

cipal ports in these places on a schedule varying from a fortnight to six weeks, according to the distance of the ports from Calcutta. At the time it was a large undertaking the Company was entering upon, and more steamers became at once a necessity. By the year 1863 therefore seventeen steamers flew the ensign of the C. & B. S. N. Company, and four more were in process of construction. About this time, under sanction of the Board of Trade, the name of the Company was altered to the "British India Steam Navigation Company."

The first serious reverses received by the Company were sustained in 1862-63, when the Steamer "Burma" was lost on the Madagascar Coast, fortunately without loss of life. The new steamer "Bus-sora" was lost on her maiden voyage to India, and the "Coringa" was driven ashore during a gale in Muscat harbour. Within the year the steamer "Persia" foundered on a voyage from Rangoon to Calcutta in a great cyclone which swept over the Bay of Bengal; and in the same tempest four other steamers were driven ashore. Despite this series of disasters the Company maintained its contract service without break.

The part taken by the new steamers of the Company at the beginning of the Abyssinian campaign is worthy of mention. Nine of these had been requisitioned by the Government, and on arrival at Annesly Bay they were most opportunely able to render aid to the troops in a time of pressing want, by condensing water. Through oversight none of the other steamers utilized had been fitted with condensers, and the 30,000 gallons a day delivered by the steamers of the British India Company were just sufficient for troops and animals.

The opening of the Suez Canal in

1869 produced a revolution in the shipping trade of India. In this connection it is worthy of mention that the S.S. "India" of this Company was the first to arrive in London with an Indian cargo. Proposals for further local extensions of the regular services were received by the Company in the year following, and in 1873 a new contract led to the introduction of several new mail lines and the doubling of the existing services. Simultaneously a monthly service between Aden and Zanzibar was inaugurated under arrangement with the Home Government. This line was subsequently extended to Mozambique, taking in several other East African Coast ports.

gation Company, to despatch the troops is a matter of history. During the troubles in China 37 of the Company's steamers were requisitioned for transport service, and arrived in time to save the Legation. To make good the depletion it was necessary to charter 35 tramp steamers, mainly for the purpose of their great coal-carrying trade. Throughout all the regular mail and passenger services were thoroughly maintained.

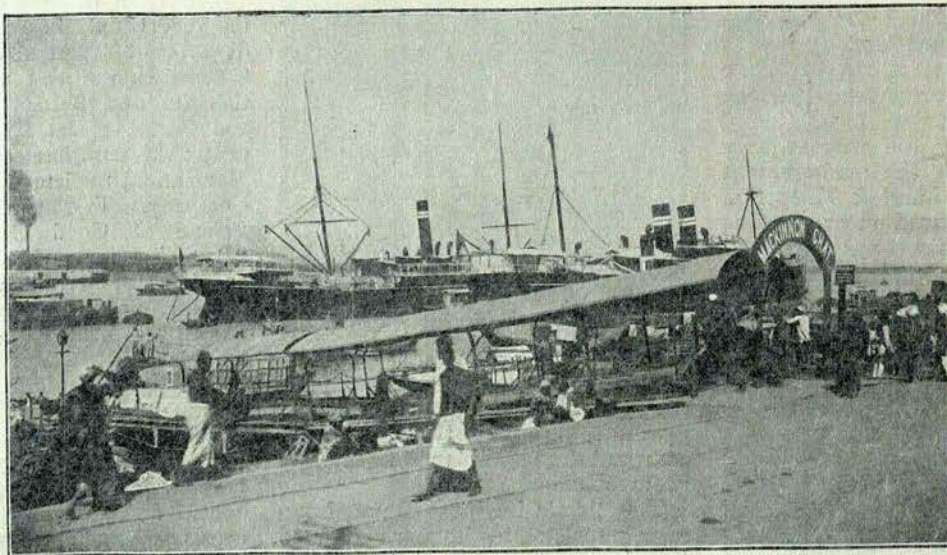
More than 100 Agents are engaged in handling the business of the Company throughout the Orient at present. It may be fairly said in consequence that the advantages which trade has derived from the operations of this Company are inestimable.

The Managing Agents of the Company are Messrs. Mackinnon, Mackenzie & Company, of Calcutta and Bombay.

Messrs. BROOKS & Co., Coal, Freight and General Brokers, have their offices at Elphinstone Circle, Bombay, where the firm was established in the year 1870 by the late

Joshua Brooks, father of the present partners, Joshua Charles Brooks & George Hughes Brooks, who came to India in 1889 and joined their father's business house. George Hughes was educated at St. Edward's School, Oxford, Joshua Charles put in an apprenticeship of two years on the Training Ship "Conway," and subsequently went to sea for three years, 14 months of this period being service on H.M.S. "Northumberland" as a midshipman R. N. R.

Messrs. BROOKE, BOND & CO., Ltd., Calcutta. Closely identified with India's immense Tea interests is the leading firm of Brooke, Bond & Co., Ltd., whose head office is at 17-18, St. Dunstan's Hill, E.C. They are pioneers of the art of tea-blending. Some thirty-five years ago recogniz-



MACKINNON GHAT, CALCUTTA.

In times of famine and war, the British India Fleet has always been prominently to the front, and its prompt and expeditious service has earned many encomiums in official quarters. When the South African War broke out, the Company was prompt to answer the Government's demand for steamers. Over twenty steamers were fitted up and despatched with troops in the remarkable time of from 8 to 18 days. This was accomplished despite the fact that many of the number had to be sent from Rangoon and Madras to Bombay to be fitted up. Twenty-three days after the first order was given the first steamer arrived in Durban, and how the situation in Natal was saved by the promptness with which the Indian Government was able, with the assistance of the British India Steam Navi-

THE CYCLOPEDIA OF INDIA.

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ing the immense possibilities of mixing tea to suit the varied tastes of consumers, Mr. Arthur Brooke founded the Company of which he is the present Chairman. Some years ago the business assumed such proportions that the Company was converted into a limited liability enterprise. Since then its net earnings per year have averaged no less than 15%, and on two occasions offers of a half million sterling for the business have been refused.

A considerable portion of the Indian tea crop passes into the hands of this firm yearly, either for their home trade, or for constituents in other parts of the world.

The Calcutta branch at No. 10, Government Place, East, is in charge of Mr. J. R. F. McKay. At this address the firm has handsomely fitted sample rooms and a large warehouse from which many thousands of packets of tea are turned out each week. They employ a large staff and do an extensive business throughout the Empire of India.

Mr. JOHN CAIRNEY BUCHANAN, Resident Manager, Norwich Union Fire Insurance Society, Calcutta, was born in Glasgow in 1872 and has been actively connected with Insurance since finishing his schooling at Larchfield Academy, Helensburgh, Scotland; his first experience having been



Mr. J. C. BUCHANAN.

gained in the County Fire Insurance Office, Glasgow, in 1889. Leaving that Office he gained further experience in

the Equitable Fire and Accident Assurance Company, and in the City of Glasgow Life Assurance Company, ultimately migrating to the Norwich Union Fire Insurance Society, Glasgow Branch, in 1894. In October 1899 Mr. Buchanan came out to Calcutta to take charge of the "Norwich Union's" interests there under the Agency of Messrs. Kilburn & Co. In February 1902, when the Society opened out its own Branch Office in Calcutta, to control its agencies in that city and in Northern and Southern India and in Burma, he was appointed Resident Manager in charge. Mr. Buchanan is a Member of the Committee of the Calcutta Fire Insurance Agents' Association, and for two years past has been a Member of the Management Committee of the Young Men's Christian Association. He is also enrolled in the Calcutta Light Horse Volunteers, and is a prominent member of the Calcutta Rowing Club.

Messrs. BURK BROTHERS, Leather Manufacturers of Philadelphia,



Mr. J. BURK.

started their Calcutta Branch in 1898. The export figures of skins shipped to the United States in 1904 by this agency alone were four and one-half million, representing a monetary value of six million rupees. The firm is the only one in India, of the many dealing in skins, that does its own buying. Its members are A. E. Burk, C. D. Burk, and H. Burk, Jr. The main offices of the business are at 409, Arch Street, Philadelphia. Its factories number

three, two of which manufacture glazed kid at 930 and 940, Bodine Street, and a third which manufactures patent leather at Camden, N.J. The Calcutta branch was inaugurated by Mr. J. T. Gilman, who likewise managed it until 1900. Since that time the agency has been ably directed by Mr. F. S. Dowling.

Mr. WALTER SAMUEL BURKE.

Born in London in the year 1861 was educated on the Continent and at St. Paul's School, London. Came out to India in 1877 to join the Eastern Bengal Railway in the Traffic Department, in which he remained for one year. He left the service of the Railway on receiving a commission in the Royal Indian Marine which he held for three years, leaving the service in 1881 to enter commercial life in Calcutta. He remained in commercial employment for three years till 1885, when he entered journalism, obtaining an appointment as Manager of the *Indian Daily News*. In the service of this well-known newspaper he worked for ten years till the year 1895, in which year he was appointed to act as Sub-Editor of the *Indian Planters' Gazette*. In the following year he was offered and accepted the post of Editor of the *Asian*, an Indian Sporting Journal, which he conducted single-handed for six years till the year 1902, when he started on his own account the journal with which his name is associated, *The Indian Field*, now generally recognized as the leading sporting paper in India. In the conduct of this journal he is assisted by his eldest son, the well-known athlete, rowing man and sprinter, Mr. Walter Charles Burke. Mr. Burke has been twice married, first to Evelina Agnes, daughter of the late Captain W. Pritchard, Bengal Army, by whom he had three children—Walter Charles, Dorothy Isabel and Thomas Harold (deceased); and secondly, to Ethel, daughter of the late C. Goswin Swanseger, Esq., by whom he has one child, Edmund John. Mr. Burke is a well-known sportsman and interested in every kind of sport; his principal amusements are shooting, fishing, rowing and cycling, but he is keen on all out-door games and pastimes. He was one of the founders of the old Naval Volunteers' Athletic Club, he is a keen cyclist and holder of the 25 miles road race record,

1 hour 25 minutes. Winner of Lieutenant-Governor's Cup at the Naval Volunteers' Sports, and of several medals for the same sport, and is a well-known touring cyclist, intimately acquainted with all the roads of Bengal. Author of "Cycling in Bengal," and Consul-General for Bengal for the Cyclist Touring Club of England. He is one of the founders and present Honorary Secretary of the Bengal Cyclists' Association. He is one of the oldest members of the Calcutta Rowing Club and has been Honorary Secretary for over six years. Has won several prizes for rowing and sculling. Founder and Honorary Secretary of the Calcutta Pigeon Club. An acknowledged authority



Mr. W. S. BURKE.

on Boxing and a frequent Referee for that sport, as well as for Wrestling. His old-time exploits as a cross country runner, sprinter and racing cyclist (winner of seventeen prizes), mark him as an ideal Secretary of the Bengal Presidency A. A. Association. As a Volunteer he has continuous service since 1876 and was for years a Sub-Lieutenant in the Calcutta Naval Volunteers, and holds the Long Service Medal. He is the Author of a Naval Volunteers' Drill Book, "Athletic Sports and How to Run them," "Cycling in Bengal," "The Indian Field Shikar Book" (three editions). Mr. Burke is also an amateur histrion of no mean calibre, from burnt cork to comedy.

On the stage he is the most famous exponent of the Bengali Babu living. Mr. Burke has always made for what is best in sport, and it was largely due to his journalistic efforts that Lord Curzon was induced to take up the question of game preservation in India with the best results.

Mr. CHRISTOPHER JOHN CALFOPULO, of the Firm of Messrs. F. C. Pallachi & Co., Produce Brokers, was born in Constantinople in the year 1877.

Deciding upon a commercial career, Mr. Calfopulo received his early training as a business man in the offices of Messrs. J. W. Whittall & Co., Merchants and Shipping Agents in Constantinople, and after serving with this firm for about three years, he, in 1899, came out to Calcutta, joining the firm of Messrs. F. C. Pallachi & Co. On the death of the founder of the firm in 1903, Mr. Calfopulo became its head. He is a Member of the Committee of the Wheat and Seeds Trades Association, and is Vice-Consul for Greece.

Mr. J. CALLARMAN, Rubber-Stamp Manufacturer, Calcutta. The commercial uses of the rubber-stamp, and the many ways it can be utilised for business purposes, renders it one of the most indispensable articles in the busy counting-house or warehouse. Small in itself, and simple-looking in appearance, yet its manufacture has led to the establishment of a large industry, requiring the use of extensive premises, and engaging both capital and brains in its production.

The best known Firm in India in the rubber-stamp trade is that of J. Callarman which was established in 1876 in small premises in Wellesley Street by the late Mr. John Ballin, who saw the possibilities of the article, and that it was bound to come into popular favour with the business public. The business thus established in a small way grew and increased, and a move had to be made to larger premises at 25, Dalhousie Square, where it was thought there would be ample room for the expansion of the business.

During the past few years the business has increased to such an extent, and so many new ideas have been introduced, that the works have become too small to cope with the amount of business coming in, and

so a move has been made to a large block of buildings at 25, Mangoe Lane where the business is now carried on.

The excellency of the Firm's manufactures were early recognized, obtaining an award at the Calcutta Industrial Exhibition held in 1883. To his son, Mr. Herbert Ballin, Mr. John Ballin had imparted the knowledge and experience he had gained in the manufacture of this class of goods in the United States of America, and this knowledge has been very instrumental in placing his manufactures in the front rank of the trade. Mr. John Ballin died in 1895, and his son, Herbert, who had been admitted a Partner in the business in 1887, became the Sole Proprietor.



Mr. J. BALLIN.

For over fourteen years this Firm has been the Contractors to the Government of India for the supply of the large number of rubber-stamps required for its many departments, and they have a large clientèle amongst the Banking and Mercantile communities throughout India. Their plant for rubber-stamp making is capable of turning out a complete stamp in the short time of two hours, and can put through upwards of one thousand square feet of rubber-stamps in a day, the rubber used being specially manufactured of indestructible materials by the Firm. Being a practical Mechanical Engineer himself, Mr. Ballin

has made a speciality of repairing the intricate and delicate mechanism of numbering and cheque perforating machines, and is the inventor of the Callarman interchangeable stencil on the interlocking principle. They are the manufacturers of the Callarman's Improved Dater, which will give a million impressions, and also of brass stamps, seals, dating, and perforating machines, these latter being specially adapted for the perforation of Government stamps; and the sole agency for India for the Edison numbering machines is with this Firm. In these works about 50 hands are regularly employed. In addition to the rubber-stamp factory, Mr. Ballin is the Sole Proprietor of the Calcutta Aerated Water Company, and with the thoroughly modern plant erected by him, can turn out upwards of 7,000 dozens a day of aerated water and light refreshing drinks, a total which is unsurpassed by any other similar factory in Calcutta. Since the commencement of this branch of his business in 1890, Mr. Ballin has enjoyed the patronage of four Viceroy's including H. E. Lord Curzon and Lord Minto and H. E. The Commander-in-Chief, facts which testify highly to the sound qualities of his manufactures.

Mr. H. Ballin is a Member of the Calcutta Trades Association and has also served as a Commissioner in the Corporation of Calcutta in 1898. He was educated at the Doveton College in Calcutta, ultimately joining the Government Engineering College, Seebore, where he received his professional training in the mechanical branch of that Institution. Mr. Ballin has travelled extensively, having visited, on business, China, Japan, Borneo, the Colonies, and has been throughout Europe. He is the owner of several properties in Calcutta.

Messrs. CARRITT, MORAN & Co. The firm of Messrs. Carritt & Co. was started in 1875, and the original members were Messrs. Thomas and Alfred Carritt. The partners to-day are Messrs. A. C. S. Holmes and M. Trevor. For the past 30 years they have acted as brokers in tea and general country produce of every description. At present Messrs. Carritt & Co. are general produce brokers only, their tea business being worked

under the name and style of Messrs. Carritt, Moran & Co. Messrs. Carritt & Co. took over the tea business of



Mr. M. TREVOR.

Messrs. Moran & Co. in 1902, with Mr. T. Moran as a partner, and since then the firm has been worked, in respect of tea only, under the latter title.

Mr. CLARENCE KINCAID BRIDGNELL, Proprietor, Salutaris Aerated and Mineral Waters, is a son of Mr. James Bridgnell of His Majesty's Mint, Calcutta. Mr. C. K. Bridgnell was born in Calcutta in the year 1860, and received his education in the same city. He commenced his career as a Mechanical Engineer in the Howrah workshops belonging to Messrs. Mackinnon, Mackenzie & Co., wherein he served his apprenticeship. Thence he proceeded to London and completed his engineering training in the workshops of the Great Eastern Railway Co. at Stratford, and with other Engineering firms. After four years' Home experience, he returned to India in 1884, and joined the Crystal Ice Supply Co. of Calcutta, whose works were then in course of erection, ultimately becoming the Superintendent of the Company's Ice Depôts, a position he held for some considerable time. On the amalgamation of the Crystal Ice Co. with the Bengal Ice Co., this appointment was abolished, and Mr. Bridgnell was re-appointed as Engineer-in-charge to the amalgamated Companies, now known as the Calcutta Ice Associa-

tion, and has conducted the duties of the appointment for over four years to the satisfaction of the Directors. On returning to Calcutta after a well deserved holiday, Mr. Bridgnell was offered and accepted the General Managership of the Crystal Aerated Waters Company, and during his tenure of this appointment, by his exertions he has very largely increased the Company's business. Resigning in 1899, Mr. Bridgnell decided on starting on his own account as a manufacturer of high-class Aerated Water, and opened the Salutaris Factory in Wellesley Street. He personally supervised the erection of the necessary buildings, and the special machinery made to Mr. Bridgnell's order by the well-known firm of Messrs. Bratly and Hinchcliffe of Manchester and Birmingham. This plant is capable of turning out one thousand dozens a day. Since then Mr. Bridgnell's business has increased very rapidly, his manufactures having a wide reputation for the maintenance of a standard



Mr. C. K. BRIDGNELL.

uniformity of purity and excellence of quality. As a consequence, he has found his original factory too small to meet trade requirements, necessitating the building and equipping with the latest and most up-to-date machinery of another factory at 6, Sudder Street, Calcutta, which is designed to more than double the previous outturn.

The CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA, Calcutta. One of the leading banking houses of the East, and the oldest established Eastern Exchange Bank in existence, the Chartered Bank, as it is familiarly called in India, was incorporated by Royal Charter in the year 1858. In its inception this Bank had the advantage of being founded and worked on the soundest principles, which, however, were put to a severe test during the disastrous times of the Banking Crisis of 1872. The Chartered Bank standing on secure foundations resisted the pressure of that year which wrecked so many other institutions. After passing this ordeal with great credit, the Chartered Bank continued a flourishing career which has lasted to the advantage of its constituents to the present day. There is no Bank that stands higher in the estimation of the mercantile public. The Head Offices of the Bank are situated at Hatton Court, in the world-famous Thread-needle Street, London. Some idea of the widespread nature of the business transacted by this Corporation may be gathered from the fact that there are twenty-five branches and agencies connected with it scattered throughout the East at the following centres :—Bangkok, Batavia, Bombay, Calcutta, Cebu, Colombo, Foochow, Hankow, Hongkong,

Ipoh, Karachi, Kobe, Kwala Lumpur, Madras, Manila, Medan, Penang, Rangoon, Saigon, Shanghai, Singapore, Sourabaya, Thaiping, Tientsin and Yokohama. Besides these the Bank keeps an establishment at 16, Exchange Place, New York, U. S. A., and another at Hamburg. The Calcutta Office of the Bank is situated in Council House Street, where it has been established for nearly fifty years, or from the commencement of its history. Great changes, however, are now taking

business, is eminently sound. The paid-up Capital in 40,000 shares of £20 each stands at £800,000. The wise management of the Directors has built up a Reserve Fund (exceeding the capital) of £975,000. The shareholders' liability is another asset of £800,000. The Bank's Charter was renewed on the 31st March 1904 for another period of ten years. The Directors' report presented in April 1905 showed a net profit after providing for bad and doubtful debts of £303,078 odd.

The Dividend declared in that report for the whole year was eleven per cent., and the prosperity of the Bank's affairs enabled the Directors to recommend a bonus of fifteen per cent. on the salaries of the staff. In this year £75,000 was added to the Reserve Fund. A balance of £80,078 odd was carried forward. This report was presented on the occasion of the fifty-first Ordinary General Meeting. The Court of Directors for 1905-1906 was made up of the following gentlemen :—

William Christian, Esq., Sir Henry S. Cunningham, K.C.I.E.; Sir Alfred Dent, K.C.M.G.; Henry Neville Gladstone, Esq.; Emile Levita, Esq.; Sir Montagu Cornish Turner; Lewis Alexander Wallace, Jr., Esq., and Jasper Young, Esq.

The CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA, Bombay. This well-known



THE CHARTERED BANK OF INDIA, BOMBAY.

place in this quarter of the City owing to the acquisition of land by the Government, and the Bank has had to make arrangements for leaving its old quarters and to remove to the handsome building in Clive Street which will add another ornament to the edifices of "New Calcutta." The financial condition of the Chartered Bank, nursed through so many years of profitable

and popular Bank has been established in Bombay 50 years and is the oldest Eastern Exchange Bank in existence. Incorporated by Charter over half a century ago, it stands high in the esteem of the mercantile community, and is one of the soundest institutions of its kind in the East.

The Head Office is situated in Thread-needle Street, London, and in addition to Branches in Hamburg and New York, it has 25 branches throughout India and the Far East.

The handsome premises of the Bank in Esplanade Road are an ornament to the City and a monument of the Bank's prosperity.



Mr. GEORGE MILLER.

Its financial condition is fully evidenced by the following figures:

Capital	£800,000
Reserve Fund ...	£975,000
Reserve Liability of Shareholders. }	£800,000

which amply justifies the prominent position it holds in all circles, commercial and otherwise.

The management of the Bombay Agency is under the control of Mr. George Miller who has been a well-known figure in Bombay circles for many years. Mr. Miller's earlier experience of Eastern Banking was acquired in the Straits Settlements and China. Like many of his colleagues he hails from North of the Tweed. He is a useful

member of the Committee of the Chamber of Commerce, Chairman of the Exchange Banks' Association, and a Director of the Bombay Telephone Company and the Standard Life Assurance Company.

Messrs. ALEXANDER CLASSEN & Co. are General Merchants and Exporters, and have their head office at 5, New China Bazar Street, Calcutta, where they established themselves in 1897. They deal principally in jute, linseed, wheat and gunnies and have a branch in London under the name of Classen & Co.

Alexander Classen, the sole proprietor, was born in Berlin in 1869, and was educated at University College in that City. After completing his education he acquired commercial practice in several houses of business, both in the Fatherland and in England, and opened the London firm, on his own account, in 1893, under the title of Hussey-Jones & Co. In 1895 he started the firm of Alexander Classen & Co. in Cologne, Germany, and in 1897 the present place of business in Calcutta. Mr. Classen is a Director of various Banking and Industrial concerns in Germany.

Mr. Ernest Grueber, Manager of the Calcutta house, has filled that office since 1897, having served for three years in the London firm from 1894, and previous to this for three years with a firm of General Merchants in Hamburg. He was born in Germany and there educated.

The COMMERCIAL EAST INDIAN AGENCY Co., Ltd., Offices, 83, Old China Bazaar Street, Calcutta. The Head Office is at Lahore where the business was started in the year 1882. In Calcutta the office was opened in the year 1904. The chief business of the Company is acting as manufacturers' agents, and it represents the following prominent firms in England and on the Continent of Europe:—Grimwades, Ltd., earthenware, Stoke-on-Trent; Louis Lindner & Sons, dolls and toys, Sonneberg; Falk, Stadelmann & Co., Ltd., lamps and electric fittings, London; Thomas Turner & Co., cutlery, Sheffield; Tom Smith & Co., crackers and sweets, London; D. G. Fischell & Sons, bentwood furniture, Niemes;

the Anglo-Belge Glass Association, Ltd., glassware, London; and Messrs. Samuel Moses & Sons, London, army clothing contractors. Mr. Herbert Minck is the Manager for the Company at Calcutta. He was born in the year 1883 in Bombay, and went to England for his education which he received at Bedford College. He returned to India in 1902 and joined the Bombay Branch of the Commercial East India Agency Co., as Manager, remaining in this capacity for a year, and then in 1903 he went back to Europe for the purpose of studying the Home markets. After one year spent in this study he proceeded to Calcutta



Mr. H. MINCK.

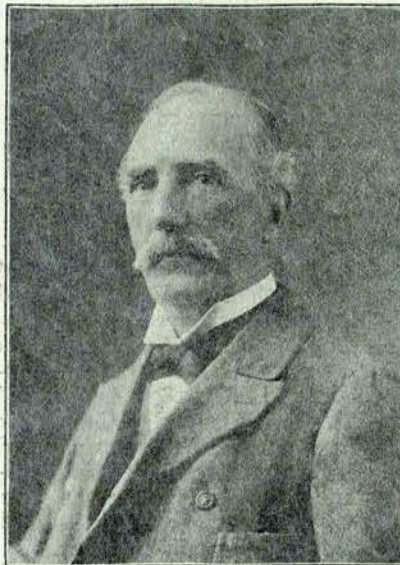
to take up the position of Manager of the Branch at that city, which he still holds. The Company has other agencies at Colombo and Madras.

The COMMERCIAL BANK OF INDIA, Limited. Originally known as the Commercial and Land Mortgage Bank of India, Limited, the Bank was established on 12th October 1885, in Madras, with a Capital of Rs. 2,00,000 and carried on business in that city for some years. In 1895, the expansion of business necessitated an increase in the authorized Capital of the Bank, and it was increased to Rs. 25,00,000 and again in 1896 to Rs. 40,00,000. In the latter year it was also deemed advis-

able to open Branches and make an alteration in the style and title of the Bank, and its designation was then changed to that of "The Commercial Bank of India, Limited," and under this name the Bank has since continued business. In 1900 the Head Office of the Bank was transferred from Madras to Calcutta, and besides the Calcutta Office, the Bank has branches in Karachi, Lahore, London, Madras, Rangoon and Rawalpindi and Agents and Correspondents at most of the leading trade centres throughout India. During the earliest years of its career, the Bank's operations met with the full measure of success anticipated, but some large failures and a lock-up in land and industrial ventures caused for a time a serious set-back in the Bank's earnings and general progress. Since the present management took into its keeping the interests of the Bank, the prosperity of the Bank has steadily resuscitated, and its affairs have been put upon a sound financial basis. A reduction of ordinary share Capital has been made, and the Directors' Report for the year ending 31st December 1904 showed the payment of a dividend of 6% on the Preference shares, and the substantial sum of Rs. 40,000 placed to a newly started Reserve Fund, whilst nearly the same amount was carried forward—results which augur favourably for the future well-being of the Bank. With the return of confidence the Bank should do very well as its Branches are most aptly situated to secure business and to serve the public usefully and extensively.

Mr. REGINALD MURRAY, the Chief Manager of the Bank, was born in London in the year 1845, and was educated at Rugby. He commenced his banking career in the Chartered Mercantile Bank of India, London and China, and came out to India in that Bank's service in 1870, becoming a Manager in 1876, and during the next seventeen years, until 1893, managed several of the Bank's Branches in the East. Resigning that service in 1893, Mr. Murray embarked in business on his own account, in the firm of Messrs. Sinclair, Murray & Company, and was connected with this Firm until 1897, when he was offered and accepted the appointment of Manager to the Commercial Bank of India, Ltd. One of the first duties which devolved upon him on joining

his appointment was to open the Branch at Calcutta, and on the transfer of the Head Office of this institution from Madras to Calcutta in 1900, he became the Chief Manager of the Bank, of which he is now also a Director. Mr. Murray is a leading authority in commercial circles on financial and banking subjects, and during his lengthy Indian experience



Mr. REGINALD MURRAY.

of thirty-five years has acquired a profound knowledge of commercial matters, trade and finance. He is also a Director of the Standard Life Assurance Company's Calcutta Branch.

The COMMERCIAL UNION ASSURANCE COMPANY, Limited. When first established in 1861, the Commercial Union Assurance Company, Limited, was mainly designed to be a fire office, for the advantage of the mercantile community, but shortly afterwards it was found beneficial and opportune to establish life and marine branches, the accident department only coming into operation as recently as the year 1900. The Company therefore does business in four departments, namely, Fire, Life, Marine and Accident and Fidelity Guarantee, and holds an eminent position in all four sections, whilst in its Fire department it is surpassed by none. The career of the Company has been an unbroken record of commercial

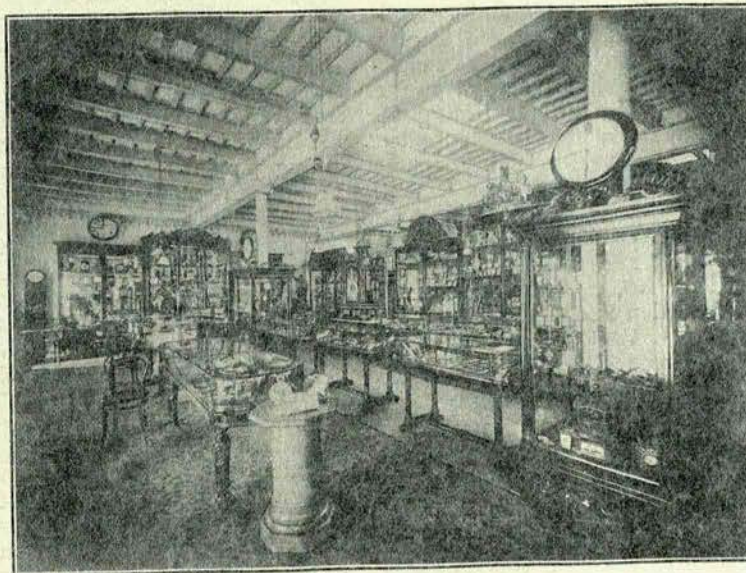
prosperity since its commencement, whilst since 1885 its chief and most substantial successes have been gained. One triumph has led to another, and the remarkable results of its trading in the past few years may be looked upon with intense satisfaction not only by the Shareholders of the Company but also by those responsible for the magnificent results obtained by their judgment and foresight. The Company has a capital of £2,500,000 and its total annual income exceeds £2,800,000. The Head Office occupies three large buildings in Cornhill, London, and in the City and West End it has three branches. The Company's Branches at Home are spread widely throughout the United Kingdom and Ireland, as they are established in Liverpool, Isle of Man, the North of England, North Midland, Midland, Eastern, South Western, and West of England; in Edinburgh, Dundee and Glasgow for Scotland; in Cardiff for Wales, and at Dublin and Belfast for Ireland. Abroad they are established at all of the leading cities and towns throughout the civilized world, and in Calcutta, the chief office for India, the Company's affairs are guided by a strong board of Directors. Since the extension of the Company's operations to India in 1869, their Indian business has made rapid and sound progress in all its sections, and the Commercial Union stands out as one of the leading Assurance concerns in the East. The Manager and Underwriter in Calcutta is Mr. C. L. Fyffe, and the local board of Directors consists of Messrs. A. G. Apcar, Wm. Bleack, J. G. Dean, and C. Jenkins, thus guaranteeing that the interests of the Company are carefully watched and safeguarded. The fusion of the Hand-in-Hand Fire and Life Insurance Society with the Commercial Union Assurance Company has recently taken place, and the combination of these two Companies is a most powerful one, and there can be no doubt that the arrangement will prove a profitable one for the Shareholders of the proprietary Company, the purchase being attended by no increase of Capital. The Hand-in-Hand was the oldest Fire office in the world, dating back to 1696, whilst even its youthful Life department commenced oper-

ations in 1836, and though by its amalgamation with its latter day contemporary, its time-honoured name will disappear as a separate institution, the partnership thus entered into will doubtlessly prove a profitable one to all concerned. That the Commercial Union Assurance Company is a progressive one, the report published by the Directors for 1904 amply bears out, as in all four of its departments the amount of the funds have been largely increased after duly providing for all contingencies likely to arise, and the year's working showed the substantial underwriting profit amounting to almost £590,000. The shareholders of the Commercial Union have for some time past been enjoying a 40 per cent dividend, and for the year 1904, even this liberal return was exceeded, the dividend for that year being 45 per cent.

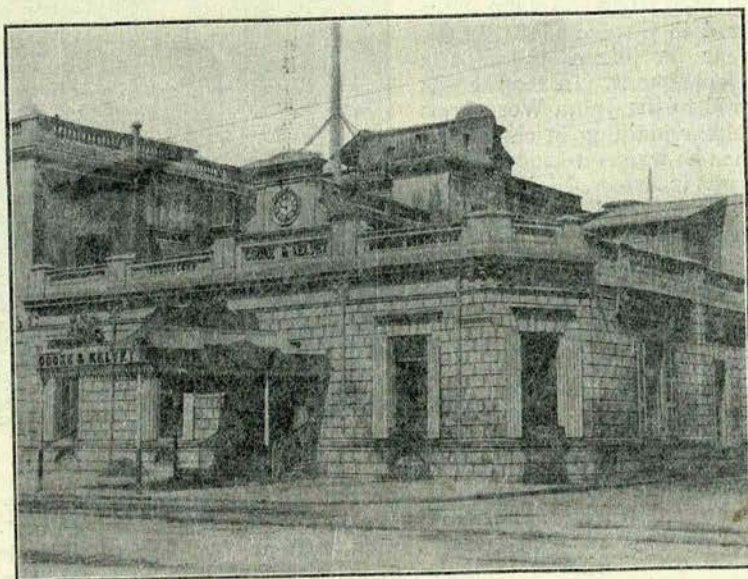
Messrs. COOKE & KELVEY, Pearl and Diamond Merchants, Jewellers, Gold and Silver Art Workers, were established in 1859, and hold a leading position in the

of appointment from every succeeding Governor-General and Viceroy down to the present day. Their beautifully appointed show-rooms are among the largest in the city, and must be seen to be appreciated. Unique in

collected from all parts of the world, and a carefully selected stock of modern jewellery of the most artistic designs can always be inspected. But not alone for their jewels has this firm become famed. Their splendid display of solid



INTERIOR OF Messrs. COOKE & KELVEY'S PREMISES, CALCUTTA.



EXTERIOR OF Messrs. COOKE & KELVEY'S PREMISES, CALCUTTA.

Indian Metropolis. They have always been favoured with the highest patronage in India: appointed Jewellers to the Earl of Mayo, they have received this favour

many respects, they are an interesting sight that cannot fail to please the artistic visitor. Here are gathered together rare gems and gorgeous jewels of immense value,

silver, testimonial plate, electroplate, clocks, watches, etc., stands unrivalled. A large manufacturing department in which every description of jewellery and silver work is executed, forms a special feature in this establishment, and the whole working plant being electrically driven enables them to turn out their orders expeditiously with exceptionally high finish and reduced cost. Among the interesting articles which have from time to time been designed and manufactured by this firm, are magnificently jewelled crowns, swords, belts, and other ornaments, silver bedsteads, howdahs, state chairs, challenge cups, shields, address caskets, all of which have been manufactured for some notable occasion, and special mention must be made of the caskets presented to His Majesty the King, when Prince of Wales, on his visit to Calcutta in 1875, and also to H. R. H. the Prince of Wales on his visit in December 1905.

Tower clocks are also a speciality of this firm, and many fine examples of this work have been made

and erected in various parts of India.

Being contractors to Government they are large manufacturers of station and office clocks, of which they supply large numbers to the different Railways in this country.

Racing chronograph and complicated watches are also a leading feature of their business. The chronograph watches used by the Calcutta Turf Club for timing all important races have been supplied by this firm for many years past.

Messrs. COXE & Co., Engineers, Manufacturers, Brass and Iron Founders, No. 2, Neemuch Mehal Road, Garden Reach, Calcutta. In 1892 Mr. J. C. Coxé purchased the business from Messrs. Wood & Co. who had established it in 1888. He took it over as a going concern with



Mr. J. C. COXE.

the right and title of all patents, etc., and carried it on under its present style. Finding it advisable to extend the premises, Mr. Coxé, after one or two removals, established the works at their present site. The firm carries on a large manufacturing business in iron work. When the hourly postal system was introduced in Calcutta and Bombay in 1898 Messrs. Coxé & Co. were entrusted with the manufacture of

the whole of the pillar and wall boxes for the post office. They also designed and made the self-opening, closing and locking cubicles for use in Indian Jails. They do considerable work for railways, built the Bengal-Nagpur Railway sheds, and supply travelling cash boxes, safes, etc. Mr. J. C. Coxé designed a system of driving ceiling fans by ropes and took out a patent for the same. The system was tested in Fort William and proved successful. He has also two descriptions of self-acting punkahs driven by springs. The management of Messrs. Coxé & Co.'s business is carried on by Mr. J. C. Coxé and his eldest son, Mr. A. Coxé. Mr. James Cockle Coxé, C.E., the sole proprietor, was born in the year 1845 at Stratford, Essex, and educated at the Collegiate School. He received his engineering training at the Northern Outfall Sewerage Works, London, where he served about three years. He came to Calcutta in the year 1864 immediately after the great Bengal cyclone. Here he joined the East Indian Irrigation and Canal Company as Engineer and partly constructed and opened the first piece of canal in Orissa. He remained with the Company till 1869 when the works were transferred to Government. In the same year he joined the Public Works Department. In 1875 he was transferred to the Jobra Workshops in Cuttack, remaining in charge till 1882 when he went on furlough. In 1883 he was transferred to the Seepore Workshops and took charge of the Division till 1885. In the year 1886 he went to Shortt's Island to construct the lighthouse. He was on the Island during the cyclone of 1887 when the *Sir John Lawrence* foundered with 1,000 people on board. Although he had with him nearly 300 workpeople on the Island when the cyclone broke over it, he succeeded in saving them all except two men who were drowned, and one woman who died of fright. For this service Mr. Coxé was thanked by the Lieutenant-Governor of Bengal, and highly eulogised by the *Calcutta Englishman*. He completed the lighthouse in 1898, and exhibited the light for the first time on 1st September of that year, having prosecuted the work of erection under the greatest difficulties. He had charge of the Puri District in 1889 as Sub-

Divisional Officer, where he remained till 1893. Then followed four years in Bhagalpur, and after that Chittagong on transfer to make good damage done by a cyclone, and to put up a new light in the Kotaldea lighthouse. He retired from Government service in 1899 and took over the management of his present business. Mr. Coxé is a brother of the Craft and ranks high as a Mason. He holds the office of Past District Grand Standard Bearer and Past District Grand Steward, is a member of the Lodge 'Yeatman Biggs' and one of the founders of Lodge 'Federation' and Treasurer of that Lodge. Mr. A. Coxé is the active Manager of the works. He was born in India in 1869 and educated there and received his engineering training from his father and has carried on the works, from the start in 1892.

Messrs. WALTER N. CRESSWELL & Co., Merchants and Com-



Mr. P. W. CRESSWELL.

mission Agents, Elphinstone Circle, Bombay, are manufacturers of aluminium ware at Byculia and all kinds of metal hollow ware, and are also General Importers of Continental and English piece-goods. The firm was established by Mr. W. N. Cresswell, the sole proprietor, in 1889.

Mr. Percy Willets Cresswell, Manager for Bombay, was born in Staffordshire, England, in 1871 and

was educated at Brewood in that county. He joined the Birmingham Joint Stock Bank in 1887, where he remained till 1892 and then came out to Bombay to take up his present appointment. Mr. Cresswell is a Lieutenant in the Bombay Volunteer Rifles. Mr. F. W. Cresswell fills the office of Assistant Manager.

Messrs. CROFT, MODY & Co., Merchants and Agents, 19, Bank Street, Fort, Bombay, are a well-known firm, established in that city for the last fifteen years. They have rapidly gained popularity considering the keen competition of firms of much longer standing, and are the owners of the large Bone mills situated at Thana. They trade largely in bone meal and bone dust which they export to Europe, America, Japan, Australia and South Africa. They are the Chief Agents of the Gresham Life Assurance Society, Ltd., for India, Burma and Ceylon, which is one of the largest and most up-to-date Assurance Societies, and for which they do a very extensive and profitable business. For some time now they have had another branch of business which is worked as Brandon & Co., in which several refreshment rooms are owned and worked by them, and they have also secured the contract in connection with the dining car service on the G. I. P. and I. M. Railways, a recent innovation which is greatly appreciated by the Indian travelling public. The catering has become deservedly popular in recent years, and is managed most satisfactorily by the firm at great cost. The members of the firms are Messrs. Charles Brandon Boileau, Nusserwanji Jamsetji Mody, and Kekhushru Jamsetji Mody, who have and deserve the good-will and esteem of the public.

Mr. DANIEL ANDERSON CUTHBERT, Late Honorary Secretary, Calcutta Golf Club. Born in the year 1876, in Perthshire, Scotland, and educated at Perth Academy. Mr. Cuthbert entered his business career by joining the Town and County Bank in Perth in the year 1893. He remained there for three years till in 1896 he was offered and accepted a post in the National Bank of India, Limited, and joined the Head Office of that insti-

tution in London as clerk. In 1900 he was offered and accepted the post of Assistant Accountant of the same Bank in India and proceeded to this country in the same year.



Mr. D. A. CUTHBERT.

Since coming to India he has served the Bank at Delhi, Cawnpore and Amritsar. He came to the Calcutta Branch in 1902.

Messrs. CUTLER, PALMER & Co., Calcutta, Wine Importers, is the oldest firm of the kind in India. It was established in London in the year 1815, by Mr. George Henry Cutler. On his death he was succeeded by his brother Mr. Frank Cutler, who established a branch in Bombay in 1842. In 1862 Mr. Charles Palmer, the late senior partner, was instrumental in reconstructing the firm, and shortly afterwards, under his direction, the Calcutta Branch was established.

The interests of the firm in India are under the direction of Mr. F. G. Wallis-Whiddett, who is well and favourably known in all the Presidencies of India in connection with the business. Mr. Wallis-Whiddett was born at Gravesend, Kent, in 1870, and after a private education came to India in 1888. He joined the firm of Cutler, Palmer & Company at that time, and has retained the connection ever since. For several years he was Chairman of the Wine and Spirit Association of

Calcutta. In Masonic circles, Mr. Wallis-Whiddett is known as Past Master, "Star in the East" Lodge, No. 67, E.C.; Past D. G. S. Deacon, Bengal; Past Provincial Registrar, K. T., Province of Bengal, and as a member of the 18th Degree.

Messrs. DAVENPORT & Co., Merchants and Agents of Calcutta, was established in 1885 by Mr. J. Davenport, the sole proprietor of the firm, who, upon Messrs. Lloyd & Co., a firm of very old standing in Calcutta, going into liquidation in that year, took over their business and resuscitated it under his own name. Mr. Davenport was for many years buyer to Messrs. Lloyd & Co., and has been connected with the Tea Industry for over thirty years, and during this lengthy connection has witnessed the immense strides it has made, the exports having shot up within this period from seventeen millions to two hundred million pounds of tea, or nearly twelve times more than it was thirty years ago. He is an expert in all matters connected with Tea, and is a member of the Indian Tea Cess Association, and a member of the Committee of the Indian Tea Association, Darjeeling and Dooars Sub-Committee. Messrs. Davenport & Co. are very largely interested in the export of Tea, being large buying agents for the Australian, American, Canadian and Home markets and to which they ship large quantities each season. As managing agents and secretaries, they control eight Tea Companies and Estates, in Darjeeling, the Dooars, Cachar and Assam, having an acreage aggregating over 4,400 acres. They also carry on an extensive business in timber, importing teak and other woods from Burma, Japan and Sweden, and as manufacturers of tea chests they do the largest business of the kind in Calcutta. They are also shippers of considerable quantities of indigo, shellac and other indigenous products. This firm is also agents for Messrs. Brownlie & Murray, Ltd., of Glasgow, structural engineers and wire rope manufacturers, and this business was introduced into India by Messrs. Davenport & Co. They are the agents for the Pabst Brewing Co., Milwaukee, U. S. A., and have been instrumental in bringing before the Anglo-Indian public the light beers brewed by this company. With the

development of the mining industry in India, the opportunity has been afforded to this progressive firm of introducing into this country the mining tools manufactured by Messrs. A. and F. Parkes, Ltd., of Birmingham, Messrs. Davenport & Co. being the sole agents for these, as well as for implements for tea cultivation made by the same firm.

Sir SASSOON J. DAVID, J.P., was born in Bombay in 1849 and was fortunate enough to receive in his boyhood the best education obtainable. While still a young man he proceeded to China, where he was appointed a partner in the firm of Messrs. E. D. Sassoon & Co. He worked for several years



Sir SASSOON J. DAVID.

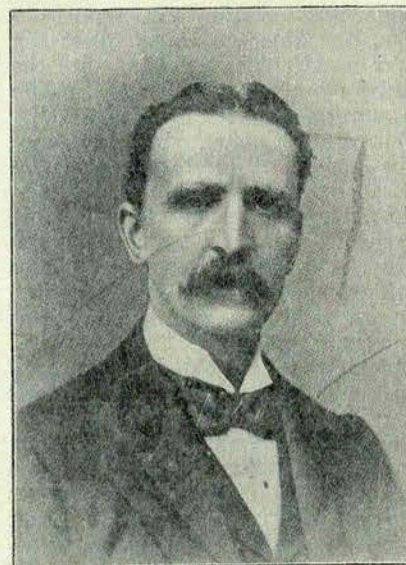
in the Far East, gaining experience of trade and commerce in the various Treaty Ports, and then returned to Bombay, where, after the death of his father-in-law, Mr. Elias David Sassoon, he started his own business and became a very active competitor with older concerns in the China trade. His ventures succeeded so well that in a few years he became the leading cotton-yarn merchant in Bombay and gained a position of influence among the local mill-owners and opium merchants. He is also the most prominent figure among the Jewish community of India. In cotton mill management Sir Sassoon J.

David has been particularly successful, a notable case being that of the David Mills, which were in a hopelessly indebted condition in 1901. He put rupees fifteen lakhs in the concern, individually, by buying up new shares to that extent, abolished the old commission on production, substituting therefor a commission on profits, and 1903 saw a complete rehabilitation of the mill, with a dividend of 6 per cent. The Standard Mill is another flourishing local concern of which he is the principal proprietor. But the cares of mill management and an intimate acquaintance with the affairs of his business in Calcutta, Hongkong, Shanghai, and Japan, as well as in Bombay, by no means absorb all Mr. David's quiet energies. He is Chairman of the Mill-owners' Association, and is representative of that body on the Improvement Trust Board. He is a member of the Municipal Corporation and serves on the Standing Committee of the same. Besides this he is associated either as Chairman or Director with over a dozen public companies. It has also fallen to Mr. David's lot as Sheriff of the city during 1905 to fulfil duties a good deal more active than those usually associated with this ancient and honourable office.

He was instrumental in collecting a large sum of money for the relief of the sufferers from the Punjab earthquake, and took a prominent part in the arrangements for celebrating and commemorating the visit of T. R. H. the Prince and Princess of Wales to Bombay, especially in connection with the establishment of a museum in Bombay in order to permanently commemorate the Royal visit. The honour of Knighthood was conferred on him at the hands of the Prince of Wales on the 14th November 1905. He has shown his loyalty and public spirit by offering a statue of the Prince of Wales to the city of Bombay to be erected on a prominent site in the Fort. He has been chiefly instrumental in the inauguration of measures, in co-operation with the Bombay Improvement Trust, for the relief of overcrowding among the poorer classes and mill-hands. His unobtrusive but liberal-minded charities in private life have done

immense good in all directions, while public movements requiring aid have always met with liberal response from him.

Messrs. DAVIDSON & CO., LTD., Engineers, etc., Belfast, Calcutta, Colombo, etc., etc. Mr. Samuel Cleland Davidson, Chairman and Managing Director, owning and operating the "Sirocco" Engineering Works, Belfast, are a firm which need no introduction in India. In connection with the tea industry Mr. Davidson's name has become a household word. At a time when the struggle against China teas was fiercest he was one of the strongest factor in popularising the Indian product; he was also one of the first to introduce commercially and to establish



Mr. S. C. DAVIDSON.

agencies for the sale of Indian teas in Europe and America. As an inventor, his reputation is widespread, the famous "Sirocco" machines which cover every process of the manufacture of the tea leaf from the time of plucking to its packing, are entirely his inventions, and these machines are at present employed on almost every tea estate in India, Ceylon, Java, Russia and Natal.

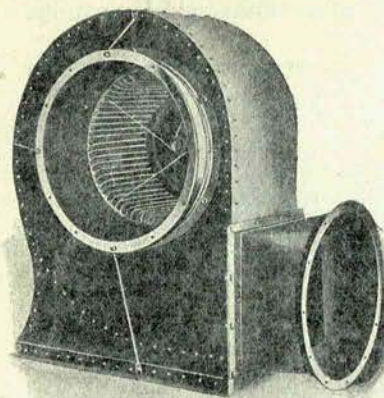
Mr. Davidson was born in County Down, Ireland, in 1846, his ancestors, who were Scots, having settled in Ulster in 1628. He obtained his scholastic training at the Royal Academical Institute, Belfast. At the age of 15 he entered the office of

Mr. William Hastings, a Belfast Civil Engineer, where he spent three years in acquiring a knowledge of surveying and engineering. His father having purchased a tea plantation in 1864 he was sent out to India to learn the business of growing tea. Mr. Davidson arrived in Calcutta only a few days after the terrific cyclone which devastated the country generally.

In his account of the sad appearance afforded by the shipping strewing the banks of the Hooghly river near Calcutta, he mentions a large steamer which lay high and dry in the Botanical Gardens close to the famous Banyan tree. For two years he acted as Assistant Manager of an estate at Cachar and then became Manager of the one in which his father was interested. On the death of the latter in 1869 he bought the interest of his co-partner and became sole proprietor. He now found himself in a position to carry out some contemplated improvements in the primitive methods prevailing in the manufacture of tea. Before long he had replaced the wicker basket method of drying, and the "hand and feet" rolling manipulation, with mechanical devices for doing the work. The decided merit of the invention was apparent at once, but

demand for machinery such as he was using, and in 1874 he sold his property, and returned to Belfast to superintend its manufacture by Messrs. Combe, Barbour and Combe. In 1881 he organized the Sirocco Engineering Works, acting for some time as his own Draughtsman and Manager. At that time he employed only about a dozen hands: now it takes 600 hands and a large commercial and office staff, and eight branches, to handle the business. The business was converted into a Limited Liability Company in 1898, under the name Davidson & Co., Ltd. Nothing is manufactured by the Company but Mr. Davidson's patented machinery, which in addition to that which handles the tea leaf, includes the "Sirocco" fans, an entirely new type of centrifugal fan, and one which reverses, in almost every detail, hitherto accepted principles. While in India Mr. Davidson was known as an ardent sportsman. As a polo player, huntsman, and foot racer he displayed that same enthusiasm and vigour which has brought him so far to the front in the business field. At the "Sirocco" Machinery Depôt, 2, 3, 4, 5 and 6,

& M. G. Co., Ltd., W. I. Pulleys, Hangers, Brackets, etc., etc., Irwell & Eastern Rubber Co., Ltd., Mechanical Rubber goods, Samuel Osborn & Co., Mushet High Speed Steel Files, etc., D. H. & G. Haggie,

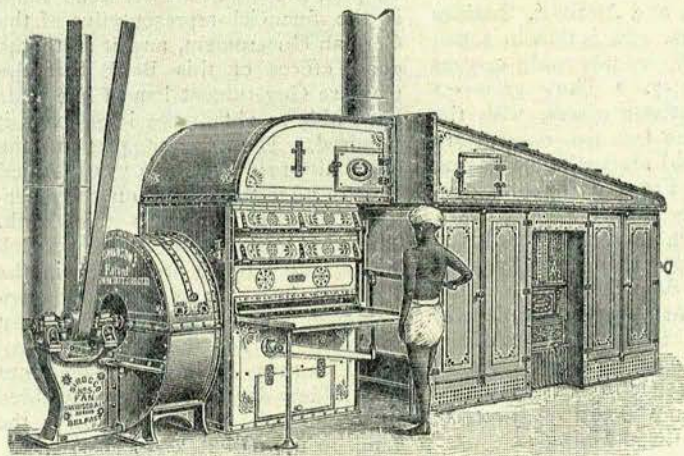


"SIROCCO" CASED FAN.

Steel Wire Ropes, Aerial Tramways, Scottish Asbestos Co., Ltd., Asbestos goods. The Ceylon Branch of Davidson & Co., Ltd., is at Forbes Road, Colombo.

Mr. HORMUSJEE EDULJEE DAWUR, Merchant and Auditor, Bombay. Mr. Dawur was born at Bombay in the year 1833 and educated at Elphinstone College in the same city. Under the tutorship of Principal Harkness he passed the senior wranglership.

He received his business training at Calcutta in the office of his uncle who was engaged in a large way in the China trade. In this office he served as a junior for some four years and then proceeded to China in the interests of his uncle's firm, and was located for some seven years at Hong-Kong and Canton, managing the branches of the business in those towns. He returned from China to Bombay and, having resigned his previous firm, became Broker in partnership with his brother to Messrs. Finlay, Muir & Co. This was about the year 1863. They subsequently severed their connection with that firm, and Mr. H. E. Dawur started on his own account in correspondentship with Messrs. Anderson, Wright & Co., of Calcutta; Clarke, Wilson & Co., of London; and



LARGE DOWN DRAFT "SIROCCO" AND MULTITUBULAR STOVE.

there was such prejudice in the minds of the planting community against doing away with the old Chinese methods, that it was not until the demand for teas from the Davidson estate had increased the prices for his products, that prejudice finally gave way. There came a

& Co., Ltd., Calcutta, are Sole Agents in India for the following well-known firms:—

Babcock & Wilcox Ltd., Water-tube Boilers and accessories, E. R. & F. Turner, Ltd., Steam Engines, G. & J. Weir, Ltd., Steam Pumps, Condensers, etc., Unbreakable Pulley

Walter A. Clarke & Co., of Glasgow, and the Anglo-Austrian Bank of Vienna. Mr. Dawur also carries on a large audit business, being connected in this department with Messrs. E. D. Sassoon & Co., the Persia Steam Navigation Co. and many other firms and companies.



Mr. H. E. DAWUR.

He is also Manager in Bombay for the Aurungabad Mills. He is assisted in his business by his two sons, Pherozechaw Hormusjee Dawur, and Maneckjee Hormusjee Dawur, both undergraduates of the Bombay University and thoroughly experienced in the business. Mr. Pherozechaw Dawur, the eldest son, is a great cricketer and has played in many important fixtures for the well-known Parsee Club of Bombay. He also takes a great interest in athletic sports.

The DELHI AND LONDON BANK, Ltd. Originally designated the "Delhi Banking Corporation." The Bank was founded as far back as 1844 at Delhi; that city was then, as at the present day, one of the largest trade centres of Upper India. Sixty-one years ago Delhi was the capital of the Mahomedan Power in India, and it speaks much for British enterprise and pluck that a Banking Institution should have been established, in what was, in those far-off days, practically an independent Native

State, with only commercial treaties and self-interest to bind it in its relationship with the English, as represented then by John Company. In the dark days of 1857, the Head Office of the Bank was situated in Delhi, and when the Mutiny spread from Meerut, and the bulk of the mutinous regiments made for Delhi as their rallying centre, Mr. Beresford was the Manager of the Bank there, and he, with his wife and five children, were amongst those of the European community who fell victims to the mutineers. Of Mr. Beresford's family but two sons survived, who were afterwards educated and started in life by the Bank, one son ultimately joining the Bank's service, and the other the Indian Army. Apparently owing to the outbreak in Delhi, the Bank's Head Office was removed to Lucknow in 1857, and during the memorable siege of the Residency there, Mr. Parry, the General Manager, was one of those beleaguered therein. In 1865 it was found desirable to remove the Head Office to London, and at the same time the title of the Bank was changed to that of the "Delhi and London Bank, Ltd.," and under this style it has since continued. In India the Bank has branches at Delhi, Lucknow, Mussoorie, Simla, Karachi and Amritsar, besides that at Calcutta, and is thus in touch with most of the leading trade centres of the country. The premises occupied in all these places, with the exception of the last two named, are valuable freehold properties belonging to the Bank. From its lengthy connection with the East, the Bank has a wide reputation, and has weathered successfully more than once tempestuous times in financial circles in the past, and has steadily held its place in the estimation of the public, its affairs being at all times carefully managed and its interests thoroughly safeguarded both by its Home Board of Directors and its several Local Managers.

Mr. EDWARD JAMES WRIGHT, the present Manager of the Calcutta Branch, was born in the year 1860, and educated at Brighton College, Brighton, and St. Andrews, Scotland. On completion of his education, Mr. Wright commenced his banking career, in the Bank of Scotland, St. Andrews. In 1883 he came to India in the service of the Chartered

Mercantile Bank of India, London and China, and in 1894 accepted an appointment in the Delhi and London Bank, Calcutta.

The DEUTSCH-ASIATISCHE BANK was founded in Berlin and Shanghai in the year 1889, the founders being a very powerful syndicate of financial houses and banks in Berlin, Frankfurt-on-Main, Hamburg, Cologne, and Munich, connected with German commercial interests in the Far East. With a view of further strengthening and consolidating the Bank's business relationship with China, and at the same time securing a share in the financial business between India and China, the Calcutta Branch was established in October 1896, this being the only branch in India, the other Branches being all in China, with the Head Office in Shanghai. In Europe, the Bank is established at Berlin, and from that City the Board of Directors control the operations. The Bank's interests are chiefly connected with China, though, since the establishment of the Calcutta Branch, a considerable amount of business has accrued in financing the opium and cotton trade requirements between India and China.

In the German Settlements, in the Shantung Province of the Celestial Empire, the Deutsch-Asiatische Bank is the financial representative of the German Government, and it is to the good offices of this Bank that the Chinese Government has of late years been able to obtain the large loans it required. The greater part of the indemnity paid by China to the Allied Powers after the attack on the Legations was paid through this Bank. The development of Railways, Collieries, and Mining industries in the Far East, in favour of German concessionaires, is naturally of much interest to the Bank, and the construction of the Shantung Railway, opening out the Colliery districts, was greatly aided by the financial assistance given by the Bank to the undertaking.

Mr. MAX GUTSCHKE, the Manager of the Calcutta Branch, came to India in 1898 as an Assistant in the Bank, and became Accountant in the same year and Sub-Manager in 1900, obtaining his present appointment of Manager in January 1902, his long Continental Banking experience eminently fitting him for the responsible position he now holds.

Messrs. JOHN DEWAR & SONS, Limited, Scotch Whisky Distillers, Perth (Scotland), London and Calcutta, have been for a considerable period and are now the leading Scotch Whisky Merchants of the world. The establishment of the firm dates from 1846, when Mr. John Dewar, father of the firm's present Directors, whose photos are reproduced, commenced operations in a small way at Perth. That success attended Mr. Dewar's efforts is amply evidenced by the position at present occupied by the Company as one of the leading Export Merchants in Great Britain, and holding the largest stock of Scotch whisky in the world. The success and popularity of "Dewar"



Sir THOS. R. DEWAR.

brands throughout the world is largely due to the policy of the firm in always securing an enormous quantity of the oldest and finest whisky distilled in Scotland, enabling them to place on the market, at all times, a whisky of uniform standard, delicious in flavour and beautifully mellowed by great age. The Company's own distilleries, Tullymet, Ballinluig and Aberfeldy, Perthshire, are situated in the heart of the Scottish Highlands, a district famed for its rich barley and fine water, and as the great merit of a Scotch whisky lies in its freedom from deleterious compounds, the firm is consequently in a favourable

position to produce a whisky of the highest excellence.

Owing to the increasing demand for their whisky in the Eastern market, Messrs. John Dewar & Sons, Ltd., found it necessary to open a direct branch of the firm in Calcutta. The Calcutta office was established in 1902 in Hare Street, and success, in the shape of greatly increased business throughout India and the East generally, at once rewarded the Company and justified the course adopted. The Hare Street office is now well known to all Wine Merchants in India, who much appreciate the venture of the Company, this being the first time for any firm in the trade to open a direct House in the East; and customers, both in trade and private, can now rely on purchasing the genuine article from Messrs. John Dewar & Son's own premises. Considerable importance ought to be attached to this fact when one remembers how often spurious liquors are placed on Eastern markets by unscrupulous native petty dealers. Agencies have been placed with Merchants in Bombay, Madras, Karachi, Pindi, Lucknow, Travancore, etc., and no matter which part of India a traveller visits, he is certain of securing the renowned Dewar's "White Label."

Direct Branches and Agencies of the firm have also been established at New York, Sydney, Melbourne, South Africa, Barbadoes, etc., with the result that the Company's goods receive preference in all countries supplied through these markets.

Mr. John A. Dewar, M.P., the subject of one of the photos reproduced, is the Company's senior Director. He was elected M. P. for the large Inverness-shire Constituency in 1900 in the Liberal interests, and he has gained considerable notoriety in the House recently by the keen and intelligent manner with which he has tackled the Scottish Education and Crofter questions. He is extremely popular in the County and has his country seat at Abercairney, Perthshire, where he owns a first class shooting box and splendid fisheries, and in this delightful spot Mr. Dewar entertains his many friends during the autumn season.

Sir Thomas R. Dewar, who acts as London Director of the firm, is

a man of many parts, who, by dint of perseverance and keen business capacity, first established a London connection for Messrs. John Dewar & Sons, Ltd. Interviews with Sir Thomas have been published so frequently of late that it is hardly necessary to give a résumé of his career in this production. A gentleman who has travelled all over the world, Sir Thomas has gained a knowledge of the various business methods of most countries, and the Company's success is largely due to its taking full advantage of the experience gained by their Director. Sir Thomas is, and always has been, a most enthusiastic sportsman and his name will be remembered in



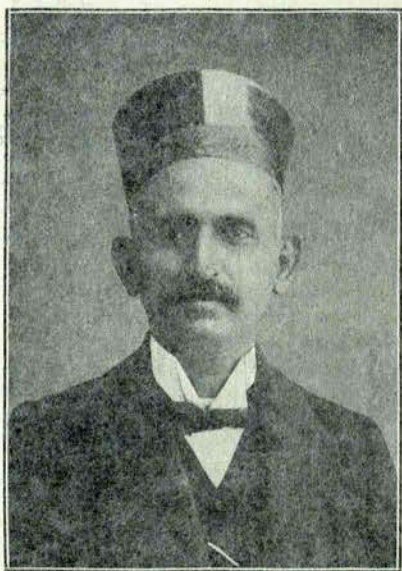
JOHN A. DEWAR, M.P.

connection with the presentation of the London Football Charity Shield, this trophy being perhaps the finest specimen of its kind extant. He also owns a racing stable and does not yet despair of the much-coveted blue riband of the Turf.

Messrs. John Dewar & Sons, Ltd., have been awarded over 50 Gold and Prize Medals, and in addition have been successful in securing the Grands Prix at Paris, 1900, St. Louis, 1904, and Liege, 1905, these much-coveted Honours being awarded them above all competitors. The above undeniable facts are a genuine proof of the superiority of the brands of this famous firm.

Mr. HORMUSJI COWASJI DINSHAW, partner of the firm of Cowasji Dinshaw Brothers, Bankers, Shipping Agents and Merchants, was born at Bombay in the year 1857, and received his education at the Elphinstone College. Mr. Dinshaw joined his father's business and was thus able to gain his first valuable commercial experience, and having passed, as a junior, through the various departments, he was admitted as a partner.

This firm has had a long lease of life having been in existence for over 60 years, and is one of the oldest mercantile firms of Bombay and one of the principal business houses in Aden, with branches at



Mr. H. C. DINSHAW.

Zanzibar and Somali-coast ports and at Hodeidah (Red Sea). Mr. H. C. Dinshaw is the present head of the firm, and is not only the head of the Parsee Community at Aden, but also the recognized head of all the Indian and Arabian races, and enjoys popularity among the whole population at Aden. He acted last year as Portuguese Consul for his uncle, and was knighted by that Government for the services rendered. Mr. Hormusji had the honour of receiving the Prince and Princess of Wales at Aden on their way to Australia in 1901, and of

giving an address from the Aden merchants.

Mr. Dinshaw, by hard work combined with indomitable pluck, ability and energy, has succeeded in building up one of the greatest business houses of the East. His father, Mr. Cowasji, had the honour to receive H. M. the King at Aden in 1875 when he visited India. Mr. Cowasji rendered many and most useful services to Government during the Abyssinian Campaign and Somaliland Expedition, for which he received the thanks of Lord Napier of Magdala, Sir William Merewether, the late Admiral Tryon, General Sir Edward Russell, General Sir Charles Egerton, C.B., and Admiral Sir Atkinson Willes, and other distinguished officers.

Messrs. **DREWET, CHOWNA & Co.**, Engineers and Machinery Merchants, etc., Bombay.

Although many of the English makers of mill stores and machinery have made fortunes on their Indian trade, very few indeed have thought it worth while to open their own Indian branches. That this is from lack of enterprise nobody acquainted with the north-country manufacturing firms would for a moment suspect; the fact is that they have been so well served by local agents, the majority of them Native firms, that they have rightly conceived that their business would have its interests best cared for by being left in the hands of these gentlemen, whose knowledge of the peculiar requirements and conditions of Indian trade enables them to show good results where others would fail altogether.

A comparatively young firm of machinery agents, but one which has made good its ambition to be in the front rank of its fellows, is the house of Drewet, Chowna & Co., which, about eleven years ago, set up business in a very modest way, in Elphinstone Circle, Bombay. The firm certainly had no great initial advantages, and its position in the trade world to-day is solely due to the well-applied energy and industry of its founders. The chief lines Messrs. Drewet, Chowna & Co. deal in are engines, boilers, cotton gins, cotton presses, machine

tools, pumping engines, and machinery for many trades and manufactures. They are sole agents for Messrs. Thos. Hill & Sons, the well-known boiler manufacturers of Heywood, for Messrs. John and William McNaught of Rochdale, and for cotton presses and pumping engines of Messrs. D. Stewart & Co. (1902), Ltd., of Glasgow.

The Elphinstone Circle premises were in course of time abandoned in favour of more suitable offices in Church Gate Street, but to get any idea of the scope and extent of the business a visit to the show-rooms at Wari Bunder is necessary. Here are stocked a considerable variety of machinery, of engines of different sizes, boilers, cotton



Mr. R. D. CHOWNA.

presses and other machinery, and a great number of all parts of machines that are specially liable to wear or break. Only those who have had the experience of having machines idle throughout the long delays of shipping transit, and customs operations, will be able to appreciate the great value of the latter feature of Messrs. Drewet, Chowna & Co.'s business.

Hardly had the firm made its presence felt among the Bombay mills and workshops when it had the misfortune to lose one of its partners, through the death of Mr. Drewet, Junior. Since then

the business has been carried on under the sole direction of the surviving partner, Mr. P. D. Chowna. Mr. Chowna understands and has proved the value of personal acquaintance with his manufacturing clients; during his visit to England four years ago he gained some experience of the business of the firms with which he is in touch, and was able to give them a better idea of the requirements of Eastern Trade.

Among the items of the firm's Indian dealings should also be mentioned their extensive Mofussil trade in machinery and their agency for the Khandesh Press Co., Ltd., at Chopda.

Messrs. DROZ, AMSTUTZ & Co. is one of the oldest and largest houses in India engaged in the importation of high-class watches and jewellery. The business was first established in Bombay in 1884 under the trade name, West End Watch Company, and it is under this designation that it is known to the general public throughout India as the seller of watches that bear its "West End" trade mark. The enormous sale of these watches is principally due to their suitability for use under the conditions peculiar to this country. The firm is also the proprietor of the "Popular," "Whitfield," and other special styles of watches specially adapted for the Indian market.

The firm is a very old establishment and well-known one in Switzerland, where it has a large factory engaged in the production of all kinds and styles of watches for export to all parts of the world.

Messrs. Droz, Amstutz & Co. deal principally in the watches of their own manufacture, but they also import all classes of Swiss watches, French and American clocks, etc. They have also recently added a special department for the importation of gold and silver jewellery of English and Continental manufacture, and have a very large and varied stock of articles of this description. They are also buyers of precious stones for export to Europe.

Owing to the great development of the business, the firm opened a branch in Calcutta a few years ago, where it carries on a similar business to that conducted in its Bombay

establishment, the principal part of its sales in the Bengal Presidency and Burma being conducted by the Calcutta Office.

Messrs. J. C. DUFFUS & Co., Ltd., Jute Balers and Shippers, 10, Clive Row. This firm was originally started by the late Mr. James Duffus, and his brother, Mr. John C. Duffus, entered the firm as a partner. Messrs. Duffus carried on the business as a private concern up to the year 1905, in which year it was converted into a limited liability company. The business of the company is entirely confined to Jute and Jute baling.

The EAST INDIAN OIL MILLS Company—Managing Agents George Mifsud & Co. This Company was formed in February 1906 for the purpose of carrying on business in the pressing of Linseed Oil with the latest machinery available. The plant is of a very up-to-date order, making for that economy of working without which modern industries are impossible. The Works are established at Calcutta and are capable of dealing with some 30 tons of seeds daily. The oil produced by the first class machinery which has been laid down is very fine and clear and of excellent quality. The Company has large contracts to deliver oil pressed by them on behalf of the leading Indian Railway Companies. The promoter and founder of the Company is Mr. George Mifsud, who is a specialist in the subjects dealt with. The East Indian is now the leading up-to-date mill of this class in the East. Only Europeans of experience in the oil business are employed on the managing and engineering staff, but there is also a very large staff of natives employed in the various departments. No expense has been spared in the erection of the mill buildings and machinery, with a view to put it ahead of anything in this line in the East, and its full present output has already been contracted for. The venture has proved the striking success of the method of doing things well.

Sir CURRIMBHoy EBRAHIM. A genial nature and genuine sympathy with the people of Bombay and Cutch have gained for Sir Currim-

bhoy Ebrahim a high place in Native estimation. He is the illustrious representative of the Pabaney who are the most prosperous and the foremost amongst the Khojas. His father, Mr. Ebrahimbhoy Pabaney, was a leading merchant in Cutch Mandvi, who carried on an extensive business with Zanzibar and Bombay, and who also owned ships to carry his own merchandise and for the conveyance of trade. He died in Bombay in 1855, leaving three sons, of whom Mr. Currimbhoy, who was born in 1840, was the youngest and a minor, but who turned out the pluckiest and most richly gifted with talent, industry and sound commercial instinct, which often proved to him very profitable. He made very important commercial



Sir CURRIMBHoy EBRAHIM.

connections with well-known centres of commerce. At the early age of 16, he established a firm in Bombay in his own name, and finding the trade with China in a flourishing and developing state he opened in Hong-Kong, in 1857, a firm in the name of his father, and subsequently opened firms in his own name at different commercial and industrial ports, namely, Shanghai, Kobe, Calcutta, Singapore and a number of agencies in different places. Perceiving the growing trade of yarn in China Mr. Currimbhoy took the agency of the Prince of Wales Mill, but as he wanted to found a cotton spinning mill

on a large scale and on new principles, he brought into existence, in the year 1888, the well-known Currimbhoy Mills, and, as was fully anticipated, they have worked most successfully even in bad times. Gradually he added more, and at present four mills, aggregating in all 1,85,000 spindles and 1,200 looms, giving employment to no less than 6,500 workmen daily, are working under the agency of his firm. The success of these mills led Sir Currimbhoy to start a new mill styled "The Fazulbhoy Mill" after his second son, with 4,500 spindles and 900 looms. He also established another ginning and pressing factory at Indore. Mr. Currimbhoy, in order to have unadulterated cotton for his mills direct from the field, established pressing and ginning factories at Yeotmal and Katol in Berar, and his example will have to be followed by many mill agents in the near future.

Sir Currimbhoy is well known as a successful millowner and agent, and one whose services and advice are keenly sought after by the Directors and Shareholders of many other concerns. He is still more famous for his extensive business in opium, cotton, tea, silks and other rich merchandise. His firm is the largest importing and exporting firm trading with the East. Mr. Currimbhoy has fully succeeded in establishing a sound reputation both as a commercial and social Khoja leader, and a respected Bombay citizen. In appreciation of his merits, the Government made him a Justice of the Peace in 1883. He is also a Trustee of the Port of Bombay.

The very admirable trait which lies in Sir Currimbhoy's character is the spirit of charity which he has nobly displayed from an early age. He leads himself and guides many others in the road of charity. He is never fussy nor fond of show. The first flow of his charity was in his own native place. His charities have been very useful to the poor and needy, and he has always been one to ameliorate and raise the social and educational status both of men and women of his community. He is not one of those who believe in what is known as higher education, but is satisfied with a good and solid substratum of general and necessary education, and he encourages its employment in developing commerce and trade. In

fact he is a great supporter of primary and religious education, which is greatly needed by his community; and with a view to carry out his aims, he established a Madrassa at Cutch Mandvi, and endowed it with a good building costing Rs. 20,000, where more than 50 boys are given religious and other sound training. Mr. Currimbhoy, finding the female education in his native place in a backward state, through the lack of a school under female management, supplied this want, by establishing a Girls' School, in his father's name, without making any distinction for caste or creed, where about 150 girls receive their training under exclusive female supervision; and thus gave the first great impetus



MR. MAHOMEDBHOY CURRIMBHOY
EBRAHIM.

to female education in his native place. He also established Dharamsalas at Cutch Mandvi and Cutch Bhuj, costing Rs. 30,000. It was through his efforts and good advice that his brother, Mr. Datoobhoy, established a public hospital at Cutch Mandvi. These Institutions are, by a private arrangement, managed by the Cutch Government, and are now held as a source of great welfare and comfort to the people of Cutch. At the time of the recent famines in Cutch, Sir Currimbhoy had grain distributed there at an exceedingly low price. Amongst his various charities in Bombay the

most prominent is the Currimbhoy Ebrahim Khoja Orphanage, which he founded for his co-religionists with a donation of more than a lakh of rupees, an institution which distinctly supplied a long-felt want and for which Sir Currimbhoy has fitly earned the gratitude of the poor of his community. In this Institution about seventy destitute orphans are provided with free board, lodging and clothing, and are given systematic moral, physical, intellectual, and religious training, and after being sent out of the Orphanage, those who do not wish to go in for higher education, are engaged by Sir Currimbhoy in different industries under his management. This Institution is managed by prominent members of his community under a trust deed, Sir Currimbhoy being one of them. It is placed on a very sound basis, and has proved to be of very great advantage to his community, and will act as a means of removing beggary and destitution. The private charities of Sir Currimbhoy at his native place, Bombay and elsewhere, are numerous and they amount to a very large sum.

But besides being charitable himself, Sir Currimbhoy is not less eager and keen to assist the successful administration of other charitable and public institutions in Bombay. He is one of the prominent members of the Mahomedan community and is a Vice-President of the Anjuman-i-Islam and the Mahomedan Educational Conference. He has been closely connected with the Madrassa of the Anjuman. He is a member of the Committee of the fund for providing medical aid to women of India, and is also Chairman and guiding spirit of many Khoja charitable and benevolent funds. He was one of the foremost Mahomedans in enlisting himself as a member of the Masonic Craft.

Sir Currimbhoy has also led his sons to take keen interest in the public welfare. His two eldest sons, Messrs. Mahomedbhoy and Fazulbhoy, are Justices of the Peace, and have held seats in the Municipal Corporation for a long time past. Mr. Fazulbhoy has been elected a member of the Standing Committee by the Corporation, in appreciation of his sound knowledge of Municipal affairs. Mr. Fazulbhoy is a Trustee of the Victoria Jubilee Technical Institute, and a

member of the Anjuman-i-Islam, of the Royal Asiatic Society, of the Bombay Sanitary Association, and of the Board of the Sassoon Reformatory.

Sir Currimbhoy's name is associated with almost every important public movement in the city, and there is scarcely any such movement to which he has not contributed his time or money.

In appreciation of the excellent work done by him he was presented with addresses by the Anjuman-i-Islam, which represents the Mahomedan community at Bombay, by the Khojas of Bombay, the Social Union, the members of the Masonic Craft, and from the citizens of different parts of India. Sir Currimbhoy, with a view to develop the commerce and industry of the city, contributed to the Bombay Museum Fund a magnificent donation of Rs. 3 lakhs. In appreciation of his various acts of charity and business ability, H. R. H. the Prince of Wales, during his stay at Bombay, conferred on Sir Currimbhoy Ebrahim with his own hands the honour of Knighthood. This distinction was received with general approbation. A fund was started to entertain Sir Currimbhoy, and the enthusiasm displayed was so great that the fund reached the magnificent figure of about Rs. 63,000; a portion of this fund was utilised in giving a public entertainment to Sir Currimbhoy at the Town Hall, which was largely attended by Government officials and representatives of both European and Native gentry. It was presided over by H. H. the Aga Khan. The surplus of the above fund which amounted to Rs. 50,000 was handed over to Government to utilise for the benefit of the poor of this country and to perpetuate his name. Sir Currimbhoy, with a view to place the fund on a more solid basis for the benefit of the poor, generously contributed Rs. 50,000 towards the fund.

The CURRIMBHOY MILL is the first of the four spinning mills at present working under the agency of Messrs. Currimbhoy Ebrahim & Co. Sir Currimbhoy, the founder of this famous Bombay firm, carried on extensive business operations long before he began to take a practical interest in the cotton spinning industry, and it was not till 1886 that the project of erecting a mill entered his mind. The proposal very

soon assumed a practical shape, and the Currimbhoy Mill was registered in July 1888 and started work in April 1890 under very happy auspices. It is one of the largest and most elaborately equipped spinning mills in Bombay, and has paid its shareholders handsome dividends. The Currimbhoy Mill started with a Capital of Rs. 8,00,000 divided into 800 shares of Rs. 1,000 each. It has 37,000 spindles and gives employment to over a thousand work-people. The building including the land has cost 6 lakhs of rupees, and another 11 lakhs have been expended on the machinery, all the latest inventions and improvements being freely used. The mill is furnished with a splendid electric light installation and has a very efficient fire service. Its production of yarn averages 600,000lbs. per month or roughly speaking over 16lbs. per spindle, a very satisfactory result. Sir Currimbhoy's efforts for the advancement of mill industry have been amply rewarded, and the popularity of this mill is seen in the readiness with which its shares are taken up by the investing public.

The success of this concern soon encouraged Sir Currimbhoy to extend his operations in the same line and the Mahomedbhoy Mill was his second venture. It was started in July 1899 and came into full working order in November of the same year. One point specially to be noted about this mill is that it is a present to the shareholders of the Currimbhoy Mill, built as an extension of the Currimbhoy Mill, the shareholders not being called upon to contribute anything to its erection. The Mahomedbhoy Mill has cost quite as much as the Currimbhoy Mill and its production is about the same, so that the shareholders of the Currimbhoy Mill get their dividends from not one but two separate mills. The cost of the building, which is wholly fire-proof, has been 7 lakhs of rupees, and the machinery account shows an expenditure of over 9¼ lakhs. It has 27,000 spindles and employs very nearly a thousand workmen. Thus the amalgamation of the two mills has been a distinct advantage to the shareholders as the profits have proportionately increased. The two mills combined have over

64,000 spindles and give work to more than 2,000 work-people.

Stimulated by the great success which met these two concerns, Sir Currimbhoy soon started another mill—the Ebrahimbhoy Pabaney Mill. This is also a wholly fire-proof building and its construction has involved an outlay of about 9 lakhs of rupees. The machinery alone has cost over ten lakhs and comprises all the latest improvements. It has 44,000 spindles and employs about 1,100 hands, and its production amounts on an average to 700,000lbs. per month. Registered in December 1895 it was started in September 1897 with a capital of Rs. 8,00,000 divided into 800 shares of Rs. 1,000 each. This mill also has worked with success and its shareholders have no cause to be dissatisfied with their investment.

About the year 1900 the agency of the Damodar Lakhmidas Mill Co., Ltd., which was then in the hands of Messrs. Lakhmidas Khimji & Co., was transferred to Messrs. Currimbhoy Ebrahim & Co., and the readiness with which the shareholders of the then Damodar Mill acquiesced in the transfer shows the confidence which the investing public have in the honesty and economy with which all Sir Currimbhoy's concerns are managed. This mill had originally a capital of Rs. 9,61,000 divided into 961 shares of Rs. 1,000 each, but in December 1904 the capital was raised to 10 lakhs divided into 10,000 shares of Rs. 100 each. There are 36,500 spindles in this mill and a weaving shed is in course of erection, orders for 582 looms for which being already placed with Messrs. Platt Bros., the well-known manufacturers at Home. The Damodar Mill is now re-baptised under the name of the Crescent Mill and is already working at a profit. Thus there are nearly 1,45,000 spindles and 4,000 work-people in the four mills worked by Messrs. Currimbhoy Ebrahim & Co., and it speaks highly to the credit of the agents that their administration should be so successful. All the mills have electric light installations and maintain a most efficient fire service. Their fittings are all up to date and in point of ventilation and other comforts the agents have left nothing undone to make their mills the model mills of Bombay.

Mr. M. M. Fakira is the sole manager of all the four mills, and it is in a great measure due to that gentleman's careful management that the mills are working so satisfactorily. But Sir Currimbhoy's venture into the mill industry of Bombay does not end here. Latterly he has been thinking of building a new mill, spinning and weaving on an even larger scale than the present mills, and arrangements have already been made for the building of the Fazulbhoy Mill to be named after his second son, Mr. Fazulbhoy, who has gradually made himself the right hand of his father in his vast business. The erection of this mill will soon be taken in hand, and, when completed, it will be a splendid addition to the number of first-class mills in Bombay. The Fazulbhoy Mill will be fitted up as a spinning and weaving mill and will have 60,000 spindles and 2,500 looms with a pair of engines of 2,400 H. P., and the whole of the machinery will be of the latest improvement.

Besides these spinning mills Sir Currimbhoy has ginning and pressing factories at Yeotmal and at Katol in the Berars and in other districts also. There are 80 gins in Yeotmal and 60 in Katol, but the latter number is to be increased to 100 owing to pressure of work. These factories are also under the agency of Messrs. Currimbhoy Ebrahim & Co. with a capital of Rs. 4,00,000. They have worked very well in the past, and the future, in the words of Mr. Jamsetji Ardasur Wadia who presided at a recent meeting of the shareholders, is very promising. A new factory is in contemplation and will be erected somewhere in Indore.

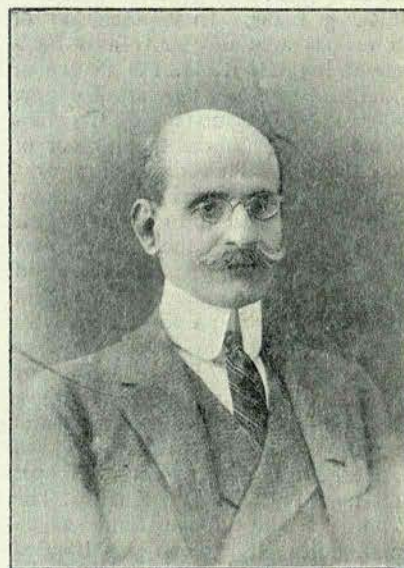
One cannot finish this short sketch of Sir Currimbhoy's mills without making mention of the gentlemen who form the Board of Directors. Sir Sassoon J. David is the Chairman and the Directors are Mr. Jamsetji Ardasur Wadia, Mr. Mahomedbhoy Currimbhoy Ebrahim, Mr. Fazulbhoy Currimbhoy Ebrahim, Mr. Gulam Husen Currimbhoy Ebrahim, and Sir Currimbhoy Ebrahim (ex-officio) for all the mills. Mr. Lakhmidas Khimji also being a Director for the Crescent Mill.

Messrs. CURRIMBHOY EBRAHIM & Co., Merchants and Mill-owners, rank as one of the oldest

firms in India, and a leading House connected with the trade of this Empire with the Far East. This firm was established at Bombay as far back as the year 1856 by its present senior member, Sir Currimbhoy Ebrahim. Subsequently Sir Currimbhoy opened branches of his firm at different centres of commerce, at Hong-Kong, Shanghai, Kobe and Singapore, in the name of his late father Ebrahimbhoy Pabaney, and at Calcutta in his own name. Through these branches he is carrying on an extensive trade in opium, cotton, yarn, silk and other rich merchandise. For a number of years Sir Currimbhoy kept his vast business in his own hands, but in the year 1891 he admitted his two sons, Messrs. Mahomedbhoy and Fazulbhoy, as partners in the firm. From the date of their advent the business has greatly increased in the direction both of commerce and of industry. Later on Sir Currimbhoy's third son, Mr. Gulam Husen, was also admitted in the firm. Successful management added a great deal year by year to ever-increasing prosperity, and the firm is now held to be the greatest importing and exporting house in India trading with the Far East. The success of the firm in the mill industry can easily be indicated by its magnitude, now representing a total value of (£747,000) 112 lakhs of rupees with a subscribed capital of 28 lakhs. These values are likely to be increased considerably, as Sir Currimbhoy is going to introduce weaving in his mills, and has also a new mill under construction, which will be a spinning and weaving concern, named after his second son, the Fazulbhoy Mill, with a capital of Rs. 20 lakhs. Sir Currimbhoy's firm also owns ginning and pressing factories in different parts of Central India and are also agents for the Sun Insurance Office of London.

Messrs. E. D. J. EZRA & Co., Merchants and Commission Agents, 59, Ezra Street, Calcutta. Established about 70 years ago by the late Mr. D. J. Ezra. As originally founded, the firm devoted its attention to dealings in indigo, opium, hides, gunnies, rice and precious stones. The founder's

trade in these commodities was conspicuously successful, and the great wealth which he acquired in the business was steadily invested by him in real estate, chiefly house property in Calcutta, the management of which latterly became so onerous that the firm has practically ceased commercial operations and devotes its attention to its extensive landed property. Mr. David Joseph Ezra, the founder of the fortunes of the Ezra family in Calcutta, was born in Bagdad early last century and came to Calcutta with his father at the age of thirteen years. After a short stay the father decided to return to his home in Bagdad, but the son, after his experience of Turkish rule in



Mr. J. E. D. EZRA.

his early years, preferred to remain under a more enlightened Government, and decided to establish himself permanently in Calcutta, which for all the remaining years of his life he made his home. He established trade first with the Persian Gulf and later with the Straits Settlements and China in the above commodities, and with the proceeds rapidly acquired landed estates in and near Calcutta. He died at the ripe age of 87 in the year 1882. Mr. Elias David Joseph Ezra, his son, succeeded him as the head of the firm, coming to it with the experience gained in

many years of management during his father's lifetime. Mr. E. D. J. Ezra, in addition to his business responsibilities, found time to devote his attention to public affairs, in which he took an active part, being for many years a Justice of the Peace, a Municipal Commissioner and an Honorary Magistrate. He also served as Sheriff of the City of Calcutta. He died at the age of 56 years in 1886, leaving his son Joseph Elias David Ezra to succeed him. The latter gentleman is now the sole partner in the firm, in the management of which he is assisted by his brother, Mr. David Ezra. Mr. J. E. D. Ezra has spent his life in the business which he joined at the age of 14 in 1871. Like his father, he has always taken an active interest in the public life of Calcutta and served as a Municipal Commissioner for a good many years. He has also served as Honorary Magistrate and was Sheriff of Calcutta for one year. Mr. David E. D. Ezra, the present Manager of the firm, was born in 1871 at Poona and educated in Bombay. He started his business career as an apprentice in the firm of David Sassoon & Co. of Bombay, with whom he remained some three or four years. He then joined his present firm with which he has remained ever since.

FARBENFABRIKEN vorm. FRIEDR. BAYER & Co., Aniline and Alizarine Dye Manufacturers and Pharmaceutical Specialists of Elberfeld, Germany, represented in India by the Farbenfabriken Bayer & Co., Ltd., Bombay. Managing Director, Charles Vernon. The Bombay Branch of this well-known business firm was opened in the year 1890, and is the head office for British India. There is a subordinate Branch also at Calcutta. The manufacturing business of the Company is carried on in Germany at Elberfeld and at Leverkusen on the Rhine, where the Company possesses large works. The business originated in the year 1850, being established by Herr Friedrich Bayer. In the year 1860 it was converted into a Company under the style of Friedrich Bayer & Co., and in the year 1861, into a Limited Company under its present designation. Originally the business of the firm

was devoted to trade in natural dye-stuffs, such as indigo, etc. When the process of manufacturing artificial dye-stuffs from coal-tar was introduced, Friedrich Bayer & Co. were early in the field, the first product they attempted being Magenta. This was quickly followed by other coal-tar products, and in the year 1871, Alizarine and its derivatives began to be largely turned out at the first-named works. The field was then further exploited and the manufacture of pharmaceutical products, Phenacetine, Sulphonal and like products was undertaken. The Company has been very prominent in improving processes connected with the industry of artificial dye-stuffs, and now more than one thousand different dye-stuffs alone are produced at their works in Germany. Of pharmaceutical preparations, the Company produces more than forty different kinds, including Phenacetine, Sulphonal, Trional (both hypnotics), Iodothyrene, Salophen and Aspirin, and other well-known medicines. An important and useful remedy in alimentary disorders is their Somatose, which has become a highly popular prescription with physicians in all parts of the world. The consumption of this product is now greater than that of any similar product. The Company, indeed, hold several thousand patents for chemical products, and have received distinctions at exhibitions at Paris, Philadelphia, Bradford, Milan, Chicago, Vienna, and Frankfort on the Maine, and again at Paris in 1900. Also at Dusseldorf in 1902, the Company obtained the State Gold Medal for industrial excellence. There are 23 Branch Offices and 124 Agents in all parts of the world. Their works in Germany are equipped in the most thorough modern manner. Every arrangement is made for the advancement of the subjects handled by the Company. There is a Library of 14,000 volumes and 25,000 dissertations at the disposal of the members and employes of the firm, besides some 190 technical journals in the reading rooms. The Company now employs about 5,425 work-people, of whom 1,800 are experienced mechanics. The works at Leverkusen cover some 448 acres, and the works at Elberfeld,

Barmen and Schelploh bring up the total to 742 acres. Many industries in connection with the principal business of the Company are carried on at the different works, these being as much self-contained as possible. Every attention is paid to the comfort of the work-people, for whom cottages built in up-to-date style are provided at nominal rents. There is also a savings bank, a relief fund, and a pension fund, and hospitals where every medical aid is supplied the employees free—the Company entertaining three doctors of medicine besides whom there are eleven club doctors. The business of the Company is of world-wide importance, and everything connected with it is on a large and efficient scale.

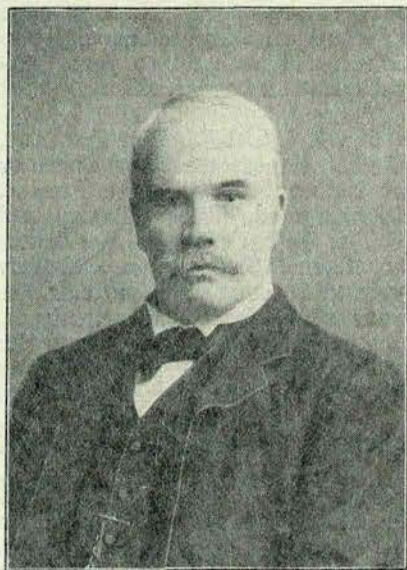
Messrs. FINLAY, MUIR & Co. have been established as Merchants in Calcutta for over thirty years, and, with the firms of that name in Bombay, Karachi, Colombo and Chittagong, represent the interests in India and Ceylon of Messrs. James Finlay & Co., Glasgow, Liverpool, and London, a firm founded in the latter part of the eighteenth century, and whose business connections with India date back to that early period.

Messrs. Finlay, Muir & Co., while being associated with the various interests of the Home firms, are identified with a large number of Tea estates in North and South India, and have been for many years past the largest exporters of Tea from British India, their shipments from Calcutta, Chittagong and Tuticorin during the past season aggregating some 38 million lbs. of Tea. Messrs. Finlay, Muir & Co. are largely interested in Jute, being the Calcutta Agents for the Champdany, Wellington and Calcutta Twist Mills, and Messrs. M. Sarkies & Son, Jute balers of Naraingunge. They have a considerable interest in Indigo, while they act as agents in Calcutta for the Bengal-Dooars Railway Co., Ltd., the Assam-Bengal Railway, the Golabarry Jute Pressing Company, the Clan Line of Steamers, and several leading Insurance Companies.

Since the death in 1904 of Sir John Muir, Bart., who was senior partner in the firms of Messrs. James Finlay & Co., and Messrs.

gineering has formed a very important feature in the scope of the firm's operations. Amongst the many important works successfully carried through may be enumerated the electric lighting of the Crawford Market, the Government Telegraph Office, the Yacht Club Chambers, Messrs. King, King & Co.'s new offices, the new Admiralty House, Messrs. Wheeler & Co.'s new building, and many others in the City of Bombay itself; the lighting of the great Palace of H. H. the Gaekwar at Baroda, of the Makarpura Palace belonging to the same Prince, of the Palace of the Maharaja at Bikanir,

and of the Palaces at Jodhpur and Indore; of the Agra Club, etc., etc. Besides these works Mr. Wilson's firm have been running an electric



Mr. THOMAS WILSON.

installation for the Municipality of Delhi for over three years, this installation comprising 45 arc lamps, besides many incandescent lamps, punkhas, etc.,—the first municipal installation in India.

The firm has also executed considerable contracts for water-supply, drainage, etc., for such cities as Bombay, Delhi, Lahore, Peshawar, Karachi, Kotah, etc., etc.

Throughout the west and north of India, it is safe to say that no firm has a higher reputation for their integrity and for the excellence of the work they carry out.

Messrs. FLEMING, SHAW & Co., 8, Elphinstone Circle, Bombay. The partners of this firm are Mr. F. W. Shaw and Mr. John Pollard. They are Agents for the North British and Mercantile Insurance Company, the Guardian Assurance Company, the Netherlands Fire and Life Insurance Company, Fatum Accident Insurance Company, the Union Marine Insurance Co., Ltd., and the London and Provincial Marine and General Insurance Co. They are established in Karachi and their partner there is Mr. Edwin Yeo. The corresponding firm is Messrs. Beith Stevenson & Co., Manchester.

Messrs. C. H. B. FORBES & Co., 10, Hummum Street, Bombay, Merchants and Commission Agents, Secretaries and Agents for Joint Stock Companies, and Electrical Engineers and Contractors.

This firm was established in Bombay under its present name in the year 1879, when Mr. C. H. B. Forbes took over the business of the former firm of Forbes & Co. established as far back as 1760. The duration of their business connection with Bombay thus extends over a century.

They represent the following Insurance Companies:—

The General Accident Assurance Corporation, Ltd., of Scotland, which carries on Fire and Accident Insurance business. This Company recently acquired by purchase the business of the Bombay Fire and Marine Insurance Company and carry on business in Bombay under that name assisted by the Local Board of Directors.

The Tokio Marine Insurance Company of Japan, and the Mannheim Insurance Company.

Also the Scottish Amicable Life Assurance Society.

The Senior, Mr. Charles Henry Buchanan Forbes, was born in Scotland in 1847, received his education at Trinity College, Glenalmond, and came to India in the year 1872. Mr. Forbes is the Consul for Siam. He is also a member of the Bombay Municipal Corporation and a Trustee of the City Improvement Trust, in which bodies he is the chosen representative of the Bombay Chamber of Commerce.

The other Partner of the Firm is his son, Mr. Alister Forbes. The Assistants are L. C. H. Young, Esq., who signs per pro.; W. Scott Harland, Esq.; J. F. Luscombe, Esq.; and E. Lee, Esq.

Messrs. J. A. BEGBIE & Co., Merchants, carrying on Import and Export business. Head Office, London, opened in the year 1893. Bombay Office, established in the year 1894, situated at Sydic Buildings, Hornby Road, Bombay. Branch at Rangoon, Burma. The London Office is carried on under the direction of Mr. Begbie who, prior to commencing business there, had been for some years in India. The Bombay Office deals principally in

cotton, seeds, and other produce. A general import business is also worked. The firm has correspondents and agents in the principal markets of Europe, Java, China, and Japan. It is a member of the Chamber of Commerce, Bombay.

Messrs. FRAMJEE, SONS & Co., Bombay, Merchants, and Agents for the Ceylon Government, founded by the late Mr. Framjee Nusserwanjee Patel, J.P., who was born on the 24th June 1804. He received very little English education and began his business career at the early age of fifteen, and applied himself so well that he was admitted as a partner in the firm of Messrs. Frith, Bomanjee & Co., in 1827, in which he worked as a beginner. Formerly when there were no banks, the European firms in Bombay generally secured the assistance of wealthy Parsees as their bankers and brokers, but Mr. Framjee did not take up such a position, but founded his own firm, having English gentlemen as partners. Thus from 1827 to 1848 the firm continued under the name of Frith, Bomanjee and Co., and from 1848 to 1859 the same firm carried on business with new English



THE LATE Mr. F. N. PATEL.

partners under the name of Wallace & Co. In 1859 Mr. Framjee retired from business, leaving his son Mr. Dhunjibhoy to take his place in the

firm until 1862. The following year he started a new firm for his sons, Messrs. Dhunjibhoj and Sorabjee, in partnership with Mr. John Sands, and in correspondence with Messrs. Frith, Sands & Co., of London, under the name of Framjee, Sands & Co. This firm continued till 1893, when Mr. Sands retired, and the firm now continues under the name of Framjee, Sons & Co., being solely comprised of the members of Mr. Framjee's family. This firm takes an interest in the export and import business of the Port of Bombay, both with Europe and the Far East, besides being Agents to H. M.'s Government of Ceylon for very many years. As a citizen, Mr. Framjee's services commenced so far back as 1837 and, since then, he always ministered to the educational, medical and social wants of the people. In 1857 he formed the Zoroastrian Girls' School Association, of which he was President, and he earnestly watched over the welfare of these schools and continually assisted them with funds. His services were rendered to the Parsees in connection with the efforts made by them to obtain legislative enactments regulating marriage, divorce, and succession in their community; and the Parsee Law Association was founded, of which Mr. Framjee was President. In 1861 the Bombay Government appointed the Parsee Law Commission, of which the distinguished Jurist, Sir Joseph Arnold, was President, and Mr. Justice Newton, Mr. Framjee and Mr. Mody Rustumjee Khursedjee were members. The report of the Commission led to the passing of the Parsee Marriage and Divorce Act, and the Parsee Intestate and Succession Act. In 1848 Mr. Framjee was appointed a member of the Board of Education, and in 1857 was made a Justice of the Peace. He assisted several charitable and other institutions, his charities and contributions amounting to upwards of 3,00,000 Rupees, and as Lord Northbrook, late Viceroy of India, said: "The Parsees of Bombay are well represented now by the venerable Framjee Nusserwanjee, a man held in the highest honour by all classes in Bombay and respected and beloved by the poor." He died on the 21st March 1892 at the good age of 88 years.

Messrs. FRASER & Co., Landing, Shipping and Forwarding Agents, Cargo Boat and Launch Owners, No. 4, Commercial Buildings, Calcutta.



Mr. W. THURLOW.

Mr. W. T. Thurlow, sole proprietor. The firm was established in the year 1850 by Captain H. Fraser. The late Mr. George John Thurlow joined the firm as Assistant in 1858, rose to Manager and ultimately to be a partner, the business being from that time carried on under the style of Fraser & Co. Mr. G. J. Thurlow died at Greenwich in 1870. Mr. W. T. Thurlow was then admitted a partner, and on the decease of the late Mr. G. J. Thurlow's widow in 1902 bought her interest in the business and became sole proprietor. Messrs. Fraser & Co. are the oldest firm in this line in Calcutta. They carry on half the landing business of the East Indian Railway, which has been in their hands since 1852. They are also landing agents for several mills, merchants' houses, etc. Mr. W. T. Thurlow, the present proprietor, was born at Calcutta in 1845, educated at the Doveton and La Martinière Colleges. He received his first business training as Assistant Manager of the Hooghly Lighter Association, commencing in 1863. In 1866, he joined Messrs. Mackillop Stuart & Co., Merchants; in 1868, Messrs. Mackinnon, Mackenzie & Co., Merchants, and

in 1870, his present firm of Messrs. Fraser & Co., on the retirement of his father, the late Mr. G. J. Thurlow. Mr. Thurlow has one son living, who joined his firm from the 1st January 1906. He was born at Ramsgate, educated at Highgate School and has had two years' experience in a London office.

Mr. J. C. GALSTAUN, Merchant, Shellac Manufacturer and Exporter of Indian Produce, Jute Presser. Office, 56-62, Radha Bazar, and No. 1, Sookea's Lane. Residence, 11, Camac Street. Mr. Galstaun started business in Calcutta in the year 1886, dealing principally in the manufacture of shellac and the export of seeds. He was born at Julpha in Persia in the year 1861, whence he came to Calcutta, and was educated at the Armenian College and St. Xavier's College, Calcutta. His first commercial experience was gained in the service of the firm of Messrs. M. J. Galstaun & Co., Merchants of Calcutta, with whom he remained till the year 1885. In that year Mr. Galstaun left India to visit the Straits Settlements and Java on a business tour. While on his travels he established business relations



Mr. J. C. GALSTAUN.

with merchants in those countries for the export from India of shellac and Indian produce generally. Returning to India, he established

a factory for the manufacture of shellac, which he has developed into one of the largest factories devoted to the purpose in India. The factory is situated at Ultadanga near Calcutta and employs about 400 hands daily. Mr. Galstaun has branches in the North-West Provinces and at Nagpore and Agents in the Straits and in London.

Messrs. GILLANDERS, ARBUTHNOT & Co., Merchants, Bankers and Commission Agents, rank as one of the oldest firms in Calcutta in point of time, and as one of the leading houses connected with the trade of the Capital of India. Established as far back as the year 1820 by Mr. F. M. Gillanders in offices in Lyons Range, he was joined in business in 1824 by Mr. John Ogilvy, and the firm was then styled Gillanders, Ogilvy & Co. For nine years the partnership continued until 1833 when, on the retirement of Mr. Ogilvy, Captain Arbuthnot joined the firm. In the same year the title of the firm was changed to its present one, the name of Arbuthnot then replacing that of Ogilvy in the designation of the firm. In 1842 Mr. Murray Gladstone came out to India to assist in the management of the business.

In 1844 Mr. D. McKinlay came out and joined the firm, and on the formation of the Calcutta Chamber of Commerce, he was one of that body's first Presidents. The house of Gladstone is very strongly identified with this firm, as many members of the family, which gave to England one of the greatest statesmen of modern times, have been and are still connected with the fortunes of Messrs. Gillanders, Arbuthnot & Co. Amongst them are the names of Mr. S. S. Gladstone, at one time Governor of the Bank of England, and a Director of the P. & O. Company, and the East Indian Railway Company; Mr. Robert Gladstone, Chairman of the Mersey Dock Board; Mr. H. N. Gladstone, a son of the late Right Hon'ble William Ewart Gladstone, thrice Prime Minister of England; Mr. W. B. Gladstone, Mr. A. S. Gladstone, and Mr. J. S. Gladstone, the last four named being still Partners in this historic firm, though residing at Home. In Calcutta the business is under the management of Mr. Henry Bateson, the Resident Partner, who has been connected with the firm since

1883, and is a Director of the Bank of Bengal, the Bengal Coal Company, and the Darjeeling-Himalayan Railway, and for some years a Member of the Committee of the Bengal Chamber of Commerce.

Messrs. Gillanders, Arbuthnot are the Managing Agents for the Hooghly Mills Company, Limited, one of the largest Jute Mills in Bengal, having a capital of over thirty-seven lakhs of Rupees, and containing 905 looms. They are also Agents for the Société Générale Industrielle de Chandernagore and the timber business of H. Dear & Co., and several other Companies. Railway extension in India has received considerable impetus at their hands as they are Managing Agents for the Hurdwar-Dehra Branch Railway Company, Limited, and the Darjeeling-Himalayan Railway Company, Limited, and Agents for the Southern Punjab Railway Company, Limited. They are Agents for H. M.'s Ceylon Government and the British North Borneo Company, Limited, and are largely interested in Tea, Indigo and other indigenous Industries. Insurance agencies form a large department in the firm's operations, as they are Agents for eight of the largest offices carrying on this business in the East, while as Bankers and Financiers they successfully floated the Bettiah Raj Sterling Loan and other important undertakings. Messrs. Gillanders, Arbuthnot & Company's name is always in the front rank of those who desire to place Indian commerce on a level with that of other countries, and any undertaking promising to advance the material progress of the country, with which they have been so long and honourably connected, receives liberal support from them.

Messrs. GLADSTONE, WYLLIE & Co., Merchants of Calcutta, were established in Calcutta in or about the year 1844, the firm originally being Messrs. Gladstone & Co., of Liverpool, England, who owned large and valuable sugar estates both in the West and East Indies. For many years the firm's Estates in India were managed by Messrs. Gillanders, Arbuthnot & Co., as Agents for the Liverpool firm, but in 1844 the firm of Gladstone, Wyllie & Co. was formed to more especially undertake the management of these estates, whilst

also carrying on the business of General Merchants. The late Sir John Gladstone, father of the late Right Hon'ble William Ewart Gladstone, Premier of England, was a member of this old established firm, and the present partners are Messrs. George Evans Gordon, J. G. Dickson, J. R. Bertram and A. J. Dent. During the sixty years this firm has been in existence, its business has steadily grown and increased, until now it holds a leading position amongst the senior commercial houses of Calcutta, whilst its operations are wide and far-spreading. As Agents for Lloyds, the City Line of Steamships, and the Northern Pacific Steamship Company, the firm is largely engaged in the shipping business of the Port of Calcutta, and as Managing Agents for the Sutna Stone and Lime Co., Ltd., they are also interested in the up-country trade. The firm are Agents for the Liverpool Underwriters' Association, the London Salvage Association, and the National Board of Marine Underwriters, New York, and these with the Northern Assurance Company, Fire & Life, the Standard Marine Insurance Company, the Aachen & Munich Fire Insurance Company, with many others, testify to the large share the firm has in the Insurance business of Calcutta.

Mr. J. G. DICKSON, the Managing Partner, has been connected with the firm for nearly forty years, having joined in 1866, and is an old resident in Calcutta. He is a Steward of the Calcutta Turf Club and takes a great interest in other sports also, being President of the Tollygunge Club and the Calcutta Football Club.

Messrs. H. GLUCK & Co., Exporters of hides, skins and leather, Calcutta and London. Attracted by the business to be done with this country in the above commodities, Mr. H. Gluck founded this house in London a quarter of a century ago. This business was established in 1877. The partners at present are—Mr. H. E. Gluck, Mr. S. T. Huntley and Hon. W. T. O'Brien. At first the business was carried out by the aid of local Agents, but the growth of shipments in volume and value necessitated the opening of an Indian

branch of the London House. This was first located at Cawnpore, and started in the year 1895. It was subsequently found more convenient to have the Indian Headquarters at Calcutta, and the present Calcutta House was therefore opened in 1904, the Cawnpore Branch being closed. A Shipping House on the Western side of India being also found advisable, owing to the amount of business which could be more conveniently transacted through that channel, a branch was at about the same time opened at Karachi. Messrs. Gluck & Co. do an extensive business throughout Europe, America, South Africa, Egypt and China, in hides and skins. In Egypt they have another Branch House. The firm sell direct to tanners and dealers throughout the world. Mr. E. A. Wild, their local Manager, has been identified with this class of business for 14 years. Commencing his business career at Leeds, England, he came to India in 1893 and gained his local experience first with Messrs. Cohn Bros. & Fuchs and subsequently, before taking up his present position, with Messrs. Gillanders, Arbuthnot & Co.

Messrs. J. GOW & Co., Calcutta, Exporters of Jute Fabrics. This business was founded in 1894 by Mr. James Gow of Scotland. In 1901, Mr. J. D. Guise, the junior partner, was taken into the firm. The same year Mr. Gow was invalided home, and since then the business has been managed by Mr. Guise, who came to India in 1896, and previous to joining his present firm was with Messrs. Kilburn & Co., and subsequently with Messrs. Gillanders, Arbuthnot & Co. Although a young firm, comparatively speaking, the business handled by Messrs. Gow & Co. is large and steadily increasing, attention being solely confined to the exportation of Jute fabrics.

The GOUREPORE Co., Ltd., Jute Manufacturers, Calcutta, Messrs. Barry & Co., Secretaries and Agents. This Company was founded in the year 1862 to carry on the business of Manufacturers of Jute fabrics. Their works have steadily grown in importance with the growth of business transacted by them, till now the

Mills situated on the River Hooghly in the vicinity of Calcutta cover an area of 50 acres. Jute manufacture is one of the most important of the local industries, and the Gourepore Company is second to none of the local concerns engaged in this manufacture. The output of their mills is already on a very large scale and at the beginning of last year approximated 100 tons per diem; the product of 20,844 spindles and 1,255 looms owned by the Company. The mills give employment to about 8,000 native operators, comprising 5,500 men, 1,000 women and 1,500 children, who are supervised by a staff of 32 Europeans. The Company has done much to render the lives of its employees comfortable. A large number of the operatives are provided with house room on the Company's land adjoining the mills, where their dwellings built on approved principles form a town of their own. These dwellings are built in rows, scrupulous attention being paid to sanitation. A supply of filtered water has been laid on at the Company's expense and the dwelling-houses and town form a striking contrast to the surroundings of the native villages whence the operatives are drawn. The Company also provide a Medical Officer to attend to the people. A large market established on the mill property draws food and other supplies. The produce of the mills finds a large market in America where it has attained a high reputation. The paid up capital of the Gourepore Company represents Rs. 38,50,000, or £257,000 sterling.

Messrs. BARRY & Co., Merchants and Agents, Calcutta and London. Established in the year 1876 by Dr. John Boyle Barry, Messrs. James Hewitt Barry and A. P. Sandeman joined later as partners. Dr. Barry remained associated with the firm till his death in 1881. In 1884, Mr. Sandeman retired, and Mr. Patrick Playfair (now Sir Patrick Playfair) took his place. In 1902, Mr. James Hewitt Barry retired, and the following year Messrs. Joseph Westerhout Baker and Clifford Duncan Matthews, who had managed departments of the business, were admitted into the partnership.

Messrs. Barry & Co. are largely interested in tea, being Agents for important tea estates situated in the best districts of India, in the Dooars and Assam. They are Agents for the London and Lancashire Fire Insurance Co., the City of Glasgow Life Assurance Co., the General Marine Insurance Co. of Dresden, and the North Queensland Insurance Co., and Secretaries and Agents of the Gourepore Company, Ltd., one of the largest Jute and Linseed Oil Mills in India. Sir Patrick Playfair is a prominent member of the mercantile community, having represented the Bengal Chamber of Commerce in the Legislative Council of Bengal and in the Supreme Legislative Council of the Governor-General of India. He has been President of the Bengal Chamber of Commerce and Sheriff of Calcutta. He was knighted and made a Companion of the Order of the Indian Empire in recognition of his services to the Government and the Commercial community.

Mr. CECIL WILLIAM NOBLE GRAHAM, a member of the firm of Messrs. Graham & Company,



Mr. C. W. N. GRAHAM.

Calcutta, was born in the year 1872 in Renfrewshire, Scotland, and educated at Eton College, afterwards proceeding to Trinity College, Oxford. Deciding upon a

commercial career, he became associated with the firm of Messrs. James Graham & Company of Glasgow in 1893, and in 1897 came out to Calcutta to his present firm, in which he was admitted a Partner in 1899. Mr. C. W. N. Graham is a Member of the Committee of the Chamber of Commerce and has represented his firm thereon since 1904.

Mr. CHARLES MAY GREGORY, Engineer and Contractor, Mussoorie. Born at Umballa, Punjab, India, on 9th February, 1868. Educated at Bombay under the late Reverend Dr. Evans, D.D., fourth son of the late Mr. M. Gregory of Manchester, U. K. Mr. Gregory entered active life in the year 1887, when he took



Mr. C. M. GREGORY.

up a contract for the construction of six miles on the Bengal-Nagpur Railway. This contract was completed by the partners in less than a year, and they then received from the Company the contract for the construction of the bridge consisting of nine spans of 150 feet and one span of 60 feet over the Brahmini River. This bridge was built under great difficulties, the contractors having to import all their labour, skilled and unskilled, the local population consisting of a few wild tribes. It was finished to the satisfaction of the Company, the

then Agent, Mr. T. R. Wynne, C.I.E., testifying to the satisfactory and expeditious manner in which the work had been performed. Mr. Gregory dissolved partnership with his brother on the completion of this contract. He continued Railway contracting on his own account, accepting contracts from the Bengal-Nagpur Railway for ballast and girder erection. His next contracts were with the East Coast Railway, on which line he built the Vamsadhara Bridge (Vamsadhara) and five miles of minor bridges and earthwork. Mr. Gregory was the only contractor employed in the girder erection of the last 250 miles of the East Coast Railway. In addition to this he had the contract for the last 6½ miles of the Puri Branch, including four bridges. His next contract was for the erection of girders on the Bezwada-Madras Railway, over a length of 254 miles. In the course of this contract he erected 13 spans of 60 feet over the Gundlakhama River, which had to be rushed against time, notwithstanding serious floods. From 1898 to 1901 Mr. Gregory had the contract for one-half of the Ganges Bridge on the Ghaziabad-Moradabad Railway. For this work which consisted of well sinking, masonry, girder erection, training works, approaches, etc. Mr. Johns, the Engineer-in-Chief, highly commended Mr. Gregory as the best Railway Engineering Contractor he had had to deal with. In 1902 Mr. Gregory had the contract for the Kabul River Bridge at Nowshera on the Nowshera-Dargai Branch of the North-Western Railway. For the manner in which he performed this work he received the commendation of the Engineer-in-Chief, Mr. F. R. Bagley. Mr. Gregory has just completed the construction of the Chenab Bridge which consists of eleven spans of 200 feet with extensive training works, and has received the following testimonial from Mr. E. Deuchars, Engineer-in-Chief, for Construction, N.-W. Railway. "I have much pleasure in testifying to the excellent work you did on the Chenab Bridge, Jech-Doab Railway. Had the girders arrived in time from England, the building of this bridge would have established a record of bridge building in India. Your arrangements for the carrying out of the

work were always good and the work was done with expedition and at reasonable rates." Mr. Gregory is now employed in constructing two large buildings in Mussoorie, one to be the Hotel Cecil and the other for a row of English shops. These are on his own account.

Mr. GASPER IVES MORGAN GREGORY, B.A., Bar-at-law, Jute Broker, and Jute Merchant, No. 4, Commercial Buildings, Calcutta. Mr. Gregory was originally educated for the law. He was born in Calcutta in the year 1867, and proceeding home received his education at Eton College, subsequently entering at Trinity Hall, Cambridge, where in the year 1888 he took his



Mr. G. I. M. GREGORY.

degree of Bachelor of Arts. He read for the Bar and was called as a member of the Inner Temple on the 27th January 1890. Mr. Gregory came to Calcutta and practised in the local Courts for a time, but the profession proved distasteful to him and he discarded the long robe for commercial pursuits. He accordingly went into the Jute trade on his own account in the year 1890, and is at the present day still carrying on the same business. He is the eldest son of Mr. C. Gregory, Pleader of the High Court of Calcutta, who has lately retired from his profession.

MESSRS. FITCH & CO., LD., MUSSOORIE



Mr. C. F. FITCH.



Mr. S. V. JOLLIFFE.

Messrs. FITCH & CO., LD., General Merchants, Auctioneers, Chemists, Wine and Spirit Merchants, Mussoorie, carry on a business in the providing of the necessities and luxuries of life, which for variety and extent is unequalled in Northern India. In fact they well deserve the designation of the "Local Whiteley's." In Mussoorie the firm holds an undisputed position as the foremost trading firm with a connection which extends universally among residents and visitors. Their position in the station is the outcome of the many years that the Company in its present and former form has carried on business. It began with the early days of Mussoorie in the year 1862 and has kept pace with what has become now the most important hill station in Northern India, growing with the growth of Mussoorie. The Company's dealings range over a wide variety of business. Amongst the many departments are the

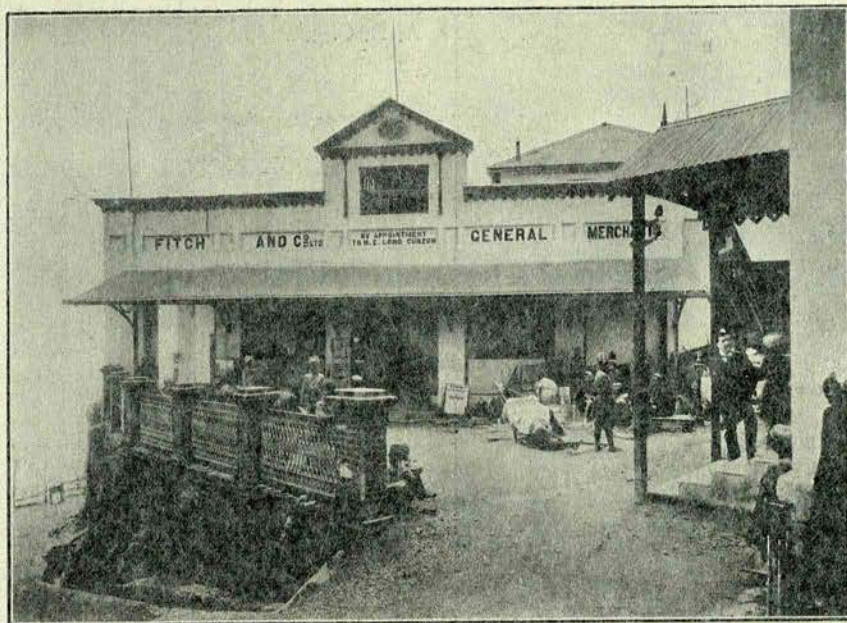
following:—Wines and Spirits, English, Continental and American Canned Stores of all descriptions, Hardware and Ironmongery, Electro-plated and Silver Goods, Cigars, Cigarettes, Pipes, Tobaccos, Fancy Goods of every kind. They are well known as the original sole agents in India for Nestor Gianacis Cigarettes, and also at the present time for the famous Evangele Christou's Egyptian Cigarettes. The Company also carries on a large business as Dispensing Chemists, and supply the station with Aerated Waters from their Aerated Water Factory, in which two large machines of the most modern pattern are constantly at work. Another Department is devoted to House Furnishing and they also possess a large clientele as Valuers and Auctioneers. The enterprise of the Directors puts the firm ahead in the matter of novelties of all kinds of which they are large importers from England, the Continent, America and Japan.

Being in a favourable financial position they are able to buy in the cheapest market for cash of which circumstances their constituents reap the full advantage in moderate prices based on small profits. They are exporters of Indian indigenous Drugs to some of the largest Manufacturing Chemists in England. The enterprise of Fitch & Co. caused them to be first in the field in the introduction of Acetylene Gas to Mussoorie when that illuminant first came into notice. They are now equally active with electricity and are making arrangements to have all their buildings electrically lighted. The origin of Fitch & Co. as stated dates back to 1862 when it was established by Mr. J. L. Lyell under the style of Lyell & Co. Under this designation it was carried on for some twenty years till in the year 1882 the whole going concern was taken over by Mr. T. W. Fitch who, upon acquiring the business, continued it under the

style of Fitch & Co. Mr. T. W. Fitch remained the sole managing proprietor of the firm till 1888 when

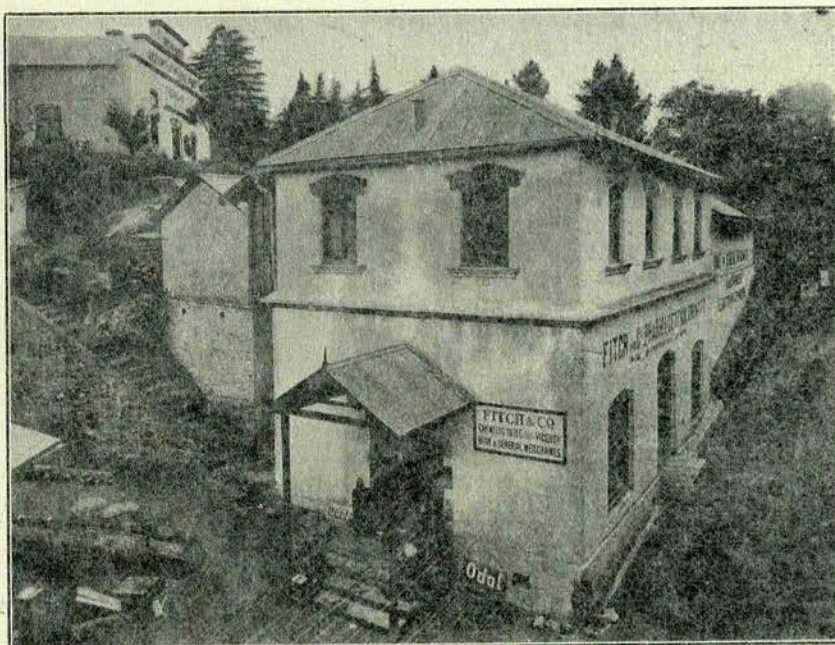
have purchased a considerable property adjoining their old premises and have just completed new Show

Rooms and Store and Wine Go-down, besides buildings for the accommodation of their numerous native staff. They have also opened a Branch at Dehra Dun which on a smaller scale contains as varied a stock as their Mussoorie establishment. The equipment of the offices is well up to date. All the Departments have telephonic communication with the Directors' Offices, and the latter are also connected by telephone with all the principal places of business and Government Offices in the station. Each Department is under the supervision of an European Assistant, with Mr. C. Fitch as General Manager, and Mr. S. V. Jolliffe in charge of the Financial Department. Both the Directors had special training for their respective duties, and before coming to India having obtained valuable experience with leading business Houses in London, Manchester and Bradford. Mr. Fitch and Mr. Jolliffe hail from the West of England, were educated in Plymouth, are now both 46 years of age, and have every prospect before they reach the meridian of life of



Messrs. FITCH & Co.'s STORE.

Mr. C. F. Fitch who had joined the firm in 1885 became a partner. Mr. T. W. Fitch dying in 1899, Mr. C. F. Fitch conducted the affairs of the firm as managing proprietor until 1895 when he took Mr. S. V. Jolliffe into partnership. For the next seven years Messrs. Fitch and Jolliffe carried on the business jointly, but in the year 1902 the advantages of converting the business into a Limited Liability Company strongly presented themselves and the Company as at present constituted came into existence with Messrs. Fitch and Jolliffe as Directors. Since then the financial side as well as every other aspect of the business has flourished exceedingly as is testified by the fact that a dividend of ten per cent. has been paid yearly since the Company's formation. The Directors of the Company have been very active in extending the scope and conveniences of the business. Since the formation of the Company they



Messrs. FITCH & Co.'s CHEMIST DEPARTMENT.

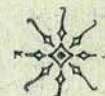
seeing the business of Fitch & Co., Limited, become by far the largest and most important in Northern

Connaught, when H. R. H. was in command of the Meerut Division. The London Agents of the Com-

pany are Messrs. Ledger Sons & Co.; Agents for New York are Messrs. Muller Maclean & Co., and for Paris, Messrs. Constant Mertens & Co. The telegraphic address of the Company is "Fitch," and their Telegraphic Code is A. B. C. 5.



Messrs. Fitch & Co.'s AUCTION AND FURNITURE MART.



India. They personally superintend every detail of the daily work, so as to keep thoroughly in touch with the pulse of the business, thus ensuring a very satisfactory working both from a Shareholder's point of view, as well as from that of their numerous constituents. The result of this directly personal control is known by the yearly increasing volume of the Company's turnover, and is emphasized by the fact that none of their shares are at present obtainable (even at a premium) on the market.

The Company have the honour of an appointment as Chemists and General Merchants to H. E. The Earl of Minto, Viceroy and Governor-General of India, and have held similar appointments from every successive Viceroy from the time of Lord Lytton and also from H. R. H. the Duke of



FITCH & Co.'s SHOW ROOM.

Mr. GEORGE MESROPE GREGORY, A.M. INST. C.E., Engineer and Contractor, No. 1, Lansdowne Road, Calcutta. Mr. Gregory was born in Ispahan, Persia, and was educated at the Armenian College,



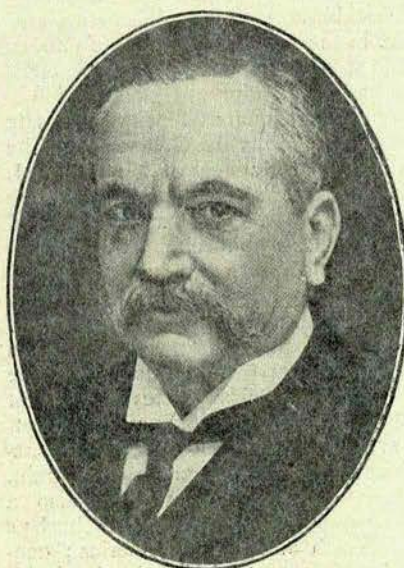
Mr. G. M. GREGORY.

Calcutta. He studied Engineering at the Seebpore Engineering College and passed out of that institution in the year 1889. In 1890 he was appointed to the Public Works Department of the Government of Perak in the Malay Peninsula, and remained in that service till 1897 when he visited England on leave, and was elected in London an Associate Member of the Institution of Civil Engineers in 1899. On his return from England he was compelled by ill health to resign his appointment with the Perak Government and finally started business in Calcutta on his own account as Engineer and Contractor in 1901.

Mr. WALTER THOMAS GRICE, Major, 1st Batt., Calcutta Vol. Rifles, a partner of the firm of Smith, Stanistreet & Company, Manufacturing and Pharmaceutical Chemists, was born at Yardley, near Birmingham, England, in the year 1868. His father was William Grice, an iron founder and engineer. He was educated at the Solihull Grammar School, and then apprenticed to Philip Harris & Company, Ltd., Chemists of Birmingham, with whom he remained for

six years. In 1890 he came to Calcutta as Analyst for Smith, Stanistreet & Company, and in February 1900 became joint proprietor of the business with Mr. Charles F. Baker. He is a Fellow of the Chemical Society of England, to which he was elected in 1893, and a Member of the Pharmaceutical Society of Great Britain. Since his arrival in Calcutta, he has been identified with "F" Company, 1/C. V. R., joining in 1890 and successively promoted Lance-Corporal in 1892, Corporal in 1893, Lieutenant in 1895, Captain 1900, and attaining his rank of Major in 1903. In 1898 he was made a Mason in "Lodge Humility with Fortitude," 229 E. C., of which he became Master in 1904. Mr. Grice was elected Master of the Calcutta Trades Association for the year 1905 and filled this important position with dignity and efficiency.

Messrs. GREAVES, COTTON & Co., Mill Agents, Machinery Importers, etc., Bombay. There are businesses which, while they are admirably managed and abundantly successful, have no great influence in the world to which they belong; others there are whose work, besides accomplishing its own immediate ends, helps to mould the conditions under which a whole industry



The late Sir GEORGE COTTON.

exists. Of this latter class the house of Greaves, Cotton & Co. is a good Indian example. Forty-seven years

ago Mr. James Greaves opened a ginning press in the centre of the Gujarat cotton growing district, in which venture he was soon joined by Mr. Cotton, the partners trading as Greaves, Cotton & Co. The up-



The late Mr. JAMES GREAVES.

country ginning and pressing is a business which has itself greatly modified the Bombay cotton trade, but it did not afford sufficient outlet for the energies of the new firm, who in a very few years transferred their sphere of activities to Bombay. Here they gained the confidence of local capitalists, and started the flotation of mill companies, to each of which they became managing agents. One mill after another came under their control, the Empress, the Leopold, the Connaught, the Imperial, the Howard and Bullough, and the James Greaves, and the firm soon became a power in the land, and their success gave a great impetus to enterprise in the same direction. The operations of Messrs. Greaves, Cotton & Co. cover the whole field of India's cotton trade. Not only are there the enormous productions of their own spinning and weaving concerns to dispose of in the local and Far Eastern markets, but they are also importers of Manchester piece-goods and of gray goods; their dealings with the native wholesale cloth merchants being carried on a very large scale. As importers of mill and other heavy machinery, the firm

has for many years done a large trade in Bombay and the East generally. They are agents for several of the largest engineering firms in Great Britain, and also import a good deal of electric and other plant. They also do an extensive business in insurance, their conduct of this branch of their business resulting in the registration of a large and increasing number of policies annually.

Mr. Cotton fortunately was not so engrossed by his business, vast as it was, as to have no time for other interests and service. He was a generous giver to any philanthropic enterprise of which he was satisfied of the value, and his gifts were never ostentatious. He took a great interest in local self-government in India and won the warm regard of his fellow-citizens by his work on the Bombay Municipal Corporation of which body he became President. During his term of office as Sheriff of Bombay, it became his pleasant duty to carry home the address and casket presented to her late Majesty on the occasion of the "Diamond Jubilee." He was awarded a knighthood at the distribution of the Jubilee honours. It was not long after this that Sir George Cotton retired from India, but his last years in Bombay were marked by a policy with regard to the treatment of mill hands during the crisis brought about by plague and American "Bull" speculators, which not only benefited thousands of his own workers, but also induced other mill agents to treat their employees in more generous fashion. By the resultant keeping together of the mill hands the industry has since been able to reap the full benefit of a return of better times. On the retirement of Sir George Cotton, Mr. John R. Greaves assumed control of the business, assisted by the other partners, Messrs. Herbert R. Greaves, Arthur Leslie, and Septimus E. Greaves. The firm has had the great misfortune to lose its two senior partners during the last two years, Mr. J. R. Greaves dying on his way home, after a prolonged illness. The present manager is Mr. H. R. Greaves. The firm's Manchester house is known as James Greaves & Co., and there are numerous branches throughout India.

Mr. ADOLPHE GROSSMANN is the founder of the firm of Grossmann & Co., 2, Fairlie Place, Calcutta.

After matriculating at the Calcutta University he served his apprenticeship to one of the local mercantile



Mr. A. GROSSMANN.

firms, and in 1875 started business on his own account as a Broker in jute manufactures until 1880, in which year he established the firm of Grossmann & Co. in the export trade of jute fabrics. Whilst on a visit to Europe in 1880, he had the honour and good fortune of becoming acquainted with the late Chevalier Julius de Goldschmidt, the confidential Manager of Messrs. S. M. de Rothschild's of Vienna, under whose patronage Mr. Grossmann succeeded in establishing himself. The business of the firm has gradually increased in prosperity and now occupies one of the foremost places as exporters of jute fabrics and Hessian cloth (burlaps) to all parts of the globe. The firm takes the first place amongst the shippers to Egypt, having exported last year about one-third of the total export trade in grain, sugar and cotton bags and also a leading place in the exports of burlaps to North and South America; considerable export trade is also done with the United Kingdom, Australia, South Africa, China, Japan, the Straits Settlements, Siam, Java, Burma, etc. The other partners are Mr. William Grossmann and Mr. James Grossmann,

whose experience of jute fabrics extends for nearly a quarter of a century, and who are also active members of the firm. Mr. Adolphe Grossmann was last in Europe in 1901 and 1902, in which latter year Mr. William Grossmann visited the United States, whilst Mr. James Grossmann travelled for a period in Australia and New Zealand, extending the firm's business and returning in 1905. Mr. Adolphe Grossmann, although in business about 28 years, is still a comparatively young man and has had a remarkable and successful business career. He is one of the able representatives of his house and continues to retain an active and personal interest in his firm.

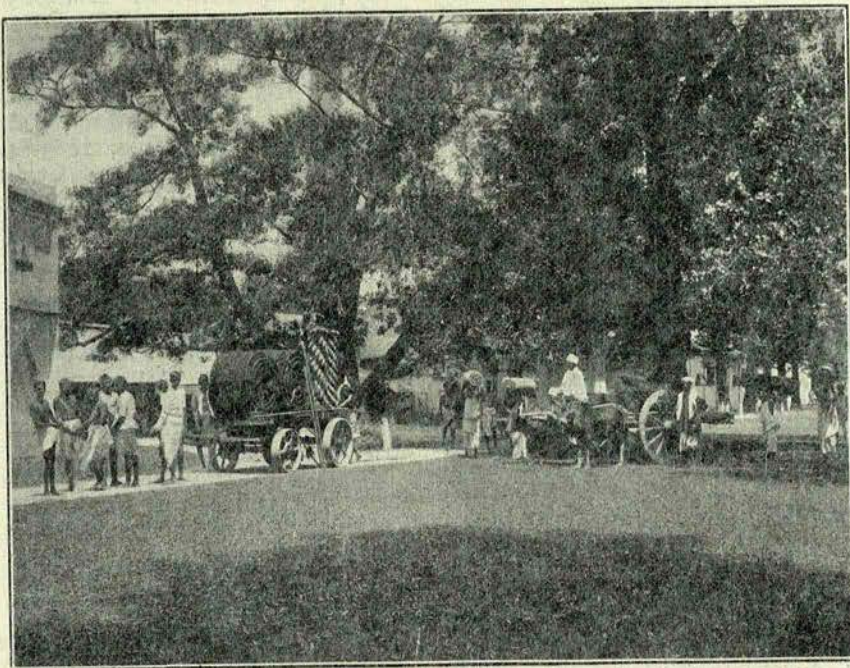
Mr. ANDREW STEWART HANNAH, Manager, Messrs. Harton & Company, Rope and Paulin Manufacturers, Calcutta, was born in the year 1864 at Manchester, England, and educated at the Vermont College, London. Mr. Hannah elected to follow a sea-faring life, and in 1882 was apprenticed to Messrs. Geo. Smith & Sons' line of sailing ships. On completing his indentures with them in 1888, he joined the B. I. S. N. Company's line as fourth officer, and passing through the different grades in due course, became in 1897 a commander in this Company's fleet, his first command being the *S.S. Kerbela*. During the continuation of his service with this Company he held the command of several of their steamships, and during the South African Campaign was employed on transport duties, being on two occasions chief officer of steamers taking troops and stores to the Cape, the tent which was presented by the people of India to Earl Roberts being committed to his care for transportation to South Africa. Captain Hannah also took on the guns saved from the wreck of the *Warren Hastings* off Mauritius. For his services Captain Hannah received from the British Government the transport medal. Retiring from the sea, after twenty years afloat, he undertook, in 1902, the Managership of Messrs. W. H. Harton & Co.'s business, and has ably filled that appointment from that date. Messrs. W. H. Harton & Company are a firm of very old standing, being the oldest rope manufacturers in India, their rope-walk at Ghoosery being historic.

THE CYCLOPEDIA OF INDIA.

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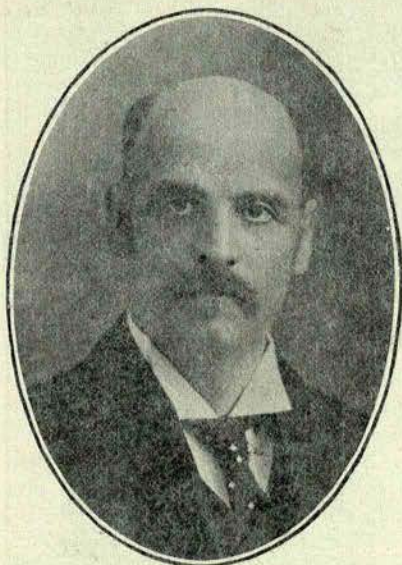
Messrs. W. H. HARTON & CO., established rope-makers in India Merchants and Rope Manufacturers, and were in existence in the year

member of the Agri-Horticultural Society and a Municipal Commissioner for Howrah. Mr. John Stalkartt, himself a landholder, publicly championed the cause of the Bengal ryots under the Permanent Settlement of 1793. He was one of the pioneers of the Indian Tea Industry and among the first planters in the Darjeeling district. The business of Messrs. Harton & Co. is now carried on by Mr. John C. Stalkartt, eldest son of the late Mr. John Stalkartt. He was educated at Sutton Valence, Kent, and joined the firm as Assistant in 1875 when he came out from England, and has received a thorough training in the various departments of the Works. Mr. John C. Stalkartt is also a Darjeeling Tea Planter, and as his father before him was one of the pioneers of black tea, Mr. Stalkartt has been amongst the first to investigate the new industry of green tea. His green tea from Kolbong, Darjeeling, headed the list in India and Ceylon and won the silver medal at St. Louis Exhibition, U.S.A. His black teas from the Oaks Tea Estate won the



No. 1. THE WORKS AT GHUSRI.

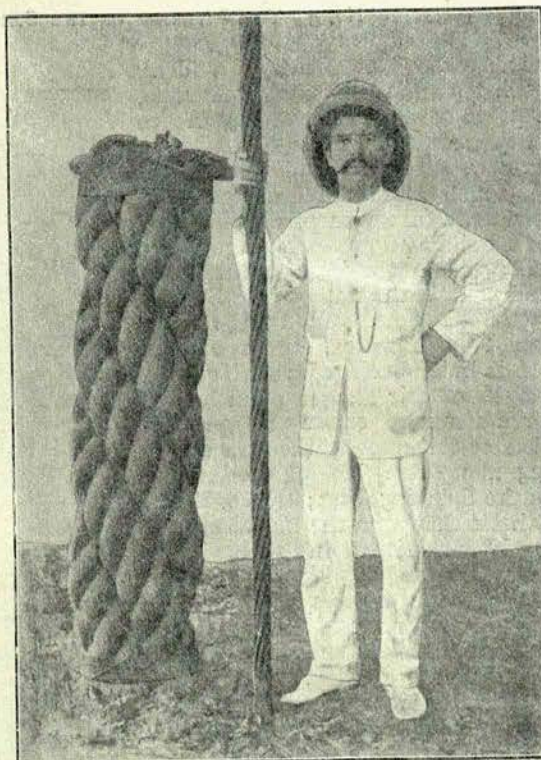
30, Strand Road, Calcutta. Works, Ghusri. Manufacturers of Ropes of Coir, Manilla, Hemp and Steel



Mr. J. C. STALKARTT.

Wire, also Wagon Covers, Paulins, etc. This firm are the oldest

1780, as proved by a notice in Hickey's Gazette, but under another name. Mr. W. H. Harton took over the business at the end of the eighteenth century and gave it his name, under which the firm still continues after a period of 116 years. The name of Stalkartt came into the business in the year 1812, when Mr. Hugh William Stalkartt joined the firm of Harton & Co. Mr. H. W. Stalkartt was the son of Marmaduke Stalkartt who was Naval Architect to George III, and grandfather of the present proprietor. The business was continued by the sons of H. W. Stalkartt, William and John. The former was well known in business circles in Calcutta for over half a century. He was a prominent



No. 2. COIR HAWSER 148 INS. IN CIR. AND 6-INCH STEEL WIRE HAWSER SHOWING THEIR PROPORTIONS TO THE WORKS MANAGER STANDING ALONGSIDE.

award at Chicago and the bronze medal at St. Louis, U.S.A.

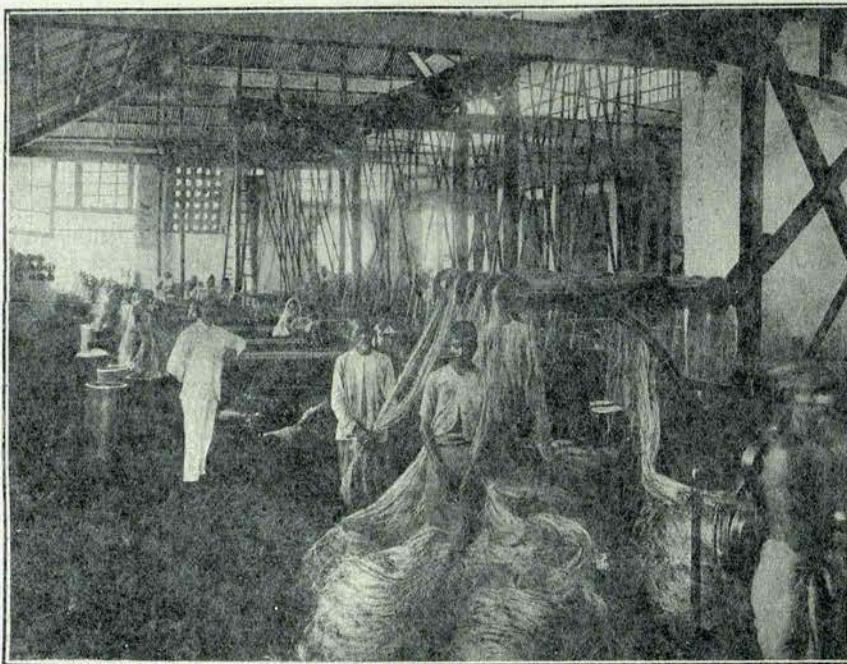
The photos here represent (No. 1)

bronze, silver and gold medals at different times, with first class certificate as under—Calcutta Ex.,

1882, Bronze; Calcutta Ex., 1882, Gold; Calcutta Internl. Ex., 1883-84, Gold; Calcutta Internl. Ex., 1883-84, Gold; Calcutta Internl. Ex., 1883-84, Silver; Calcutta Internl. Ex., 1883-84, Silver; Col. and Ind. Ex., London, 1886, Bronze; Cal. Internl. Ex., for Matting, 1883-84, Gold; Cal. Internl. Ex., for Ropes, 1883-84, Gold; Amsterdam, 1883, Gold; Repub. Franc., 1900, Bronze.

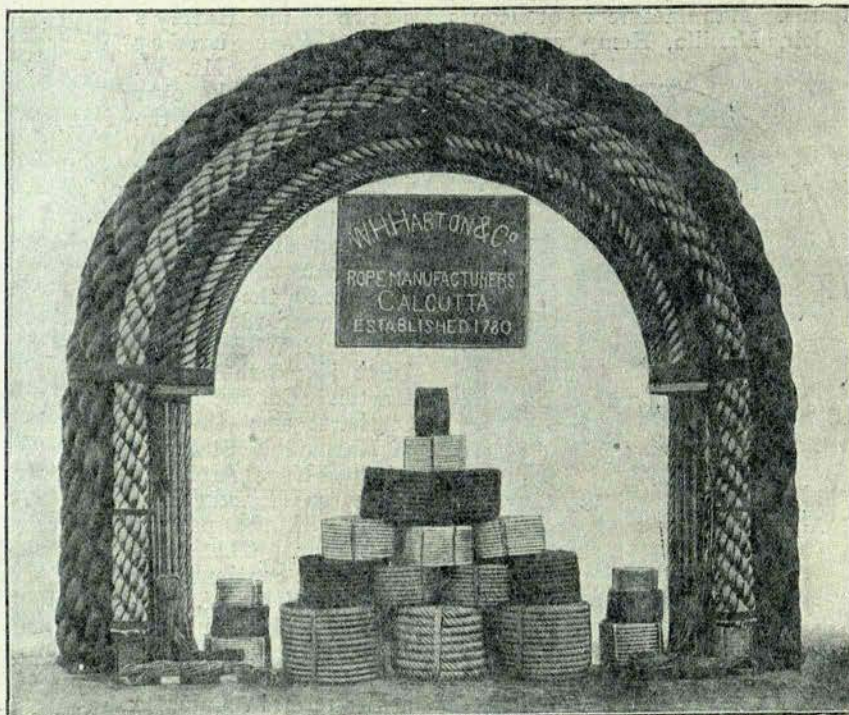
In addition to their Rope Works the firm are also manufacturers of painted paulins coated with their own specially patented composition, also railway wagon covers made from prepared canvas imported specially for this purpose from England. In the Sail Loft, Ships and Boats' Sails, Awnings, Purdahs, etc., are made.

Messrs. W. H. Harton & Co. are Sole Agents in Bengal for Suter Hartmann's well-known anticorrosive and antifouling composition for ships' bottoms, used largely by the Admiralty and leading shipping firms at home. Messrs. Suter Hartmann & Co.'s No. 2 Paint is in great demand for iron bridges, warehouses, etc., etc.



No. 3. THE INTERIOR OF THE SPINNING FLAT.

the works at Ghusri, a dray with two coils of 6-inch coir rope, a piece of a coir hawser, 48 inches in circumference, ditto of a Manilla hawser, 26-inch circumference, and a 6-inch circumference steel wire hawser, a cart with paulins in front of a building now used as a godown, but which tradition says was a church in the time of the Danish settlement. An old India-rubber tree, *Ficus Elastica*, over 100 years old, is in the back-ground. (No. 2), a length of coir hawser 48 inches in circumference, shows its proportionate thickness to the man standing alongside; (No. 3), the interior of the Spinning Flat; (No. 4) is the exhibit that won the medal at the Paris Exhibition in 1900. The manufactures of Messrs. Harton & Co. have always been held in high estimation, and hold a leading position, being unsurpassed in strength and quality. Their ropes are known far and wide over the world, and appreciated everywhere. Messrs. Harton & Co. exhibited at the Exhibitions of Calcutta, London, Amsterdam and Paris, and have been awarded no less than 10



No. 4. Messrs. HARTON & CO.'s EXHIBIT—PARIS EXHIBITION, 1900.

Messrs. F. HARLEY & CO., Contractors. This firm is one of the oldest in the East, having been established in the year 1827, and ever since continued under its present style and designation. Their specialities are Paulins, Tarpaulins and Water-proof Bags of all descriptions, for the supply of which they have long been Contractors to the Government of India. Only the canvas they use in their manufacture is imported, and this is the best English make; the water-proofing is carried on at two factories in the suburbs of Calcutta owned by the firm, where they employ some 300 hands. This operation is effected by a special patent process



Mr. F. HARLEY.

which is in their hands. The result is a tarpaulin into the manufacture of which no tar enters and which is consequently entirely free from adhesiveness either in the sun or rain. The process is expressly adapted for use in hot climates. The paulins so produced are especially pliable and free of all spontaneous combustible matter. No Government Expedition has been arranged for many years without a supply of Messrs. F. Harley's tarpaulins, which were specially ordered for the Bhootan, Abyssinian, Lushai, Garo, Perak, Duffla, Cabul, Naga, Manipur, Chitral, Transvaal and China Expeditions, and other campaigns. The original founder

of the firm was Mr. Felix Harley who was joined in the business in the year 1852 by Mr. Richard Dalrymple Lauder of Glasgow (Scotland) who first came to India as Traffic Manager of the East Indian Railway. Both these gentlemen are now deceased, and the business is now being carried on by their heirs. The specialities of the firm are widely and well-known in India, and among their customers are not only the Government of India but Railway Companies and Merchants, tea factories, etc., in fact all who have occasion for a reliable water-proof article for the protection of goods or for any other purpose.

Messrs. HASHIM ARIFF BROTHERS & Co., Merchants, Calcutta. This firm was founded in the year 1861 by the three brothers, Hashim Ariff, Cassim Ariff, and Gholam Mahommed Ariff, who were the descendants of an Arab family, long settled at Rander, formerly an independent seaport on the West Coast, but now since the rise of Surat a suburb of that city. The three brothers were part of the family of five sons of Ariff Ismail Mehtar, the sole survivor of the family at the beginning of the nineteenth century. Ariff Ismail was the captain and proprietor of a trading schooner sailing from Surat. On his death the sons went out to make their living in the world, and the three above-mentioned, coming to Calcutta, started the firm under notice. The original dealings of the firm were in general merchandise between Calcutta, Bombay, Moulmein and Rangoon, and the partners prospered from the first. It was not till 1868 that the firm developed business in silk, and opened branches at Sydabad (Murshidabad) and other places in the district of Murshidabad. Meanwhile Cassim Ariff remained in charge of the Calcutta business. The silk business prospered and was extended in 1868 to Amritsar in the Punjab, where Tasa weaving was begun with 5,000 hand looms. It being held desirable by the firm to introduce the best methods available into their silk weaving business, in 1879 Cassim Ariff undertook a journey to Europe,

where he travelled all over the Continent and England for the purpose of selecting machinery of the latest pattern for the purpose of weaving silk. He returned to India in 1880, and then built the present mill buildings belonging to what is now the Bengal Silk Mill Co., Ltd. Work at the mills was commenced as soon the machinery was installed, with the aid of nine European millmen, whom Cassim Ariff had brought with him from Europe. Hashim Ariff, the eldest brother, died in 1887, and Gholam Mahommed Ariff severed his connection with the firm. The goodwill of the firm, including the mills, passed into the hands of Cassim Ariff, who became the sole pro-



Mr. G. H. C. ARIFF.

prietor of the firm and the mills. The silk weaving business was converted into a limited liability company by Cassim Ariff in the year 1897, with a capital of four lakhs of rupees divided into 400 shares, which were allotted to the members of Cassim Ariff's family. Cassim Ariff and his third son, Mr. G. H. C. Ariff, who was now associated with him in business, remained as the Managing Agents of the Company. The death of Cassim Ariff in 1897 left Mr. G. H. C. Ariff the sole proprietor of the firm and the Managing Agent of the Bengal Silk Mills Co., Ltd.