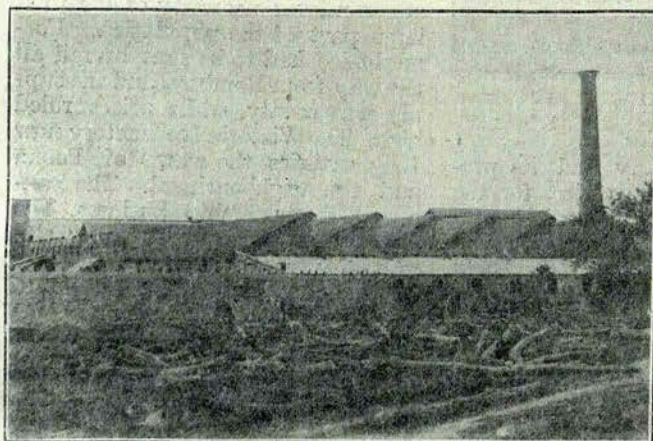


The **DECCAN BANK, Limited**, was established as a Limited Company in the year 1893, having been floated by Messrs. Dorabjee and Nowrojee Pudumjee. The office of the Company is situated at No. 561, Bhawani Pett, Poona. The Bank has a Capital of Rs. 2,50,000, and is the first institution of its kind to be established in Poona and the Mofussil towns of the Bombay Presidency. From its commencement, the Bank has had a most successful career, transacting a great volume of business, and its prosperity may be gauged from the handsome dividends which it has consistently paid, since the first year of its establishment. The Agents and Secretaries of the Deccan Bank are Messrs. Nowrojee Pudumjee & Co. of Poona.

The **GADAG COTTON AND YARN SPINNING MILLS**. This concern is named after the town of Gadag in the Dharwar District of the Southern Mahratta Country. The



THE GADAG COTTON MILLS.

mills have a capacity of about 1,800 spindles and give employment to nearly 600 men. The business is in the hands of the Deccan Bank under the able management of Mr. Nowrojee Pudumjee.

Messrs. **B. RIGOLD & BERGMANN**, Merchants and Importers of English and Continental Manufactures, Calcutta. The Head Office of the firm is at 82, Bishopsgate Street Within, London. The Indian branches were established first at Bombay in the year 1879

and at Calcutta in the following year. The firm deals in woollen and cotton goods, in which they represent large English firms. They also represent Goodlass Wall & Co., Liverpool, for paints and varnishes; W. S. Dunn & Co., New York, for all kinds of picture mouldings; Messrs. Stoney Bros., Lancaster, for leather and oil cloths; Mr. Gustav Boehm Offenbach, Germany, for soaps and perfumery. They have also a very extensive connection with manufacturers on the Continent of Europe. Besides the Bombay House the firm has a branch at Delhi and agencies at Rawal Pindi, Cawnpore, Karachi, Amritsar, Madras and several other towns. There are also branches at Singapore, Penang, Shanghai, and Hong-Kong. By branches and agencies the firm is thoroughly well represented throughout the East and Far East. The present proprietor is Mr. George Bergmann, and Mr. A. M. Stewart is Manager for Calcutta. Mr. Stewart

has been identified with this line of business in India for 23 years. He came to India in the year 1883 to join the firm now known as Stewart Mackenzie & Co., having formerly served in the London office of the same firm, known in the Metropolis as Stewart, Gent & Co.

Mr. **JAMES LOW REID**, Superintendent and Manager, Hooghly Docking and Engineering Company, Limited, Howrah, Calcutta, was born at Arbroath, Scotland, and educated in his native town. Being intended for an engineering career he was apprenticed at the Dens Iron Works, Arbroath, with Messrs. Alexander Shanks & Sons. On the completion of his indentures he obtained an appointment in the British India Steam Navigation Company's

service, and served the Company at sea for a number of years. He resigned the Company's service in the year 1892 and joined the firm of John King & Co., Engineers, Calcutta, as an Assistant Engineer.



Mr. JAS. L. REID.

Mr. Reid remained with this firm till the year 1901 when he resigned for the purpose of taking up his present appointment with the Hooghly Docking and Engineering Company, Ltd. The latter concern is a limited liability company, formed in the year 1901 to acquire and carry on the works and business formerly the property of Mr. H. C. Mullick. Since the conversion the business has made very rapid strides and from being in a small way when taken over, the works have grown to be capable of work of the most formidable character, as was shown when the contract of repairing the *Zulu*, one of the large steamers belonging to the Buckhall Steamship Company, was undertaken and successfully carried out. Mr. Reid is a member of the Institute of Engineers and Ship Builders of Scotland, and holds the Board of Trade certificate as Chief Engineer.

Messrs. **ROGERS & Co.**, Aerated Water Manufacturers, Bombay. It is hard for the younger generation to imagine what life in India was like without aerated drinks. Yet in the days before Bombay had its present fine water-supply our



Mr. THOMAS ALFRED ROSS, Assistant Manager, Harton & Co., Manufacturers, was born in Connemara, West Ireland, in the year 1849 and educated at Greenwich College, Upper School. In 1863 he joined Messrs. Soames Ships, London, to serve his apprenticeship, and was

six years with the firm, leaving them in 1869 to join the British India Steam Navigation Company. After serving with this Company for four years, he was promoted to Chief Officer. His B. I. service ended in 1877, when he joined the Calcutta Port Commissioners as an Assistant Superintendent of Jetties. He was appointed Store-keeper in 1879, in which post he remained till the end of 1895. In the last-named year he joined W. Harton & Co. as an Assistant, and in 1901 was appointed Manager of the firm, in which capacity he now remains. Mr. Ross holds a Master's certificate in the Mercantile Marine, and is the possessor of the Royal Humane Society's Bronze Medal for saving life. In this he follows the example of his father, the late Mr. Alexander Douglas Ross, who held 21 presentations from the Royal Humane Society for saving life. Mr. Ross has been a resident of Calcutta since 1867, and in all the succeeding years has never been out of India.

The ROYAL EXCHANGE ASSURANCE—Incorporated in 1720. This concern is one of the oldest business houses dealing with Fire, Life and Marine Assurance. It was originally a purely English Company



and up to the present day its Head Office is located within the precincts of the world famous Royal Exchange in London, a guarantee of its extreme respectability and solid foundation. The Corporation effects every kind of insurance connected with policies in Fire, Life and Marine business, but does not confine its operations exclusively to these departments of assurance. It offers facilities to the public in many other directions. Testa-

tors who are in doubt regarding the appointment of Executors and Trustees of their property left under wills may find reliable and painstaking agents in this Corporation. The Royal Exchange Assurance also undertake any description of business in connection with property both real and personal. They are prepared to act, when required, in the matter of settlements, and in agency for real estate. They are in a peculiarly favourable position to give confidence to those to whom the finding of confidential agents is desirable, as the finances of the concern are in a highly satisfactory condition. The solid foundation of the Company's affairs is evidenced by the fact that the funds in hand exceed the sum of £5,250,000 sterling. There are also other resources at their disposal, and with such a backing, they are enabled to place funds entrusted to them to the best advantage and offer investors the most unimpeachable security. The chief aim of the Directors of the Royal Exchange Assurance has always been to bear in mind in all business transacted by them the benefit of their constituents, and in this style of business they have found return in the universal estimation in which the Company is held. A reference to the Company's prospectus and to the under-mentioned agents will obtain full information regarding the privileges granted to constituents and the conditions of the business. Assurance early in life is a decided advantage, and the Royal Exchange Assurance have very favourable terms to offer, and also solve the difficulty of finding a secure and profitable investment for surplus income. The Company has always distinguished itself by a prompt and equitable settlement of all claims made under the policies which it has granted. There are many branch houses of the Royal Exchange Assurance established in different parts of Asia, all carrying on business in the same manner as the head concern at home, and the following is a list of Agents empowered to transact business on behalf of the Company: Messrs. Gaddum & Co., Bombay, and Messrs. Andrew Yule & Co., Calcutta, for Fire, Life and Sea Insurances. The Fire Department is

represented by Messrs. J. Grieve & Co., Cochin; Messrs. Mackwood & Co., Colombo; Messrs. Donald Graham & Co., Karachi; Messrs. Finlay, Fleming & Co., Rangoon; in which last-mentioned city Messrs. Binny & Co. are Agents for the Royal Exchange Assurance for Sea Assurance. For the same Department Messrs. Bois Brothers are Agents at Colombo. At Madras the Company are represented by Messrs. Parry & Co. in the Fire and Life Departments.

The ROYAL INSURANCE COMPANY of Liverpool, founded in the year 1845 by a number of influential merchants, may be said to have met from the outset the wants and support of the great trading community in which it originated. By a policy of liberality in dealing with its constituents on the one hand and by building up strong reserves on the other, the Company soon acquired a reputation amongst the insuring public at home, which was evidenced by the large amount of support it received. A vigorous extension of numerous connections and the development of its Agency system throughout Great Britain resulted in a large acquisition of business, and the Directors soon had to turn their attention to the foreign field for further expansion. India and our other Eastern possessions, America and the Colonies especially afforded a wide scope for their operations, and the first foreign Agencies were opened within a few months of the Company's formation, at Bombay and Calcutta.

HISTORY OF THE CALCUTTA BRANCH OF THE COMPANY.

In 1875, the "Queen" opened a small Branch Office in Old Court House Street, Calcutta, for the transaction of Fire and Life Insurances and shortly removed to more commodious quarters in Clive Street, where it remained until 1891, when that Company was amalgamated with the "ROYAL." The latter Company continued to transact business in the old "Queen" Office, but were, in the meantime, looking out for a convenient site on which to erect a block of offices suitable to house their rapidly-growing business. In 1895, a site was acquired in Dalhousie Square, one of the most prominent situations in the European business quarter of

the city, on which was erected the large and handsome business block, designed by Mr. Banks-Gwyther, which is now universally regarded as a decided acquisition to the already existing architectural beauties of the Square. When completed the "ROYAL" will possess a block of offices worthy of its reputation and of the magnitude of its operations.

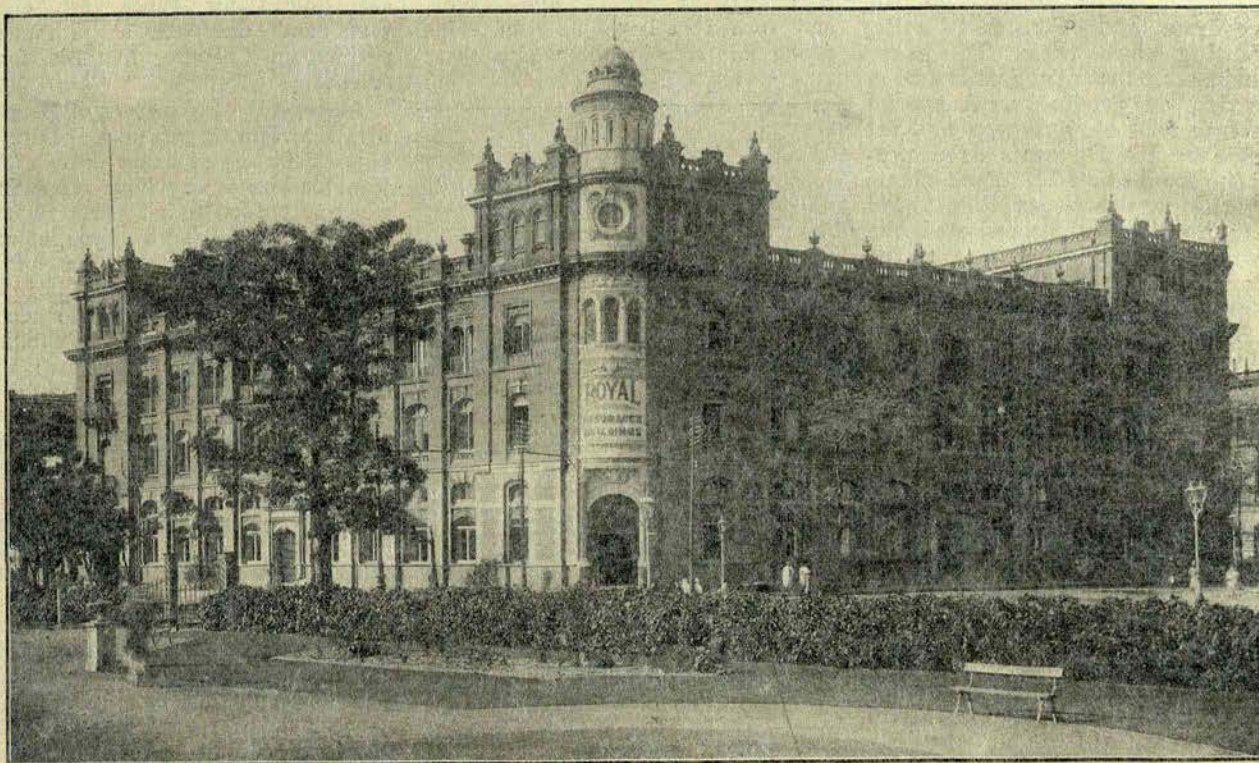
This Company, in addition to its Branch Office, which is under the control of the Secretary, Mr. Darcy Lindsay, is also ably represented in Calcutta by such well-known and

"ROYAL" have further acquired a firm hold in the Fire Insurance field of Burma, where their local representatives are Messrs. Kruger & Co., Messrs. Steel Bros. & Co. and Messrs. Finlay, Fleming & Co.

The position to which the "ROYAL" has attained of being able to be described as the largest Fire Office in the world is in itself the most conclusive proof of its popularity as an Insurance Office.

Its steady development as a Fire Company is shewn by the following figures :—

native of Scotland, having been born in the year 1865, at Dunse in Berwickshire. He has been closely connected with insurance business for many years, and joined the Royal Insurance Company's Calcutta Office in 1891 as an Assistant. In the following year he went to Bombay as Manager of the Company's Branch there, an appointment he held for over nine years, and his personal popularity in the Capital of Western India added greatly to the success of his management. In 1901 Mr. Lindsay was transferred to Calcutta on his predecessor, Mr.



ROYAL INSURANCE BUILDINGS, CALCUTTA.

influential firms as Messrs. Finlay, Muir & Co. and Messrs. Shaw, Wallace & Co. In the Mofussil, its ramifications have extended to such a degree that it is impossible to find a station or town of any importance which does not possess a "ROYAL" Agency.

The business of the Lancashire Insurance Company of Manchester was acquired by the "ROYAL" in 1901, and the existing Agencies of that Company held by Messrs. Graham & Co. and Messrs. Duncan Bros. & Co. were maintained. The

YEAR.	FIRE PREMIUMS.	TOTAL FUNDS.
1850	£ 44,027	£ 330,657
1860	£ 262,978	£ 780,690
1870	£ 511,837	£ 1,924,042
1880	£ 933,078	£ 4,524,005
1890	£ 1,220,382	£ 6,343,978
1900	£ 2,078,299	£ 9,885,403
1903	£ 2,848,341	£ 12,666,666

The total Losses paid since the Company's inception amount to considerably over £50,000,000 sterling.

Mr. DARCY LINDSAY, Secretary of the Royal Insurance Company, is a

James Cran, being invalided home, and assumed charge of this important Branch of the Royal's business. The Calcutta Branch controls the Company's many Agencies not only in Bengal, but also in the Punjab, the United Provinces of Agra and Oudh, the Madras Presidency, and in distant Burma. It is the most important office of the Company in India, employing a large staff, and in respect to the extensive business it transacts it is the largest Foreign Branch of the Royal if we exempt one or two of the American Offices.

The RUSSO-CHINESE BANK, Calcutta, founded in 1895 with a capital of nine million roubles; a steady expansion of its operations has on two occasions necessitated increases in capital, which now stands at fifteen million roubles, and in addition to this the Chinese Government have subscribed five millions of Kuping taels as their share of capital in the business. Taking the two together, the Bank has a capital aggregating in sterling over two million pounds, and on this in 1903 they paid a dividend of 8 per cent per annum, besides placing a large amount to the Reserve and Pension Funds; showing that their Banking business in the Far East has been carried on profitably. A special reserve fund of £180,000 was set aside by the Directors as a provision for the possible future effects of the war between Russia and Japan which had necessitated the temporary closing of some of the Bank's branches in Japan and Manchuria.

The Head Office is in St. Petersburg and the affairs of the Bank are under the control of a Board of nine Directors, with Prince H. Oukhtomsky as President and Messrs. A. Wischnegradski and D. Pokotiloff as Managing Directors. The Bank has representatives in London, New York, Singapore and Bombay, branches established in Calcutta and Paris, and upwards of fifty others scattered throughout China, the Far East, and in some of the chief trade centres of Russia. Central Asia is also included within the scope of their operations, there being branches of the Bank in Bokhara, Kashgar, and other Khanates in that little known part of the world.

Mr. ALEXANDER MAIR, the Manager of the Bank's Calcutta Branch, belongs to Dumfriesshire, Scotland, and began his banking career some twenty years ago, in the late Oriental Bank Corporation's Edinburgh branch in 1884. Four years later he came out to the East (in 1888) and has since been connected with various Banking Institutions in Bombay and Calcutta until he joined the Russo-Chinese Bank as their representative in Bombay in 1903.

Mr. RUSTOMJEE HEERJEE-BHOY MANACKJEE RUSTOMJEE is the present head of the leading Parsee family of Calcutta which has for over a century played a prominent part in the history of the City. Mr. Rustomjee Cowasjee, the first of the family to settle in Calcutta, came from Bombay in the early part of the 19th century and was a member of the ancient Banajee family of Bombay.

Mr. Rustomjee Cowasjee in the development of his business became known as the Merchant Prince of Calcutta. He did an extensive business between India and China, and owned a large fleet of ships plying for trade in the China Seas;

occupied many important public positions. He was highly esteemed as one of the leading citizens of Calcutta and enjoyed the confidence both of Government and the people. Mr. Manackjee Rustomjee died in 1891, and was succeeded by his eldest son, Mr. Heerjeebhoy Manackjee Rustomjee, who in 1882 was nominated by Government as a Commissioner of the Corporation of Calcutta in place of his father. In 1902 he was appointed Sheriff of Calcutta, an appointment which evoked the hearty and general approval of all classes of the community. He was also Consul for Persia for eight years and occupied a prominent position in Calcutta, like his forefathers.

Amongst the Freemasons of Bengal, Mr. H. M. Rustomjee's work as District Grand Secretary of Bengal from 1880, won for him a very high reputation which extended to all parts of the British Empire; and in 1902, he was honoured with the appointment of Past Grand Deacon of the Grand Lodge of England. In 1903 he was made a Companion of the Order of the Indian Empire. His very useful career was brought to a sudden end by his unexpected death in 1904.

His eldest son, Mr. R. H. M. Rustomjee, then became the head of the family. In 1892, Mr. R. H. M. Rustomjee was appointed an Honorary Presidency Magistrate for Calcutta, and in 1899 an Honorary Magistrate for Sealdah. On the death of his father he was appointed District Grand Secretary of Bengal Freemasons; and was also nominated by Government in place of his late father as a Commissioner of the Corporation of Calcutta, non-official Visitor of the Presidency and Alipore Jails, Member of the Board of Management of the Alipore Reformatory School, and of the Calcutta Hospital Nurses' Institution. He was also elected in his late father's place as a Member of the Executive Committees of the District Charitable Society, Calcutta University Institute, British India Association, Calcutta Deaf and Dumb School, and of the Bengal National Chamber of Commerce. He is the Managing Director of the Howrah Docking Co., Ltd., and a Member of the Committee of the Association for the Advancement of Scientific and Industrial Education of Indians, and a Governor of the Mayo Hospital.



Mr. R. H. M. RUSTOMJEE.

he took a leading part in all public affairs of Calcutta, and was one of the Justices of the Peace. In 1839 a Church was built in Calcutta by Mr. Rustomjee Cowasjee for the use of his countrymen. The failure of the Union Bank in 1849 (before the days of limited liability), of which both he and his son, Mr. Manackjee Rustomjee, were Directors, proved very disastrous to both, and Mr. Rustomjee Cowasjee, crushed by the blow, died in 1852. He was succeeded by his son, Mr. Manackjee Rustomjee, the first Indian gentleman to become Sheriff of Calcutta, in 1874. He was also Consul for Persia for 20 years. In his time he

Messrs. E. D. SASSOON & CO., Merchants, 2-3, Clive Row, Calcutta. Partners, J. E. Sassoon (Bombay), E. E. Sassoon and M. E. Sassoon (Europe). This firm was established at Bombay in the year 1866 with branches at Calcutta, Karachi, Hongkong, Shanghai, Kobe, Manchester and London. The business of the firm is in imports and exports generally, but a speciality is made of the opium trade with China, the firm handling some 12,000 chests yearly. Messrs. N. I. Sassoon, S. S. Joseph and A. N. Sassoon manage the Calcutta Branch.

Mr. N. I. Sassoon, Manager of the Calcutta Branch, of Messrs. E. D. Sassoon & Co., was born in Bagdad, of the well-known Jewish family of that name, in the year 1853, and educated partly in Bagdad and partly at Bombay. He came to Bombay from his native place about 33 years ago. In the year 1873, he joined the firm of E. D. Sassoon at Shanghai as an assistant, and became a partner in 1880, but in the following year retired from the firm and returned to Bombay, where he started business on his own account, running his own firm as a merchant for some ten years. He was offered the management of the Calcutta Branch when the firm of E. D. Sassoon & Co. was established in 1891, and, upon accepting the appointment, came to Calcutta in that year. He is a Member of the Bengal Chamber of Commerce. His eldest son, Mr. Alfred Sassoon, has distinguished himself as the writer of meritorious poetry, his book "Llewelyn and other poems" having been presented by the author to T. R. H. the Prince and Princess of Wales during their tour in India, and accepted by them.

Mr. MOISE ABRAHAM SASSOON, Merchant, of 54, Ezra Street, Calcutta. Mr. Sassoon established the firm of which he is sole proprietor in the year 1890. The dealings of the firm are concerned with Gunnies, Indigo, Opium, and General Merchandise. There are both Import and Export Departments connected with the business, but the chief operations are in exports. In the year 1897 he went into partnership with Messrs. Meyer Brothers of Singapore, and carried

on business in their joint interest in the Straits Settlements until, in August 1905, the partnership was dissolved, and Mr. Sassoon then entered into the same partnership relation with Messrs. R. Sassoon & Co., of Singapore. Mr. Moise



Mr. M. A. SASSOON

Abraham Sassoon was born in the year 1867 at Beyrouth in Syria and was educated in his native country. He came to India in the year 1890, and opened business as above noted in the same year.

Mr. ARTHUR ROBERT SHARP (*Captain, Bombay Volunteer Rifles*) sole proprietor of the well-known firm Tothill, Sharp & Co., Merchants and Manufacturers' Agents, Tamarind Lane, Fort, Bombay, was born in 1869 in London, where he was educated at the Vermont College. In 1886 he joined the firm of Ewart, Latham & Co., Bombay, and remained with them until 1889. In the year following Mr. Sharp commenced business on his own account in Bombay as Merchant and Manufacturers' Agent. Two years later he joined Mr. J. B. Tothill, who was carrying on business in the same line, and towards the end of the same year, Mr. Tothill having retired, Mr. Sharp became the sole proprietor.

His firm are wholesale representatives for the following well-known Manufacturers:—

Henri Nestlé & Anglo-Swiss Con-

densed Milk Co. of Switzerland and London.

H. J. Heinz Co., Mass., Manufacturers of Food products.

Lewis Berger and Sons, Ltd., London, Varrish and Paint Manufacturers.

Aspinall's Enamel, Ltd., London. Aerators Ltd., London, for Sparklets and Syphons.

Hope Hartope's Disinfectant Co., London.

Mackenzie and Mackenzie, Ltd., Edinburgh, Manufacturers of Biscuits.

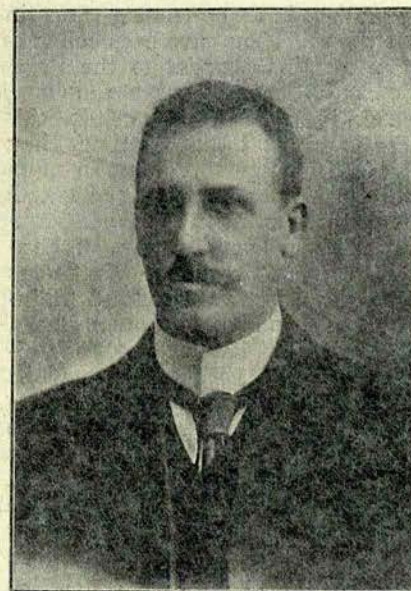
John Gosnell & Co., Ltd., London, Manufacturers of Perfumery.

F. C. Fertig, Hamburg, Manufacturers of Lamps.

J. & J. Tauntons, Birmingham, Manufacturers of Beds.

Wright and Butler, Ltd., Birmingham, Manufacturers of Lamps, and many others of less importance.

They do a large general indent business in piece-goods, hardware and sundries through London, Manchester, Birmingham and the Continent. Mr. Sharp was till lately an all-round athlete, and still takes a keen interest in sport generally. He was a powerful swimmer, a good cyclist, and a footballer, and is one of the promoters of the Bombay Rovers



Mr. A. R. SHARP.

Association Football Club. He has served with usefulness on the Committees of various clubs. He has

acted as Honorary Secretary and Treasurer of the Rovers and also the Harwood Association Football League. He is a Captain in the Bombay Volunteer Rifles and an excellent shot with the rifle; he gained a name for himself, and kept up the reputation of the B. V. Rifles by his fine performance at Bisley in 1898 when he headed the list of the Indian Kolapore Cup Team.

Messrs. R. SHARP & SON, Stevedores and Marine Contractors, Bombay.—This firm was established in Bombay in the year 1869 by Mr. Robert Sharp and was at first carried on in a small way, but its transactions rapidly increased. In 1878 Mr. Daniel Joseph Sharp joined his father in the conduct of the business and for six years worked as an Assistant gaining experience in the various departments and fitting himself for the promotion which ultimately came. In the year 1884 having a thorough command of all the various departments of the business carried on by the firm he was admitted a partner. The firm undertake the discharging and loading of cargoes from steamers and sailing ships. In this business they are the oldest established and leading firm in Bombay. They have been contractors for this purpose to the P. & O. S. N. Company since the year 1882. The pressure of work in this line is so great that at times they provide employment for up to 1,600 hands. They have similar contracts with Harris & Dixon's Line of Steamers, Nelson Donkin & Co. of London, Dillon's Gate Line, Sir James Laing & Son of Sunderland (Shipbuilders) and many other lines. The extent of Messrs. Sharp's business may be estimated from the fact that they employ some 20 Europeans in the superintendence of their various operations, besides a European Head Foreman. Mr. Sharp himself is a native of London where his large experience was gained in the service of Mr. Richard Green (now Messrs. Green & Co.). He made his way to the East in the service of the B. I. S. N. Co. and settled in India for the purpose of establishing his present business. Mr. Sharp, junior, was also born in London and was educated at

Gray's College, Essex. He has been connected with the Volunteer movement since 1878, in May of which year he joined the Bombay Volunteer Rifles. Passing through the subordinate grades he received his Commission in 1887, and was elected Captain of "A" Company in February 1900. In 1901 he obtained the rank of Honorary Major. He has the Volunteer Decoration.

Messrs. SINCLAIR, MURRAY & Co., Calcutta (Partners, J. J. Sinclair and J. B. Crichton), Freight, Produce and Jute Brokers. The firm has numerous agencies in Northern and Eastern Bengal and are the agents of the Chittagong Jute Co., Ltd., Narayanganj Co., Ltd., and Northern Bengal Co., Ltd.

Mr. J. J. SINCLAIR, a partner in the firm of Sinclair, Murray & Co., arrived in India in the year 1877 and for several years devoted himself to mercantile pursuits in various capacities. In 1892 he founded the present firm of Sinclair, Murray & Co. Mr. Sinclair is intimately acquainted with the freight and jute business, having had experience therein for over 20 years. He has been much interested in the local Volunteer movement and has identified himself with it since the year 1881 at the time of the formation of the Calcutta Light Horse with which body he served some 16 years, rising to be Troop Sergeant-Major.

THE SINGER MANUFACTURING Company, Head Office in India, Hornby Road, Bombay.—Although India is the best of all markets for British manufactures, it is not always easy to introduce a new thing in a conservative and distrustful land. This is well illustrated by the history of the Singer Sewing Machine in India. The Singer Manufacturing Company have always kept to their original principle of having their own agencies rather than trusting to the retail trade, but it was a method which was by no means successful at first. It was in 1875 that they first turned their attention to India, and appointed various agents in different parts. But except in one instance they did absolutely no business for the first seven months. Even the one

successful agent, Mr. N. M. Patell achieved only the very moderate success of selling twenty machines in the first year. He persevered, however, and in 1880, having taken over the Madras agency, he travelled in the south of India for five months, and pushed sales with such success that the Company called him to London to make his personal acquaintance. The result of this visit was that Mr. Patell was appointed agent for India, Burma and Ceylon, but Mr. Patell did not have things all his own way even now. The Singer Machine was by no means first in the field in India. The Company had made such headway at home that for some years



Mr. N. M. PATELL.

their utmost efforts were required to keep pace with the demand of the home markets; and it was doubtless this success, which compelled the makers of other machines, to seek customers further afield. The consequence was that for fifteen years before Mr. Patell opened his modest little shop behind the Cathedral in Apollo Street, Bombay, India had been supplied with an assortment of machines of various makes; these were of sufficiently poor quality to lend no great encouragement to mechanical sewing, while in many cases their low price formed an irresistible appeal to people who desired to save money, but had not

sufficient knowledge of mechanism to make them qualified to judge at the time of purchase where true economy lay. The new agent general, therefore, had not only difficult and elusive competitors to cope with, but a plentiful supply of cheap imitations of the real article to contend with. These Mr. Patell industriously weeded out, and his efforts have met with such success that he now has control of 135 branches, while the importation of Singer's machines (now reckoned yearly in thousands) is more than three times as great as that of all other makes combined.

The industry which is now represented by a group of seven factories, with a capital of over fifty million dollars and whose output is over 20,000 machines a week, had a very humble beginning when Isaac Merritt Singer constructed his first machine with the aid of a borrowed capital of forty dollars and the use of a friend's small workshop. Night and day he worked, pondering over every motion, every detail of his invention, yet only preparing for himself bitter disappointment, for with all his care he forgot one essential—the tension screw. Through this little oversight, the machine when finished refused to work, and was almost on its way to the scrap-heap, when the inventor discovered that its only fault lay in the tension, and, having successfully regulated this, was able to put on the market the first sewing machine in 1850. Now, besides the immense factory at Kilbowie, near Glasgow, covering forty-two acres, there are six factories in America, and one near Vienna; and from the original machine made by Isaac Singer have sprung fifty distinct types, some of them having as many as one hundred varieties. The making of all parts to gauge is carried to the highest pitch of perfection, and whatever new piece is ordered, the buyer has an absolute certainty that it will fit. At the Kilbowie factory, there are immense stocks of raw materials, and the foundry cupolas work night and day to turn out the 130 tons of small castings required daily. As an instance of the extent to which labour-saving devices are used, may be men-

tioned a drilling machine which in one operation bores 23 holes, all absolutely true, in the body of the sewing machine.

In the gentle art of advertising the Indian Agent is an expert. A conspicuous decoration at Delhi at the time of the great Durbar was the Singer triumphal arch, made with transparencies and glass decorations, while at the Bombay Exhibition of 1904-05 the artistic pavilion of the Singer Company's exhibit was unsurpassed by anything on the grounds. Here they carried a Gold Medal and soon after followed with another Gold Medal at the Benares Exhibition. Medals to this Company are not things of rarity, as they have been victorious in every contest and have received Medals in all parts of the world.

A well-deserved mark of appreciation was shown to Mr. Patell in the invitation to visit the Chicago Exhibition of 1893 with Mrs. Patell as the guests of the Company. Mrs. Patell was one of the first Parsee ladies to visit America.

The present President of the Singer Company is Mr. Douglas Alexander, a man of great ability, business tact, experience and hard work; the business tactics of thousands of offices are at his fingers' ends.

Mr. Patell has not only made the sewing machine business his life's work, but appreciating the benefits of expert training, sent his son Mr. Pherosha Patell to London, under Mr. Henry Raper, the Company's representative in London, where he worked in the London office, and also in the Company's factory at Kilbowie, near Glasgow, and he is now assisting his father in the business.

In the Bombay premises of the Company hundreds of machines are displayed working with hand, foot, or electric power.

Messrs. SIRCAR & BARNARD, Colliery Proprietors, Calcutta. The partners started business together in 1899 when Babu N. C. Sircar secured from the Equitable Coal Co., Ltd., the piece of coal land known as Horipore on his own and Mr. Barnard's account, during the absence of the latter in England. On the return of Mr. Barnard an-

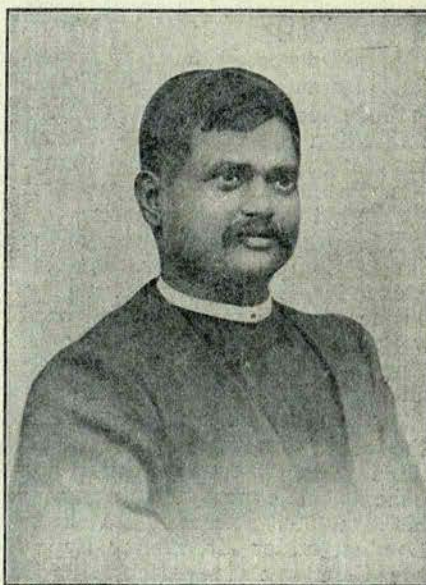
other property at Jheria known as Bhalgora was secured, and colliery work started under the name and style of Sircar and Barnard. Further coal properties were secured by the partners either alone or in partnership with Mr. T. C. Ambler and Babu A. N. Roy. Of these some turned out well and others were of less value, the only downright loss being sustained in connection with a piece of coal land at Nandy which proved an absolute failure. In September 1903, the firm secured from the New Beerbhoom Coal Co., Ltd., a perpetual lease of their Benalee coal land, an area of 4,300 bighas. In the latter part of 1903 Messrs. Sircar and Barnard, in view of the depressed state of the coal trade, decided to effect an amalgamation with other companies and proprietors, and negotiations led to combination with the neighbouring collieries of the Dudley Coal Co., Simlabahal Coal Co., Burragarh Coal Co., and a limited liability company was formed under the style of the Bhalgora Coal Company, Limited, with a capital of eight lakhs. T. C. Ambler, N. C. Sircar, R. Barnard and J. B. Gibb were appointed Directors, and the Bengal Coal Company were appointed Sole Agents. The Bhalgora Coal Company thus formed has since acquired more coal lands adjacent to their properties, bringing their area up to 2,100 bighas of first class land giving an average of 20,000 tons of steam coal monthly. Messrs. Sircar and Barnard disposed of their Nimcha and Horipore Collieries, which were not included in the above amalgamation, to the Baraboni Coal Concern, Ltd., which was formed by the amalgamation of Babu N. C. Sircar's own coal business, and land held outside the partnership, with Babu G. C. Bose's Baraboni Colliery. The Baraboni Coal Company was formed with a capital of five lakhs with Babu N. C. Sircar as Managing Director and Mr. R. Barnard as Director and Chief Mining Engineer and G. C. Bose and N. Sircar as Directors. This Company has an area of 1,800 bighas of land and an output of 15,000 tons of steam coal monthly. Having made over their Bhalgora Colliery in this manner to the new Bhalgora Company and their Nimcha and Hori-

pore properties to the Baraboni Coal Concern, Messrs. Sircar and Barnard retained for themselves their Benalee property which they are now working under their own firm. They have also a large interest of the Kuardi Coal Syndicate formed to work 3,300 bighas of coal land between Raneeganj and Kalipahary containing the well-known Ghusick seam.

Mr. Robert Barnard, partner in the above firm, came to India in 1896 as Manager of the Bengal-Nagpur Coal Co., Ltd., with whom he remained for some two and a half years. In August 1898 he started business for himself in partnership with Babu N. C. Sircar as above.

The late Mr. NALIN BEHARI SIRCAR, C.I.E., was the second son of the late Tarruck Chunder Sircar. He was born in November 1856, at Naihati, 24 miles North of Calcutta on the River Hughli where he had his family residence. He came to Calcutta in 1864 and was educated at the Hare School. After matriculating he read in the Presidency College up to the B.A. standard of the Calcutta University, and in 1880 joined his father's firm of Messrs. Kerr, Tarruck & Co., as an assistant. From his youth he was an ardent follower of the great reformer, Keshub Chundra Sen, and throughout his career he was notable for the liberality and broadness of his views. In 1881 he joined the Brahmo Somaj, that enlightened body of educated Indians who have done so much for their countrymen. He was one of the founders of that flourishing institution, the India Club, and served it continuously as Honorary Secretary. As a member of the Calcutta Corporation, Mr. Nalin Behari Sircar won his widest publicity. He was a strenuous fighter, and from the time he was elected as a Commissioner of Ward No. 4, in 1889, he made his influence felt in civic affairs. In 1897 he was appointed by the Government a member of the Calcutta Building Commission. Two years later came the great revolt when Mr. Nalin Behari Sircar together with 27 colleagues resigned their seats, as a protest against the passing of the new Municipal Law (Act III of 1899) in the face of strong opposition from the Indian community. In 1903 he re-entered the Corporation as a representative of the Port Trust, and

his career was marked by vigorous criticism of Municipal methods and an energy that was characteristic of him. He did good work on the Calcutta Port Trust from the year 1892 when he was first elected as a representative of the Calcutta Corporation. Three times he had this honour. He was also appointed a member of the Port Trust in 1902 as a representative of the Bengal Chamber of Commerce and was re-elected in 1904. In August 1904 he was appointed a member of the Bengal Legislative Council as the representative of the Calcutta Corporation. The great confidence placed in him by the citizens of Calcutta was amply evidenced when he was appointed Sheriff of Calcutta for 1903-4. With all his manifold activities he



MR. N. B. SIRCAR.

remained an energetic man of business. He was admitted as a partner in the firm of Kerr, Tarruck & Co. in 1891. He was made an Honorary Presidency Magistrate of Calcutta in 1893. The many services he rendered to the community were recognized by the Government of India in the bestowal of the Kaiser-i-Hind Silver Medal in 1900 and the C.I.E. in June 1902. He received the latter decoration at the hands of the Viceroy at the great Delhi Durbar of 1903, which he attended as a guest of the Government of Bengal. In 1904 he was elected Chairman of the Calcutta Import Trade Association of the Bengal Chamber of Commerce,

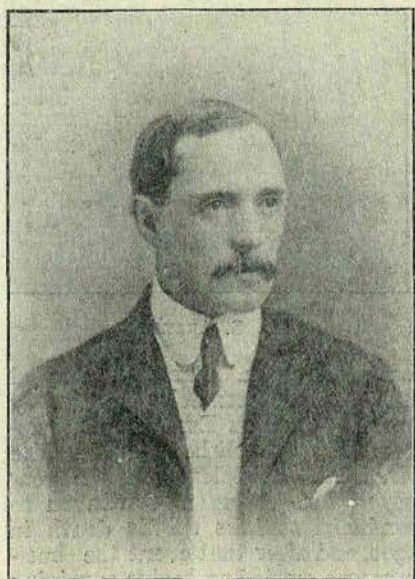
and was re-elected in 1905 and 1906. This shows the high esteem in which this worthy Bengali gentleman was held by the European Mercantile Community in Calcutta.

Messrs. JARDINE, SKINNER & Co. (founded in 1841) is one of the oldest of the business houses in Calcutta. The present partners in the firm are Messrs. F. G. Steuart and W. A. Bankier, in Europe, Messrs. R. H. A. Gresson, and R. Jardine Paterson in Calcutta, and of these Mr. R. H. A. Gresson is the senior resident partner. Messrs. Jardine, Skinner & Company's head office is in Calcutta, and they are represented in London by Messrs. Matheson & Co., while Messrs. Jardine, Matheson & Co. represent them in China and the Far East.

Messrs. Jardine, Skinner & Co.'s operations embrace most of the chief industries of Bengal, and their interests in tea, jute, coal and shellac are very extensive ones, whilst in insurance and shipping they are also largely concerned. The firm are the Managing Agents for the Cachar and Dooars Tea Company, Limited, and the Bengal United Tea Company, Limited, these Companies having an area aggregating over 8,000 acres. In jute, the Kamarhatti Company, Limited, and the Kanakarras Company, Limited, with a united capital of ninety-two lakhs of rupees, and running a total of over 1,700 looms and upwards of 3,000 spindles between them, are also under their management, and have so flourished as to render necessary large extensions to the first named Company. As Managing Agents for the East India Coal Company, Limited, and the Jherriah Coal Syndicate, Limited, Messrs. Jardine, Skinner & Co. hold a leading position in the coal industry of Bengal. For very many years the firm has been closely connected with the lac, dye and shellac trade, and own large factories at Buriaghat and Narghat at Mirzapore, in the United Provinces. The Insurance Department of the firm's business is a large and important one as they are the General Agents for the Triton Insurance Company, Limited, and the Manchester Assurance

Company with which is incorporated the Atlas Assurance Company, Limited, Managing Agents of the Eastern Insurance Company, Limited, and Agents for two Chinese Insurance Companies, the Canton Insurance Company, Limited, and the Hongkong Fire Insurance Company, Limited. In connection with Shipping, Messrs. Jardine, Skinner & Co. are the representatives in Calcutta of the Indo-China Steam Navigation Company, Limited, the Pacific Mail Steamship Company, the Occidental and Oriental Steamship Company and the Toyo Kisen Kaisha, the latter being a Japanese-owned line.

Mr. R. H. A. GRESSON, the senior resident partner, has been connected with the firm since 1892, and is a Director of the Bank of Bengal, Chairman of the Triton and Eastern Insurance Companies, Chairman of the



Mr. R. H. A. GRESSON.

Indian Tea Association, Darjeeling and Dooars Sub-Committee, and a Member of the General Committee of the India Tea Association, and takes a prominent part in all matters connected with the advancement of the trade of Calcutta.

Messrs. BERTIE-SMITH & Co., Ltd., General Merchants, 23, Apollo

Street, Bombay. This firm was incorporated in Bombay on the 21st August in the year 1900.

They deal principally in *Carbonic Acid Gas* which is imported direct from the Rhine, from the source of the celebrated Apollinaris and Johannis Table Waters. In addition to this, they are also Sole Agents in India, Burma and Ceylon for *Soda Water Machinery* of such distinguished makers as Messrs. Farrow and Jackson, Limited, London; *Essences* required for *mineral drinks* manufactured by the well-known firm of Messrs. Duckworth & Co. of Manchester and London; the *Pasteur-Mallie Filter* which is claimed as the only reliable and finest filtering apparatus extant, as proved by the latest tests of French scientists; *Odol* for teeth which is a recognized high grade antiseptic dentifrice; *Naftalan* which is a popular modern treatment for Eczema and allied diseases, and *Munyon's Homœopathic Home Remedies*, etc., etc. Sir Jamsetjee Jeejeebhoy, Bart., is the Chairman of the firm, Messrs. G. W. Moir, J. E. Aspinwall and Hugh S. Symons are Directors, Mr. J. Stanley Smith is Managing Director, Mr. Arthur N. Wise is General Manager, and Mr. Talegamkar Isaac Abraham is Manager.

With such an able Board of Management, the firm carries on its business now in a flourishing condition. There is a great demand for their articles, and the work in their office is always very brisk. They have agents in Calcutta, Karachi, Delhi, Colombo and Rangoon.

The following brief sketch will be read with interest by those interested in the question of the Technical Education in India:

Mr. Talegamkar Isaac Abraham, the Manager of the firm, is a Beni-Israel by birth and was born in Bombay in 1868. He received his education at the Robert Money School and also at the Bombay Victoria Jubilee Technical Institute where he received the first Scholarship of Lord Reay and passed in the first class and was the first successful student who came out with the title of L.T.M. He first served as a carder and spinner at the Bhownagar Mills, on leaving which a large garden-party was given in his honour by the employees of

that Mill. The following extract from his certificate will show how successful he was in his first attempt: "He has shown himself as much a practical as a theoretical man."

He was always found zealous and persevering, and it must be mentioned to his credit that he efficiently worked his departments for months together without jobbers.

We are glad to say that Mr. Isaac possesses a good knowledge of fancy weaving also."

He then served as a Manager and Secretary in the Ahmedabad Ginning and Manufacturing Company, Ltd., which is one of the largest mills in Guzerat. He also got several students passed out in cotton spinning from the City and Guilds Institute of London, the examination being held in the Technical Institute, Bombay. Being possessed of such qualifications and commercial education in the cotton line, Mr. Abraham was recognized as an expert by the Law Courts of Guzerat on points of disputes in connection with the cotton industry. After some time he had to leave Cotton owing to ill-health, when he was presented with an address in a meeting presided over by Diwan Bahadur Ambalal Sak from which we give short extracts. "Your promptness in helping others at great personal inconvenience and sacrifice has been simply unique."

Suffice it to say, that we look upon your departure as a great loss to the Ahmedabad cotton industry in general and to us in particular."

He then joined Messrs. Y. H. Desai & Co., the well-known wholesale precious stone merchants of Bombay, who are also the Bankers of Messrs. Bertie-Smith & Co., Ltd. Mr. Abraham was the chief contributor to a newspaper called the *Beni Israelite*, and he is author of many books in Marathi, both prose and poetry, the most popular of which is the essay on "The Talmud," and his translation of the school system of Talmud originally written by the well-known Revd. Spiers of England.

In addition to this as a lover of Indian Music he has been since 1880, Secretary to the "Keertonoejak Mandaly" which carries on

religious preaching, accompanied by music, and he is also a prominent member of the "Society for Promoting Moral and Religious Education amongst Hebrews" on whose behalf he has delivered several public lectures in Bombay and in the Kolaba District.

Messrs. McVICAR SMITH & Co., Jute Balers and Shippers, Calcutta. The firm, which originally carried on business under the style of D. A. Smith & Co., was founded in the early sixties. In its inception it was established as representative of Dundee spinners. Mr. McVicar Smith's connection with the firm dates from the year 1869, when he came out to India and joined Messrs. D. A. Smith & Co. in the capacity of Assistant. In 1873, Mr. McVicar Smith continued the business under its present style and designation. The firm now carry on a general jute business, and in this trade it is one of the oldest houses extant.

Messrs. SCHRÖDER, SMIDT & Company, Calcutta and Bremen. This firm was established in 1862 by Johannes Schröder and Johann Smidt. The present partners are Johann Smidt, George Smidt and Herman Smidt in Bremen, and Heinrich Johannes Sanders in Calcutta. The firm deals mainly in general produce, such as rice, cotton, hides and skins, wheat and seeds, etc., also in English and Continental manufactured goods. In addition the firm has an Engineering and Electrical Department representing large Continental concerns. It has also Insurance and Shipping Departments. The firm in India employs several thousand natives. It has agencies at Bombay, Cawnpore, Delhi, Dinapore, and sub-agencies at all principal stations throughout India.

The SOCIETA COLONIALE ITALIANA opened business in Bombay on the 1st of January 1901 as General Merchants, Exporters and Importers. Their Head Office is in Milan, Italy, with branches at Aden and Hodeidah in Arabia, Mombasa in British East Africa, Mogadiscio in Italian Somaliland, Massowah on the Red Sea, and Shanghai and Canton in China, with a large mining concession in Corea. The firm exports all kinds of produce from India, and imports from all

countries in Europe, especially Italy and North America. They are Agents for the Societa Veneziana di Navigazione a Vapore, Venezia (Venice Steam Navigation Co.) and of the L'Universo Compagnia Italiana d'Assicurazione contro i rischi dei Trasporti of Milan (Universe Insurance Company). They are also Agents at Massowah and Mombasa for the Austrian Lloyds Steam Navigation Co., and at Massowah and Aden for the Navigazione Generale Italiana, Florio & Rubattino United Companies. The branch at Shanghai is specially concerned in banking transactions, while at Massowah large contracts have been secured for railway supplies. In Mombasa the firm own rubber plantations, which commodity they export to Europe. The President of the Societa Coloniale Italiana is Barone Alberto Treves de Bonnfili, and the Vice-President, Commendatore Augusto Stucchi; the Managing Director being Commendatore G. Ianni, whilst the Manager for Bombay is Mr. F. H. Naish of London. The firm have a paid-up Capital of £3,200,000 and do their own banking in Bombay for their various branches.

Mr. FRANK HUBERT NAISH,
Manager, Societa Coloniale Italiana,



Mr. F. H. NAISH.

Bombay Branch. Born 1878 and educated at the South Eastern

College, Ramsgate. Mr. Naish has passed nearly the whole of his business career in the service of the Societa Coloniale Italiana, entering their service in the year 1899. His services were first utilized in British East Africa, and from there he travelled in the firm's interest all over German East Africa, Uganda and British Central Africa. He has held the Company's power of attorney for Zanzibar, Aden and Hodeidah.

Messrs. D. SOLOMON & CO.,
Jute Fabric Brokers, No. 9, Grant's



Mr. S. ARAKIE.

Lane, Calcutta. Partners, Samuel Ezra Arakie, Ezra Solomon Gubboy and Nissim Silas Ezra. This business was established by the late Mr. David H. Solomon in the year 1870. Mr. Solomon continued to conduct its affairs till his death in 1900, and after that event the business was carried on by his surviving partners, Messrs. Arakie and Gubboy. In 1904 Mr. N. S. Ezra was admitted a partner. The principal business of the firm is carried on in jute fabrics. They are Members of the Calcutta Jute Fabrics Association. The standing the firm has attained is largely due to continuance of the sound business policy of the late Mr. Solomon by the present partners. Mr. Solomon was one of the oldest Gunny Brokers in the city and greatly respected by the Euro-

pean merchants. Mr. S. E. Arakie, the present senior partner, was born in the year 1854 and educated at the Doveton College, Calcutta. He gained his first business experience in the firm of Messrs. Graham & Co., which he joined in 1881 as an Assistant in the Shipping Department. After 5 years in this office he started the firm of Sam & Aaron Arakie as bone suppliers to Messrs. Arakie Bros. in which both S. and A. Arakie were partners. This firm subsequently assumed the style of Croft, Wells & Co. Mr. Sam Arakie left Arakie Bros. in 1888 and joined his present firm of D. Solomon & Co., in which, in conjunction with his partners, he has since acquired the leading interest. Mr. Arakie is the Honorary Secretary of the Maghen David Synagogue in Calcutta, and Joint Honorary Secretary of the Jewish Burial Ground. Mr. E. S. Gubboy, the second partner in the above firm, is the adopted son of the late Mr. D. Solomon. He was born in Calcutta in the year 1872 and educated at the Jewish School, Calcutta. Mr. Gubboy has passed his entire business career with the firm. Mr. N. S. Ezra, the third partner, is the son-in-law of Mr. S. E. Arakie. He was born in Calcutta in the year 1883 and educated at St. Xavier's College. His partnership in the firm is his first business experience.

The STANDARD JUTE COMPANY, Ltd., Calcutta. Among the many mills in Bengal engaged in the jute industry none is entitled to more extended mention than the Standard, as though it may not perhaps be the largest of its kind in the Presidency, its completeness in every detail, and the high class of its manufactures, place this mill in the front rank of manufacturing concerns in Bengal. The mill is situated at Tittaghur on the Eastern Bengal State Railway, and is close to the station of that name; the site is a well chosen one, as the property has on one side a water frontage on the Hooghly River of over 600 feet, and on the other the railway, from which a siding runs to the mill, thus providing it with every facility for the reception and delivery of raw and finished materials. The area of the property is over twenty acres in extent, and the mill was erected in 1896, but so rapid has been the development of

its business that in 1902 further extensions became necessary, and these, doubling it in size and capacity, have since been made. The mill building is of brick and iron with a terraced roof, its dimensions being 515 by 440 feet, and the motive power used is steam, whilst for lighting purposes 1,900 16-candle-power electric lights are used. The main engine, one of Messrs. J. & E. Woods of Bolton, is the largest on the river, its flywheel being 27 feet in diameter, over which pass 50 "Lambeth" cotton driving ropes. Besides the mill building itself, together with the necessary engine house, boiler houses, godowns, dynamo house, weighing house, etc., in the same compound stand a large two-storeyed bungalow for the European Assistants, the Manager's house, store house and the dispensary, and on the river bank are two jetties extending into the river, each fitted with a steam crane with a lifting capacity of 3 tons. Appliances for the successful combating of an outbreak of fire are numerous distributed all about the yard and buildings, some 1,400 feet of fire hose and scores of fire buckets being all readily placed in case of need, and the two "Cameron" pumps used for feeding the boilers are in the yard, to which, in the event of fire, the hoses may be attached as well as to hydrants in the yard. The mill consumes upwards of 50 tons of "Barrakur" coal daily, and employs a labour force of over 3,000 natives, under the supervision of the Manager and 10 European assistants.

The godowns, seven in number, occupy a building 490 feet long, 45 feet wide and 30 feet high, and have a storage capacity of 45,000 bales of jute, and there is also an hydraulic jute press used for the purpose of economizing space, as much of the jute is delivered loose, or but loosely baled, and the godowns, in spite of their enormous size, would not, unless the material were pressed, hold the large stock constantly kept on hand. In another department careful tests are made of the quality of each consignment of raw material as it is received, 5 per cent of each 1,000 bales being tested, and on the test being satisfactory the bales are opened and due proportions of the hard and the soft jute are combined, a superior "spin" of yarn being thus obtained. In the Spinning Department there are 10,848 spindles and in the Weaving

Department 502 looms always busily at work turning out the fabrics in which the mill deals.

The health and well-being of the native employees have received special attention at the hands of the Company, as at a little distance from the mills a model settlement has been built for them, laid out in streets, and the houses are constructed of brick and cement, two large tanks having also been made for their especial use, whilst pure filtered drinking water is available from hydrants erected in several parts of the settlement. The land upon which the settlement is built, was prepared with special reference to improved drainage and sanitary arrangements, the site being raised by at least two feet above the level of the surrounding land, thus ensuring the houses being always dry and comfortable, offering a pleasing contrast to the squalid native huts often occupied by mill hands.

The mill is in direct telephonic communication with the Managing Agents' (Messrs. Bird & Co.) offices in Calcutta, and since its erection a decade ago, has through the skill, energy and economy, with which its interests have been safeguarded, attained the high position it now holds in the jute industry of the Province.

Messrs. E. SPINNER & Co.,
Import and Export Merchants,



The late Mr. E. SPINNER.
Manchester and Bombay. This firm was founded in 1871 by the late

Mr. Emil Spinner, Sr., who died in 1904 after a very successful career. The partners are Mr. Fred. Spinner and Mr. John Spinner, the Bombay Manager being Mr. Henry Kreis. They have been very successful in their business, the most important achievement being the introduction into India of "Leemann and Gatty's original patent fast-dyed Khaki" which is considered the best of its kind imported into this country and most serviceable for the troops on account of its invisibility and durability of colour. They are contractors to H. M.'s War Office, India Office, etc.

Messrs. NORMAN, STEWART & Co., Naval Architects and Marine Surveyors, Calcutta, established 1894. The partners of the firm are



Mr. W. H. NORMAN.

Mr. W. H. Norman and Mr. W. L. Stewart.

Mr. WILLIAM HENRY NORMAN, the senior partner, was born in 1845 at Barnstaple, N. Devon, has been connected with shipping and its construction from an early age, and was educated as a naval architect in H. M. Dockyard at Deptford (Eng.). After working at his profession in England for some years, Mr. Norman came to India in 1874, and for twenty years occupied the responsible position of Manager of the Dock and Shipbuilding Yards at Calcutta and, on relinquishing that appoint-

ment, became a Marine Surveyor in Calcutta, which business he has carried on successfully for some years. Besides being Surveyor to most of the principal steamship lines running to Calcutta, Mr. Norman's firm are Surveyors to Lloyds Agents, the British Corporation, the Bureau Veritas, and also hold the position of Certified Marine Surveyors to the Government of Bengal. As Vice-President of the Devonian Society in Calcutta, Mr. Norman has done much to keep green in the hearts of his fellow-countrymen the memories of peaceful Devonshire, and to further the interests of Devonians in India. The annual Devonian Dinner held each cold weather in Calcutta under the auspices of the President of the Society, Sir Frederick R. Upcott, C.S.I., K.C.V.O., is one of the cheeriest social functions of the season.

Mr. WALTER LESLIE STEWART, Master Mariner, Commander, R.N.R., A.I.N.A., member of the firm of Messrs. Norman, Stewart & Co., Calcutta, was born in 1859, in London, and educated there; Captain Stewart entered upon a seafaring life at the age of sixteen, joining the Mercantile Marine in 1875. After passing through the several grades from apprentice to Master Mariner, Captain Stewart held command in various steamers belonging to the British India Steam Navigation Co., for upwards of fifteen years, being chiefly employed on the London to India and Australian lines of that Company. He has also visited Japan, and has seen something of active service, being chief officer of the S.S. *Bulimba* when serving as Hospital Ship during the fighting round Suakin of 1885—1886, which campaign included the big fight recorded in history as McNeil's Zareeba. Captain Stewart earned the medal for Transport Service during the Boer War, making several voyages to South African ports whilst in command of steamers taken up for transport duties.

To the more peaceful calling of Naval Architect, he adds that of being a Commander in the Royal Naval Reserve. He retired from the active life of a Commander in the Mercantile Marine in 1904 and joined the firm of Messrs. Norman, Stewart & Co., of Calcutta, Marine Surveyors, as the junior partner.

Mr. GEORGE HENRY SUTHERLAND was born in London in 1866. He was educated at Westminster and gained an experience in business in London for two years before arriving in Calcutta in 1886. He entered the well-known firm of Messrs. Begg, Dunlop & Co., his father, the late Mr. H. H. Sutherland, being then a partner. Mr. G. H. Sutherland himself became a partner in 1890. He was President of the Chamber of Commerce in 1900, and in 1901 he was appointed to the office of Sheriff of Calcutta. During his year of office, he had the distinction of proclaiming the accession of King Edward VII to the throne. In 1903



Mr. G. H. SUTHERLAND.

Mr. Sutherland was appointed a member of the Calcutta Port Commissioners. In the same year he was appointed a Trustee of the Indian Museum by the Lieutenant-Governor of Bengal, which office he continues to hold. For two years, 1900 to 1902, he was the Commercial Member of the Bengal Legislative Council. Mr. Sutherland is widely known and respected throughout Calcutta. He has served in many important public offices, always with ability and distinction. Both as President of the Chamber of Commerce and Sheriff of Calcutta he held the highest posts that could be allotted to a business man, and Mr. Sutherland amply justified the trust reposed in him. Mr. Sutherland is a Director of the Bank of Bengal.

The STANDARD LIFE ASSURANCE COMPANY is by far the oldest established institution of its kind in India and the East, where it commenced operations so far back as 1846. Commanding as it does the veneration due to age it must nevertheless on no account be imagined that this long-established concern shows any signs of falling off in its pristine vigour. The published Reports continue to testify year by year to results such as are achieved by few other Companies, and the unbroken success which has characterized the development of the Standard's business here and elsewhere must be a source of great satisfaction to all whose interests are bound up with that Company.

Life Assurance may be regarded as one of Scotland's national industries, and the Standard occupies a place in the very forefront of the many successful Insurance Institutions

of Scottish origin. It was established in Edinburgh in the year 1825, its original name being "The Life Insurance Company of Scotland," and, after an existence of seven years under this title, in 1832 the present name of "The Standard" was adopted—a special Act of Parliament being passed in that year for confirming the Rules and Regulations of the Company. In this Act the objects and business of the

Company are defined to be "to effect or make Insurances on Lives and Survivorships, to make or effect all such other Insurances connected with life, to grant, purchase, and sell Annuities for Lives or otherwise, to grant Endowments for children or other persons, and to purchase and sell reversionary Rights and to receive Investments of Money for Accumulation." It will thus be seen that the Standard's business is confined to Life Assurance in its various phases; it does not undertake Fire or Marine Insurance, and

business to these quarters, and, after long and careful inquiry, resolved to establish a new Company, having for its particular object Colonial and Foreign business.

The "Colonial Life Assurance Company" was then established, and for twenty years maintained a large business in India and the Colonies, conferring important benefits on many persons whose families would have been left in poverty and distress had they not had the advantage of Life Assurance brought home to them. Its progress was most satisfactory in every respect. It realized large profits, in which the policy-holders participated, and it secured a large and influential connection.

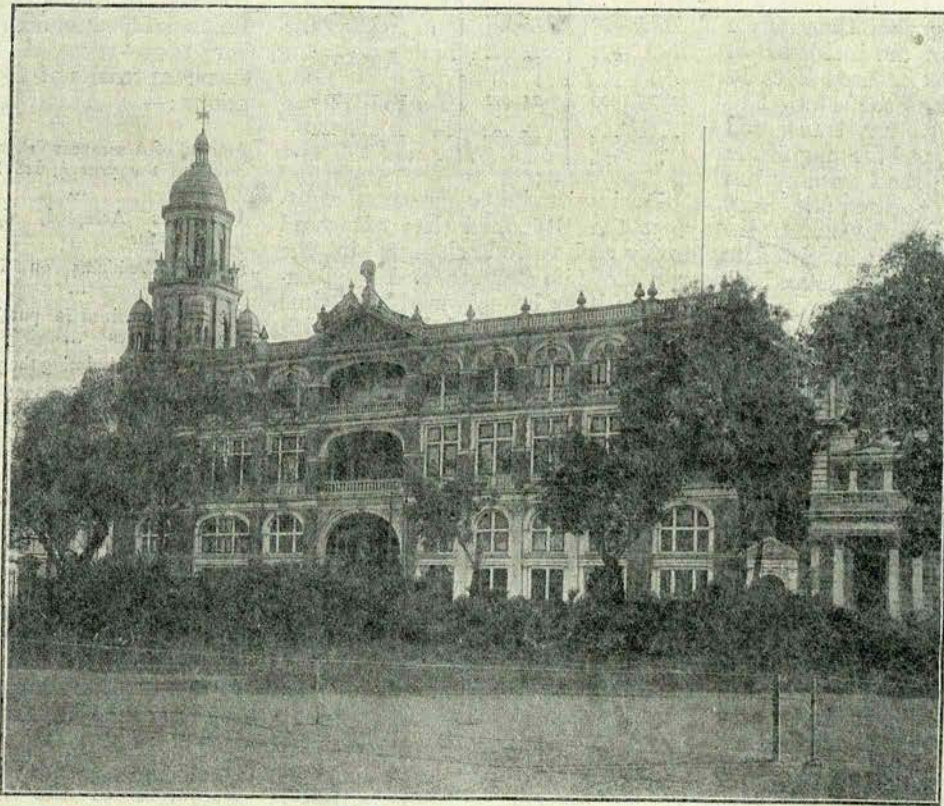
In 1865 the Directors of the Standard and the Directors of the Colonial Company considered it would be for the interest of all connected with these Companies, seeing that the Direction and Management were composed very nearly of the same

persons, to form an amalgamation between them, and the junction was completed on 10th March 1866.

The Colonial Company had introduced new and important features into Life Assurance practice by publishing rates calculated for foreign residence, and by establishing Agencies abroad, thus affording increased facilities to persons whose views or occupations might lead them to travel or reside in other countries. By its means also the

the whole of its Accumulated Funds, amounting at the present time to nearly eleven and a half millions sterling, are available for the purpose of fulfilling contracts of Life Assurance.

In 1846 the Directors of the Standard, being impressed with the conviction that Life Assurance in India and the Colonies might be safely undertaken at rates commensurate with the risk, turned their attention to the extension of their



STANDARD BUILDINGS, CALCUTTA.

benefits of Life Assurance were extended to India on such beneficial terms, and under such liberal conditions as improved knowledge and the circumstances of the times authorized and required. Since the junction of the two offices under the name of the Standard, the Indian and Colonial business has been carried on and extended simultaneously with the Company's Home business, increasing steadily and continuously down to the present day.

It should be mentioned that the rates of premium charged by the Standard for residence in India are based entirely on that Company's own experience of the incidence of mortality amongst assured lives in the country. Owing to the length of time the Standard has transacted business in India, and the magnitude of its operations, the Company has been enabled to compile very reliable mortality statistics, and the Actuarial profession is indebted to the late Manager of the Standard, Mr. Spencer C. Thomson, for an important paper on the subject, which was contributed by him in April 1903 to the *Transactions of the Faculty of Actuaries*. This paper contained information of a kind long desiderated by Actuaries, and the data therein, i.e., the mortality experience of the Standard, will no doubt be found of great assistance to future investigators on the subject of Indian mortality.

In addition to its large and constantly increasing Home and Indian business, the Standard flourishes in nearly every part of the British Dominions, as well as in many foreign countries. Branches and Agencies are established in China, Ceylon, Mauritius, the Straits Settlements, Canada, South Africa, Egypt, West Indies, Belgium, Hungary, Spain, Denmark, Norway, Sweden, Argentina and Uruguay. In fact, it may be said that the Standard Life Assurance Company, while maintaining its position in the front rank of Life Assurance Companies in the United Kingdom, has developed of late years into the most cosmopolitan of all the British Life Offices.

The progress of the business of the Standard is exhibited in the following table, which shows the amount of New Business carried

through during each of the last eleven quinquennial periods:—

Years.	Number of Policies.	New Sums Assured.
1850-1855	4,608	£ 2,492,988
1855-1860	4,672	2,815,455
1860-1865	6,559	3,834,365
1865-1870	9,190	5,713,813
1870-1875	9,318	6,048,364
1875-1880	9,409	6,193,186
1880-1885	11,925	6,714,260
1885-1890	13,481	6,928,895
1890-1895	19,035	8,956,336
1895-1900	24,401	10,109,018
1900-1905	26,383	11,752,453

During its eighty-one years' existence the Standard has witnessed many and varied changes in the world of Life Assurance. New Companies have been formed from time to time, have startled the world with a great flourish of trumpets, and from inherent unsoundness or other causes have in course of time been wound up or otherwise ceased to exist. Other Companies have, for various reasons, merged their business and become absorbed in larger and more prosperous institutions; and it may be of interest to give a list of Life Assurance Companies whose business and connections have been taken over by the Standard:—

Names of Offices.	Date of Establishment.	Date of transfer to Standard.
Commercial (No. 1) ...	1821	1846
York & North of England ... (afterwards York & London)	1834	1844
Minerva ...	1836	1864
Victoria ...	1838	1865
Commercial (No. 2) ...	1840	1846
Experience ...	1843	1850
Legal & Commercial ...	1845	1865
Colonial & General ...	1846	1847
London & Provincial ...	1847	1865

The Standard has ingratiated itself with the assuring public by reason of the very liberal conditions attached to the Policies issued by the Company and the constant adoption by the Directors of all improvements and facilities bearing on the contract of Life Assurance. Easy terms for revival of lapsed Policies, prompt settlement of claims, liberal surrender and loan values are among the many inducements held out by the Standard to all who contemplate effecting Assurances with that Office.

The last published Annual Report of the Standard—that for the Financial Year ending 15th November 1905—revealed the following excellent results of the year's operations:—

Amount of Assurances Proposed during the year (7,608 Proposals) ...	£ 3,293,991
Assurances Accepted, 6,248 Policies for ...	£ 2,535,408
Annual Premiums on New Policies ...	£ 110,018
Amount Received in purchase of Annuities ...	£ 161,564
Claims by Death during the year	£ 643,886
Claims under Endowment Assurances matured during the year ...	£ 117,465
Subsisting Assurances ...	£ 28,900,165

The Annual Revenue was £ 1,464,777, and the accumulated Funds amounted at the end of the year to £ 11,383,892.

The responsibility of safeguarding such a huge sum as the Standard Accumulated Funds amount to, and investing it in such manner as to combine absolute safety with a remunerative rate of interest, is, it may well be imagined, no light one, and the fact that the Directors of the Company have for some years past succeeded in realizing an annual rate of interest of well over four per cent testifies to the skilful way in which the Company's finances are managed. It may be mentioned that the area of investment and the classes of security in which the funds may be placed have been extended of late years under the provisions of the Company's Acts of Parliament, and this of course calls for more frequent revision than formerly of the individual investments—a circumstance the Directors have

been careful to provide for. The Standard's Indian, Colonial and Foreign connections give very favourable opportunities of securing safe investments in some countries abroad where the conditions are favourable, and of such the Directors consider it right and proper to take advantage as occasions arise.

The Standard possesses in Calcutta a handsome pile of buildings erected in 1895 from the designs and under the supervision of that eminent Architect, the late Mr. F. W. Stevens, C.I.E.

The business is conducted by a Resident Secretary assisted by a numerous European and Native Staff under the direction of a Local Board of Directors composed of leading members of the Mercantile Banking, and Legal professions.

Messrs. STEIN, FORBES & Co., Ltd., established themselves in Calcutta as Merchants and General Agents in the year 1901, and have branches under the same title in London and Hamburg, their representative in America for the whole of the United States, in which country the bulk of their business is done, being Mr. R. B. Fuller, Boston. Messrs. Stein, Forbes & Co. command an extensive business in hides and skins and in the export of raw material, their dealings aggregating over £300,000. The partners in London are Mr. J. J. Stein, and in Hamburg, Mr. H. Volger, Calcutta being represented by Mr. Arthur F. C. Forbes, whose experience of India dates back to three decades, thirteen years of which have been occupied as a specialist in the hide business. Mr. Forbes was for a number of years in the well-known house of Messrs. F. W. Heilgers & Co., Calcutta. Mr. Forbes was a member of the Committee of the Chamber of Commerce from 1882 to 1886.

The SOUTH BRITISH INSURANCE COMPANY is one of the leading Colonial Companies, having been born in Auckland, New Zealand, in the year 1872, and has Branches in every important town in the Colonies as well as in the United Kingdom, South Africa, India and the Far East. It is likewise represented by Agents in every port and city

lowing Companies, viz.—

Commercial Marine Insurance Company of South Australia.
Adelaide Marine and Fire Assurance Company (South Australia).
Mutual Union Insurance Company, Limited, Fire and Marine (Tasmania).
Straits Marine Insurance Company (Singapore).



SOUTH BRITISH BUILDINGS, CLIVE STREET, CALCUTTA.

of importance throughout the world. Since the formation of the Company in 1872, losses have been paid amounting to £4,359,135, and it is a recognized fact wherever this Company transacts business that claims are liberally and promptly settled and the interests of the clients of the Company carefully looked after.

The Company has become purchasers and successors of the fol-

Equitable Marine and Fire Insurance Company (Cape-town).

The capital of the Company is £1,900,000 (all fully subscribed), of which £100,000 has been called up, while the funds in hand total over half a million sterling, affording a striking proof of the stability of this leading Colonial institution.

Mr. VICTOR MURRAY, the Manager for the Far East, was born in Lanarkshire, N.B., on the 28th of March 1856; being the youngest son of the late Joseph Murray, Publisher, one of the founders of Murray's Time Tables. Mr. Victor Murray was educated at the famous old High School of Glasgow, now long since defunct. He began his Insurance career in 1876 in the firm of Messrs. Rose, Murison & Thomson, the well-known Insurance Brokers of Glasgow, and continued with them until 1879, when he went to London and joined the London and Lancashire Fire Insurance Company, with which Company he remained only a short time. On the outbreak



Mr. V. MURRAY.

of the Afghan War of 1878-79-80 Mr. Murray's military instincts were aroused and he enlisted in London in the 1st Battalion, Rifle Brigade (known to fame as the Duke of Wellington's Sharp Shooters or Black Bag of Nails), the Battalion being then under the command of Lord Edward Pelham Clinton, H. R. H. the Duke of Connaught being second-in-command. On the Battalion being ordered to the front under the command of Lord Edward Pelham Clinton, Mr. Victor Murray, although under twelve months' service, was permitted to accompany it, but while *en route*

to Bombay on board the Troopship *Junna*, cable instructions were received for the Battalion to proceed to Poona, the Afghan war having been practically terminated by the battle of Kandahar, fought on 1st September 1880—this was naturally a source of great disappointment to all concerned. Mr. Murray was promoted a non-commissioned officer a few days after reaching the Depot at Winchester and was a member of the Sergeants' Mess within thirteen months from the date of enlistment. Mr. Murray's military career continued till 1887, when he left the Army with the rank of Staff Quarter-Master-Sergeant, having been on the Staff of the Bombay Army for nearly four years under their Excellencies Lord Hardinge and the Duke of Connaught. In June 1887 Mr. Murray returned to Civil life, joining the South British Insurance Company at Bombay, and assuming the Managership of that Company's Bombay Branch in July 1888.

In 1891 he was transferred to the charge of the Eastern Branch of the Company at Calcutta, controlling seventy Agencies, extending to Vladivostock, China, Japan, Philippines, Cochin China, Java, Straits, Ceylon, Burma, Madras and the Bengalside of India. When Mr. Murray assumed charge in Calcutta, the Far Eastern business was of a small nature and his entire staff consisted of one European Assistant and six Natives, the business has now so largely developed throughout the Far East, owing to strict attention to business and the prompt and liberal manner in which his Company adjust and settle all claims, that employment is found for seven European Assistants and over 75 Eurasian and Native Clerks.

The Company's business has been recently transferred to their new and splendid building in Clive Street, erected at a cost of over six lakhs of rupees, and one of the finest edifices in that locality.

Mr. Murray has held the position of Chairman of the Marine Association for a period of eleven years, and has likewise been more or less a member of the Committee of the Calcutta Fire Insurance Agents'

Association during the same period; he was elected Chairman of that Association in 1903.

Mr. Murray has been a Mason for the past 21 years, and is a Past Master of Lodge "True Friendship," No. 218, E.C., and a member of Lodge "Industry and Perseverance," No. 109, E.C. The latter was founded in A.D. 1716 and is the second and oldest lodge under the District Grand Lodge of Bengal; the former was constituted in A.D. 1772 and is the third oldest in order of precedence. Mr. Murray is also a member of the Royal Arch, Mark, and Rose Croix, degrees as well as a Knight Templar and a Knight of Malta.

Count S. DUNIN DE SOULI-GOSTOSKY is Inspector in India for the Société de l'Industrie de Naphtes et du Commerce: A. Mantacheff & Company, Producers and Refiners of Kerosene Oil, with branches at Bombay and Karachi. He was born in Russia, educated in



Count S. D. DE SOULIGOSTOSKY.

Austria, and subsequently followed Mercantile pursuits in the Caucasus and Asia Minor. He joined his present Company about 1886, coming out to India in 1899 as Manager for the Bombay branch, and in 1902 was appointed Inspector for India.

The "TAJ MAHAL PALACE" HOTEL, Bombay.—Splendidly situated overlooking the famous harbour of Western India the "Taj

upon two and a quarter acres of land, of which three-quarters of an acre are actually built upon. The premises comprise four hundred rooms

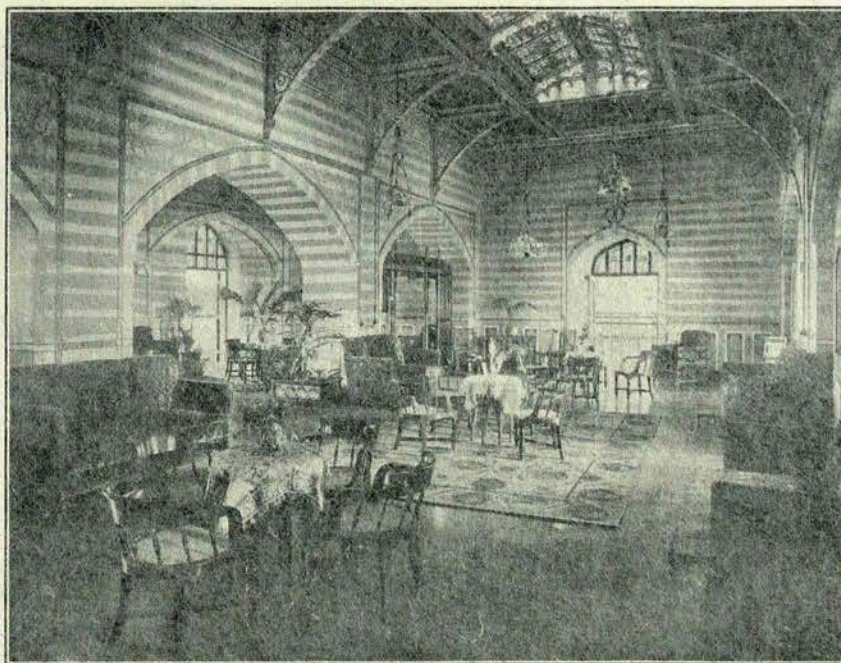
in suites and single rooms. The ground floor being entirely devoted to business establishments. Here are the administrative offices of the hotel management and also special Post, Telegraph and Railway booking offices for the convenience of visitors. Here also are situated the Bar and Billiard Rooms, and the rest of this section is occupied by shops in which every requisite likely to be of use to travellers can be bought. For the convenience of residents three electric lifts are provided by which to reach the upper floors. The first floor is given up to the residential features of the establishment. A wide and deep verandah runs the whole length of one side of the building containing a 'winter' garden and lounge, standing over the entrance porch and facing the courtyard. This is a graceful structure of steel, filled with rich coloured glass. A second spacious verandah is situated on the east side, from which a fine view of the beautiful Bombay Harbour may be enjoyed. Between the two verandahs is the grand dining room with accommodation for some 300 guests. This great apartment is decorated in the Moorish style, and furnished



TAJ MAHAL HOTEL, EXTERIOR VIEW.

Mahal Hotel" has established a well-deserved reputation with travellers as one of the leading hotels of the world. Before the Parsee magnate Mr. J. N. Tata conceived the project of providing Bombay with a first class hotel, India could boast of no such establishment as could compare with those of other leading countries. Comparisons even with the hotels of the small neighbouring island of Ceylon were very much to the disadvantage of India. Mr. Tata had the genius to see that such an establishment could be carried on with success, and the result was the "Taj Mahal Hotel," complete in every detail that travellers are accustomed to find in the best establishments of Europe and America.

The hotel buildings form a fine specimen of architecture, quadrangular in form, surmounted by a noble dome 240 feet in height, the supports of which spring clear and uninterrupted from the ground floor and carry the grand staircase from floor to roof. The buildings stand

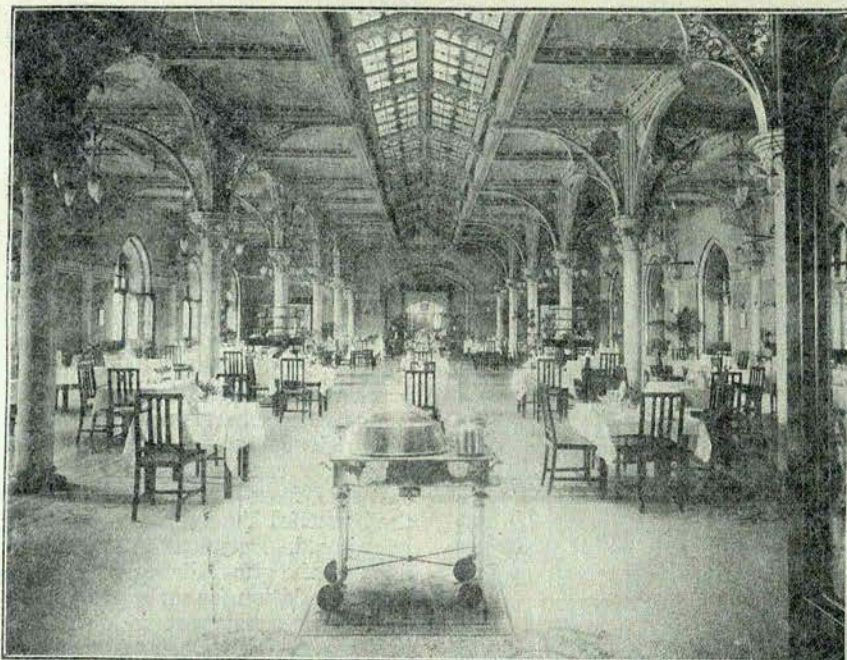


TAJ MAHAL HOTEL, DRAWING ROOM.

with the requisite number of small dining tables to enable guests to enjoy their meals in comfort. The east verandah leads to the Reading

department, with the skill of the chefs in charge, has given the Taj Mahal Hotel a deservedly high reputation for cookery. The Hotel is

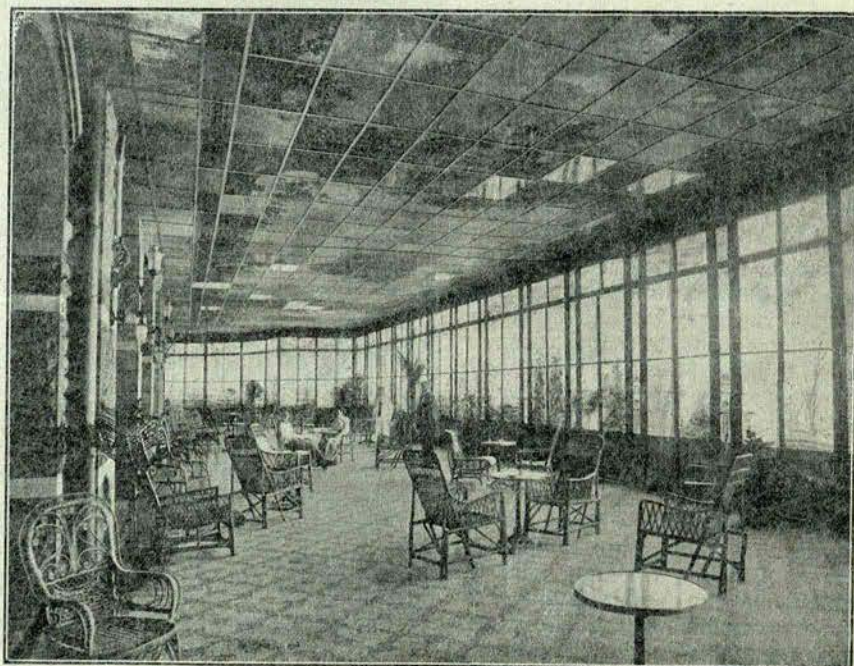
provided in every corner with electric lights and fans. There is a Laundry on the premises. The service is of the finest, being conducted by an European staff, assisted by Goanese waiters and domestics, than whom there are no finer servants in the world. The charges are suited to all conditions of travellers. The millionaire can get his money's worth, and the ordinary bird of passage is well provided for at extremely moderate rates.



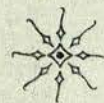
TAJ MAHAL HOTEL, DINING ROOM.

Room, well furnished with literature. Thence to the Moorish Room, and to the Ladies Drawing Room—a bright and dainty apartment. There is also upon this floor a Writing Room and a Private Dining Room where parties can be accommodated. The whole design of the floors is aimed at securing free ventilation and coolness. In the upper floors are situated the sleeping rooms, and the family suites in which it is possible to secure the utmost privacy.

For those who prefer Anglo-Indian arrangements, certain sets of rooms are provided with separate bath-room accommodation attached to them, for the rest there are complete ranges of highly modern bath-rooms available. In accordance with the most up-to-date ideas of construction, the kitchens are situated on the roof of the building, and are presided over by Maitre Talandrier from the Carlton Hotel, London, with four European Assistants. The fine arrangements of this



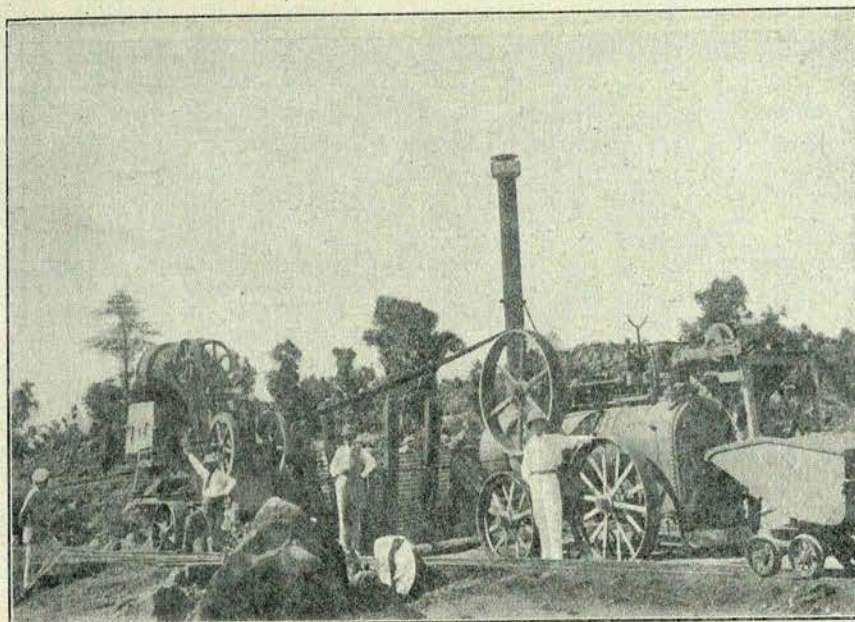
TAJ MAHAL HOTEL, VERANDAH.



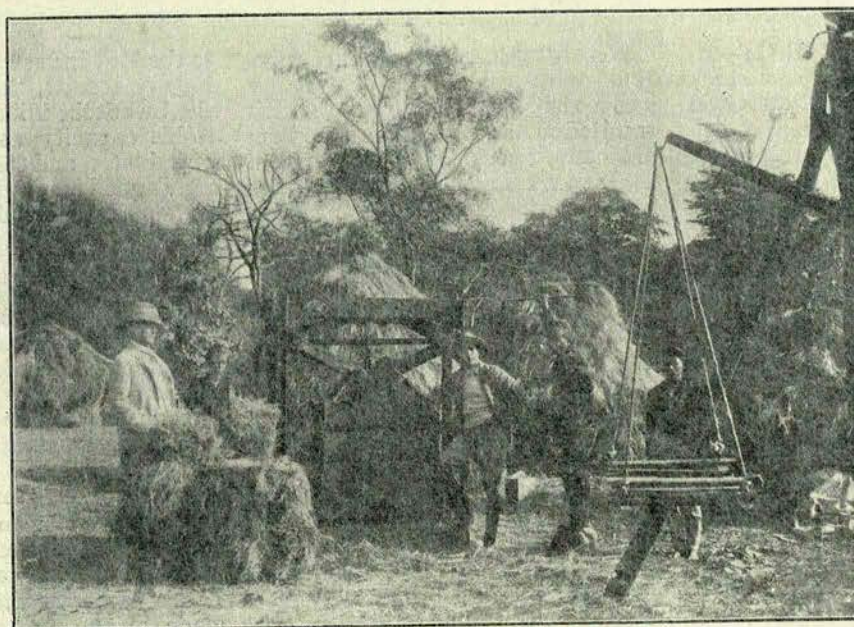
Messrs. SMITH RODWELL & Co., Contractors and Railway Agents. Head Office, Bareilly. This firm was established in the year 1892

for the purpose of opening business on his own account. He took into partnership with him, Mr. E. H. Rodwell who had been for many

the taking over from Messrs. Buckle & Co., of the North Western Railway and Oudh and Rohilkand Railway Agencies at Mus-



BREAKING RAILWAY BALLAST.



BALING FODDER.

by Mr. W. A. Smith who resigned a partnership in the L. C. division of Messrs. Burn & Co., Calcutta,

years an Assistant in the same division of Messrs. Burn & Co. The first operation of the new firm was

soorie, Dehra and Chakrata. Messrs. Smith Rodwell & Co. then extended their business by taking over the

working of the Rohilkand and Kumaon Railway Agencies at Naini Tal, Ranikhet and Almora. The firm subsequently secured contracts for railway ballast from the Bengal and North-Western Railway, the Eastern Bengal State Railway and the East Indian Railway in Bengal, which they are still working, all the ballast being machine broken. Since the opening of the Dehra Railway their North Western Railway Agencies have been closed, as all goods come by the Oudh and Rohilkhand Railway. Messrs. Smith Rod-

well & Co. are carting contractors for the Government Transport and Supply Department and Military Works Department. They run tonga services from Dehra to

Chakrata, Kotedwara to Lansdowne, and Naini Tal Brewery to Ranikhet. They also carry the Mails from Dehra to Mussoorie by their tonga service. They are now working Railway agencies at Mussoorie, Chakrata and Lansdowne for the Oudh & Rohilkand Railway, and at Naini Tal, Ranikhet and Almora for the Rohilkand & Kumaon Railway. Besides these enterprises, Messrs. Smith Rodwell & Co. own large grass farms, and supply the Government Transport Department with baled fodder.



Messrs. SMITH RODWELL & Co.'s TONGA SERVICE.

The late Mr. JAMSETJI N. TATA was descended from a stock of Zoroastrians who left Persia and took refuge in Surat in the 7th Century to escape the oppression of the Mahomedan Conquerors. For 200 years they lived a life of absolute security, and it was only after they had tasted of the fruits of British rule and protection that the Parsees put forward those excellent attributes of energy and industry and acquired for themselves the wealth and influence they are worthy of and now rightly enjoy. Mr. Tata was brought over to Bombay at the age of 13 by his father from Naosari, where he was born in 1839. After his early school days he was placed in the Elphinstone College at the age of 16 and completed in that Institution a four years' course of study prior to entering his father's office. The seeds of his successful future were here sown, and that the harvest has been plentiful the industrial and intellectual progress of Bombay bears ample testimony.

Mr. Tata's first move in connection with commercial enterprise was a visit to China in 1859 which resulted in the founding of the firm of Messrs. Tata & Co., with branches in Japan, Hongkong, and Shanghai and later on at Paris and New York. Four years were spent in the land of the Celestial, and Mr. Tata returned to Bombay in 1863. Next came the desire to establish an Indian Bank in London, and he went over to England with this object in view in 1865. A financial crash in Bombay, however, prevented the accomplishment of this progress, and Mr. Tata remained in England for two years, adding to his store of business knowledge. On his return to India, the family fortune lost in the financial crisis, Mr. Tata and his father obtained contracts in connection with the Abyssinian War which they turned to good account and fully recouped the heavy loss they had sustained. With the reclamation of Back Bay, an enterprise which proved successful, Mr. Tata devoted himself

to the Mill Industry with very satisfactory results, the Empress and the Swadeshi Mills bearing witness to his capacity as a great captain of industry and trade. Mr. Tata set a good example to employers of labour in his kindly regard for those who look to him for their daily sustenance. Speaking at the opening of a new spinning shed at the Nagpore Mills, a department which worked 74,924 spindles and 1,384 looms, he referred to a small pension scheme which had been introduced in connection with that Mill "for our workpeople who are entitled to a small increase of pay after 25 years' service and to a maximum pension of Rs. 5 a month after 30 years' service."

A remarkable episode in Mr. Tata's career is the firm stand he made in the matter of reduction of freight rates for yarn exports from Bombay to China and Japan. It was a struggle between Mr. Tata and the Nippon Yusen Kaisha Steamship Company on one side and on the other the Peninsular

and Oriental Steam Navigation, The Austrian Lloyd's, and the Italian Rubbato Company combined. The *Kaiser-i-Hind* thus described the situation :

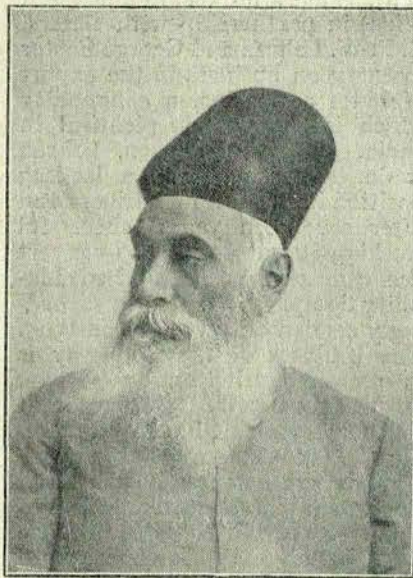
The Nippon Yusen contracted with the Cotton Spinners Union who carry cotton and yarn at Rs. 13 per ton against the P. & O. Rs. 17, whereupon the latter reduced their rate to the nominal sum of first Rs. 2 and subsequently to Re. 1 per ton, charges which they later on raised again on a par with those of their rival.

"Mr. Tata was a keen educationist and a disciple of higher education; he generously endowed a fund which enables youths of all castes to go to England for purposes of study, and which has been productive of great good. His Research University scheme is so well known that it would be superfluous to refer to it at length. Suffice it to say that the Institution will be a lasting monument to his great skill and attainments, and the landmark of the magnanimity of a man who expended his talents to the full sterling value for the benefits of the country at large."

"India lost a truly patriotic man who used the means that the country had given him for the country's good, and the Parsee community a man who raised its already high name among other communities still higher; one who was its great ornament and strength, its *presidium et dulce dicitur*."

"It is the irony of fate that Mr. Tata should have died just when one of the noblest of his enterprises, and one in which he ever betrayed the keenest interest, should be rapidly approaching completion. The Taj Mahal Hotel whose lofty dome and splendid facade dominate the harbour, is the creation of Mr. Tata's fertile brain; the solid magnificence with which it has been executed in every part is the fruit of his own far-sighted liberality. We should entirely misread Mr. Tata's character if we concluded that the Hotel was to him a mere commercial venture. A widely travelled man, and a man of cultivated taste, he could not fail to be impressed with the extraordinary deficiencies of the Indian hotel system, in Bombay no less than in every other part of the country. He saw that elsewhere

hotels filled a very important part in the amenities of social life, and that more particularly in the complex society of the East they played a rôle which no other institution could fill. So he determined that Bombay should have a hotel second to none east of Suez, and that it should set an example which should react throughout India in removing one of the greatest hindrances to agreeable travel in this country. So he had the plans of his hotel drawn with the sole purpose of securing an entirely worthy building; he spared no expense in the raising of the magnificent superstructure; he equipped it with the latest modern appliances in the way of electric light, fans, lifts, and cold storage



The late Mr. J. N. TATA.

apparatus; and he placed at the head of it a "maitre d' hotel" of European reputation. This he did without looking for any immediate financial return; but content that he should be able to regard his handiwork from every point and find it good, that he should give his city something fully worthy of its architectural magnificence and its unique position as the gateway of India. For interest upon the huge sum he embarked in the enterprise, he was well content to wait. In none of his adventures was Mr. Tata's largeness of mind and wise liberality more conspicuous than in this, the creation of his

old age; he has endowed the city with a hotel which will make the stranger linger within its gates, and which will prove of incalculable advantage to the dweller in the Presidency. There is something peculiarly saddening in the coincidence that the fixing of the keystone of the noble dome should have preceded by only a few days the death of the man who inspired it."

"In the later eighties Mr. Tata had an important share in experiments carried on in the Central Provinces in smelting iron ore with local coal. He was not, however, to set his hand to the plough and then turn back. Undeterred by official indifference and circumlocution he kept the project in mind, and referred to scientific experts some of the practical difficulties encountered by him. On the occasion of one of his recent visits to England, he mentioned the project in the course of conversation to Lord George Hamilton. The interest of the then Secretary of State was at once aroused, and he pressed Mr. Tata to take it up vigorously, and urged him to be mindful of the patriotic obligation he was under, as the most enterprising of Indian business men, to contribute in every way possible to the industrial development of the country. On returning to India Mr. Tata found that the obstruction or indifference of the secretariats had been replaced by not merely a readiness, but an eagerness to assist. He confidently believed that when the industry was organized, the Central Provinces would take rank as possessing the most valuable iron deposits in the world. It was estimated that on a capital of about a crore of rupees, an outturn of 300 tons of steel daily could be secured under the most unfavourable circumstances; and a much larger quantity, if possible difficulties were overcome. Mr. Tata also took steps to revive in the Chanda district of the Central Provinces the working of copper mines believed to have been abandoned a thousand years since. No time was too precious, no cost too great in his eyes to be spent in investigating thoroughly, and from all possible points of view, the conditions necessary to make a project successful.

and he has already spent a lakh and a half of rupees in proving his concessions in the Central Provinces."

Messrs. T. M. THADDEUS & CO., Produce Brokers, Calcutta. This house of business was established in



Mr. T. M. THADDEUS.

the year 1883, by Mr. Thaddeus Mesrope Thaddeus, in whose hands the management since remained. The firm is one of the oldest produce brokers in Calcutta and has been eminently successful, having one of the largest jute broking businesses at present carried on in India. Mr. Thaddeus is of Armenian parentage and was born in Calcutta. He is the son of the late Mr. Mesrope Thaddeus who came to Calcutta in the year 1832, and established himself as a merchant. Mr. T. M. Thaddeus began his business career as an Assistant in a Calcutta Mercantile firm at the age of 16, and received a thorough training in mercantile practice. He then joined Messrs. A. B. Shekleton & Co., who were freight brokers in a large way, and was in the management of their jute department for about three years. Upon the death of Mr. Shekleton he started business on his own account, but on the failure of the Oriental Bank his capital was jeopardised and he was practically compelled to begin life over again. At this juncture, he was largely assisted by Mr. W. R. Wil-

liamson of the firm of Messrs. Finlay, Muir & Co., and the late Mr. R. Steel of Messrs. R. Steel & Co. Mr. Thaddeus' connection with these firms has been continued for over 20 years. Mr. Thaddeus devotes his whole time to his business and is also the owner of considerable property in Calcutta. He married Miss Lizzie Arrakiel, niece of the Hon. Sir C. P. Chater of Hong-Kong, and has three daughters and a son.

Messrs. THOMSON, LEHZEN & Co., Ltd., Merchants, Calcutta.—This firm was established in the year 1888 by Mr. J. H. Thomson (who had previously had many years' experience in the Calcutta market as a broker in hides and skins) in partnership with Messrs. E. F. W. Lehzen and George Foster to carry on business in the export of hides and skins, a commodity which is particularly plentiful in India. Messrs. Thomson, Lehzen & Co. soon attained a leading position in this line of business and after seventeen years' successful working it was decided to convert the concern into a Limited Liability Company, which was accordingly carried out in the year 1905. The business of the Company is at present carried on by Messrs. O. Andersen & W. H. Thomson at Calcutta, and H. Barske at Hamburg. The Company does a very large export business in hides and skins with manufacturers throughout Europe and America. There are Branches at Cawnpore and Dacca, and the supplies of goods which they handle are drawn from all parts of India. Their large godowns and stores are situated in the Suburbs and are capable of storing great quantities of their commodities waiting for shipment. The Company is also large shippers of shellac and other products of India. There are over 1,000 operatives in the employ of the Company whose work is directed by a staff of eight Europeans. The Calcutta partners are both thoroughly conversant with their line of business, having many years' experience behind them.

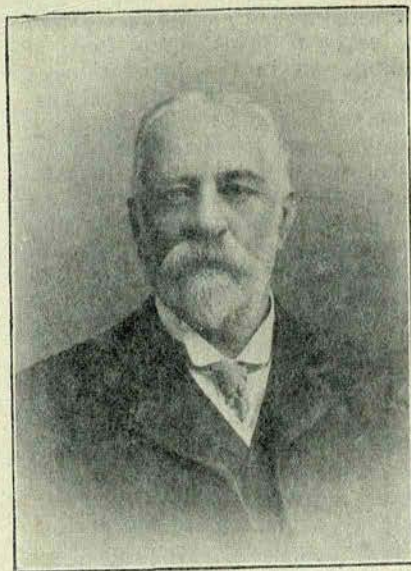
Messrs. TURNER, MORRISON & Co., Bombay. The partners in the firm are Messrs. A. M. Turner,

C. E. Smyth, J. M. G. Proffit and W. K. Dowding. The firm have branches in London and Liverpool (Messrs. Turner & Co. the corresponding firms), Calcutta, head office for India, Bombay and Chittagong.

Previous to 1887 Messrs. Turner, Morrison & Co. had no firm in Bombay, and the Calcutta Office merely kept a representative to look after the interests of the Asiatic Steam Navigation Company, Limited, of which they are the Managing Agents. In 1887 the late Mr. G. H. Morrison of Messrs. Turner & Co., Liverpool, came out to India and opened a Branch Office in Bombay, the late Mr. R. C. Lees, who was brought across from the Calcutta Office, being appointed the first Manager of the new firm. Besides acting as Agents for the Asiatic Steam Navigation Company the firm do a large chartering business fixing steamers to Europe, the Far East, and for country employment. They also do a fairly large trade in coal, sugar, etc. The present Manager is Mr. J. S. Wardlaw Milne, who was appointed in 1902. He represents the firm in the Bombay Chamber of Commerce. They are Agents for the Cossipore Sugar Works, the Asiatic Steam Navigation Company, Limited, the Retriever Flotilla Company, Limited, the Shalimar Works, Limited, the Shalimar Paint, Colour and Varnish Company, Limited, and Lodna Colliery Company, Limited. They are also Agents for the Gourepore Company, Limited, the Thames and Mersey Marine Insurance Company, Limited, the Australian Alliance Assurance Co., and City of Glasgow Life Assurance Company.

Messrs. N. J. VALETTA & CO., Jute Brokers, Calcutta. This firm was established in the year 1874 by Mr. Nicholas John Valetta, who carried it on alone for eleven years till in the year 1885, he was joined in partnership by his brother Mr. C. J. Valetta, and the two brothers have carried it on together ever since. The brothers Valetta are also interested in the firm of Zeffo & Co., with Mr. J. M. Rodocanachi, as agent of the Union Insurance Co. of Paris and freight brokers, Messrs. Valetta & Co. are agents for the Chitpore Hydraulic Pressing Co., Ltd.

Nicholas John Valetta, senior partner of Valetta & Co., is a Greek by nationality and came from the Island of Syra close to the mainland



Mr. N. J. VALETTA.

of his native country. In 1865, he came to Calcutta and settled as one of the resident managers of Argenti Sechiari & Co., Merchants. This firm went into liquidation on the death of the principal partner in London, when Mr. Valetta started on his own account. Mr. Valetta and his brother, Mr. C. J. Valetta, are the sons of the late Dr. John N. Valetta, LL.D., Cambridge, D.C.L., London. He was a member of the Bengal Chamber of Commerce, and served many years ago on the Committee of the Chamber and on the Boards of various Companies. Both brothers Valetta were educated in Greece.

Mr. TRIBHOVANDAS VURJEVANDAS, J.P., of Bombay, Honorary Presidency Magistrate; Director of the Bank of Bombay; Director of the Ripon Manufacturing Company, Limited, the Colaba Land and Mill Company, Limited, and of the Emperor Edward Spinning and Manufacturing Company, Limited; President of the Arya Sudharmodaya Sabha and the Javerilal Umia Shankar Yajnik Bhuleswar Library; Member of the Bombay Presidency Association and formerly a member of the Branch, Royal

Asiatic Society; Trustee of the late Jagannath Shunkershet Charitable Dispensary, the Bombay Native Dispensary and several other charitable institutions; also headman of the Kapol Bania Community of Bombay for several years. Mr. Tribhovandas, the eldest son of the well-known Bombay citizen, the late Mr. Vurjevandas Madhowdas, was born in Bombay on the 22nd day of March 1848. He belongs to the Rupji Dhunji family, one of the few historic and distinguished families which marked Bombay by their opulence and enterprise so far back as the seventeenth century. His ancestors came from Ghogla, in Kathiawar, to settle in Bombay more than two hundred years ago. The early education of Mr. Tribhovandas was carried on in his vernacular Gujarati, but later he attended the Elphinstone High School, which he left in 1869 with excellent command of English. His business training was acquired in the employ of Messrs. W. & A. Graham & Co., Merchants of Bombay, in the piece-goods department of that firm, where he gained the high esteem of its different heads, including Sir Frank Forbes Adam, Kt., C.I.E., until recently President of the Manchester Chamber of Commerce. Mr. Tribhovandas has always been prominent in charitable and religious works affecting his own and other communities. As far back as 1875, with the object of diffusing religious knowledge amongst Hindus, he established the "Arya Sudharmodaya Sabha," of which he is now the President. For the promotion of this institution the services of the famous and learned Pandit Gatooolalaji of Bombay were secured. The services of this learned man were so highly satisfactory, that three years later Mr. Tribhovandas convened a meeting of influential Hindu gentlemen, to consider the best mode of publicly recognizing the disinterested labours of the learned Pandit, with the result that a fund was raised, which admitted of a presentation of Rs. 8,000 with an address to the Pandit, a balance of Rs. 10,000 being invested in Bombay Port Trust bonds for his benefit. In promoting this fund, Mr. Tribhovandas showed a true desire to afford public encouragement to the cause of education. In 1888 Mr. Tribhovandas was appointed a Justice of the Peace by

Government. On the retirement in 1883 of his uncle, Seth Gopaldas Madhovdas, Mr. Tribhovandas was unanimously appointed one of the headmen of the Kapol Bania community of Bombay, and was at the same time presented with an address of honour. This position he retained till 1905, when he resigned. In 1878, Mr. Tribhovandas was elected a Councillor of the Bombay Municipal Corporation, and was re-elected from time to time to this office till his retirement in 1898. During this period of 18 years he keenly watched the interests of the rate-payers. In 1881, Mr. Tribhovandas became a member of the firm of Messrs. Vurjevandas Madhowdas & Co., and in 1893 the name of the firm was changed to Messrs. Vurjevandas Madhowdas & Sons. In 1884, Mr. Tribhovandas established a charitable fund called the Kapol Nirashirt Fund, for the maintenance and education of destitute members of his community. To this fund he contributed a large sum of money, and under his fostering care it has now reached a total of about Rs. 30,000. Mr. Tribhovandas has frequently acted as Honorary Secretary and Treasurer to funds raised for the recognition of the public services



Mr. T. VURJEVANDAS.

rendered by distinguished Bombay citizens, such as the late Sir Dinsha Maneckji Petit, Bart.; Mr. Blaney, C.I.E., etc., etc., and also to the memo-

rial in honour of the late Maharaja of Bhavnagar. In 1893, at a meeting presided over by Lord Harris, then Governor of Bombay, Mr. Tribhovandas was elected a Joint Honorary Secretary to a fund raised for the relief of the sufferers in the Bombay riots. In 1897, Mr. Tribhovandas founded an institution to the memory of his revered father, the late Seth Vurjevandas Madhowdas,* in aid of the higher education of poor and deserving members of the Kapol Bania community. The funds of the institution known as the Seth Vurjevandas Madhowdas Kapol boarding school, under his judicious management, have now augmented to about Rs. 60,000.

In 1905, the Government of Bombay was pleased to appoint Mr. Tribhovandas, Honorary Presidency Magistrate.

The late Hon'ble Mr. NOWROSJEE NUSSERWANJEE WADIA was born in 1849, a member of a notable family of Bombay ship-builders, who during the 18th and 19th centuries constructed for the East India Company and for Government no fewer than 335 large vessels. At eleven years of age Mr. Nowrosjee went to England and began school life at Liverpool under Drs. Leedam and Carter. He passed first class in the Cambridge local examinations, receiving the degree of Associate of Arts, and returned to Bombay in 1866. The infant mill industry of Bombay was at that time receiving a great impetus through the American Civil War, and Mr. N. N. Wadia joined his father at the Royal (now the Dinshaw Petit) Mills, and soon afterwards became manager of the Albert Mill. He next devoted his attention to paper, designing and constructing the machinery for its manufacture himself, but labour difficulties made it advisable to abandon the project, and he became an Engineer in the Locomotive Department of the Sind, Punjab and Delhi Railway. Shortly afterwards a serious accident occurred in the Manockjee Petit Mill, involving the destruction of the engines, at a loss of nearly three lakhs of rupees. Wadia reported thereon, and his opinion differed so radically from that of other

local engineers that the advice of experts was sought. These supported Mr. Wadia's views, on which Sir Dinshaw Petit persuaded him to accept, in 1874, sole charge of the mills. Under his charge the mills prospered so abundantly that from time to time others were added, till they formed a large group, and in 1895 he started a cotton spinning mill of which Nowrosjee Wadia & Sons became agents, and followed this up with the Century Mills, which combined spinning and weaving. A few years later he established a dyeing factory at Mahim. Mr. Wadia's high reputation as an engineer was greatly enhanced by his designing and



The late Hon. Mr. N. N. WADIA.

erecting one of the largest engines in the world at the Manockjee Petit Mills at Tardeo, a work which has amply justified itself and been extensively copied. Mr. Wadia was elected an Associate Member of the Institution of Civil Engineers and a Member of the Institute of Mechanical Engineers. He represented the Millowners' Association, of which he was Deputy Chairman, at the International Congress of Hygiene, and was one of a deputation sent to Calcutta in 1896 to wait upon Sir James Westland, the Finance Minister, to urge objections to the

Cotton Duties Bill, which had just been introduced.

Of the 80 mills in the island of Bombay, employing 80,000 hands, it is said that Mr. Wadia was connected directly or indirectly with at least a third. He took a leading part in the foundation of the Victoria Jubilee Technical Institute, of which he was Honorary Secretary up to the time of his death, and it was largely owing to his efforts that the scheme for an Industrial Museum at Poona was successfully carried out. As Chairman of the Committee of Management, he did his utmost to improve the condition of the primary schools in Bombay, and by subscribing liberally towards the prizes at the annual Bombay Art Exhibition he encouraged a higher branch of education. In recognition of his public services he was elected a Justice of the Peace and made a Companion of the Indian Empire. Lord Reay appointed him a Member of the Governor's Council, and on the expiry of the usual term of two years he was re-nominated by Lord Harris, and again appointed in 1895 by Lord Sandhurst, thus retaining his seat for a period of eight consecutive years.

He was a trustee of the Parsi Panchayat and of the Sir Jamsetji Jijibhai Benevolent Institution, a promoter of the Parsi Death Fund, and, with the help of Mr. Framji Dinshaw Petit, was instrumental in launching a scheme for the housing of poor Parsis. From 1896 plague and famine relief occupied his earnest attention, and he obtained sanction to maintain a fever hospital from the funds of the Panchayat, besides which he personally provided free dispensaries at Bombay and Khandall. He assisted in founding and managing the Leper Asylum at Bombay, and his generosity, supplemented by that of his widow, has provided the recently completed Wadia Home for Nurses in connection with the J. J. Hospital.

It was no doubt the exactions of his many interests in life which finally broke down Mr. Wadia's health, and on medical advice he sought rest and health in England. A year's sojourn there effected no improvement however, and he died

at Bournemouth on December 19th, 1899, leaving a widow and three sons. His record as a technical specialist may well be described as unique in India.

Mr. NOWROJEE MANECKJEE WADIA, C.I.E.—This gentleman comes from the well-known Parsee family of that name. The Wadias during the eighteenth and the early half of the nineteenth century were settled at Bombay as shipbuilders on no mean scale at a time when the countries east of Suez were undistinguished by any skill in the art. The founder of the family and great grandfather of the subject of this sketch, Seth Lowjee Nusserwanjee Wadia, who was born at Surat in the year 1710, had a peculiar bent towards the shipwright's craft, and acquired such knowledge and skill in the same that his work came to be held in equal esteem with the best examples turned out in Europe. The Parsee-built ships of Bombay acquired a great reputation even with the maritime English nation. During the century and more that Seth Lowjee Nusserwanjee Wadia and his descendants carried on the building of ships at Bombay, the business of designing and constructing the vessels built remained entirely in native hands. The original Wadia was thus the first to demonstrate that work on European lines could be efficiently carried out by Asiatics without any assistance except from their own brains and hands. During the years they practised the shipwright's art, the Wadias produced some 350 men-of-war and other vessels. The men-of-war were constructed to the orders of the Government of India and gave complete satisfaction for their stout and seaworthy qualities, and the firm were awarded not only a gold medal but an extensive estate at Salsette near Bombay, which remains in the family to this day. Seth Nusserwanjee Wadia in return for services rendered by him to the French Government was decorated with the Legion of Honour by Napoleon Bonaparte. The grandfather of Mr. Nowrojee N. Wadia inherited his father's skill and was a prominent man of his time. But at this period the family had ceased to devote their

attention entirely to shipbuilding. They had entered commercial life and took up business as brokers, and in negotiating loans for native princes and others. For his valuable services as the agent of the French Government in India Mr. Jehangeer Wadia was presented with a gold medal by Louis Philippe. On his death without male issue, the shipbuilding craft seems to have been abandoned by the family for want of a son inheriting the genius of the first Wadia and his son. The splendid fortune left by Mr. Jehangeer Wadia passed to his daughter, Bai Mollibai Wadia, a very famous lady of her time. She continued the commercial side of the family's business and added considerably to the original wealth transmitted to her, owing to her great business capacity. She unfortunately lost her husband at the age of 26 and for the next 60 years devoted herself to a life of widowhood and good works. Bai Mollibai was the mother of the present representative of the family, Mr. Nowrojee M. Wadia. The habit of charity which she practised during her long life has descended to her son. During her lifetime Bai Mollibai gave away to deserving works no less a sum than twenty-six lakhs of rupees. Her public charities included Rs. 4,00,000 for the hospital at Bombay which bears her name: Rs. 1,25,000 for the fire temple at Udwarda; and Rs. 1,33,000 to the Petit Orphanage. Despite these beneficences, owing to his mother's great business qualities, Mr. Nowrojee M. Wadia inherited at her death, which took place in 1897, one of the greatest fortunes in India. He received a sound training in vernacular and English, and established with his brother, Jehangeer N. Wadia (since deceased) a firm under that name which entered into extensive commercial dealings with Europe. In 1863 Mr. Nowrojee Wadia travelled in Europe, and was personally received by Emperor Napoleon III. The "Share mania" of 1864 hit the firm of J. Nowrojee & Co. hardly. In 1867 Mr. Nowrojee Wadia closed the business and devoted himself to other pursuits, including public business. He was appointed a Justice of the Peace in 1873, and the Government recognized his lifetime of good works with the honour

of a Companionship of the Indian Empire. Mr. Nowrojee Wadia was present with Sir Jamsetjee Jeejeebhoy at the Imperial Assemblage at Delhi on the assumption of the title of Empress by Queen Victoria. In munificence Mr. Nowrojee Wadia, since his accession to the headship of the family, has been noted for his benefactions, which in two and a half years after his mother's death amounted to over forty-two thousand rupees. Mr. Wadia is known for his charities, but time alone can show how many have cause to be grateful to this Parsee philanthropist and descendant of the famous shipwright.

Mr. DINSHAW EDULJI WACHA, J.P., was born in Bombay in 1844, and educated at Elphinstone College, and has from



Mr. D. E. WACHA.

his youth devoted great energy and much time to the furtherance of local self-government. When the first Municipal Act was passed in 1865, Mr. Wacha made a close study of it and of the debates thereupon; afterwards, as an assistant in the firm of Messrs. Brodie & Wilson, Public Accountants, the first Municipal Auditors, he had an opportunity, of which he took full advantage, of studying municipal finance and the practical working of the Act. As a trenchant and well-informed

critic of municipal affairs, Mr. Wacha made himself felt through the medium of several newspapers, notably the *Indian Spectator*, in the eighties, but it was not until 1889 that he became a member of the Corporation, being elected thereto by the Fort Ward. From the time when Sir Richard Temple formed the Drainage Commission, Mr. Wacha has made city drainage a special study, and speaks with authority when new schemes are being discussed by the Corporation. As a specialist in statistics and all branches of finance and economics, Mr. Wacha carries on his work far beyond municipal bounds, and his speeches and writings in many an Indian paper, and on the public platform are well known. He is a whole-hearted supporter of the Indian National Congress, of which he has been the Joint General Secretary for the last twelve years, and presided at its sessions of 1901 in Calcutta, the same year during which he was President of the Corporation. He is also a member of the Improvement Trust, and is Honorary Secretary of the Bombay Presidency Association. Mr. Wacha has been in the cotton industry for thirty years and represents one of the foremost firms of mill agents in Bombay. He has been for eighteen years an active member of the Committee of the Bombay Mill Owners' Association, and his many thoughtful and useful speeches at the Annual General Meeting bear ample testimony to his wide knowledge of industrial and commercial economics and statistics.

Messrs. WILLIAMSON, MAGOR & CO., Agents and Merchants, No. 4, Mangoe Lane, Calcutta, are one of the most prominent of the several firms that have grown with the rise of the Indian Tea Industry. Founded originally in the year 1869 by Messrs. J. H. Williamson and R. B. Magor, with offices at that time at No. 7, New China Bazaar Street, from the first, with their London Correspondents, Messrs. George Williamson & Co., they held considerable interests in the then undeveloped industry of Tea planting. It is to firms such as the one under notice that the success of the great East Indian staple is due. With the extension of Tea their business as

agents for Tea Companies and Estates grew rapidly, and the firm soon removed to larger premises first at No. 3, Mangoe Lane, and again in 1875 to their present premises at No. 4, in the same locality; and the firm still stands as a typical Indian Agency House of the best type. They have other interests as Agents for Coal and Insurance Companies, and machinery for tea and other manufacturers. Mr. G. G. Anderson, who was till recently the doyen of the Calcutta House, joined the firm in 1874, his previous experience having been gained as a planter in Ceylon. He retired in 1903. Mr. A. G. Watson became a member in 1875 after years of experience as a Tea Planter. He joined the London House in 1895. Mr. J. H. Williamson, one of the founders, retired from Calcutta in 1875, and Mr. R. B. Magor acted as Managing Partner in Calcutta till he joined the London firm in 1884. Messrs. J. H. Williamson and A. G. Watson are both now deceased. The present partners in Calcutta are Messrs. Lockhart Smith, P. L. Williamson and S. G. Anderson, and the London firm of George Williamson & Co. is represented by Messrs. R. P. Magor, Robert Lyell and Richard K. Magor.

Mr. LOCKHART SMITH, of Messrs. Williamson, Magor & Co., Calcutta, was born in the year 1866 at Findhorn, Scotland, and was educated at Aberdeen. On completing his education, he at first turned his attention to the study of law, reading for two years in the Chambers of an Advocate in Aberdeen, but in August 1884 he relinquished his studies in favour of a commercial career, and accepted an appointment in the office of Messrs. George Williamson & Co., of London. His connection with the London firm lasted five years, when he came to India, joining their Calcutta house, Messrs. Williamson, Magor & Co., in October 1889, of which he is now the senior partner. Mr. Lockhart Smith is an authority on Tea in Bengal, having made a special study of Indian tea affairs, and throughout his business career has been closely connected with this great industry, his firm having very extensive connections, as Managing Agents and Agents, with many Estates and Companies engaged in the cultiva-

tion and production of the chief products of Assam, Cachar and other Tea Districts. He was Chairman of the Committee of the Calcutta



Mr. LOCKHART SMITH.

Tea Traders' Association for many years, and in 1902 and 1904 and in 1905 became Chairman of the Indian Tea Association Committee, his intimate knowledge of the trade eminently fitting him for this position.

Mr. ROBERT LYELL WILLIAMSON, Partner, Williamson,



Mr. R. L. WILLIAMSON.

Magor & Co., Merchants and Agents, Calcutta, and of George Williamson & Co., Merchants and Agents, London, was born at Calcutta in the year 1874, and proceeded home for his education, which he received at Clifton College. His first business training was in the Tea Broking firm of William, James, and Henry Thompson of Mincing Lane, London, with whom he remained for two years. Having completed his preliminary training in tea he was appointed as Assistant to the Attareekhat Tea Company, Ltd., and came out to Assam in the year 1894 and remained till 1896, when he was invalided home as the result of having been mauled by a bear while out shooting. He returned to India in 1898 to join his present firm of Williamson, Magor & Co., as Assistant. He worked his way up to a partnership which was granted him in 1904.

Messrs. WORMAN & CO., Merchants of 10, Meadows Street, Bombay, are a young firm, having been established there as recently as 1903, with offices at Hamburg, London, Manchester, Milan, Lyons, New York and Barcelona. They deal chiefly in imports of piece-goods, metals, etc., and in export of produce. Their Manager at Bombay is Mr. Emil Schumacher who was born in Germany and came out to take up the management in the year the business was started. Mr. Schumacher was educated at Hamburg and received his commercial education in one of the largest import and export firms in Hamburg.

The YOKOHAMA SPECIE BANK, Ltd., Bombay. We are often reminded that in spite of her great economic strides Japan is as yet a poor country; but since she has adopted Western methods in so many things she has shown not only a tendency to rapidly acquire wealth by her energy and enterprise but a remarkable capacity for dealing with it in the best of modern methods. During the last half century banking has made quite unprecedented strides, and the most noteworthy concern devoted to finance is the Yokohama Specie Bank, Ltd. The Bank was originally started under the provisions of the National Bank Regulations on

February 28th, 1880, but as, in addition to transacting general banking business, it had the special object of acting as an organ to the country's foreign trade, devoting particular attention to the stable adjustment of foreign exchange, and was besides deputed to manage, under official orders, the foreign financial operations of the Imperial Government, a special law entitled the Yokohama Specie Bank Regulations was passed on July 6th, 1887, as being more in accordance with the scope of its operations.

The Bank's financial history is an extraordinary one. It started with a capital of three million yen, divided into 30,000 shares of 100 yen each.



Mr. K. KODAMA.

Seven years later, at an extraordinary general meeting, on March 30th, 1887, it was decided to double the capital, and with the approval of the Finance Secretary 30,000 additional shares were issued. The same thing was repeated on March 10th, 1896, and the capital was raised to twelve million yen; and yet again, on September 9th, 1899, it was decided to obtain the Finance Minister's assent to a third duplication of the Bank's capital, which now accordingly stands at 24,000,000 yen. These successive increases were all necessitated by the continuous expansion of the Bank's business operations. From the beginning the Bank has paid

very handsome dividends, such as 15½ per cent with bonus of 20 per cent for the first half-year of 1898, and 25 per cent for the second half-year of 1899. Besides this, the reserve fund amounts to more than half the amount of the paid-up capital. It is noteworthy that the splendid building in Yokohama, begun in 1899 and finished in 1904, was built entirely according to the designs and under the supervision of Dr. Y. Tsumaki, while the workmen engaged were mostly in the Bank's regular employ, only a few special pieces of work being given to outside agency. In the same way granite, timber, marble, and all materials employed were indigenous products, only certain glass and iron ware being imported.

The Head Office of the Bank is located at Yokohama, Japan, with Branches at the following places:—

JAPAN.			
Tokio.	Kobe.	Osaka.	Nagasaki.
ABROAD.			
London.	Honolulu.	Newchwang.	Tairen.
Lyons.	Chefoo.	Peking.	Tieling.
New York.	Hong Kong.	Port Arthur.	Tientsin.
San Francisco.	Mukden.	Shanghai.	Bombay.

The Bank has correspondents in all important commercial centres at home and abroad, the number of the corresponding Banks being now over 250.

The Bombay Branch was opened for business on the 20th December 1894 and is doing a large business, more especially in financing the cotton exports to Japan. Its present Manager is Mr. K. Kodama.

Mr. WILLIAM ROBERT YULE, Manager of the Eastern Branch of the Manchester Assurance Company, which Company has been lately amalgamated with the Atlas Assurance Company, Ltd., of London, was born in the year 1868 at Peterhead, Aberdeenshire, Scotland. He was for some years educated at Dulwich College, and after finishing his education entered the Office of Messrs. Gellately, Hankey, Sewell & Co., London. In 1886 he came out to India and joined the firm of Messrs. Finlay, Muir & Co. as an Assistant. He remained with them for nine years, and during the last few years of his connection with this firm held charge of their Insurance Department, going home on furlough in 1895.

In 1896 he returned to India as Assistant Manager of the Manchester



MR. W. R. YULE.

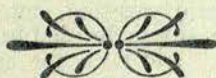
Assurance Co. for the East, at the same time entering the service of

Messrs. Jardine, Skinner & Co. as Assistant Manager of their Insurance Department, and rising to his present position of Manager in 1899, when his predecessor retired from India.

Mr. Yule is also Manager and Underwriter of the Triton Insurance Company, Ltd., Fire and Marine, which Company is under the general management of Messrs. Jardine, Skinner & Co. He is a Member of the Committee of the Marine Insurance Association of Calcutta, and in 1905 was elected Deputy Chairman, and in 1906 Chairman, of the Calcutta Fire Insurance Association.

MESSRS. ALEXANDER YOUNG & CO., Engineers and Merchants, 29, Pollock Street, Calcutta, and London. The firm was originally established in Glasgow some twenty years ago by Mr. Alexander Young, in whose hand the conduct of the business has remained ever since. As the firm rapidly progressed in importance, an office was opened in London, and some ten years ago another office was established at

Birmingham. London is now the Head Office. As business with the East advanced in volume, it was found necessary to establish an office in Calcutta, which was accordingly done in the year 1905. The business of the firm is that of buying agents in Glasgow, London, and Birmingham for railways, dock-yards, shipbuilders, mill and mining concerns throughout the world. They carry large stocks of goods in all the principal ports in the East, and for these and the other requisites they deal in, they issue very finely got up descriptive catalogues. They have a considerable reputation for oil engines in which they do a large business. The Hornsby oil engine exhibited by the firm at the Bombay Industrial Exhibition, 1905, was awarded a gold medal first prize. Lancashire and Cornish boilers and steam engines form another of the specialities which they handle in large quantities. Their stocks permit them to supply any kind of machinery.





ADDENDA.

ANDERSON & Co., JAMES, page 249. Since the notice was printed, Mr. Ezekiel A. Gubboy has assumed charge of the House, owing to the lamented death of his father.

BANERJEE, SIR GOOROO DAS, page 143, col. 3, line 18, *add* "M.A., D.L."

BIGNELL, R. A. D'O., deceased.

BURKILL, J. HENRY, I.C.S., page 147, col. 3, last line. *For* 1891 *read* 1896.

DENTITH, A. W., I.C.S., page 153, col. 2, line 20, *add* J.P.; 25th line, *add* "Cambridge Scholar and Prizeman;" *add at end* "Master of Lodge Concordia, Calcutta, No. 3102 E.C."

FERGUSON, J. C., I.C.S., page 156, col. 2, line 11. *After* "India" *read* "is the eldest son of the late James Ferguson, F.R.C.S., of Lincoln House, Richmond, Surrey" and *add* "married in 1904, Muriel Elizabeth Gardyne, elder daughter of the late Dr. William Anderson, of Hallyards, Peeblesshire, and the Little Green, Richmond, Surrey. Is Lieutenant in the Naini Tal Volunteer Rifles and Honorary Secretary of the Simla Amateur Dramatic Society."

GUPTA, The Hon'ble Mr. Krishna Govinda, page 163, col. 2, 3rd last line. *After* "a Member of the Bengal Council" *add* "In the following year he was confirmed in the Board and was deputed to serve on the Indian Excise Committee."

HALLIDAY, F. L., page 164, is now F. L. Halliday, M.V.O.

HEWETT, J. P., Hon'ble, page 167, is now Hon'ble Sir J. P. Hewett, K.C.S.I., Lieutenant-Governor of the United Provinces.

INGLIS, W. A., I.C.S., page 172, col. 1, line 19. *For* Roads and Buildings Branch, *read* Irrigation Branch.

ISMAY, S. M., Hon'ble, C.S.I., has now retired.

KENNEDY, R. G., page 175, is now R. G. Kennedy, C.I.E.

LATOUCHE, Sir D., retired on the 1st January 1907, and was succeeded by Sir J. P. Hewett.

LESLIE, F. M., page 215, col. 2, line 31. *For* 1893 *read* 1892.

LUCKMAN, Rev. W. A. G., page 179, col. 2, line 9. *Add* "and was appointed Officiating Archdeacon of Calcutta, May 1906."

MACFARLANE, J., page 180. Mr. Macfarlane died in London on the 5th December 1906 as the result of an operation.

MACPHERSON, J. M., page 180, is now J. M. Macpherson, C.S.I.

MITRA, The Hon'ble Mr. Justice S. C., page 185, col. 1, line 33. *For* Panisthola *read* Painesbola; col. 2, line 27, *add* "K.C.S.I."; line 51, *for* ESHARA *read* ISWAR; *add at end* "Mr. Mitra has collected and published with annotations, the songs of one of the greatest of the ancient poets of Mithila: this being the first time these songs have been published in a collected form."

He also edited and added an Historical Preface, the Kyastha Karika (Genealogical Tables) of all Kyastha families of one section of Bengal."

MITRA, RAI SAHEB, B. M., page 185, col. 1, line 13. *Add* "the degree of Bachelor of Engineering standing first in the order of merit, and obtaining a gold medal."

OLDHAM, C. E. A. W., I.C.S., page 189, col. 3. *Add at end* "appointed Director-General of Agriculture in April 1906."

OUNG, Mr. MOUNG HLA, page 190. Mr. Oung died in Calcutta on the 23rd July 1906.

PANIOTY, Lt.-Col., page 217, col. 3, line 23. *For* Colonel *read* Lieut.-Colonel.

PRIESTLEY, Mr. N. G., page 193, col. 3, line 13. *Add* "Mr. Priestley officiated as Director of Railway Traffic during the absence of the permanent incumbent;" page 194, col. 1, line 2, *add* "in March 1906, Mr. Priestley was appointed Agent of the South Indian Railway, which appointment he now fills;" page 194, col. 1, line 16, *add* "he is Honorary Colonel of the South Indian Railway Volunteers."

RAMPINI, Hon'ble Mr. Justice R. F., page 194, col. 2, line 22. *For* Senior Member of the Civil Service in India, *read* Second Senior Member.

RISLEY, Mr. H. H., I.C.S., page 196, col. 3, was awarded the K.C.I.E. on 1st January 1907.



ADDENDA.

Photographs received too late for insertion in the body of the work.



Mr. E. R. JARDINE.
See Page 174.



Mr. J. COUTTS.
See Page 254.



Col. R. MACRAE, M.B., I.M.S.
See Page 181.



Mr. KALI NATH MITTER, C.I.E.
See Page 215.



Mr. N. M. WADIA.
See Page 397.



The Hon'ble Dr. ASHUTOSH MOOKERJEE,
LL.D.
See Page 187.

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