Japan, Java and the Straits Settlements, returning a year or two later and starting a Branch Office, from which he controlled the whole work of these countries. To Mr. Seton Lindsay is due the foundation of the work in the East which, with hard work, great tact (and added to these, a charming personality), he made so secure. Early in 1892 under medical advice he decided to give up the management, and handed over to Mr. George Lane Anderson the control of India, Burma and Ceylon. Proof of the growth of

the work is a record of 36 lakhs of business in the first three months of 1905, which gives some idea of the success that has been achieved and of the possibilities of the future. Mr. Geo. Lane Anderson, in addition to the onerous duties of his appointment as representative of the Company, has found time to encourage volunteering amongst the European



THE NEW YORK LIFE INSURANCE COMPANY BUILDING, NEW YORK.

with an exact description of the property on which each mortgage is held, and welcomes any communications with reference to these properties. The properties owned exclusively by the Company include some very fine buildings in New York, Paris, Buda Pesth, Berlin, Vienna, Amsterdam and Montreal. In 1884 Mr. C. Seton Lindsay came to Calcutta and opened out an agency with one of the leading mercantile firms of the city. He then travelled through the East opening out the Company's work in China,

assistants of the Banks and Mercantile firms, starting a Cycle Company, which now numbers nearly fifty members; he is an Honorary Presidency Magistrate, and a leading Freemason in Bengal, and at present Deputy District Grand Master of the Grand Lodge of Bengal. The Company under him has active branches in Bombay, Madras, Rangoon and Colombo, and gives employment to some hundreds of agents throughout India, Burma and Ceylon.

Mr. JOHN NICOLL, Chairman of the Indian Jute Mills Association, comprising all the jute mills in and near Calcutta, was born in the County of Forfar, Scotland. He was educated at the Arbroath Academy,



Mr. JOHN NICOLL.

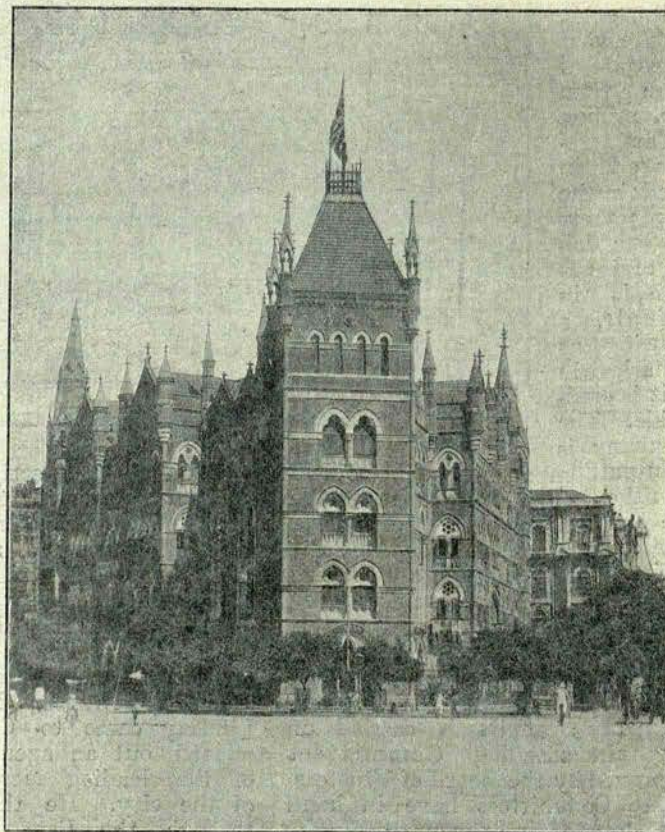
Arbroath, and began his business career in that place in the Bank of Scotland, from which he was transferred to the Dundee Branch in 1883. Two years later he came out to India on the staff of Messrs. Thos. Duff & Co., Ltd., Merchants, etc., and after passing through the various departments in this large house he assumed sole charge in 1898. Through his energy and management the business of the firm has largely increased, and they now control over 3,000 looms and do a flourishing business in the jute spinning and manufacturing trade. He has on five occasions been elected to the Chairmanship of the Indian Jute Mills Association. He has always taken an active interest in Municipal affairs in Jute Mill areas. His efforts were especially directed to the condition of the mill work-people, on whom he has been able to confer great benefits. He is also known for the interest he has shown in charitable institutions, sport, etc.

The ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE Co., Limited. The history of life insurance in India is one, speaking generally, of considerable timidity on the part both of

the Insurance Companies and of the public. The companies were frightened by a dangerous climate, and so impressed by the comparatively short tenure of existence which the statistics revealed as being usually attained by the natives of the country, that, even to this day, some companies will not do business in India.

It may be said, with little risk of being inaccurate, that thirty years ago life assurance was practically unknown to the natives of India, while Europeans had to pay heavily in the shape of special premia for the privilege of living in an objectionable climate. If lack of reliable vital statistics, fear of fraud, and the uncertainty which in those days always surrounded the ages of natives, tended to quench the little enterprise which Insurance Companies showed in India, the absolute apathy and disinclination to spend money in a new and incomprehensible direction displayed by Indians, formed an equal hindrance to this most beneficent of businesses. It is not to be wondered at, then, that when, in 1874, the late Mr. McLauchlan Slater proposed to start an Indian Company which should embrace within its liberal conditions all classes of the very mixed community, those critics who did not laugh, sympathetically mourned, and prophesied a short life for the Company. However, Mr. Slater had the courage of his opinions and floated his Company. He had carefully prepared the ground, the rates were adjusted exactly to the

known conditions of risk, and all lives proposed were subjected to the rigid scrutiny which alone could justify the acceptance of all sorts and conditions of men as assurers. The result was success from the beginning, though at first it was so moderate compared with what it has latterly been, that the progress of the Company resembles, on a general view being taken of it, that of an avalanche of increasing business. At the beginning of the year 1905 the number of policies in force amounted to 43,356, assuring, with bonus additions, Rs. 8,88,02,223. The need and the fact of the careful examination of lives offered still existing, is shown by the rejection of about 1,500 out of 6,381 proposals made during last year. The issue of 4,790 new policies in one year, however, is a thing almost undreamt of thirty years ago, and the continual pushing of the Company's business by a number of well-managed agencies has been largely helped by the solid fact the agents have had at their back, that the whole of the Company's funds, amounting now to



ORIENTAL BUILDING, BOMBAY.

twenty-five million rupees, is invested in Government or other absolutely unquestionable securities. By far the greater part of the Company's investments are in Government Paper, about Rs. 5,50,000 being in the more remunerative Municipal debentures and Port Trust Bonds of Bombay and Karachi, Rs. 9,50,000 in loans on policies, and nearly five lakhs in house property.

The city is indebted to banks and Insurance Companies for many fine buildings, and few are more striking, either in design or in situation, than that of the Oriental Life Office, which was completed in 1898 at a cost of over four and a half lakhs of rupees. The buildings are one of the last architectural works of the late Mr. F. W. Stevens, whose skill has done so much to make Bombay the handsome city it is. The late Mr. Slater did not live very long after the Company had been installed in its present home, but he saw the Oriental established on the firm basis of ample funds and economical management. Mr. R. Paterson-Brown, who had been with the Company for some years, and who had spent his life in learning the business in one of the leading British Companies, became manager on the death of the founder, and under his care the traditions of the Company have been well maintained, and its prosperity has greatly increased. That the Oriental has been eminently successful in its original object of popularizing life insurance among the natives of India is shown by the fact that of nearly 700 death claims paid in 1905, not ten per cent were Europeans or Eurasians. The great majority were Hindus, with a proportionate number of Parsees. The Mahomedan community do not show signs of such speedy economic conversion. This, no doubt, is due partly to the fatalistic religious outlook of the older school, and partly to the very general poverty of the greater number.

The Oriental Office has many features beyond its table of rates to recommend it to dwellers in India. Some of these, such as the security of its investments, have been already mentioned; others may be mentioned here, such as the wholesome rule that 90 per cent of the profits, after providing for the reserve fund, is divided among the policy-holders—a generous policy, but one that did not prevent the Directors from being able to secure for

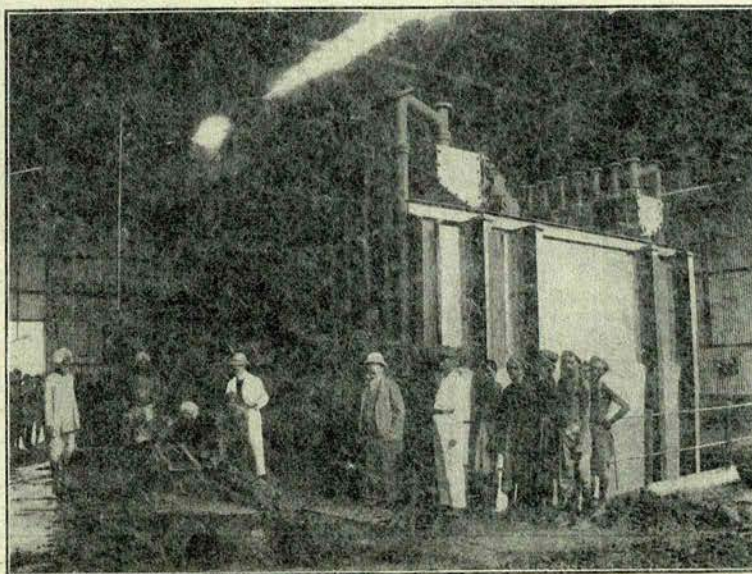
the shareholders a dividend of 12½ per cent on the last year's working (1905). Another wholesome and beneficent regulation is that policyholders insured for Rs. 4,000 or over have a vote at meetings of the Company. The Oriental Life Office is one of the missionaries of reformed economics which are slowly but surely bringing India into line with the rest of the world.

THE ORIENTAL GAS Company. While the events which led up to the great Mutiny of 1856-1857

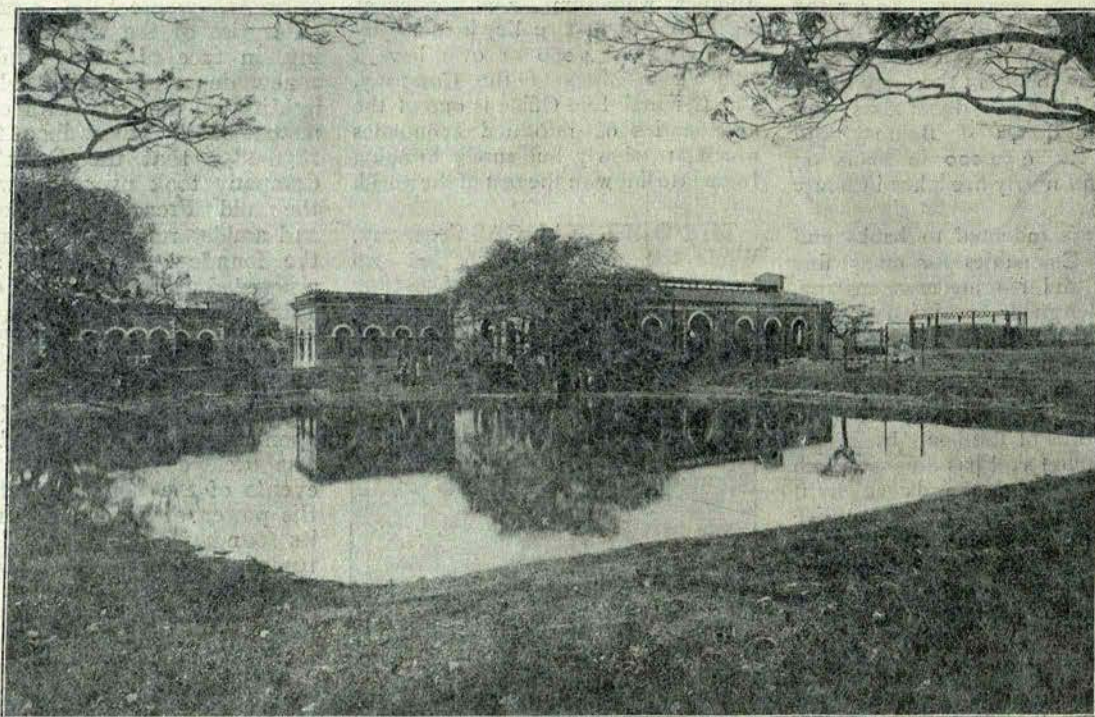


Mr. J. C. WATSON.

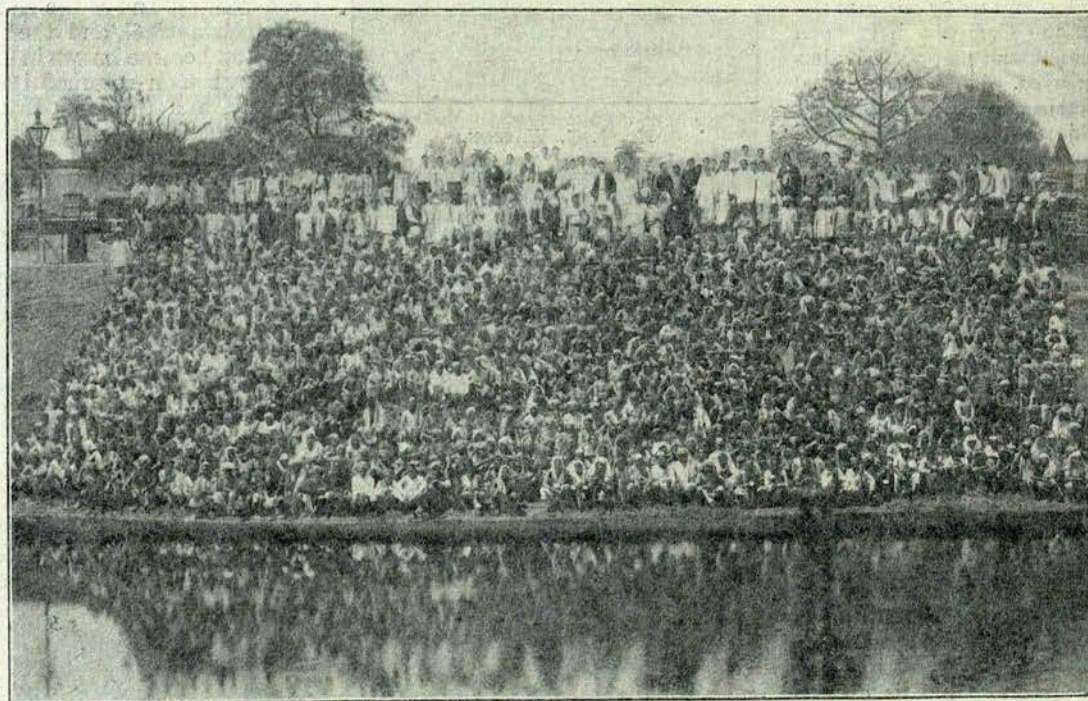
were maturing in parts of India, another day was dawning for Calcutta, where the commercial enterprise of the Briton was taking, in face of many difficulties, a new departure which led to the lighting of the City with coal gas instead of oil. It was about the year 1856-1857 that the Oriental Gas Company took over the works of the old French Gas Company, and amidst rumours and anxieties the founders slowly and steadily proceeded with the work of erecting a station for supplying Calcutta with gas. This was situated in Halliday Street, about the spot where the pumping station* of the Corporation of Calcutta now stands. The opening of the completed works was delayed owing to the terrible events of the Mutiny which shook the power of England in India to its foundations, but happily eventuated in calmer times. Old residents tell of the period when the law of curfew was prevalent in Calcutta, and when the people were warned to keep to their houses at night, and the streets were guarded by cannon and troops, and black darkness was practically all over the City. At the close of 1857 events were clearing, and as the victories of General Havelock and the Relief of Lucknow became known in Calcutta, the Town soon resumed its normal activity, and the busy Briton once more betook himself to his work.



IN THE GAS WORKS.



GAS WORKS, HOWRAH.



THE ORIENTAL GAS CO.'S STAFF AND WORKMEN.

The Act No. V of 1857 passed the Legislative Council and received the assent of the Governor-General on the 13th February 1857, and immediately after the Mutiny was quelled the gas works commenced operations. The first inception of gas was new to the native inhabitants, and it was only with persistent effort that progress could be made, as the Aryans viewed its advent with considerable suspicion. Some enlightened Hindus were bold enough to take the new form of lighting, and since then there has been no fear of any loss of caste or other injury to the sects. Like most things in India progress was slow, but in the Jubilee year of the Company's existence it is interesting to note that the original works have long been demolished and the works removed to a larger site at Sealdah, while new works have arisen at Howrah for lighting the other side of the River Hooghly. A greater rate of progress is now being made, and "The City of Dreadful Night" is now a well-lighted one, and more fit to take her place in the words of the late Sir John Woodburn as "Queen of the East." In point of population the City of Palaces takes second place in the dominions over which our beloved King rules, and it is noteworthy that the whole of Calcutta and Howrah is lighted with gas by one Company and not, as was the case in London, with several Companies, whose efforts to obtain customers proved so ruinous to the streets, that by law each Company was confined to its own District. From a very small beginning the Oriental Gas Company now supplies over 300 millions of cubic feet of gas annually. To do this it requires about 400 miles of gas mains which supply gas to private residents and to 10,000 street lamps. The Company employs a staff of about 1,100 men, of whom only five are from the old country. The Company uses over 30,000 tons of Indian coal annually and was the first to give a fillip to the important coal industry in India. The capital now stands at £300,000. The present Chief Engineer and Manager is Mr. James Clarke Watson, who joined the Oriental Gas Company early in 1897, and took

over full charge from Mr. Coates-Niven two and a half years ago. He was previously connected with one of the largest gas companies in London, and, having a knowledge of the most recent practice in gas-lighting, has conveyed his experience to Calcutta, and in the last two years a great development has taken place in the improvement of the lighting.

The Works at Sealdah have been recently remodelled, and large preparations have been made for the anticipated increase of business. The storage of gas will be doubled during the next two years and will be ready to hold its own against any other form of lighting both for efficiency and economy.

The London Board of Directors are as follows:—

R. Hesketh Jones, Chairman; H. D. Ellis, R. Miller, A. T. Eastman, and W. Williams. Secretary—H. J. Luff. Bankers—Lloyd's Bank Ltd., London. Town Office—25, Chowringhee. Works Offices—Gas Street, Sealdah, and Grand Trunk Road, Howrah. Chief Engineer and Manager—J. C. Watson. Assistant Manager—J. W. Mackay. Auditors—Lovelock and Lewes. The London Office is Finsbury House, Blomfield Street, E. C.

Items.

Change from old form of flat flame lighting to incandescent burners—May 1901.
Introduction of high power lamps—1903.

Sir PATRICK PLAYFAIR, Kt., 1897; C.I.E., 1896; son of the late Patrick Playfair of Dalmar-nock, Lanarkshire, and Ardmil-lan, Ayrshire, by Georgiana, daughter of the late John Muir of Glasgow. Born 1852; married November 1903, Frances Sophia, daughter of John Harvey of Carnousie, Banffshire, and 5, De Vere Gardens. Educated at Loreto School and Glasgow University. Is member of the firms of Barry & Co., Calcutta, and J. B. Barry & Son, London. Has been Vice-President and President of the Bengal Chamber of Commerce and Mercantile Member of the Bengal Legislative Council; Additional Member of the Legislative Council of the Viceroy

and Governor-General of India, 1893-7; Sheriff of Calcutta, 1896. Residence, 2, Ennismore Gardens,



Sir PATRICK PLAYFAIR.

London, S. W. Clubs—Oriental, Wellington and Bengal (Calcutta).

Messrs. PERMAN AND HYND, Gunny Brokers, 23, Strand, Calcutta. This firm was established in the seventies under the name of Koch Brothers, and afterwards amalgamated with the firm of Trotter & Perman and styled Koch & Perman in the year 1888. Upon the retirement of Mr. Simon Koch in 1893, the style of the firm was changed to its present form of Perman & Hynd. The firm deal exclusively in Jute fabrics. Mr. David Hynd, the senior partner, was born in Dundee, Scotland, in 1863, and educated at Dundee High School. He received his first business experience in the firm of David Martin & Co., of Dundee, Flax and Jute Goods Merchants, with whom he remained for five years, commencing with 1878. He proceeded to India in 1883 and joined Messrs. A. W. Hurle & Co., Jute Commission Agents, Serajganj, with whom he remained about six months. Coming to Calcutta he then joined the firm of Koch Bros., the original firm of Perman & Hynd, with which he has been connected ever since. Mr. Hynd is the Chairman of the Jute Fabric Brokers' Association.

Messrs. HERBERT, PARROTT & Co., Wine and Spirit Merchants, 4-1, Government Place, N., Calcutta. —This well-known and enterprising firm was established at 7, Church Lane, Calcutta, in the year 1893, by Mr. W. J. E. Herbert and Mr. F. H. Parrott. Mr. Parrott has since deceased and Mr. W. J. E. Herbert some few years ago retired in favour of his son, Mr. L. W. A. Herbert, who also severed his connection with the business at the end of 1904. The firm has since been carried on by Mr. W. H. Humphries. This gentleman has had considerable experience in India. For a number of years he was connected with the East Indian Railway as Controller of Stores. In the year 1903 he retired from Railway service and joined the firm of Herbert, Parrott & Co., when the place of business was removed to 4-1, Government Place, N.

In 1905 he took the business into his own hands and has since managed it personally. The firm holds the sole agency for the famous firm of Messrs. James Buchanan & Co., Ltd. They are also agents for Sir Robert Burnett's gins, California wines, "Big Tree" Brand, and G. H. Mumm's champagnes, Blood, Wolfe & Co.'s beer and stout, "Gold Bock" Brewery Co., and many more in the wine and spirit business. The quality of the goods supplied by this firm has acquired a deservedly high reputation in India, especially as the management has been successful in promoting the sale of the pure high-class Scotch whiskies produced by the famous distilling firm of James Buchanan & Co., Ltd. These brands, known as the "House of Commons" whiskies, from the fact of James Buchanan & Co., Ltd., being suppliers to the House of Parliament, have come into very extended use in India, the most popular being "Black and White." The supply of pure reliable spirits is a matter of the first importance in a country such as India where the climate will

not permit of the safe consumption of any but high-class liquors such as

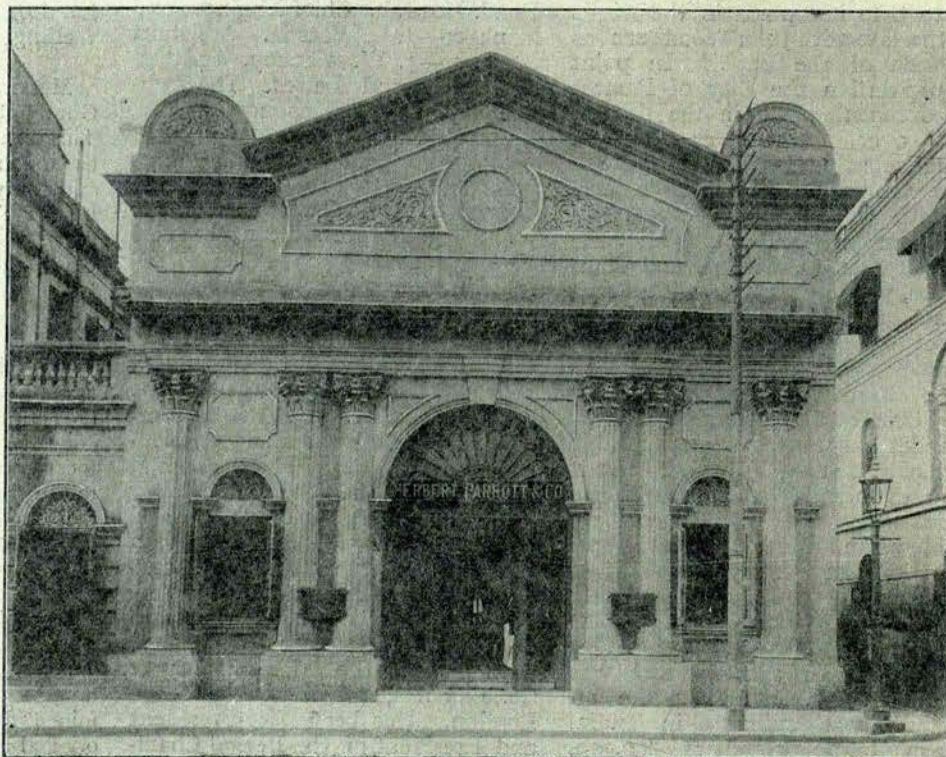


MR. HUMPHRIES.

supplied by Messrs. Herbert, Parrott & Co. The "House of Commons"

the fact that the "Royal Household Blend" of this brand was the only whisky supplied on board the S.S. *Ophir* during the tour of H. R. H. the Prince of Wales through the Australian Commonwealth, also during his recent tour through India and Burma. Messrs. Herbert, Parrott & Co. have added a retail to their wholesale license and are prepared to supply wines, spirits, &c., by the bottle as well as by the dozen or case. Mr. W. H. Humphries, the present proprietor, is a native of Canterbury, England; he received his education at the well-known Surrey County School, Cranleigh, and King's College, Canterbury, previous to which he was for three years a Chorister in the famous Canterbury Cathedral Choir.

Mr. Humphries came out to India in the year 1874 and was for a period of some eighteen months in the service of the Military Department, Calcutta, and afterwards joined the East Indian Railway Company. He is a member of the Wine, Beer and Spirit Association, and his knowledge as a wine and spirit merchant



MESSRS. HERBERT, PARROTT & CO.'S PREMISES, CALCUTTA.

whiskies are of particular value and their quality may be gauged from is thorough, and the firm is progressing under his management.

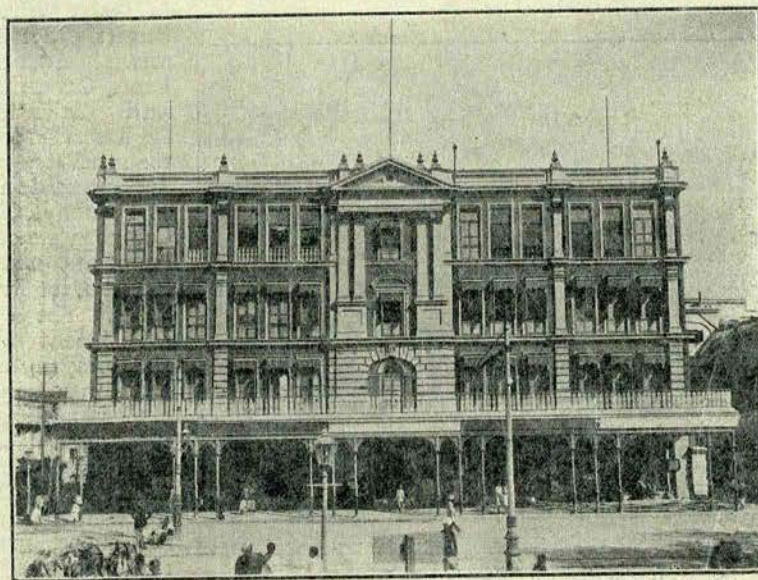
The PELICAN and BRITISH EMPIRE LIFE OFFICE (established 1797). Originally founded over a century ago as "The Pelican," this office enjoys the distinction of being the oldest purely Life Office in the world established on joint-stock principles. Its Head Office is in Lombard Street, London, and is one of the most noted and ancient buildings in that City. For a considerable time the Company conducted its business under its original designation, but in 1903 its name was changed from the "Pelican" to that of the "Pelican and British Empire," the business of the "British Empire Mutual Life Assurance Company" having been fused with that of the original Company in that year.

business. Their Head Office is at No. 12, Dalhousie Square, Calcutta, and Branches have been established in Bombay, Karachi, Rangoon, Madras, Colombo, Penang and Singapore. A Local Board of Directors, consisting of Messrs. C. W. Foley, W. C. Graham and P. Mould, direct operations in India, the chief executive officer being Mr. R. A. C. Thomas, F.I.A. The advice of such experienced men in Indian affairs as Lord George Hamilton and Sir John Gorst, is of much advantage to the Company in the direction of its operations in the East, and through the medium of the Home Board this is always available.

The Company is largely represented in Canada, the head office for the

the affairs of the Company are upon a sound financial basis is shown by the fact that *their available Resources exceed their Liabilities by the large sum of over one million pounds sterling*. High bonuses have been declared in the past, and on the last occasion profits at the rate of $\pounds 1.125$. % per annum were distributed amongst the Policy-holders entitled to participate. With the assured position of the Company and its sound, though liberal, methods of business, a Policy with this office can truly be described as a "gilt-edged" security and a profitable investment.

THE PENINSULAR & ORIENTAL STEAM NAVIGATION Company. This world-famous Company commenced its regular career in the year 1837, and for the first three years of its existence confined its operations to European waters,—running Mail packets from London to Lisbon and Gibraltar at first, and subsequently to Malta and Alexandria, under contract with the British Government. The development which placed the Company's steamers in the position of the leading line to the East came in 1840, when it was incorporated by Royal Charter under its present style and title; the object being to establish communication with India and the Far East. In the year 1842 the P. & O. S. S. *Hindustan*, of 1,800 tons and 500 H. P., started on her epoch-making voyage to the East, *via* the Cape of Good Hope. The rise of the line to importance was then rapid; other steamers of the Company followed in the wake of the pioneer, and in two years they had established a regular Mail Service from England to Alexandria, thence overland to Suez, and from Suez to Ceylon, Madras, Calcutta, Singapore, Hongkong and Shanghai. This advance necessitated the establishment, at enormous expense and under great difficulties, of coaling stations, docks, store establishments *en route*, and at certain stations even fresh water supplies had to be provided for. The Overland route, despite the arduous nature of the journey between Alexandria and Suez, over part of which, from Cairo to Suez, all merchandise had to be carried by caravans, was worked with remarkable success, and the value of the trade in certain years attained the immense total of forty



PELICAN AND BRITISH EMPIRE LIFE INSURANCE CO.'S OFFICES, CALCUTTA.

The combination has resulted in greatly strengthening the position of the Company and it has become one of the first magnitude, with Funds amounting to over $\pounds 5,000,000$ sterling and an annual income of $\pounds 600,000$.

The affairs of the Company are under the control of a strong and influential Board of Directors at Home. Amongst them the names of Viscount Hampden, Lord Avebury, Lord George Hamilton, and Sir John Gorst appear, and testify to the high standing of the Company, whilst the general management is conducted by Mr. G. H. Ryan, F.I.A.

In India and the East, the Company transacts a large and increasing

Dominion being in Montreal where there is a local Board of Directors. Branches have also been established in most of the principal towns in the Dominion. Owing to the strength of the valuation of the Canadian liabilities compared with the other offices transacting business there, the Company appeals strongly to those who rightly consider the question of security, the most important for investigation when effecting an Assurance. The management of the Company's affairs in Canada is in the hands of Mr. A. McDougald.

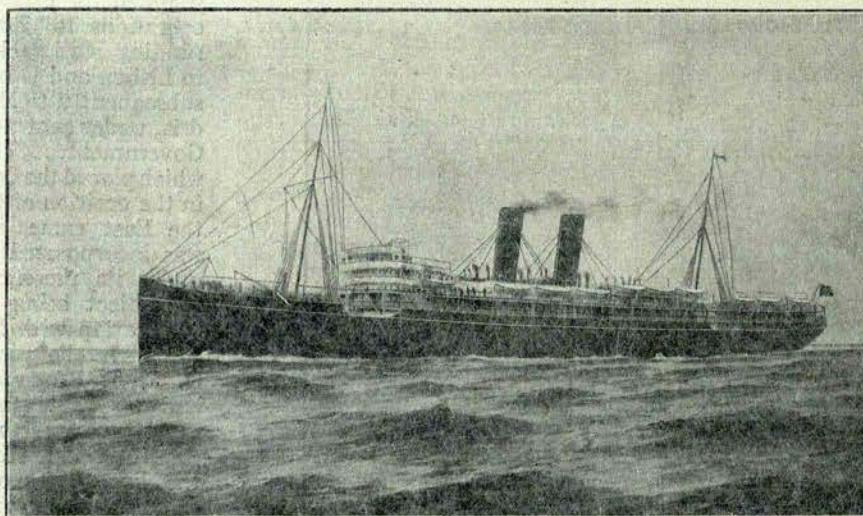
During its existence the Office has paid away in claims the large sum of thirteen million pounds, and that

millions sterling. In 1852 steam communication with Australia was established by the Company, by means of a branch line from Singapore, and in 1854 the Honourable East India Company's Suez-Bombay Service was handed over to the P. & O. From that date the Company have retained and expanded, in accordance with public requirements, the British Mail services throughout the East, under a series of Mail Contracts, which on every occasion have passed through the ordeal of public tender. In 1869 and the succeeding years the conditions of trade were entirely revolutionized by the opening of the Suez Canal, which swept away the necessity of the Overland route, and the lines of communication which the Company had built up and maintained for thirty years were of necessity abolished by the facilities of a through service. The introduction of compound engines for mercantile steamships at the same time altered another of the conditions of existence, and the P. & O. Company were therefore face to face with an emergency which they met with characteristic enterprise. A new service had to be organized and a new fleet procured with the utmost despatch; nevertheless it was five years before the Company could consolidate their new position. They were hampered by the action of the Postal authorities, who for a long time objected to the substitution of the Canal for the Overland Route for the conveyance of the Mails, except at a material concession of contract rates which placed a heavy burden on the Company at a time when they were incurring such enormous expenses. A compromise was at last effected by which heavy Mails were allowed to pass through the Canal, but it was

not till 1888 that the accelerated Mails, sent *via* Brindisi, were allowed to go by the Canal in through steamers—a concession which cost the Company nearly £100,000 in their yearly subsidy. This closed the Company's connection with the Overland route; from this time onwards the operations of the P. & O., as it has come to be familiarly called, have been carried on with unflinching success, and the East has been covered with a veritable network of their Lines, served by large, fast and comfortable steamers with unflinching regularity. The services which the P. & O. have performed have been more than expected from private enterprise. They have been of national importance. Since the

another guarantee of the esteem in which the unflinching regularity of its services is held. The Company's Fleet to-day consists of steamers of a tonnage of over 400,000 tons, and the original cost of these ships has amounted to £8,700,000. The progress in shipbuilding may be gauged by a comparison of their first steamer, the *William Fawcett*, of 206 tons, with the magnificent steamers of the *Macedonia* class of 10,500 tons.

Mr. FRANK RITCHIE, Superintendent, P. & O. S. N. Company, Bombay. Mr. Ritchie has been connected with the Company since the year 1879. He has served in the London office and afterwards in Italy, China, Straits Settlements, Australian Colonies and Calcutta. He has occupied the position of Superintendent at Bombay, the Company's most important office in India, for five years. The establishment of the Company at Bombay includes a large dock yard of over 20 acres at Mazagon with extensive repairing shops, marine and purser's stores, stocks of coal and a dry



S. S. "MOLDAVIA."

opening of the Canal and the establishment of many lines of steamships it has been suggested that the existence of a regularly subsidized Mail Line is of less importance than formerly, but the question has never been seriously raised and it is generally recognised that the Imperial and Commercial interests involved are of such magnitude as to put the idea of casual or haphazard service outside the sphere of practical politics. The P. & O. with its vast fleet of reliable, well-found, splendidly manned and officered steamers, offers too great security for regularity and speed for its position to be questioned. The extent of its Passenger business is

dock, all giving daily employment to a large number of hands. A large flotilla of passenger tenders, launches, lighters, etc., is also maintained in connection with the various services. Mr. Ritchie, the present Superintendent, also holds the position of Member of the Bombay Port Trustees, and of the Committee of the Bombay Chamber of Commerce, and takes a great interest in all commercial matters.

Mr. R. A. A. JENKINS, till recently Acting Superintendent, P. & O. S. N. Co., Calcutta, has been connected with this Company since 1882. He served in the London Offices for some years and came out in the service

of the Company to Bombay in 1889, where he remained until transferred to Calcutta in 1903.

Mr. Jenkins is Agent for the Marine Insurance Co. of London. He is a Member of the Bengal Chamber of Commerce and a Member of the Shipping Sub-Committee of that body. He is also on the Committees of the Presidency General Hospital and Hospital Nurses' Institution, representing the Liners' Conference, and was for a time on the Committee of the Sailors' Home.

Mr. BOMANJI DINSHAW PETIT, of Bombay, is the only surviving son of the late Sir Dinshaw Petit, *Bart.*, patriot, philanthropist, and pioneer of the mill industry.



Mr. B. D. PETIT.

The late Sir Dinshaw, the first Baronet, was known as the Indian Peabody, owing to his wise and munificent charities, which amounted to nearly thirty lakhs of rupees, and Mr. Bomanji who is now the recognized head of the great Petit family, zealously follows in the footsteps of his father. Besides being one of the foremost and most respected of the Parsee community, Mr. Bomanji is a representative citizen of India, having largely contributed to the commercial, industrial and mercantile development of the country both as a mill-owner of wide experience and a sound man of business.

Mr. Bomanji was born in 1859,

and was educated at St. Xavier's College, Bombay. After he passed his F. E. A. Examination, the premature death of his elder brother, Mr. Cowasjee, put an end to his school life, as it was now necessary for him to join his father's firm and assist him in his colossal undertakings. Though scholastic education was thus cut short, his education as a merchant and business man went on under the wise guidance of Sir Dinshaw for upwards of a quarter of a century, with the result that he acquired commercial knowledge of a rare and high order. Mr. Bomanji is an expert at figures and bears the reputation of being a shrewd financier. His great experience in mill management puts him in the front rank among the merchants of the Oriental Manchester. As senior partner in the house of D. M. Petit, Sons & Co., he has chief managerial supervision of the Manockjee Petit, Dinshaw Petit, Bomanji Petit, and Framji Petit Mills, and also until recently of the Victoria Mills and the Southern Maharatha Pressing and Ginning Co. He is also senior partner of the firm of Messrs. B. D. Petit, Sons & Co., under whose agency is the management of the Emperor Edward Mill, and the Presses and Gins of the Godavery Valley, Parbhani and Oomri Ginning and Pressing Companies, Ltd. The magnitude of his interests in the mill industry may be partly realized from the fact that under his control are 200,000 spindles, 5,000 looms, 10,000 work-people drawing a lakh and-a-half of rupees salary monthly, while engines of 10,500 horse-power are employed in the monthly production of 2,500,000 pounds of yarn and 1,350,000 pounds of cloth. All this is in addition to hosiery, dyeing, pressing, ginning, and mechanical factories.

The work by which Mr. Bomanji has contributed towards the development of Bombay's trade is varied and voluminous. He is a member of the Bombay Chamber of Commerce and of the Bombay Mill Owners' Association, of which latter body he was President in 1903. He established in 1892 the Bombay Cotton Exchange Co., Ltd., in order to safeguard the interests of the native cotton trade of Bom-

bay. He also started the Bombay Fire Insurance Co., Ltd. He has been a Director of the Bank of Bombay for the last ten years, and was appointed its President in 1903. Mr. Bomanji also holds a seat on the directorate of all the mills under the Petits, of which he is also the Chairman, *viz.*, the Manockji Petit group, the Emperor Edward and the Framji Petit Mills, and is also Chairman of the Directors of the Textile Manufacturing Co., Ltd., and the Bombay Dyeing Co., Ltd. He is also a Director of the Jubilee Manufacturing Co., Ltd.

Mr. Bomanji's more purely public work should now be recorded. In 1899 he was nominated a Member of the Bombay Legislative Council, and in 1901 was appointed



The late Sir D. M. PETIT, *Bart.*

a Government Representative on the Board of the City Improvement Trust, a position which he resigned in 1905 owing to ill-health. He is a Justice of the Peace, a Delegate of the Parsee Chief Matrimonial Court, a Trustee of the Parsee Panchayat funds, and a prominent and useful member of almost all the important institutions of the city, charitable, literary, or religious. He represents the Mill Owners' Association on the Board of the Victoria Jubilee Technical Institute, and holds a seat on the Committees of the Sir Jamsetjee Jeejeebhoy Parsee Benevolent Institute, the Sir Dinshaw

Maneckjee Petit Gymnasium, the Jamsetjee Nusserwanjee Petit Parsee Orphanage, the Society for ameliorating the condition of poor Zoroastrians in Persia, the Society for the supply of cheap and sanitary residences to Zoroastrians, the Victoria Memorial School for the Blind, the Countess of Dufferin Fund, the Sir Dinshaw Maneckjee Petit (first Baronet) Charity Funds, the Bomanji Dinshaw Petit Mahableshwar Library, and a host of other institutions which all benefit by Mr. Bomanji's experience and knowledge. To works of charity and public utility, Mr. Bomanji is a liberal giver, and to institutions whose accounts are public property he is known to have given over four lakhs of rupees. In 1903 he established the magnificent library and public hall at Mahableshwar, and the most recent of his larger gifts is a contribution of a lakh of rupees towards the London School of Tropical Medicine, in connection with which a separate building bearing his name has been erected.

Mr. Bomanji has three sons, who are all partners in the firm of Messrs. B. D. Petit, Sons & Co., besides each conducting an independent business in his own name. The eldest, Mr. Jehangir, is a Justice of the Peace, an Honorary Magistrate, a Member of the Bombay Municipal Corporation and a Delegate of the Parsee Chief Matrimonial Court. The second son, Mr. Dhunjibhoy, is also a merchant and a Justice of the Peace, and the third son, Mr. Phirozshaw, has recently started his own house of business.

Mr. JEHangIR BOMANJEE PETIT, Bombay. Mr. Jehangir Bomanjee Petit is a grandson of the late Sir Dinshaw Maneckjee Petit, *Bart.*, and the eldest son of the Hon. Mr. Bomanjee Dinshaw Petit of Bombay.

Mr. Jehangir was born in the year 1879. He received a sound and liberal education at the well-known Jesuit Institution of that City, the St. Xavier's College, which he left early in 1897 and subsequently followed mercantile pursuits. Young Mr. Jehangir soon started a firm of his own, entitled Jehangir B. Petit & Co., and in 1898, we find him one of the leading merchants at Bombay, trading extensively in

all classes of goods, with several branches of his own in various places and having close upon a hundred connections in different parts of the world. The firm is now doing business on a gigantic scale with a total turn-over of a couple of crores of rupees per year, having their principal business divided into four extensive Departments, *viz.*, Import, Export, Insurance and Cotton. They largely import piece-goods of all classes, metals, hardware, sugar, matches, perfumery, coal and sundries, and are heavy exporters of cotton and rice. Coal, cotton and insurance in particular seem to be their speciality, as in these branches of business they occupy one of the foremost places among the mercantile firms of Bombay. They are the sole agents

amounting to considerably over three lakhs of rupees.

Mr. Jehangir is also a partner in his father's firm, Messrs. B. D. Petit, Sons & Co., and as such, is the agent of several important and flourishing concerns which form the source of bread to several thousands of operatives.

These are:—

| | Capital. Rs. |
|---|-----------------|
| The Emperor Edward Spg. & Mfg. Co., Ltd. (Bombay) | 10 lakhs. |
| The Godavery Valley Gg. & Pg. Co., Ltd. (Jalna) ... | 1 lakh. |
| The Parbhani Gg. & Pg. Co., Ltd. (Parbhani) ... | 1 " |
| The Oomri Gg. & Pg. Co., Ltd. (Oomri) ... | 1 " |

As a merchant and mill agent, Mr. Jehangir has done much to advance the interests of the various mercantile communities of Bombay. He is one of the most active and conspicuous members of the Bombay Chamber of Commerce, of the Bombay Mill Owners' Association, and of the Bombay Fire Insurance Agents' Association. He has a seat on the Boards of Directors of the Emperor Edward Spg. and Mfg. Co., Ltd.; the Godavery Valley Gg. and Pg. Co., Ltd.; the Parbhani Gg. and Pg. Co., Ltd.; the Bombay Cotton Exchange Co., Ltd.; the Kaiser-i-Hind Gold Mining Co., Ltd.; and the Bombay White Lead Development Co., Ltd.

Mr. Jehangir is a man of the world, and a shrewd, far-seeing, competent business man. He possesses a thorough knowledge of the working of spinning and weaving mills, and his opinion is therefore readily sought on mercantile questions. Mr. Jehangir, notwithstanding the labour and time devoted to commercial matters, takes a lively interest in all public affairs, which he has done much to promote. He has had a brilliant public career, which commenced at a very early age, when he was in his teens. While yet at College, he took a very intelligent part in a controversy that was at that time engaging the attention of his community, "The Baj-Rojgar Question." He wrote on that question in the papers; and in spite of strong opposition, fearlessly expressed his opinion in the *Bombay Gazette*. In 1900 he started and conducted with great success an original scheme of his own for the relief of the famine-stricken. He started his memorable



Mr. J. B. PETIT.

for several well-known and first class qualities of Bengal coal, and make their own purchases of cotton in various important cotton-growing districts of India, where they have their own agencies; their total annual sales for the former going considerably over a hundred thousand tons, and for the latter a good deal over the same number of bales. So fast is their trade in coal expanding that they have frequently to charter large steamers to meet their increasing demands. In insurance, they represent several first class English Companies, and in this branch also, as in coal and cotton, their business stands quite in the front rank, their total annual premiums

"Two-Anna-Famine Fund" on the principle of the Snow-Ball System, and collected and distributed over Rs. 30,000 in a manner which drew much praise for him from the Indian Press. He also played a prominent part in organizing and establishing the Bombay Rate-Payers' Association; the Zoroastrian Association (which is a society for the purpose of keeping a watchful eye on the interests of the Parsee community); the Society for the Propagation of Religious Education among the Zoroastrians; and has very recently put forward a scheme for the establishment of a Parsee General Hospital. As a Municipal Councillor, Mr. Jehangir has rendered conspicuous service, being a fluent and impressive speaker, a zealous and capable worker, with an independent and fearless disposition and always accustomed "to call a spade a spade." Mr. Jehangir is known as a friend of the poor, the defender of the oppressed, and a terror to the oppressor. He belongs to the progressive class and is always to the front in advocating and supporting all measures of well-thought-out reform and advancement, but he does not believe in headlong and rapid movements, and is certainly no advocate of the breaking up of old and reputed institutions without the most careful, patient and elaborate enquiries. Owing to his many qualities of head and heart, Mr. Jehangir occupies a prominent position as one of the leading citizens of Bombay; and there is hardly a public movement of any importance ever formed in the city in which Mr. Jehangir is not called upon to play a conspicuous part.

Mr. Jehangir is well known as a public lecturer and has the reputation of having a facile pen. He is in charge of the Editorial columns of several Indian papers; and also occasionally contributes to the papers in his own name on Political, Social and Economic questions. He is the author of a number of interesting books and leaflets on metaphysical and scientific subjects which are among his pet studies, written in an easy and vivid style, in English and French, over both of which languages Mr. Jehangir possesses a remarkable facility.

Besides being a most enterprising and successful Merchant and Mill Agent, Mr. Jehangir is a Justice of the Peace for the Town and Island of Bombay, a Special Juror, an Honorary Presidency Magistrate, a Freemason,

a Member of the Bombay Municipal Corporation, and a Delegate of the Parsee Chief Matrimonial Court. He is the Patron of the Akalkote Agricultural Syndicate, the Vice-President of the Bombay Shorthand Writers' Association, and the Honorary Secretary for the "Victoria Memorial School for the Blind," which owes its inception and development to his intelligent and energetic exertions.

Mr. Jehangir is also connected with a number of charitable, religious, and other benevolent institutions, all of which reap the unstinted advantage of his education, experience and shrewd business talents. He is on the Committees of (1) the Zoroastrian Association; (2) the Society for Giving Religious Education to Zoroastrian Children; (3) the Bombay Rate-Payers' Association; (4) the Society for the Prevention of Cruelty to Animals, and the Lady Sakerbai Dinshaw Petit Hospital for Animals; (5) the Bombay Native General Library; (6) the Sir Cowasjee Jehangir Khetwadi Girls' School; (7) the Victoria Memorial School for the Blind; (8) the Sir Dinshaw Petit Kandawalla Mohila Library; (9) the Hindu Gayan Samaj; (10) the Bombay Presidency Association; (11) the Cercle Littéraire Bibliothèque Dinshaw Petit; (12) the Society for Educating Zoroastrian Girls; (13) the Dadabhoy Nowrojee Poor Boys' Seminary; (14) the St. Xavier's College Association; (15) the St. John's Ambulance Association; (16) the New Bombay Cycling Club; (17) the Gatha Society; (18) the Students' Brotherhood; (19) the Bombay Buisson Society and Institution, and is the Honorary Auditor of the Sir Jamsetjee Jeejeebhoy Parsee Benevolent Institution.

Mr. Jehangir gives freely to deserving objects; and in this respect he follows in the footsteps of his distinguished father and grandfather. He has contributed so far a sum of half a lakh of rupees to the establishment of libraries, schools, hospitals, dispensaries and to charitable objects generally.

Mr. WILLIAM HEATH PHELPS, J.P., a Municipal Commissioner for Calcutta, was born at Hucknall, near Nottingham, in 1855. He received his education in England and came out to India in 1880. He has since then been connected with the well-known firm of Messrs. Phelps & Co., and is now the senior partner

in India. Mr. Phelps for some time has actively associated himself with the Municipal life of the city. He has served on several Corporation Committees. As a Member of the Hackney Carriage Committee, Mr. Phelps took an active part in the crusade against the notoriously bad carriage service of Calcutta. The vigorous policy adopted was responsible for a most welcome improvement. He has acted on the Markets and numerous other Committees and the General Committee of the Corporation. All matters connected with the advancement of Calcutta as a modern city have claimed and received Mr. Phelps' support. He has recently formulated a proposal, that has received influential support, for the



Mr. W. H. PHELPS.

building of a Town Hall that should serve as the real centre of civic life in lieu of the present obsolete Town Hall. He proposed that the building should include a Municipal Theatre and in every respect fulfil the intellectual and entertainment requirements of a great city, to be erected near the New Municipal Offices in Corporation Street. Naturally Mr. Phelps' proposal excited a warm controversy, but, generally, public opinion is in favour of a reform that would so materially benefit the city and, possibly, prove a source of income to the Municipality. Calcutta lacks to some extent the type of business man like Mr. Phelps who is willing to devote

his time and ability to the welfare of the city. Since 1888 he has almost continuously represented the Trades Association on the Municipal Council and is now a Member of the General Committee. He has been connected with the Cathedral Choir since 1883, and an Honorary Presidency Magistrate since 1890.

Messrs. CHARLES PHILLIMORE & Co., Ltd., Army Contractors, Bombay. This is an English Company with registered offices in London at 136-148, Tooley Street, with a Board of Directors. The Chairman of the Company is Mr. W. O. Kennett, who is also Chairman of Messrs. Richard Dickeson & Co., Ltd.

The Company is largely interested in canteen and grocery supplies to the British Army, and carried through large contracts at the Delhi Durbar successfully. A branch is established at Perim Island in the Red Sea, which supplies practically all ships of the British Navy on their outward and homeward voyages.

The Head Indian Office is at Elphinstone Circle, Bombay, and the godown opposite the Prince's Dock. There are several branches throughout India, the chief ones being at Karachi, Calcutta, Secunderabad, Aden, Meerut, and Madras, where stores of practically every requisite for Regimental Institutes are supplied.

The Managing Director in India is Mr. F. Norton Giles.

Messrs. PLACE, SIDDONS and GOUGH, Bill and Stock Brokers, No. 1, Commercial Buildings, Calcutta. The firm was originally established in the year 1878 under the style of Place and Siddons, for the purpose of carrying on business in stocks and shares, which forms the principal part of its undertaking to the present day. In the year 1888, Mr. George Gough joined the firm as partner, when the style was changed by the inclusion of his name. Another partner was admitted in the year 1891, in the person of Mr. T. B. G. Overend. Mr. Guy Shorrocks was taken into partnership in July 1903. Mr. H. J. Place retired in 1895, and Mr. George Gough in 1902. The present partners are

Messrs. Siddons, Overend and Shorrocks.

Mr. FREDERICK LEWIS BRANDON SIDDONS, Senior Partner of the firm of Place, Siddons and Gough, was born in the year 1851, and is the son of the late Mr. F. G. Siddons. He started business on his own account as a stock and share broker in 1870 in Calcutta, and amalgamated his business with that of Mr. Place in 1878, forming the nucleus of the present firm of Place, Siddons and Gough. Mr. Siddons is on the Board of Directors of several jute, paper, coal and tea Companies. He is a member of the Bengal Chamber of Commerce, and member of the



Mr. F. L. B. SIDDONS.

Financial Sub-Committee of that body, and also a member of the Royal Exchange and Committee.

Mr. THOMAS BROWNE GRAY OVEREND, partner in the firm of Place, Siddons and Gough, stock brokers, was born in the year 1855, at Dublin (Ireland). He came to Calcutta in 1884, and in the year 1891, joined the firm of Place, Siddons & Gough. Mr. Overend is a member of the Royal Exchange and Bengal Chamber of Commerce, and has acted on the Committee of the Royal Exchange, and on the Finance Sub-Committee of the Chamber of Commerce. He is on the Board of Directors of several

Companies in jute, tea and coal. Mr. Overend interests himself in Masonry and is Past District Grand Senior Warden of Bengal. He has

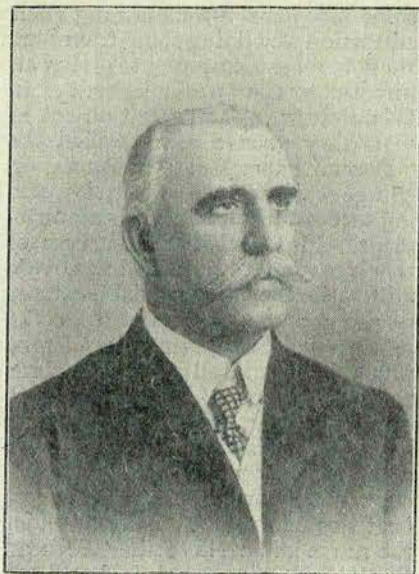


Mr. T. B. G. OVEREND.

passed the Chair in his own Lodge, besides a number of Chapters, and has taken the 30°.

Messrs. POPPE, DELIUS & Co., Jute Fabric Brokers, Calcutta. Established in the year 1875 by Messrs. Poppe and Delius, the partners carried on the business in conjunction for twenty-three years, till in 1898 Mr. Delius retired, and two years later Mr. Poppe followed, after handing over the business to Mr. Otto Hadenfeldt, who, in the following year, 1901, was joined by Messrs. Wm. C. Johnston and J. M. Turner. The name of Messrs. Poppe, Delius & Co. is a very familiar one in Calcutta, as the firm have been so long and prominently associated with the great staple trade in jute fabrics. They do a very large business in this line. Mr. Hadenfeldt, the present Senior Partner, has had a long association with Indian trade. He arrived in the country in the year 1875 as a junior in the service of Messrs. Hadenfeldt & Co., of which firm his brother is a partner. In 12 years he had worked his way up in the firm till he was offered and accepted a

partnership. He remained in this capacity with Messrs. Hadenfeldt & Co. till 1900, when he took over the business of Messrs. Poppe,



Mr. O. HADENFELDT.

Delius & Co., which he, in partnership with Messrs. Johnston and Turner, now conducts.

Messrs. POSNER & CO., Cotton Brokers and Merchants. Messrs. Posner & Co. have been in business in Calcutta for some thirty years, having been established in the mid seventies by Mr. Julius Posner, who still remains as the senior partner in the firm. For some years after their establishment they did a general mercantile business, but for the past quarter of a century they have confined their operations to produce-broking, attaining a leading position, particularly in the cotton line, in Calcutta. They do a large business for the local Mills and for export. Messrs. Posner are taking an active part in improving the Indian cotton industry with the Long Staple Syndicate, and they are representatives of the leading up-country firms in placing gin-cotton on the market. Mr. Posner has a very long experience in cotton and has resided in India many years. Mr. Richard Schenk was made partner in the firm in 1897. He also has much experience, having been resident for years in the country, and connected with Calcutta mercantile houses.

Mr. HENRY EDWARD EDLESTON PROCTER, Chairman of the Bombay Chamber of Commerce, is a partner of Messrs. Killick, Nixon & Co., one of the oldest and most important firms in Bombay, and was born in Cheshire, England, in 1866, and educated at Birkenhead School. In 1882 Mr. Procter joined the corresponding firm of Preston, Nixon & Co., Liverpool, as an apprentice. He came to India in 1888 and joined the Bombay firm, and has been connected with it ever since, a period of 17 years, during which he passed through the various departments and subsequently became a partner.

Mr. Procter's commercial activity resulted in his being appointed Deputy Chairman of the Bombay Chamber of Commerce, 1904 and 1905, and Chairman, 1906 and 1907, facts which speak volumes in favour of his business abilities and the trust he so well enjoys. He is the President of the Bombay Y. M. C. A., and European young men have ever found in him a sympathising and true friend. Among a host of important public bodies which claim Mr. Procter as their valuable and useful member may be named the Mill Owners' Association, of which he is a Committee member, the Bombay Port Trust, the St. George's Hospital Nursing Association, the European



Mr. H. E. E. PROCTER.

Association, of which he is a Committee member, the Bombay Port Trust, the St. George's Hospital Nursing Association, the European

and Eurasian Poor Fund, the Bombay Tract and Book Society, and last but not least the Bombay Branch of the British and Foreign Bible Society, of which he is one of the Vice-Presidents.

Mr. HORMUSJEE DORABJEE PUDUMJEE, J.P., of the firm of Messrs. H. D. Pudumjee & Co.,



Mr. H. D. PUDUMJEE.

Merchants and Commission Agents, 18, Bank Street, Fort, Bombay, was born in the year 1864 at Poona, Deccan, and received his education at the Poona High School. After acquiring a sound commercial training Mr. Pudumjee entered the commercial world and founded the firm of H. D. Pudumjee & Co. in Bombay in the year 1888, with the primary object of rendering service as agents and representatives of the Deccan Paper Mills Co., Ltd., the Deccan Bank, Ltd., the Moondwa Cotton Mills at Poona, and of Messrs. John Haddon & Co. of London. Later on the firm started as carriage builders, importers, general merchants, etc. Thus it will appear that its business is of a miscellaneous nature; and by great industry and enterprise combined with promptness, despatch and tactful resources, a large *clientèle* has been secured by the firm, not only in Bombay, but in other places in the Western Presidency, notably Poona, where the family of the founder is

well known. In 18 years it has attained a large measure of success. As a carriage builder, Mr. Pudumjee has attained special distinction, having secured first class medals and prizes at public exhibitions. His energies and activities have also found an outlet in other original work of a useful description, for instance, in the manufacture of blank cylinders for phonographs, in which he carries on a lucrative trade. Mr. Pudumjee also carries on business on a large scale in Walker's Patent Boiler Varnish and Encol Boiler Composition, used by several well-known mills in Bombay as well as up-country. The subject of this sketch comes from a highly esteemed Parsee family, settled for a number of years in the Deccan capital of the Bombay Presidency. His father who was honoured with the rare distinction of the title of Sardar Khan Bahadur, was a prominent member of the Bombay aristocracy, having secured a seat in the Legislative Council of His Excellency the Governor of Bombay. Mr. Pudumjee, Junior, himself is a rising man, and being young in years, has yet plenty of time before him to rise in honours and distinctions like his worthy father. He is a Justice of the Peace for the Town and Island of Bombay.

The Hon'ble Sirdar NOWROJEE PUDUMJEE comes of a stock directly descended from the well-known Parsee family of Godrej of Broach, who have been merchants from the time of the advent of the British in India. In fact, the great grandfather of the present subject, Mr. Sorabjee, was trading on a large scale in Surat in the early days of the last century, when, fired by hopes of achieving greater success, he arrived in Bombay, whence his son, Khan Bahadoor Pestonjee Sorabjee, repaired to Poona, the capital of the Deccan, about the time of the British settlement there. He was fortunate enough to soon secure the large business of the Government Mail Contract in days when railways were unknown and telegraphic communication undreamt of. So satisfactorily was the work done that the Government, in recognition of these valuable services, granted the title of Khan Bahadoor (a unique honour in those days), which was bestowed upon the grandfather and

father of the Hon'ble Sirdar Nowrojee Pudumjee, and accompanied by a 'Gold Medal.' Thereafter the head of the family, Khan Bahadoor Pudumjee Pestonjee, was also raised to the rank and dignity of the coveted title of "First Class Sirdar in the Deccan." The Government has been continually pleased since to bestow this honour upon the successive heads of the family, the last recipient being the present subject of our article. It is also worthy of note that the Government have been pleased since 1873 to nominate each successive member to a seat in the 'Legislative Council,' a unique honour among the Parsee families in the Presidency of Bombay. The honour of reading the



The Hon'ble Sirdar N. PUDUMJEE.

address on behalf of the citizens of Poona, when His Gracious Majesty the King Emperor was touring in India, was conferred on the late Sirdar Khan Bahadoor Pudumjee Pestonjee, who had the further privilege of presenting a beautiful necklace to His Majesty, from the hands of his grand daughter, Bai Heerabai. The charities of this family extend to over a lakh of rupees. Nowrojee Pudumjee matriculated in the early sixties together with his brother, the late Sirdar Khan Bahadoor Dorabjee Pudumjee, and both the brothers were favourite pupils of the distinguished 'educationist,' Sir Edwin Arnold, K.C.I.E.; Sirdar Nowrojee

was appointed an Examiner at the Bombay University Examination. Both brothers were not lacking in the commercial instincts so richly inherited from their ancestors, and some few years after finishing their education and doing some travelling they betook themselves to giving an impetus to the 'paper industry' in this country. With that object in view they started a mill called the "Deccan Paper Mill" in Poona, on a large scale, and the concern is working successfully under their management. Fired with the success of this venture, they added a cotton mill, utilizing the available steam power for the purpose from the paper mill. Still later an ice factory was added, and all three concerns are working most satisfactorily at Mundhwa near Poona. These were, however, preliminaries to business of a more ambitious character. Encouraged by former successes, the two brothers started a 'bank' under the name and style of the "Deccan Bank" in 1893, and it has been conducted ever since with more than ordinary success. They have also taken up, on account of the bank, the "Gadag Cotton and Yarn Spinning Mill," and that large concern, after being considerably strengthened by large additions of new machinery, is now working most economically and successfully. The Hon'ble Sirdar Nowrojee Pudumjee is the Chairman of the joint stock concerns with which he is connected.

After the death of his brother, the Sirdar Khan Bahadoor Dorabji Pudumjee, the mantle of the head of the family fell on Nowrojee Pudumjee's shoulders and in consequence he was created a First Class Sirdar of the Deccan. Sirdar Nowrojee Pudumjee is a large landed proprietor in addition to being the promoter of the companies mentioned. The head of the Pudumjee family has not only been known to be "loyal to Government," but has also the confidence of the people of the Deccan. Although fully occupied with various matters, the successive heads of the family have never stinted or grudged any sacrifice of time for public or municipal duties. The Hon'ble Sirdar Nowrojee Pudumjee is the Chairman of the Managing Committee of the City Municipality, Secretary of the "Agri-Horticultural Society,"

Vice-President of the Poona. Khan Bahadoor Pestonjee Sorabjee Dispensary and Hospital, and takes part in almost all public functions, was accorded a seat in the Legislative Council in 1906, and his nomination by Government was very popular.

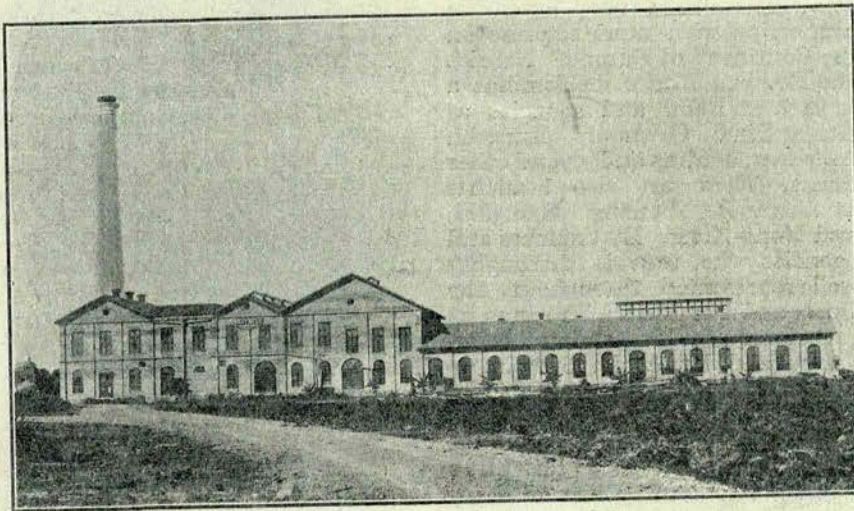
The DECCAN PAPER MILLS Company, Limited, was floated

ever since, the contracts to supply paper to most of the Government Offices in the Bombay Presidency have remained in their hands. Taking into consideration the difficulties in the way of the successful establishment of such an industry as paper-making in Bombay, where the necessary raw materials, grass and wood of the proper quality are only partially procurable, great credit is

ated at Mundwa, about 6 miles from Poona.

The MUNDWA COTTON MILLS. This joint stock concern was the outcome of the establishment of the Deccan Paper Mills Company. It being found that in the mills belonging to the last named Company there was a great deal of spare power available from the plant laid down therein, it was thought advisable to utilize it, and to that end a factory was erected with a capacity of about 2,000 spindles for cotton-spinning purposes. This has been working successfully and is a flourishing concern under the management of Messrs. Nowrojee Pudumjee & Co.

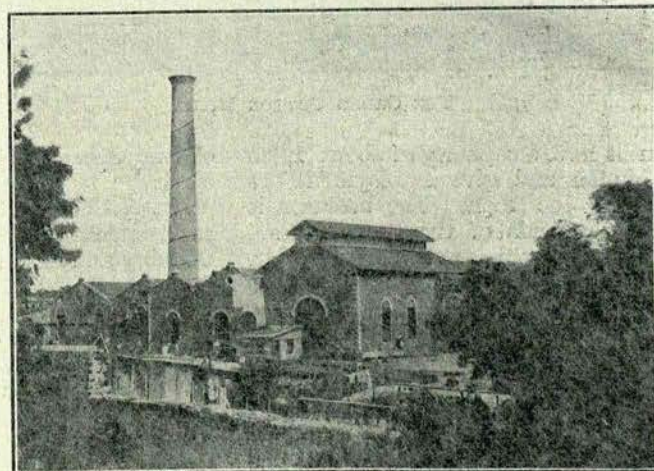
The VICTORIA ICE FACTORY. The founding of this concern by Mr. Nowrojee Pudumjee satisfied a long-standing want of the inhabitants of Poona, by placing within the reach of all a cheap and abundant supply of this much needed commodity, which the rigours of the Indian summer render a necessity of life to a large part of the population. Formerly ice had to be sent by rail all the way from Bombay, and the supply was scanty, while prices ruled high. The Victoria Ice Factory now fully satisfies the wants of Poona and the neighbourhood. The concern is a partnership business. The factory has a producing capacity of two tons daily, which is fully taken up by the people of Poona and its environs.



REAY PAPER MILLS.

in the year 1885 by Mr. Nowrojee Pudumjee, in conjunction with his brother, the late Sirdar Khan Bahadur Dorabjee Pudumjee. These gentlemen, acting under the prompting of the Governments of India and Bombay in the year 1882, engaged in the project of establishing a paper mill in the Bombay Presidency, where up to that time no such industry had existed. The Government, in consideration of the impetus which such an establishment would give to native industry, and in the employment of native labour, had promised support to the brothers Pudumjee in the enterprise if they would undertake it. In view of the promising outlook thus offered, the brothers Pudumjee freely gave their influence and resources for the purpose of starting the new concern. After preliminaries, a Company was successfully floated under the name and style of the Deccan Paper Mills Company. The Government, duly making good its promises to the promoters, placed contracts for the supply of paper in the hands of the new Company, and

due to the Company and its promoters, Messrs. Pudumjee, for the uniform quality of the article produced at the mills. They have gained and deserve the good-will and esteem of the public at large, which has shown itself in the most practical manner possible in the shape of continued patronage of the produce of the mills. The Company employ some 500 operatives at their mills, the machinery for which was all brought from England. It has a nominal capital of 5 lakhs of rupees in 1,000 shares of Rs. 500 each. The mills are situ-



THE GADAG COTTON MILLS.