

notice of the Government the ever-increasing needs of the general public, as also those of the community which it more specially represented. Municipal affairs bulked largely in its programme, and owing to the rapid and continuous increase in size and population of Calcutta, the importance of an improved system of supervision and control over its sanitary arrangements, its conservancy, and the other local details appertaining to the good management of large cities, became apparent. It appeared to the Committee appointed for the purpose of formulating the views of the Association that the remedy for existing evils would be found in the appointment of a differently constituted Board, into whose hands the exercise of municipal powers should be entrusted, and in which the rate-payers might have a controlling voice; and a memorial to this effect was submitted to the Lieutenant-Governor (Sir John Peter Grant) on the 11th May, 1861. This led to the appointment by Government of a mixed Committee under Mr. Seton-Karr to enquire into the matter, the Association nominating Mr. F. Jennings, at that time Master, as its representative on the Commission. Another member, Mr. Lazarus, was later on requested by the Lieutenant-Governor to join the Commission. The appointment of this Commission led up to events which form a most interesting chapter in the municipal history of Calcutta, and the immediate upshot of it was that a new Act was passed in 1863 which vested the municipal government of the city in a Corporation, consisting of all the Justices of the Peace for Bengal, Behar, and Orissa, and all Justices of the Peace for the town, with a salaried Chairman, appointed by Government, in whom all executive authority was vested. Many other matters, either directly or indirectly connected with the municipal

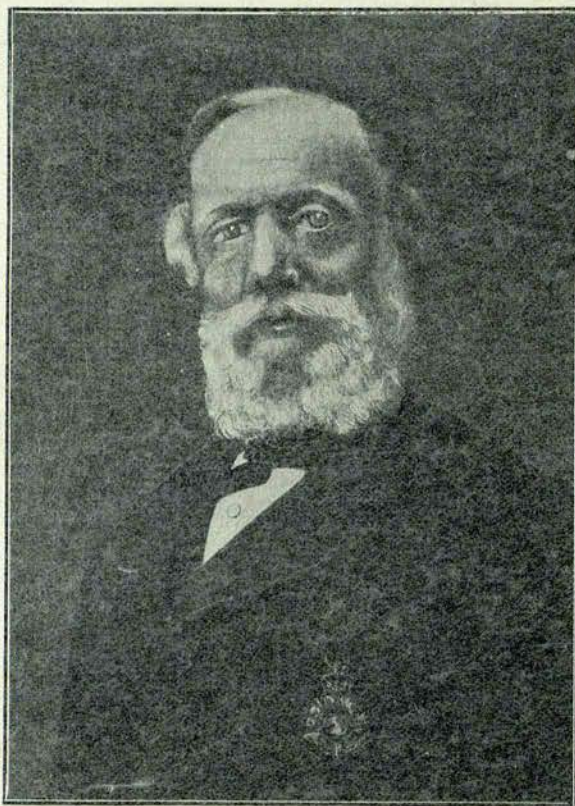
arrangements of the city, also occupied the attention of the Association within the period above specified, and the market arrangements, the drainage, the water-supply, and street-lighting were all exhaustively dealt with. As a matter of fact, many of the conveniences enjoyed under the present system of municipal government are largely due to the thorough and practical manner in which the preliminary details were threshed out by the various Sub-Committees

payment of Money Orders. The Association was also consulted on the subject of the Gold and the Paper Currency, which resulted in the extension of circles for the Paper Currency, and the introduction into India in 1864 of the sovereign, at a fixed exchange value of ten rupees.

In all public measures connected with the trade of the Port the Association has been active, and it was one of the first public bodies to memorialise the Government on

the question of the construction of a bridge across the Hooghly. In 1867 a further memorial was submitted, urging that the shareholders of the East Indian Railway should be induced to give their consent to the erection of a bridge, and this memorial was forwarded by Government to the Board of Directors of the East Indian Railway, with a strong recommendation from Government. The result was that Mr. Rendel, Consulting Engineer to the East Indian Railway Board, received instructions to report on the matter, and the outcome of his report was the sanction by the Secretary of State for India of the existing floating bridge. It was not, however, until 1871 that the Act was passed which empowered the Bengal Government to proceed with the work, and the bridge was not opened to traffic until October, 1874. When, in 1870, a Bill for the appointment of Commissioners for making improvements in the Port

of Calcutta was introduced into the Bengal Council, the several provisions of the Bill were carefully considered by the Committee of the Trades Association, and certain alterations they found it necessary to suggest were ultimately adopted. The Bill was passed into law the same year, and Mr. J. B. Knight, a Past Master, who had previously represented the Association on the Bengal Council, was nominated as one of



The late Mr. J. B. KNIGHT, C.I.E.

from time to time appointed by the Association. Among matters of more immediate moment to its members may be mentioned Postal rates, the Customs' Act, dāk bhāngy charges, various duties on imported goods, fraudulent breaches of contract, the Income Tax, the Insolvency Bill and the Insolvency Court, the responsibility of the Post Office for goods entrusted to it, Partnership Law in India, and the delay in



the Commissioners for carrying out the provisions of the Act.

With the appointment, in 1861, of a paid, whole-time Secretary, may be said to have commenced the practical working of the system of Trust Accounts, which forms one of the most important and useful departments of the Association to the present day. It had long been felt that if a public body, such as the Trades Association, could intervene between Creditor and Debtor, gaining the confidence of both, it would prove a great advantage, and save much trouble all round; but it was not until 1861 that the system of placing accounts in the hands of the Association for liquidation by mutual consent, was fairly organised.

In January, 1862, the Bengal Legislative Council was first established, and in the following year, one of the four non-official European Members of the Council nominated by the Lieutenant-Governor, was chosen to represent the Calcutta Trades Association, a custom which is maintained to this day. Mr. F. Jennings was the first recipient of the honour, and his appointment as the representative of the Association on the Council was regarded not only as a proof of the influence possessed by the Association, but as a guarantee that the interests of the non-official classes would be studied in the future policy of the Government. In 1864, the high rate charged for advertisements by the leading newspapers of the day led the Committee to consider the question of establishing a newspaper that should offer a good medium for advertising at a moderate cost. The immediate result was the formation of a Limited Company for the publication of the *Indian Daily News*, the first number of which was issued on the 1st August, 1864.

A proposal came before the Government for the amendment of the Indian Limitation Act of 1877, at the end of 1907. With this proposal we shall deal in due course. It is merely introduced at this point to show that the same question occupied the attention of the Association many years ago, with regard to Act XIV of 1859, and that from 1861 to 1870, the Indian Limitation Act was constantly before the Committee

in some shape or form. In the latter year, a new Bill was published, on which the opinion of the Association was invited. It was observed with regret that the Bill contemplated no alteration in the period of limitation prescribed in the original Act for suits in respect to goods sold by retail; but, that principle being affirmed, the Bill was valuable as removing certain doubts as to procedure in certain cases. Some alterations were suggested in the sections regarding the computation of the time a debtor was absent from British India, and the renewal of debts that had become barred by the Statute, and the Bill as amended was passed.

The earlier work in which the Association took its share has been reviewed in some detail, because it is as well to recognise that many of the public works still in process of construction and development are part of the great scheme of material betterment originated to a large extent by the Association. The sanitary and municipal arrangements of the city, for instance, have always been well to the fore in the programme of work that the Association has resolved to do its best to see through, and its insistence, in and out of season, on the necessity for the adoption of sanitary measures in accordance with modern requirements had its influence with the old Justices of the Peace in whom, in 1863, was vested the municipal government of the city; and who carried out much useful preparatory work at a time when Calcutta, according to contemporary writers, was a far from desirable place in which to dwell. Much of the work initiated by those old Justices is far from complete, but that is not the fault of the fighting members who have from time to time represented the Association on the Calcutta Municipal Corporation, for they, in conjunction with the representatives of the Bengal Chamber of Commerce and the Port Trust, have done much practical service in advocating the needs of the city.

On the more recent work of the Association there is no need to dwell at length. As a body, it has been consulted by Government on all important public matters, Imperial or Local, and whether the question be one concerning the

great Codes that cover all India, or regarding the Currency or the Tariff, in which the whole Empire is concerned, or on the smaller, but equally important subject of local needs, the views of the Association have always been sought, and the practical value of those views has been acknowledged by the highest authorities on many occasions. Among other questions that have been before the Committee, in which the views advanced, have prevailed, may be mentioned the improvement in the emoluments and privileges of the Judges of the High Court, the settlement of the system which has provided Calcutta with a service of electric trams, and the costly but admirable undertaking, the extension of the Presidency General Hospital. Much attention has been bestowed of late on such questions as the Law of Limitation, Imprisonment for debt, the Bankruptcy Act, the Indian Factories Act, the Merchandise Marks Act, the Indian Tariff Act, the Contract Act, and the working of the Police Courts. There are many other subjects of importance on which the Committee of the Association is still engaged, prominent among which may be mentioned the proposal to further amend the Law of Limitation, which is now before the Government, and the proposed establishment of the V.-P. P. system between India and the United Kingdom. These are both big questions, which intimately affect every member of the Trades Association. With regard to the proposed V.-P. P. system, the same proposal was scotched, but not killed, nearly a quarter of a century ago. The Law of Limitation, also, is an old friend, that has been under consideration on many previous occasions, until the original Law has been altered almost beyond recognition. Concerning the present proposed amendment, the Committee of the Association suggests certain alterations whereby the interests of the creditor will be safeguarded.

The first Annual Dinner of the Trades Association was held in 1861, and from that year up to 1884 it was continued without interruption as a yearly function. The guests included representatives



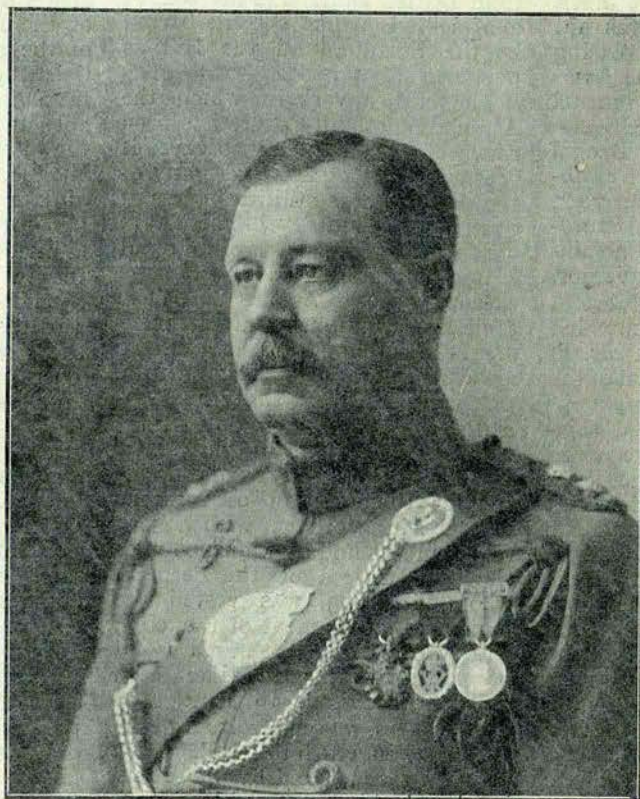
of the Civil, Military, and Medical Services, the Bar, Press, and Commercial interests, and gradually, as time progressed and the Association gained in importance, the occasion was utilised as affording an opportunity for authoritative official pronouncements. Following 1884, however, there ensued an interval of fifteen years, during which no Dinner was held, and the position occupied up to that time by the Trades' Dinner was usurped by the feast held annually by Scotsmen, on the Day of their Patron Saint. In 1899 the Annual Dinners of the Trades Association were resumed, and the function bids fair to recover its lost ground as an occasion on which high officials may ventilate their ideas on public questions. At the Dinner held on the 29th January, 1908, the principal guest of the evening was the Chief Justice of Bengal, the Hon. Sir Francis Maclean, and he seized the opportunity for the purpose of making a notable reference to the rumours as to the proposed partition of the High Court.

#### OFFICIALS OF THE ASSOCIATION.

In the Annual Report for 1850, the Association recorded its appreciation of the valuable services rendered by Mr. Samuel Smith, whose liberality on its formation, steadfast adherence to its welfare and interests, and ready assistance under circumstances which required the aid of his experience and judgment, had won for him the respect and esteem of every member. As a mark of respect and approbation he was in August, 1850, as mentioned before, elected Permanent President of the Association, he having been appointed President in 1831, when the title of the head executive officer was changed from President

to Master. The list of Masters, from the foundation of the Association to the present time, is as follows:—

In 1830 and 1831, Mr. Samuel Smith; 1832 and 1833, Mr. F. H. Burkinyoung; 1834 and 1835, Mr. Alexander Rogers; 1836, Mr. F. H. Burkinyoung; 1837, Mr. R. Scott Thomson; 1838, Mr. Samuel Smith; 1839, Mr. W. Turner; 1840, Mr. G. F. Remfry and Mr. G. Shearwood; 1841, Mr. Henry Burkinyoung; 1842, Mr. R. J. Lattey;



Mr. H. ELWORTHY, C.I.E. (Lieut.-Col., 1st C.V.R.)

1843, Mr. G. F. Remfry; 1844, Mr. Henry Burkinyoung; 1845 and 1846, Mr. R. C. Lepage; 1847 and 1848, Mr. J. P. Parker; 1849 and 1850, Mr. C. J. Pittar; 1851, Mr. W. Spink; 1852, 1853 and 1854, Mr. W. Roberts; 1855, Mr. R. Sloley; 1856 and 1857, Mr. W. Roberts; 1858 and 1859, Mr. T. W. Payne; 1860, Mr. G. F. Remfry; 1861 and 1862, Mr. F. Jennings; 1863 and 1864, Mr. J. B. Knight; 1865, Mr. John Mackintosh; 1866,

Mr. Charles Lazarus; 1867, Mr. Gordon Robb; 1868, Mr. J. G. Bowerman; 1869, Mr. F. F. Wyman; 1870, Mr. Charles Kelvey; 1871, Mr. Boughton Newman; 1872, Mr. T. W. Brookes; 1873, Mr. J. B. Knight; 1874 and 1875, Mr. Robert Allardice; 1876, Mr. F. Jennings; 1877, Mr. F. McAlpin; 1878 and 1879, Mr. Clifford J. Brookes, F.R.G.S.; 1880, Mr. J. E. Caithness; 1881, Mr. Geo. Irving; 1882, Mr. D. J. Zemin; 1883, Mr. H. Pratt; 1884, Mr. A. H. Wallis; 1885, Mr. C. F. Larmour; 1886, Mr. H. Pratt; 1887, Mr. J. G. Womack; 1888, Mr. H. W. Hallett; 1889, Mr. A. Acton; 1890, Mr. H. T. Ottewill; 1891, Mr. J. G. Womack; 1892, Mr. W. T. Spink; 1893, Mr. A. H. Wallis; 1894 and 1895, Mr. E. F. Longley; 1896 and 1897, Mr. T. W. Spink; 1898, Mr. Donald McGregor; 1899, Mr. H. Elworthy; 1900, Mr. W. J. Bradshaw; 1901 and 1902, Mr. F. A. Larmour; 1903 and 1904, Mr. E. B. Eden; 1905, Mr. W. T. Grice; 1906, Mr. W. Smith; 1907, Mr. J. S. Harris, who was re-elected Master for 1908.

The Association has been represented on the Council of His Honour the Lieutenant-Governor of Bengal by the following Members:—Mr. W. Spink, Mr. W. Geo. Parbury, Mr. F. Jennings, Mr. J. B. Knight, Mr. F. F. Wyman, Mr. T. W. Brookes, Mr.

J. E. Caithness, Mr. Geo. Irving, Mr. H. Pratt, Mr. A. H. Wallis, Mr. C. F. Larmour, Mr. J. G. Womack, Mr. T. W. Spink, Mr. W. T. Spink, Mr. H. Elworthy, and Mr. F. A. Larmour. Of these, the Order of the Companionship of the Indian Empire has been bestowed on Mr. J. B. Knight, Mr. A. H. Wallis, and Mr. H. Elworthy.

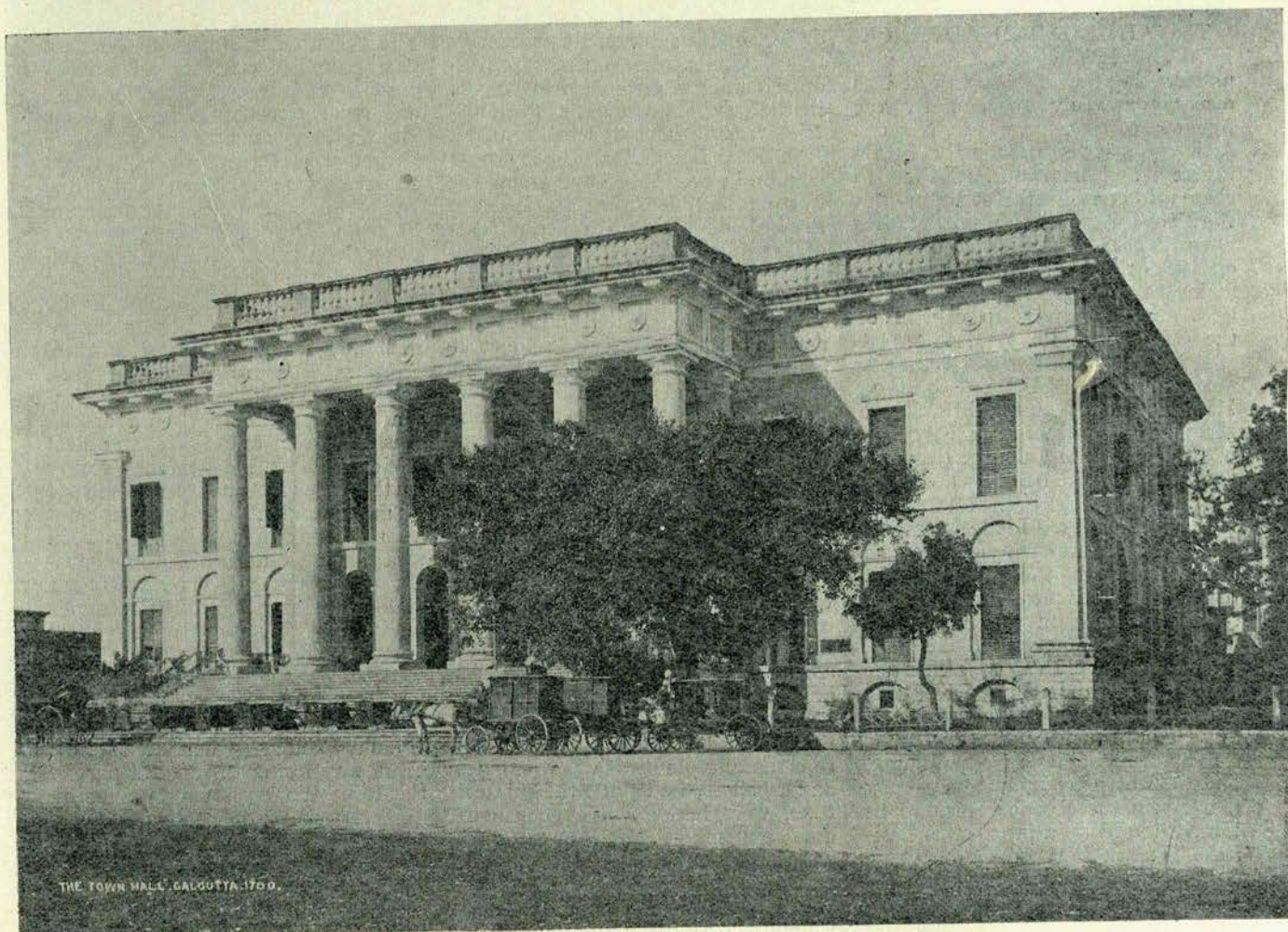
Early in 1861, it was decided that the growing importance of



the Calcutta Trades Association rendered it necessary that a Secretary should be engaged whose time should be entirely devoted to the conduct of its affairs, the former system of

paying for merely occasional services having been found unsatisfactory. In 1861 Mr. Leman Marks was appointed as the first whole-time Secretary, and three years later he was succeeded by

Mr. John Lindley. In 1868, the present Secretary, Mr. E. Hickie, was appointed, and throughout the forty succeeding years Mr. Hickie has rendered services of the very greatest value to the Association.



THE TOWN HALL, CALCUTTA.



# Commercial & Industrial.

The AHMEDABAD ADVANCE, Ltd. This is a comparatively new undertaking having been started as recently as July 1903, under the Agency of Messrs. Tata & Sons. Although it is practically in its infancy, and has not had time to come into line with the other mills of the Tata's in point of profits, it has already paid 8 per cent. dividends on the original share value, after making ample provision for depreciation, etc. The paid-up capital of the Company is Rs. 7,50,000.

Messrs. AHMUTY & Co., Manufacturers, Metal and Hardware Merchants, Contractors and Agents, 6, Church Lane, Calcutta, rank as one of the oldest business houses in the city, having been established in the year 1815. Little is known of its early history by those now connected with the firm, except that it started purely as a Ship-chandlery store, in the days when sailing ships alone visited the port, after a protracted voyage round the Cape. Government at that time found it necessary to charter and fully equip such vessels here for conveyance of its troops home, and it was a comparatively easy matter, in the absence of competition, to build up a prosperous business. It was in connection with such Government contracts for troops proceeding to England, and stationed in this country, that the firm later on established a Bakery and Distillery for the production of biscuits and rum as Commissariat stores, and the two factories known as the "Albion Works" enjoyed almost a monopoly from Government in these lines. It was, indeed, in those early years of the firm's history, that the founda-

tion of its subsequent prosperity was laid. As the business developed and attention was given, in the progress of events, to industries outside its scope hitherto, an Iron Foundry and a Ropery were acquired; and later on, when the introduction of steam produced a marked change in the conditions of trade all over the world, and when in consequence Government became less liberal in its support of the lines indicated above, the new industries were made to compensate for the falling-off in such contracts, and the Ropery has since continued to form a prominent feature in the manufacturing business of the firm.

It is not quite certain when the ropery, known as the Shalimar Rope Works, was first established, the earlier records in connection with the same having been destroyed by fire; but the property came into the possession of the present proprietors more than half a century ago, since when the Works have been enlarged and renovated at intervals, until in 1905-6 they were practically rebuilt, and modern rope-making plant with new engines and boilers, all of the latest type, were laid down at considerable expense. The Ropery thus equipped is now one of the largest and finest in India. Besides the Manager, Assistant Manager, and Engineer, the number of hands it constantly employs, day by day, is about 180, and at busy times they are increased. The average monthly outturn at the time of writing this article is something under 100 tons, in spite of keen competition from other similar local factories, but the machinery is capable of doubling this output.

The Shalimar Rope Works are yearly under contract to supply manila and country hemp, coir and wire ropes and lines, to the Indian Government Dockyard, the Ordnance, and Supply and Transport Departments; to Arsenal and the Indian Government Factories; to State Railways, Steamship and other Companies. Nor are the products of the Ropery confined to India; they find an outlet in the East in Burma, the Straits Settlements, Siam, Java, Borneo, Sumatra, Hongkong, the Philippine Islands, Australia and New Zealand; and in the West in Karachi, Bushire, Aden and South and East Africa. These facts alone testify to the excellent quality of the rope manufactured at these Works; but apart therefrom, the firm has been awarded several medals for superiority at the various Exhibitions of local industries held at intervals in various parts of India; latest amongst which is the Gold Medal secured at the Indian Industrial Exhibition of 1906-7.

On the Ropery premises is the 'Paulin Factory, which, although it in no way forms an integral part of the Rope Works, is yet an allied industry, where 'paulins, tents, awnings, boat and wagon covers, and canvas screens are made up and supplied largely to the several Government Departments, Steamship Companies, and other large bodies mentioned in the preceding paragraph; not to mention smaller concerns and private enterprises in Calcutta, Madras, Bombay and Burma.

Apart from the foregoing, the firm's principal business lies in metals, hardware, machinery and tools of all kinds for structural,



engineering, agricultural and other purposes; in paints, oils and varnishes; and in all manner of requisites for mills, factories, workshops and planting industries. In these lines also the chief supporters of the firm are Government in its several Departments, Railways, Municipalities, Steamship Companies, and

famed saw-mill machinery of the most modern type, for which they have been awarded sixty Gold Medals at various Exhibitions, besides highest Awards and Diplomas.

Messrs. The Silicate Paint Co., Colthurst & Harding and Conrad Wm. Schmidt, all of London, for paints and varnishes, the excel-

factory is owned by the Nicholson File Co., for a class of tools which are steadily gaining ground in India owing to cheapness combined with excellence of quality.

Messrs. The Willesden Paper & Canvas Works, Ltd., London, for a specially prepared waterproof and rotproof canvas, which is much



Messrs. AHMUTY & CO.'S PREMISES, CHURCH LANE, CALCUTTA.

other large commercial bodies; and although it does a retail trade, this branch of the business is comparatively small.

Amongst several valuable agencies held by the firm, the following are the most prominent:—

Messrs. Kirchner & Co., of London and Leipzig, for their world-

lence of which is recognised all over India and Burma.

Messrs. W. B. Brown & Co., Liverpool, for steel wire (Lang's Lay) rope for hauling and mining purposes, which are second to none in use in India.

Messrs. G. H. Barnett & Co., of Philadelphia, U. S. A., whose file

in demand by Government for military and other purposes, and is yearly coming more largely into use.

Messrs. Platts & Lowther, London, for compensating split packing, which the firm has lately introduced into India, and which is steadily working its way into favour



with engineers against other packings which have so long held the market.

Messrs. Schuchardt & Schutte, of Berlin, for lathes, drills and machine tools generally.

Messrs. S. Crawshaw & Sons, Dewsbury, England, for furnishings of all kinds required in jute mills.

Messrs. Storry, Smithson & Co., Ltd., Hull, for economic, protective and anti-fouling compositions for ships' bottoms.

It will thus be seen that the business of Ahmuty & Co. is a large and comprehensive one, embracing a various assortment of stock of reliable quality of English, American and Continental manufacture, from which it is possible at all times to comply with Government or other demands at the shortest notice. The progress of the firm, from its inception almost a century ago, up to the present time, when it has earned the confidence of the official and commercial classes, has been steady and prosperous, as a result of painstaking labour combined with the sterling qualities of integrity and tact.

**ALLAHABAD BANK, Limited:** Established 1865. The Allahabad Bank, which now holds a leading position among the Banks of India, was originally started with a capital of three lakhs of rupees, of which less than two lakhs was paid up. In the first half year only, ending 31st December 1865, were the Bank's operations unsuccessful, no dividend being paid for that period, but in the following two years a considerable development took place in the Bank's affairs, and the first dividend of 7 per cent. declared at the end of 1907 was only a sign of the great and continued prosperity which the Company has since enjoyed. In 1875 dividends had increased to 12 per cent., and since that year have consistently stood at 15 per cent. year by year till 1906, for which year 17 per cent. was paid. The capital in the same period has been quintupled and now stands at 15 lakhs of rupees, paid up. The working capital, including deposits, which in 1865 was a little over 2½ lakhs, has expanded in a very much

greater ratio, showing the well-earned confidence of the public in the institution, and now stands at over four crores,—to be precise, Rs. 4,19,75,000. The reserve fund has been built up year by year in a manner, calculated to gain stability in the public regard. It now exceeds in amount the paid-up capital, standing at 17 lakhs of rupees. It has held this relative position since the year 1892, when the paid-up capital was four lakhs and the reserve fund Rs. 14,000 more. The reserve has now been built up to 22 lakhs, by the addition in 1907 of 5 lakhs, being the premium on the issue of shares. The Bank has also a Pension Fund which now amounts to Rs. 1,17,000; to this Rs. 20,000 is being added annually. The reserve and pension funds are held in Government Securities.

The great prosperity of the affairs of the Allahabad Bank is shown by the balance sheet of the 31st December 1906. The year's operations resulted in a gross profit of Rs. 13,30,313-9-0. Depositors profited to the amount of Rs. 8,51,494-14-6, the balance, after paying establishment, available for dividends being Rs. 2,91,903-13-4. The headquarters of the Bank are at Allahabad, but branches have been established at Cawnpore, Lucknow, Calcutta, Delhi, Jhansi, Bareilly, Naini Tal and Jubbulpore. In addition there are also sub-agencies at Amritsar, Hapur and Hathras. The London Bankers are—The Union Bank of London and Smith's Bank, and at Bombay, the Chartered Bank of India, Australia and China. All the agencies and sub-agencies are prosperous. Messrs. A. F. Ferguson & Co., of Bombay, are the Chartered Accountants to the Bank's affairs. For some time past the Allahabad Bank has carried on large transactions with the Government of India under arrangements with the Court of Wards. In this connection the Bank's operations have been beneficent to the landed gentry of Upper India, many of whom have reason to remember with gratitude the assistance afforded to them by the Allahabad Bank, which has enabled them to procure loans at reasonable rates of interest, thus saving their property from the exorbitant usury of the private money-

lenders. The General Manager of the Bank is Mr. Rutherford Deans, Allahabad.

**Mr. ROBERT RUTHERFORD DEANS** (*Captain, United Provinces Light Horse*), General Manager and Director of the Allahabad Bank, Limited. Mr. Deans, like so many of the successful business men of India, is a Scot, being a native of Hawick in Roxburghshire. Before coming to India he had a thorough training in the best banking traditions of Scotland, having served for eight years in the British Linen Bank. In the year 1865 he joined the Allahabad Bank, Limited, as Manager. At that time the Bank



Mr. R. R. DEANS.

had only been started some six months and was struggling along in a very precarious state. It was due to Mr. Rutherford Deans' genius for banking affairs that the Bank was lifted into a secure position, and in two years after his taking up the management, dividends were paid, which rapidly increased till now the Bank's shares are among the best paying securities in India. Mr. Rutherford Deans has been associated with the Allahabad Bank for the whole of its paying career, and still holds the post of General Manager. Mr. Deans has utilised his capacity for affairs in other directions as well as Banking. When many years



ago the affairs of the N.-W. P. Club (now the Allahabad Club, Ltd.) were in confusion, Mr. Deans was invited to join the Committee, and undertook the task of putting the office in order with such success that the concern has been prosperous ever since. Mr. Deans is an ardent volunteer. He joined the Allahabad Light Horse on the first establishment of that well-known Corps, and was one of the first officers elected by the members. Subsequently his name was sent up for the command of the Corps and he was duly appointed. For many years he spared neither time nor expense in increasing the strength of the Light Horse. Having thoroughly mastered the details of drill and being an excellent horseman, he was able to put the Corps into a high state of efficiency. The excellent annual reports of the Corps testify to Captain Deans' able command. At one inspection of all the troops in garrison, the fine show made by the Allahabad Light Horse as the Corps went by at the gallop, drew special encomiums from Sir George White, then Commander-in-Chief. During the Lieutenant-Governorship of Sir Auckland Colvin, Captain Deans was appointed Honorary Aide-de-Camp, and held that position through the tenure of the three succeeding Lieutenant-Governors, Sir Charles Crosthwaite, Sir Antony MacDonnell, and Sir James La Touche. When he decided to retire to England, he received the thanks of the Lieutenant-Governor, and his name was transferred to the Supernumerary List.

The ALLAHABAD BANK, Limited, Allahabad. Branches at Calcutta, Delhi, Jhansi, Lucknow, Naini Tal, Bareilly, Jubbulpore. Sub-Agencies at Amritsar, Hathras and Hapur. Established 1865 at Allahabad. The Allahabad Bank is a purely Indian concern, Registered under Acts XIX of 1857 and VII of 1860. It has been remarkably successful in its operations throughout Bengal and North-West India, as the following statement of its position shows. Started with a paid-up capital of Rs. 2,00,000, the Directors have consolidated its position till now its working capital stands at Rs. 3,91,18,000 in 1906,

having been increased by ten lakhs from the previous year. The Reserve Fund has been built up till it has reached the figures of the capital account, one lakh was added to it last year, making it Rs. 15,00,000 in all. The Bank's progress has been very uniform since its founding. For years past it has paid dividends consistently at the rate of 15 per cent. per annum. In the same manner the state of the Reserve Fund has increased in solidity, each year marking an increase in the Bank's resources. While the distribution of profits has remained unimpaired. The increase in the working capital including deposits has been equally steady, over 150 lakhs having been added in the last five years. The gross-profits for the half year ending 31st December 1905, amounted to Rs. 11,59,768 and after deduction for establishment and interest on deposits there remained Rs. 2,60,421 to distribute. The Bank paid Rs. 7,30,068 in interest on deposits during the above half-year. The Allahabad Bank holds a deservedly high position among Indian Banking Houses. Mr. R. Rutherford Deans is the Manager.

The AUSTRIAN LLOYDS STEAM NAVIGATION Company was established in Bombay in 1870. The local offices of the Company are in Sassoon Buildings, Church Gate Street, but the Head Office is at Trieste. The Company is under mail contract with the Austrian Government. Before the opening of the Suez Canal, the activity of the Company was limited to the Mediterranean Sea and the near East, but it afterwards extended its service to India, China and Japan, maintaining frequent sailings between Trieste, Karachi, Bombay, and Calcutta, as well as with China and Japan. The Company owns a fleet of 68 steamers, aggregating a total tonnage of about 210,000 tons register, ranging from 370 to 6,500 tons per steamer. The Company's services offer, after those of the P. & O., the most frequent and rapid communication with Europe. Besides these lines, there are also steamers sailing between Trieste, East Africa and South America. Mr. E. Scarpa, the General Agent of the Bombay Branch, came to

Bombay in 1890 as an assistant. In 1896 he was appointed Agent, and in 1904 he was further promoted, and appointed Agent-General. For some time he was a member of the Committee of the Chamber of Commerce, where he still represents his Company.

Messrs. BAKER, ANSON & Co., Government and Railway Auctioneers and Coach Builders, Cawnpore; sole proprietor, Mr. Albert Clement Jones. Established in the year 1884. The business premises of the firm are situated on the Mall, Cawnpore, one of the best situations in the town, opposite the Memorial Gardens on the main road to the Civil Lines and Cantonments. They carry on the business of auctioneers, principally for the Government and Railways, but also do a good deal of business in this line with private people. They are also manufacturers of harness, saddles, etc., and coach builders and repairers, utilizing good English material. In this line they turn out very excellent work in the most modern style. Their paints and varnishes are imported direct from London. They have a great reputation for their harness and saddlery work as well, which is generally esteemed equal to the best English manufacture. They also carry on business as blacksmiths, owning and working a shoeing forge; and, in addition, they act as general commission agents.

Mr. ALBERT CLEMENT JONES, sole proprietor of the business of Baker, Anson & Co., was born in 1854, at Cawnpore, and educated at St. Peter's College, Agra. His father was the late James Clement Jones, Superintendent of the Bridge of Boats by which the troops crossed the Ganges during the Mutiny of 1857. Mr. Jones, senior, was largely interested in forestry, and was a contractor to Government. On his retirement he was in receipt of pensions from both civil and military departments. Mr. A. C. Jones joined his late father in business, dealing with contracts, building, forestry, etc. The father and son were responsible for many public and private buildings in the adjacent districts. On the death of his father, Mr. A. C. Jones succeeded to the business.



Babu **BENOY CHANDRA BANERJEA**, Proprietor of the firm of Banerjea Bros. & Co., Plumbers and Contractors, Calcutta, was born at Telieniparah, in the District of Hooghly, in 1863. He received a sound education in the local school, whence he matriculated



Babu B. C. BANERJEA.

in 1882. He then moved to Calcutta, where he continued his studies at St. Xavier's College. His first intention was to enter Government service, but this proving distasteful, he started a plumbing and contracting business on his own account in 1888. Starting with a small capital, by energy and assiduity he soon made the business a success, and it continued to grow in extent and public esteem, until in 1894 he was able to purchase the business of the firm of Messrs. Banerjea Brothers & Co., who dealt in hardware, etc. This addition to his business very much enlarged the scope of the firm, which was henceforth called Banerjea Bros. & Co., and placed it in a prominent position among the plumbing firms of Calcutta. In 1903 the business had so increased that the energetic proprietor was enabled to build the fine three-storeyed premises at present occupied by the firm at 45/2/1, Wellington Street. From this time forward, Babu Benoy Chandra Banerjea became the sole proprietor,

and devoted his attention to building contracts, in which he has met with unqualified success. The firm numbers among its regular clients the Administrator-General of Bengal and Mr. Robert Belchambers, late Registrar of the High Court of Calcutta, and receiver, administrator and trustee of numerous large estates in the city. Amid the pressure of business Babu B. C. Banerjea has found time for literary work. He is the author of a volume of poems and a domestic novel, which have found favour among his countrymen.

Messrs. **GANGADHAR BANERJEE & Co.**, Military Contractors to the Government of India, first started business in 1840. The firm was originally founded by Babu Shib Chandra Chatterjee, a wealthy man of Kidderpore, under the style of Shib Chandra Chatterjee & Co., and the management was entrusted to two young relatives of the founder. They succeeded so well that they were eventually taken into partnership, and the name of the firm was then changed to that under which it is at present known. Later



Babu N. G. MOOKERJEE.

on, Babu Bissessur Mookerjee, one of the above-mentioned relatives of the founder, became sole proprietor, and the business has remained in his family ever since. Babu Bissessur Mookerjee came of a high-

caste Brahmin family in the Hooghly District, and he received his early education in his village school. He was possessed of much force of character, and his energy and honesty gained for him the respect and good-will of the military officers with whom he was brought into



The late **RAI AKHIL CH. MOOKERJEE**.

contact. He gradually extended his business, opening communication with several large commercial houses in other countries, with which the friendly relations established by him continue to the present day. He was an orthodox Hindu, and a firm believer in the performance of Vedic rites. When he found his health failing, he brought his eldest son into the business, from which he virtually retired. The remainder of his life was devoted to religious purposes and ceremonies, foremost among which was the performance of the rare ceremony of *Annameru*, on which he expended a lakh of rupees. When he died, he left to his family a large fortune, and his eldest son, the late Rai Akhil Chandra Mookerjee Bahadur, became the head of the firm. He had received his education at the Hindu School and the Presidency College, where he showed promise of a successful academic career; but his aspirations in this direction were not destined to be gratified, for at an early age the sole management of the firm fell on him.



He did much to advance the interests of the business, and he not only maintained its reputation and prosperity, but found leisure in the midst of a busy life to devote his attention to public affairs. As a Municipal Commissioner he took an active part in the Council proceedings, and he was an Honorary Magistrate for a number of years. As a Freemason he was held in high esteem. He took high masonic honours, and was Master of Lodge "Anchor and Hope." With regard to his work as a contractor to the military authorities, General A. Walker, formerly Director-General of Ordnance in India, wrote in 1897 :—"In bidding you farewell, I take the opportunity of recording the fact that I consider you the best Ordnance Contractor on this side of India." Akhil Chandra was made a Rai Bahadur in 1893. He died at Simla in 1899, aged 49. Babu Nani Gopal Mookerjee, the present head of the firm, is the son of Rai Akhil Chandra, and since the death of his father he has been conducting its affairs with considerable ability. In addition to his hereditary business as a military contractor, he has entered upon extensive operations in rice, jute, and timber, all of which are in a flourishing condition under his management. Among noteworthy operations in which the firm has been of service to Government, may be mentioned the China Expedition, for which a very large number of tents were supplied at a short notice; the Burma Campaign; and the Sonthal Insurrection. During the Mutiny the firm also rendered valuable services to Government, the nature of which has been recorded in Kayes' "History of the Sepoy War."

Messrs. J. C. BECHTLER SON & Co., Manufacturing Silver-smiths, Jewellers, Watchmakers and Opticians, Allahabad, Lucknow and Mussoorie. This business was established in Allahabad by Mr. Jouquin Carl Bechtler, at first in a very small way, for the manufacture of jewellery and silverware, and was the first business of the kind to be established in India away from the Presidency towns. The business rapidly expanded, and in ten years' time had so far advanced that it was necessary to erect the present

large and handsome premises with a frontage of 120 feet. The firm has attained a deservedly high reputation in the manufacture of rings and jewellery of all descriptions, challenge-cups, shields, medals, and all kinds of sporting prizes, masonic jewellery, etc. In the year 1887 Messrs. Bechtler Son & Co. were appointed jewellers and silver-smiths to His Honour the Lieutenant-Governor of the United Provinces, and have held that patronage ever since. They carry large stocks of diamonds, rubies, pearls, and every kind of precious stone. For twenty-two years consecutively they have issued a yearly catalogue, showing all the novelties in their line at moderate prices. Mr. J. C. Bechtler is a native of Switzerland, and was apprenticed to the watch-making trade in his native country. After completing his five years apprenticeship he travelled in France, Austria and Switzerland, perfecting himself in his trade. In 1880 he came to India where he has established himself with such success. He is an expert in all departments of his business. Mr. Bechtler is a member of the Switzerland Geographical Society and the publisher of a journal devoted to jewellery and precious stones, "The Diamond." The branch of the business of Messrs. Bechtler Son & Co. at Mussoorie was opened in 1889, and a large stock of assorted precious stones and jewellery is carried there. There is also a well-fitted workshop for manufacturing purposes. The firm take a great interest in sport, and contribute largely in the way of cups, shields, etc., for trophies.

#### BEECHWOOD ESTATE, DARJEELING.

This beautiful estate is situated in the very best part of Darjeeling, practically just between the railway station and the Mall. In 1894 the Darjeeling Municipality wanted to purchase the place for the purpose of making a public park out of it, but as the present proprietor, Mr. C. Forstmann, outbid the Commissioners, the property fell to him. Immediately afterwards the Government, at the instigation of the Municipal Commissioners, built a road right diagonally across the estate, which road is

now known under the name of Mackenzie Road, and although it may be a fine road, it certainly has cut the estate right in two.

At the time when the present proprietor purchased the estate there was only one house standing in the whole grounds comprising 14 acres. This house, known as Beechwood House, is one of the oldest in Darjeeling. Immediately after the purchase Mr. Forstmann built a small house for himself near the railway station, known as Malepartus, which has since been considerably enlarged and has been for some years occupied by the *Century Club*, the members of which belong to the native gentry visiting Darjeeling during the season. Building operations properly did not begin until autumn 1898, when the five big houses on Auckland Road were built, known as Villa Rheinstein, the proprietor's present private residence, containing also the office of the Estate, Donkya Villas, Nos. 1 and 2, the Kopje and the White House. These houses were just finished when Darjeeling was overtaken by the cyclone, causing the disaster of the 26th September 1899.

It speaks well for the safety of Beechwood Estate, that the only damage done on the whole estate was the demolition of the two green-houses situated below Malepartus, but not the slightest damage was done to any of the dwelling-houses.

As soon as Darjeeling had a little revived from the effects of the disaster, building operations were recommenced, and during the building season 1901-1902 the middle-sized cottages known as Mackenzie Road, Nos. 21, 23, 25, 27 and 29 sprang up, as well as a line of 8 small shops on Mackenzie Road. Alloobarie Cottage had been built already in 1900. In 1902 the two nice houses known as Rhododendron Villas, Nos. 1 and 2, were built. At the same time the proprietor, seeing the disadvantages of the very rough native labour available in the district, got out a fine set of woodworking machines, by means of which he was able to do better, quicker and cheaper work than by the old method; and so the Beechwood Estate Factory was started, where



not only building timber is prepared, but also furniture of a good class and at moderate prices is made.

In the year 1902 not less than 22 small wooden cottages were built on American principles, which are let at very moderate rents and are suitable for people with small means. They are all built with double walls and are consequently cool in the summer and warm in winter, and their special advantage is, that they are *very dry*, as the wood cannot soak in any damp like the stone and brickwork.

In October 1903 the Rink was commenced and finished in June

great success by professionals, as well as by the Darjeeling amateurs, who were formerly fearfully cramped on the small stage of the Town Hall.

Since then only one house has been added on the estate, known as Holly Lodge, situated on Lloyd's Road. There are now altogether 40 houses ranging from the smallest cottages containing 2 rooms, to residencies suitable for the wealthiest, and full particulars can be had on applying to the proprietor, or his Calcutta agent. Any tenants can always rely on being treated generously and with all reasonable consideration.

The last addition to the estate is a printing press, and a newspaper known as the *Darjeeling Chronicle*, which is under European management, turns out first class printing work on the latest electrically driven machinery.

The estate has also got its own dynamo and storage batteries to provide all houses with electric current.

Messrs. BEGG, SUTHERLAND & Co. The Cawnpore branch of the firm, originally styled Messrs. Begg, Christie & Co., later Messrs. Begg, Maxwell & Co., have for the last thirty years been known as Messrs. Begg, Sutherland & Co. They are chiefly interested in the sugar manufacturing industry, which has developed considerably under their able management. The firm

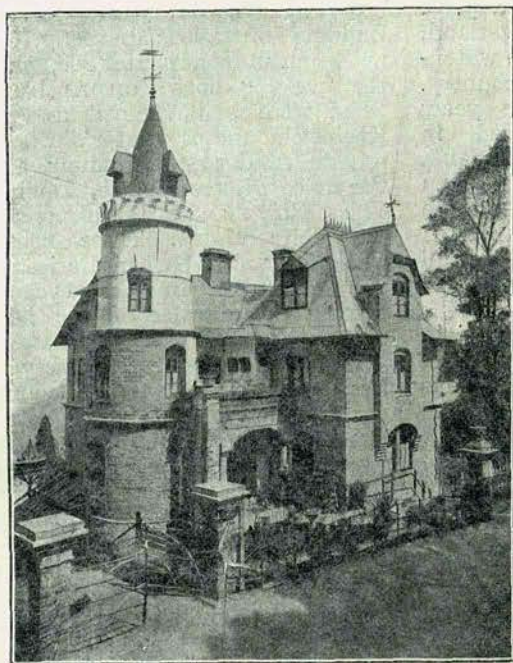
are the Managing Agents of the Cawnpore Sugar Works, Limited, with a Refinery at Cawnpore and a Sugarcane Factory and Estates in Sarun; and of the Champarun Sugar Company, Limited. Messrs. Begg, Sutherland & Co. were the concessionaires for the Cawnpore Electric Lighting and Tramway Scheme and are the Agents in that city of the Indian Electric Supply and Traction Company, Limited.

Among other enterprises in which the firm are interested is that of the manufacture of brushes. The Cawn-

pore Brush Company, Ltd., which is under Messrs. Begg, Sutherland & Co.'s management, holds large contracts with Government Departments, notably the Military Ordnance Department.

In addition, Messrs. Begg, Sutherland & Co. are sole agents in the United Provinces and Behar for Messrs. Orenstein and Koppel's well-known Light Railway material, and the firm also represent Messrs. Kilburn & Co.'s Electric Department.

Mr. ALEXANDER BLAKE SHAKESPEAR received his education at Berkhamstead Grammar School, and came out to India at the commencement of 1894 with the intention of following a career in indigo, then in the heyday of its prosperity. However, he was offered



THE BEECHWOOD ESTATE.

of the next year, so that it was opened on the 4th of June, and immediately well patronised by all classes. Extensions had to be added, first of all the fine billiard room, containing three first class billiard tables, all made by Lazarus & Co., which was finished in the beginning of August of the same year; in October the large stage, one of the largest in the East, was added, but as it could not be ready for the Pujahs of the same year, it was not opened and used until the following June. It has since been used with



Mr. A. B. SHAKESPEAR.

and accepted an appointment with Messrs. Begg, Sutherland & Co., of Cawnpore, which was then being managed by the late Mr. W. B. Wishart, who was also Secretary to the Chamber of Commerce. A few years later, Mr. Shakespear became connected with the Chamber as Assistant Secretary, and eventually succeeded to the Secretaryship upon Mr. Wishart's death in 1904. In the same year he was admitted a partner of Messrs. Begg, Sutherland & Co., and has since managed the affairs of that firm in Cawnpore.



The **BANK OF BENGAL** (Lahore Branch) was established in 1866, the head office being at Calcutta. The business of the Bank at this branch, which is conducted on the ordinary principles of banking transactions and on an extensive scale, includes within its scope large dealings with Karachi. Mr. Claude Willie Carbery is the Acting Agent of the Lahore Branch.

Messrs. **BHAGWANDASS & Co.**, Bankers, Dehra Dun and Mussoorie. This business was established early in the 19th century at Mussoorie and Chakrata, and a branch was opened in 1856 at Dehra Dun (made afterwards the Head Office of the business), under the present name and style, by the father of the present proprietors, the late Lala Bhagwandass, and Lala Khush-hal-Rae. The former died in 1874 and the business was subsequently divided, the sons taking the Dehra Dun and Mussoorie business, and Lala Khush-hal-Rae, the Chakrata portion. In 1884, Mr. Jugmandavdass took charge of business as senior proprietor, with his younger brother,



Mr. JUGMANDAVDASS.

Mr. Mansumratdass, working under him as junior proprietor. They do a very large and extensive business throughout India in general banking, are also large house and landed proprietors, and have a

lucrative timber business at Dehra Dun and other places. They are also proprietors of the Saharanpur banking business, carried on in the name and style of Lallas Santlal and Bhagwandass, their grandfather and father respectively. They have agencies in the principal towns in India, and one in London as well.

Mr. Jugmandavdass was born at Saharanpur in 1864 and educated privately. He has had a wide and varied experience in financial matters, having been connected with banking and mercantile pursuits since 1879. He has for many years taken an active interest in public affairs, has been a



Mr. MANSUMRATDASS.

member of the Municipal Board and an Honorary Magistrate at Dehra Dun since 1885, and has filled the position of the Vice-Chairman of that body for several terms. Mr. Jugmandavdass is well known for his many charitable gifts and the great interest he takes in educational matters. He developed the Dalanwala estate, purchased by the firm in 1903, and this may now be well termed "another Dehra, chiefly for the Europeans."

Mr. Mansumratdass undertook the supervision of the business at Mussoorie in 1890, and has been a member of the Mussoorie Municipal Board since 1900. In other respects he has also followed the example of his brother.

**LALLA BISHAMBHAR NATH**, Banker, Cawnpore, is a member of the firm of Lalla Ram Ratan Ramgopal, Bankers, and son of the late Lalla Baijnath, Government Treasurer. He was born in



Lalla BISHAMBHAR NATH.

1871 and educated at the Government High School, Cawnpore. After completing his educational course, he was admitted to his father's firm, of which he is still an active member. The firm are very well known in the provinces throughout Northern India where they do a very large banking business. Lalla Bishambhar Nath takes an active part in public affairs, having been elected a member of the Cawnpore Municipal Board. He is also an honorary magistrate, a member of the Executive Committee of the Dufferin Hospital, and Vice-President of the Committee of the Hindu Orphanage. As a business man he is a member of the Upper India Chamber of Commerce, and a man of note, both personally and through his influential firm. He is also a Darbari.

Messrs. **BLACKIE & SON**, Limited, Printers and Publishers. Head Offices: 17, Stanhope, Street, Glasgow, N. B.; Indian Office: Warwick House, Bombay. The firm of Messrs. Blackie & Son is among the most ancient and honour-



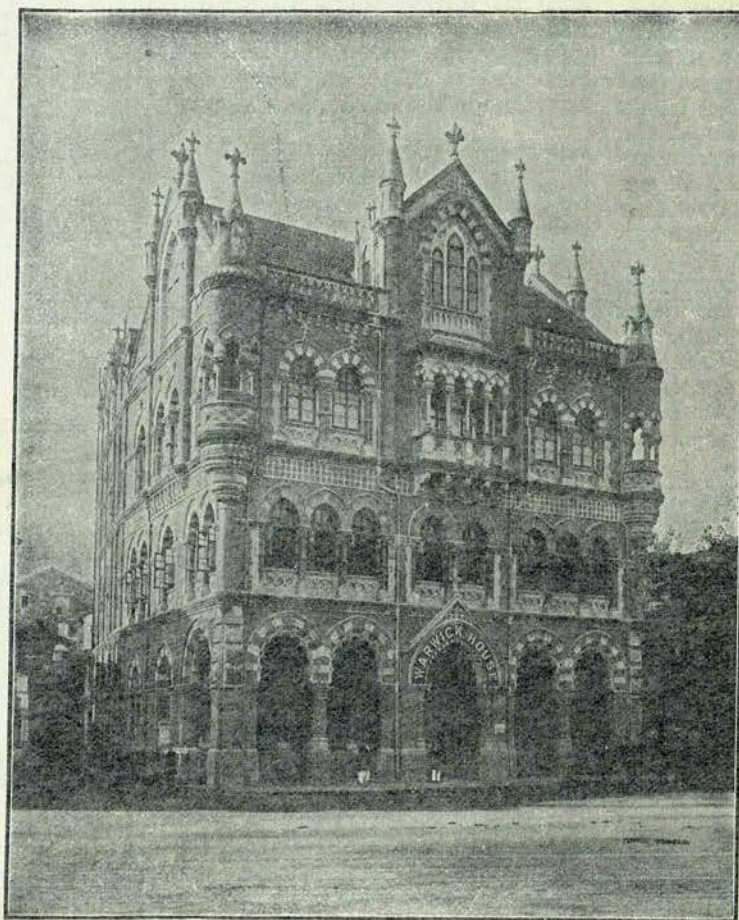
able publishing houses of the United Kingdom. It was founded in the year 1809 by Mr. John Blackie, who was born in 1782 and learned the business in the employment of Messrs. W. D. and A. Brownlie of Glasgow. On the retirement of Messrs. Brownlie, their business was offered to Mr. Blackie, who, for the purpose of constituting the firm under new auspices, went into partnership with two friends, Archibald Fullarton and William Somerville, the new firm taking the style of Blackie, Fullarton & Co. Under this style the firm continued operations till the year 1831, when Mr. Fullarton retiring, Mr. Blackie's eldest son, John Blackie, Junr. (who subsequently obtained the honour of Lord Provost of Glasgow), attained a partnership, and the firm's style was altered to "Blackie & Son," which title it has retained ever since. The younger sons of Mr. Blackie, Senr., W. G., (the well-known Dr. Blackie), and Robert Blackie, were admitted partners at a later date. The present Managing Partners are J. Alexander Blackie and Walter W. Blackie, B.Sc., sons of the late Dr. Blackie. From its earliest days the firm enjoyed an extensive connection with the best literati of the day. Moore's "Travels in Italy" was among the earliest publications undertaken by Messrs. Blackie, the writer, Dr. John Moore, being the friend of Burns, and father of Sir John Moore, the hero of Corunna. Adam's "Roman Antiquities" was another of these early publications of a striking kind, and from the presses of Messrs. Blackie also issued the

"Glasgow Geography," edited with great erudition by James Bell of Campsie. As typical of the times and the country of publication, a leading place in the firm's publications was held by theological and religious works, books of reference, and others of a specially Scottish character. There was a strong connection between the house of Blackie and another eminent Scottish publisher, Robert Chambers,

and Genius of Burns" by Christopher North, with which eccentric genius the firm had the usual trouble in the matter of obtaining and printing "copy." The poet Hogg was another author whose works the firm presented to the public in complete form. Ogilvie's "Imperial Dictionary," a work originally published in 1847 and, revised and augmented by Dr. Annandale, re-issued in 1902, is still a standard

work of its kind; the "Imperial Gazetteer" edited by Dr. W. G. Blackie (1850); the complete "History of India, Civil, Military and Social, from the First Landing of the English to the Suppression of the Sepoy Revolt" (1862), are the other examples of the firm's contributions to English literature. From its earliest years the firm of Messrs. Blackie has associated itself with progress. In each succeeding epoch it has moved with the times and kept its publications abreast with current needs. The firm has been able to retain its foremost place by reason of the sound literary abilities, as well as business qualities of its members. Enterprise and foresight in literary matters has always distinguish-

ed the firm. Turning from the higher fields of literature to the needs of the younger members of society, we again find that in Reward books and Picture books of a nature suitable for children of all ages, sexes and creeds, Messrs. Blackie & Son stand unequalled. A glance through their catalogue brings back to memory many pleasant hours spent in poring over the fascinating pages written



BLACKIE & SON'S WARWICK HOUSE, BOMBAY.

who edited the "Biographical Dictionary of Eminent Scotsmen" (1832-34). The famous "Land of Burns" was another publication due to the firm's enterprise. In this case, again, Robert Chambers co-operated with the firm, his pen being responsible for the descriptions of the scenes depicted by D. O. Hill. Chambers was also responsible for the editing of the whole work which contained the "Essay on the Life



by Henty, Brereton, Strang, Fenn, Gordon Stables, Ballantyne, Frith, Everett-Green, George MacDonald and other well-known writers of juvenile fiction, who were the delight of younger days. There can be no doubt that their success in this department is due to their keen interest in wholesome and healthy literature, as evinced by the excellence of their publications. While adding to general literature, Messrs. Blackie have paid special attention to educational matters, and their catalogue includes textbooks on the whole arcana of human knowledge. Their school publications include everything necessary for all students, from the infant class to the advanced collegian. There are available by the labours of the firm, Infant Primers, "Readers," of every description, Shakespeare Texts (five series, the "Warwick," the "Junior School," the "Picture," "Red Letter" and the "Plain Text"), English, Greek and Latin Classics, Teachers' Handbooks and educational works in French and German, Science, Mathematics, Philosophy, etc. The premises of the firm at Glasgow are hugely expanded from its early tenement. They now extend in three ranges of four-storeyed buildings, in addition to surrounding edifices of equal height. In these premises all the operations required for publication are carried on, Messrs. Blackie & Son undertaking every department of the business, and putting none out to contract as practised by other firms in the business. The main divisions of the business, Printing, Lithographing and Bookbinding are sub-divided into many sub-departments, but all co-ordinated into a highly efficient whole. In addition to the works at Glasgow there is also a large factory at Dublin, where stationery goods are manufactured. This is a very important factor in their Indian trade, their Indian Manuscript Books, Drawing Book and Science Note Books being used in all parts of India and the East. The Vere Foster Series of Drawing and Copy Books of world-wide reputation are also manufactured there. Of recent years the time-honoured firm was converted into a limited liability Company, but the Directors have abandoned none of the traditions

of the old firm, and the stream of new publications bearing upon all subjects of interest, to meet the present requirements in Fiction, Technical, Educational or Scientific subjects, testifies to the energy and ability with which the business is governed. The firm have old-established branches in London and Dublin, and are also represented in the principal Colonies and Dependencies of Great Britain. The volume of Indian business which had been attracted by Messrs. Blackie's reputation necessitated the establishment of a branch in this country, and a house was, therefore, opened at Bombay in 1901 under the management of Mr. O. S. Mawson, who for a number of years had been connected with the Educational side of Messrs. Blackie's business. Mr. Mawson resigned his position in 1907 and was succeeded by Mr. H. Morrod, who for some time had held the position of Assistant Manager. His experience and keen interest in matters educational and literary are well known in the North of England, and we have every confidence that the Bombay branch will flourish still more under his régime. The demand from India is largely for works of an educational nature, and is well served by the firm, which has a notable record in this line. Nothing being of greater importance here than the education on correct lines of the awakening Indian population, there is reason for congratulation that Messrs. Blackie have undertaken the task of supplying this Empire with works of the unimpeachable excellence they are accustomed to put forward.

Messrs. A. BLASCHECK & Co., Export and Import Merchants, established themselves in Bombay about 25 years ago, and have their offices in the Chartered Bank Buildings. The partners are: Messrs. L. A. Blascheck, J. Tintner (Europe), and H. Blascheck. The latter gentleman manages the Bombay Branch. The Head Office of the firm is at Frankfort-on Main, Germany. The Bombay firm have various sole agencies of European manufacturers. In the export line they deal principally in seeds and cotton, and for imports they deal in general merchandise. The firm is a member of the Chamber of

Commerce, Bombay. Mr. Hans Blascheck, the partner who manages the Bombay Branch, came to India in 1895, first as an assistant, and in the year 1899 he became a partner. He then visited Germany, and came back to India in 1901 to take over the management of the Bombay branch of the business.

Mr. JOSEF BLUM, Merchant and Agent, 22-24, Meadows Street, Fort, Bombay, was born in the year 1869 at Freiburg-i-Breisgau (Germany), and was educated in Germany. After completing his education he passed through his military training, and gained business knowledge and



MR. JOSEF BLUM.

experience in Germany, and by travelling in various parts of Western Europe. In 1894 he proceeded to China, and established a branch factory of the Baden Clock Company, Limited, at Furtwangen (Black Forest). In 1897 he came to India to open business on his own account, and to represent the aforesaid Clock Factory and other German manufacturers commanding the German metal industries. He prospered in his attempts, and he has since been able to import directly all sorts of piece-goods, iron, metals and metal ware, etc., from the Continent of Europe, England, America and Japan, to such an extent, that in some lines of these imports he holds the reins of the Bombay market.



The BOMBAY STEAM NAVIGATION Co., Ltd., Bombay, Registered Office, 72, Apollo Street, Fort, Bombay. Managing Agents—Messrs. Killick, Nixon & Co. This Company was originally started in the year 1865 by Mr. J. A. Shepherd. He was subsequently joined by Mr. Hajee Ismail Hassum, and they carried on the business jointly until the year 1900, when Mr. Shepherd retired. Mr. Hajee Ismail Hassum continued to carry on the business up to 30th June 1906, when it was formed into a Limited Liability Company, Messrs. Killick, Nixon & Co. being appointed as Managing Agents and the following gentlemen as a Board of Directors. The Hon. Mr. H. E. E. Procter, Chairman, Sir Sassoon David, Kt., Mr. Hajee Ismail Hassum, The Hon. Mr. Vithaldas Damodher Thackersey, Mr. Hajee Ahmed Hassum, Mr. Lalbhai Dalpatbhai, Mr. P. D. Pattain, Dewan of the Bhavnagar State, and Mr. F. A. Reddie, of Messrs. Killick, Nixon & Co. The capital of the Company is Rs. 60,00,000, divided into 6,000 6% cumulative shares of Rs. 250 each and 18,000 ordinary shares of Rs. 250 each. The Company maintain a regular service over 1,200 miles of Coast, and employ over 3,000 hands. The Company own ten steamers for both passenger and cargo traffic, having an average gross tonnage of 1,156 tons each, and eighteen steamers for passengers only, having an average gross tonnage of 229 tons each, 14 steam launches and 144 passenger and jolly boats and lighters. All passenger and cargo steamers are fitted with electric light. The Company has through booking arrangements for goods with the Southern Mahratta and Bhavnagar-Gondal-Junagadh-Porebunder Railways. Mr. William F. Hamilton, the General Manager, joined the Company in 1889. The Company carry over one and a half million passengers and 250,000 tons of goods every year.

The BOMBAY UNITED SPINNING AND WEAVING Company, Limited, was established in 1860. The Joint Stock Company was originally formed by Sir Mungaldas Nathooobhoy, a wealthy Bania merchant of Bombay. The original capital was Rs. 5,00,000 and the first Board of Directors com-

prised Sir Mungaldas Nathooobhoy, Messrs. Sapoorjee Dorabjee, W. H. Crawford, Cursondas Madhowdas, Bhicoo Sazba, and Dr. Bhaoji Daji. A year later it was found expedient to increase the capital to Rs. 7,50,000, and in the year 1863 it was still further augmented to nine lakhs of rupees. Under the original management the Company continued till the year 1874, when the present Agents, Messrs. Khatau Makanji & Co., took it over, and have carried it on ever since. The Mills then passed to the management of Mr. Seth Khatau Makanji and under his able rule, and after his death under that of his brother, Mr. Seth Jairaj Makanji, the affairs of the Company prospered. On the attainment of his majority Mr. Gordhandas, the eldest son of Seth Khatau, took over charge of the management from his uncle, Seth Jairaj, and commenced operations on a more vigorous scale than ever. He continued in the management till the year 1893, when, his multifarious duties pressing upon him, he made over charge of the entire management of the Company to his younger brother, Mr. Mulraj Khatau, who had received a University education. In 1901, an extraordinary general meeting of the shareholders of the Company passed a resolution reducing the capital of the Company from Rs. 9,00,000 to Rs. 2,25,000, but at a later meeting of the shareholders in the same year, this policy was reversed, and it was resolved to increase the capital to Rs. 11,25,000 by the issue of 3,600 new shares of Rs. 250 each. This resolution was confirmed at an extraordinary meeting of the shareholders held on 25th July 1901. At the same time the Agents volunteered to forego their commission on production in favour of a commission of ten per cent. on the profits earned by the Company. This action of the Agents gave a further impetus to the business of the Company which has continued in a most prosperous financial position ever since. The credit of these successful developments is largely due to Mr. Mulraj Khatau.

Messrs. BREUL & Co., Cotton Merchants; Head Office, Hornby Road, Bombay (established in the year 1865); branches at Amraoti,

Khangam, Akola and Dhamangam. Secretaries and Managers for Breul's Cawnpore Cotton Pressing Company at Dhamangam, the Khangam Cotton Pressing Company at Khangam, the Hingoli Cotton Press Company at Akola; Members of The Bombay Chamber of Commerce, the Bombay Cotton Trade Association, and the Bombay Cotton Exchange. Partners, Augustus Breul and C. W. Breul; Assistants, A. W. Campbell and Sorabjee M. Nicholson signs per pro. The firm deals exclusively in cotton. It receives consignments from farmers and up-country dealers in all parts of India. It also imports American cotton, executing orders for future delivery in Bombay, Liverpool and New York. Mr. Augustus Breul, the senior partner in the firm, came to India in 1863, and in 1865 established himself in the Berars, which is noted as the foremost cotton-growing district in India. He was a pioneer in advancing the interest of exporters, by introducing direct dealings with planters, and by erecting cotton-pressing factories in the principal up-country cotton markets. He thus enabled Bombay exporters to procure not only the genuine growth from each district, but also to do so with greater expedition and at considerably reduced cost. In 1878 he opened his head office in Bombay and in 1907 took his nephew, Mr. C. W. Breul, into partnership.

Messrs. CHARLES BROWN & Co., Engineers, Boiler-makers, Iron and Brass Founders, Frere Road, Bombay. Founded 20 years ago through the enterprise of Mr. Charles Brown, this firm holds an important position in the ranks of local Engineers. Started in a small way, remarkable developments have succeeded each other rapidly and continuously, until at the present day the establishment is equipped with all the latest mechanical contrivances for the construction and repair of all sizes and types of steamers. The new works, which have just been erected on ground leased by the Port Trust for 50 years, are situated opposite the Prince's and Victoria Docks and the Merewether Dry Docks; the works are handy, and the resourcefulness and skill of the proprietors and their able assistants have helped to repair, effectively, many a vessel whose next trip was



looked upon as doubtful owing to extensive damages received in grounding or by collision which, it was feared, were next to impossible to repair. For instance, the *S.S. Cashmere* and the *S.S. Baron Innerdale*. This firm claim to be the largest contractors for steamship repairs in the Presidency. In this particular branch of the engineering business the most important point is the expedition with which contracts must be fulfilled. A disabled steamer in Dry Dock or lying alongside the Dock wall, must be got ready as soon as possible, to save loss to the owners and captains who, with the interest of their employers at heart, make agreements which mean working night and day for the Dock Iron Works. The firm never hesitates to sign a time-contract and, what is more, never fails to finish on due date. This facility is due in a large measure to the fact that over a thousand men are always on the attendance list, and with up-to-date apparatus and expert workmen they are able to accomplish what, to less well-managed and less conveniently situated works, would be almost impossible.

The Company are Agents for Suter, Hartmann and Rahtjens & Co.'s composition, which is almost exclusively used in the Navies of the world for painting men-of-war, and they hold the record for docking the largest steamer at the Merewether Dry Docks, Bombay—the *S.S. Armenian*, 8,825 tons. They docked her, cleaned and scraped her from loadline to hull, and painted same with two coats of Hartmann's Red Hand brand paint, carrying out all this work in the record time of 24 hours. The fixing of new propeller shafts, or refitting propellers to shafts, are tasks which the firm is frequently called upon to perform, and the shipping companies know that the work can be relied on. Messrs. Charles Brown & Co. have also in the course of their career been entrusted with repairs of the Japanese, Austrian, Portuguese, American and Persian men-of-war. They are licensees of the Merewether Dry Docks.

Mr. CHARLES BROWN, the head of the above-mentioned firm, who is a Member of the Institute of Naval Architects, was born in Argyleshire in 1856, and brought up, together with his brother, to the profession of

Draughtsman and Naval Architect, at Dumbarton. He has travelled all over the world, and has not been without some sensational experiences. Perhaps the most thrilling of these was on the occasion when at the time of the McNeil incident in the Soudan, he was the only civilian present and was taken prisoner by a Lieutenant of the Scots Guards in the belief that he was a spy. Of course, immediately he was placed before Sir John McNeil, he was given his liberty.

Mr. Charles Brown may certainly claim the distinction of having introduced Association Football into Bombay. It was due to his enthusiasm that the Rovers' Football Club, whose annual tournament is the



Mr. CHARLES BROWN.

best supported football fixture in India, was established, and he was the first player to kick off an Association football in Bombay. Full of energy, he played for six years in the team, was Captain, and occupied from time to time the positions of centre forward and centre half. The Rovers' Challenge Cup is now worth £100. Gold medals are presented to the winners and silver ones to the runners-up every year. Mr. Brown, who has been President of the Club, is life trustee of the Cup, and still takes a keen interest in the game.

Sir JAMES BUCKINGHAM, Knight, C.I.E. (Colonel, Assam Valley Light Horse). There are but few

non-official Englishmen in the East who can look back on a residence of upward of forty years in India with as much honest pride as Sir James Buckingham who, for nearly four decades, has witnessed the growth of the Tea Industry in Assam from small beginnings to its present vast dimensions, and who, during his lengthy career, has enjoyed an unblemished record. Sir James Buckingham was born on the 23rd March 1843 at Doddacombsleigh, South Devon, his father being the rector of that parish. Educated first at Blandford, and afterwards at Cheltenham, he came out by the old sea route, "round the Cape" in the "Nile" in 1864, and soon after his landing in Calcutta, proceeded to Assam, joining the Jorehat Tea Company, with which he served four years. In 1868 he took service with the East India Tea Company as Manager of Dufflating, but only stayed about a year with this company, leaving to join Messrs. Berners and Doyne, Barristers of Calcutta, in developing the estates of Amgoorie and Bosbain. At Amgoorie Sir Buckingham has been 34 years, successfully managing this valuable tea estate. Sir Buckingham married in 1880, Mrs. Laura Amelia Bainbridge, widow of Mr. F. Bainbridge, and daughter of Surgeon-Major Collins, I.M.S., and by her has two sons and a daughter, the latter having lately been married to Dr. Hunt, F.R.C.S., of the Nizam's State Railway. As a young man Sir Buckingham was a keen sportsman, and either over country or on the flat was a good performer in the pigskin. For some years he was the Honorary Secretary of the Jorehat Races. He was also an adept in the arts of fencing and boxing, as many who tried a bout or a round with him speedily discovered; and as President of the local Polo Club he received from the members a handsome silver bowl as a token of the esteem in which he was held. From the very first he was an enthusiastic Volunteer, and in 1884 he raised and commanded the Sibsagar Mounted Rifle Volunteers. In May 1890 was formed the Assam Valley Administrative Battalion, with Major Buckingham as Commandant. In the same year he



received the decoration of the C.I.E.; became Lieutenant-Colonel in 1891, Hon. A.-D.-C. to the Viceroy in 1895, retiring as full Colonel in 1897. As a member of the Volunteer Conference held in Calcutta during 1892, Colonel Buckingham did much to aid its deliberations, his experience in volunteering as connected with tea planters, being of very considerable practical use. Colonel Buckingham has had the rare honour of being twice appointed Additional Member of the Viceroy's Council; first in 1893-4, and again in 1901. He was specially selected to represent the Tea Industry in the Imperial Legislative Council when the Government of India decided to amend the Act of 1882, relating to labour on tea estates. His extensive knowledge and unrivalled experience of the circumstances and conditions of the emigrant labourers were willingly placed at the disposal of the Government, and he was conspicuously successful in representing the views of those engaged in the industry.

He was Chairman of the Assam Branch, Indian Tea Association, and Honorary Magistrate of the Sibsagar District for about fifteen years. As regards the former, the flourishing state of that branch of the Association is a further testimony to his fostering care and unremitting attention. In March 1902 Colonel Buckingham was the recipient of a richly-deserved honour at the hands of the General Committee of the Indian Tea Association, as in that month he was presented with a service of silver plate and a very handsome Chippendale clock, which had been subscribed for by them in recognition of Colonel Buckingham's great services rendered to the Tea Industry. On his retirement in April 1905, the Indian Tea Association and the proprietors and agents of tea gardens again showed their appreciation of Colonel Buckingham's strenuous efforts to protect the interests of the guild to which he had devoted so many years of his life, by entertaining him at a public dinner at the Saturday Club, Calcutta, and by the presentation to him of a purse of gold, amounting to £1,100. It would be a well-nigh impossible task to place on record the many and valuable services

Colonel Buckingham rendered to the industry during his long and honourable connection with it; and his strong determination to put up with no injustice to the cause he advocated made him invaluable to the great Tea Industry of India in general, and of Assam in particular. On the 27th June 1906 Sir James



SIR JAMES BUCKINGHAM.

was appointed Secretary to the Indian Tea Association (London); Office: 5, Fenchurch Street, London. He received the honour of knighthood in 1906.

The CENTRAL INDIA SPINNING, WEAVING AND MANUFACTURING Company, Ltd., Bombay. This Company was formed and registered in Bombay in 1874, with a Capital of Rs. 15,00,000, divided into 3,000 shares of Rs. 500 each, and is worked by the Agency of Messrs. Tata and Sons.

Its Factory is situated in Nagpur, Central Provinces, and is called the "Empress Mills." The Mills started working in 1877, when they were equipped with 15,552 throstle and 14,400 mule spindles and 450 looms, all driven by a pair of compound engines, capable of developing 800 I. H. P.

The success which has attended the working of the Company is unique in the annals of the Indian Cotton Industry. The Company has, out of its profits, added

Rs. 31,87,500 to its Capital, giving fully-paid up shares free to the shareholders, in proportion to their original holdings; and thus raising the Capital from Rs. 15,00,000 to Rs. 46,87,500.

It has paid Rs. 1,33,29,381 in dividends; has Rs. 1,72,042 as Reserve Fund, Rs. 20,98,611 as Depreciation Fund, Rs. 8,58,330 as Insurance Fund, Rs. 1,56,813 as Workmen's Pension Fund, and Rs. 35,352 as Provident Fund, bringing the total sum of Funds to Rs. 33,21,148. Thus the total profits made up to 30th June last amount to Rs. 1,98,38,029; or more than thirteen times the original capital. The original shareholder has consequently gained, by being the first fortunate allottee of a share in this Company, 2'05 shares free; and his first investment of Rs. 500 is thus, with these 2'05 bonus shares added, worth to him Rs. 4,773 at the present rate of Rs. 1,565, and has brought to him besides Rs. 4,443 in the shape of dividends.

The Company intends to build up a large Reserve Fund with the object of being able to pay, for one year at least, a dividend equal to the average of ordinary years, in the contingency of a fire causing stoppage to the working of such a large profit-earning concern as this.

It has adopted the principle of setting aside adequate sums for depreciation of property; and though nearly the whole of the machinery has been renewed—the best and newest of its kind, with all the latest improvements, having recently been set up, and the buildings kept in thorough good repair, so as to be as new to-day as they were twenty-seven years ago—the Depreciation Fund still stands at a respectable figure, as given above.

The property of the Company being extensive, the annual premium of Insurance comes to a very large sum, and the Company contents itself with partly insuring it with the Insurance Offices and carrying the remainder of the premium to the credit of its own Insurance Fund, so constituting itself to some extent, its own underwriter. It has been most careful in taking every possible precaution against fire risks; having provided automatic sprinkler installations all over the mills, and all other appliances for putting



out fires, as experience, as well as the Fire Insurance Offices, have, from time to time, suggested. The Company is rightly mindful who help to bring in the "grist," and is building up a Workmen's Pension Fund so that it may be able to pay its operatives, in their old age, a small pension, if they have rendered service during a long period of their life. It has also introduced a system of Provident Fund, to which officers and employes of the Company can, at their option, contribute a certain percentage of their income, the Company paying interest on same and contributing also such sums as it may think fit from time to time.

The Company possesses 88 acres of landed property in Nagpur and elsewhere. It has mill buildings, godowns, offices, officers and apprentices' quarters, recreation rooms, bleach and dyehouses, and ginning factory covering an area of 6,74,459 square feet in Nagpur alone. It has, besides, half a dozen cotton ginning factories, together with cotton baling presses, with land and buildings and godowns appertaining to them, in the cotton districts. The total value of the immovable property is Rs. 17,96,072. Its plant now consists of 74,924 ring spindles and 1,384 looms, together with the necessary preparatory machinery, all driven by three pairs of compound engines developing 2,400 I. H. P. and one set of triple expansion engines, developing 375 I. H. P. There are 12 Lancashire Boilers, 8 feet by 30 feet each, of the latest type, with a working pressure of 160 lbs. per square inch, supplying steam to these engines. Besides the above engines and boilers, there are several others of smaller type for supplying steam and driving machines for finishing, bleaching, and dyeing purposes. The total value of the movable property is Rs. 44,86,849. The engines, boilers and gearing are all made by Messrs. Hick, Hargreaves & Co., of Bolton; the blow room machinery by Messrs. Lord Brothers, of Todmorden; the cards by Mr. Elijah Ashworth of Manchester; the frames by Messrs. Platt Bros., of Oldham, the ring frames by Messrs. Brook and Doxey, of Manchester, and Messrs. Platt Bros., and the weaving machinery, partly by

Messrs. Platt Bros., and partly by Messrs. Henry Livesey & Co., of Blackburn.

The average number of workpeople employed is 4,300; besides contractors' workpeople, whose average daily attendance is 150. During the cotton season, 430 operatives are employed at the ginning factories. The Company has 6 agencies for purchasing cotton alone, and employs 120 operatives for this work specially. It has 28 agencies in different parts of India for selling its yarn and cloth.

The average dividend paid on the increased capital during the last 18 years has amounted to 10.50 per cent. per annum, which would be equal to 43.92 per cent. on the originally subscribed capital.

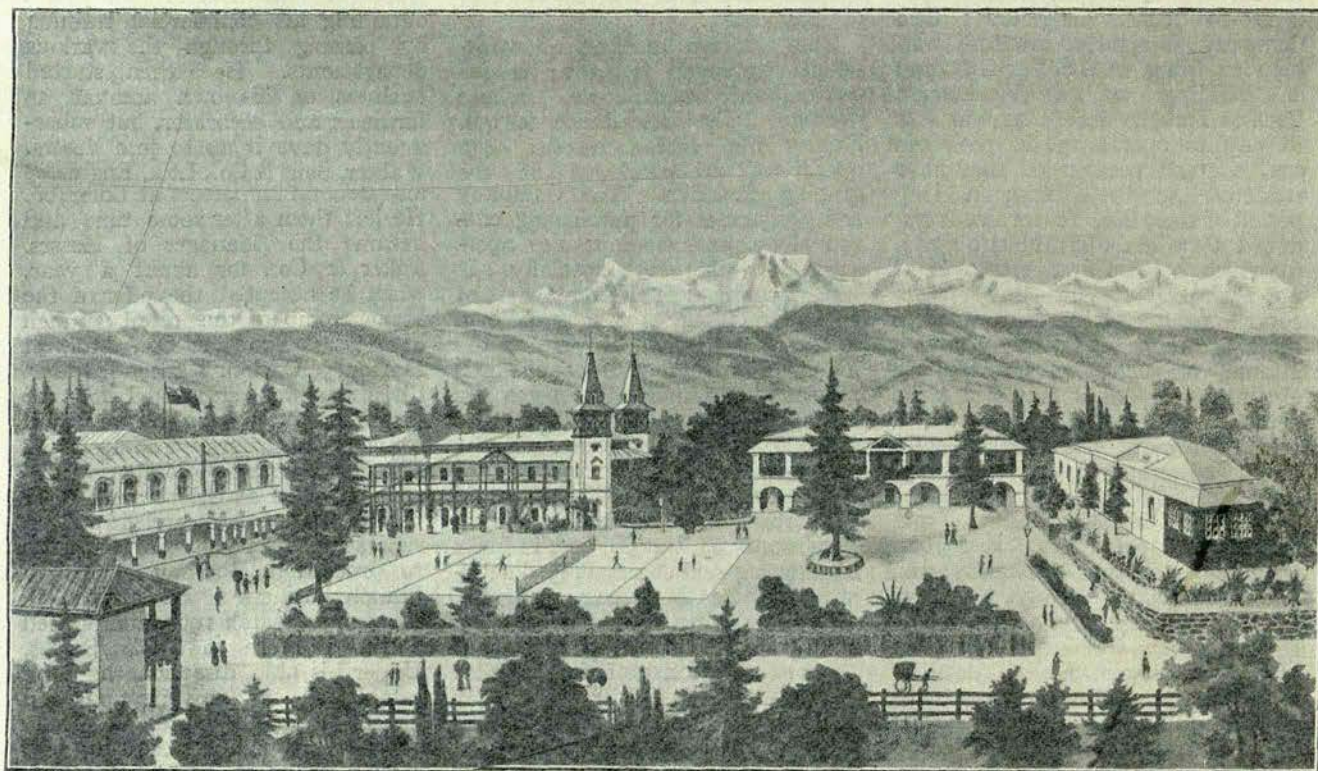
The Company was the pioneer of the Cotton Industry in the Central Provinces. It was the first in India in adopting and successfully demonstrating the value of the ring spindle, at a time when even the English spinners looked askance and doubted the vast superiority of ring spindles over throstle spindles, and, for such counts as India spins, over even mule spindles. It was also the first in India to provide its Mills with sprinklers for automatically extinguishing fires. So has it been first in India in adopting in its Mills the humidifying and ventilating apparatus of the best kind available. It is the only one, so far as is known, having a regular pension and provident fund scheme for its operatives. Mr. D. J. Tata is the Managing Director and is to be congratulated on the successful results of his business capacity and energy.

Mr. ERNEST AUGUSTUS JOHN CHAPMAN, Manager of Messrs. Thompson & Thomas & Co. (known as the Australian Stores), Bombay Branch, was born at Oxford Terrace in London in 1870, and received his education at the Willesden International College. While still in his teens he joined his father on the Stock Exchange, London. In 1889 he went to Sierra Leone, on the West Coast of Africa, as an assistant in the trading depôt of the Royal Niger Company, but after six months' service, owing to frequent attacks of yellow fever, was obliged to return home. He next joined the firm of Messrs.

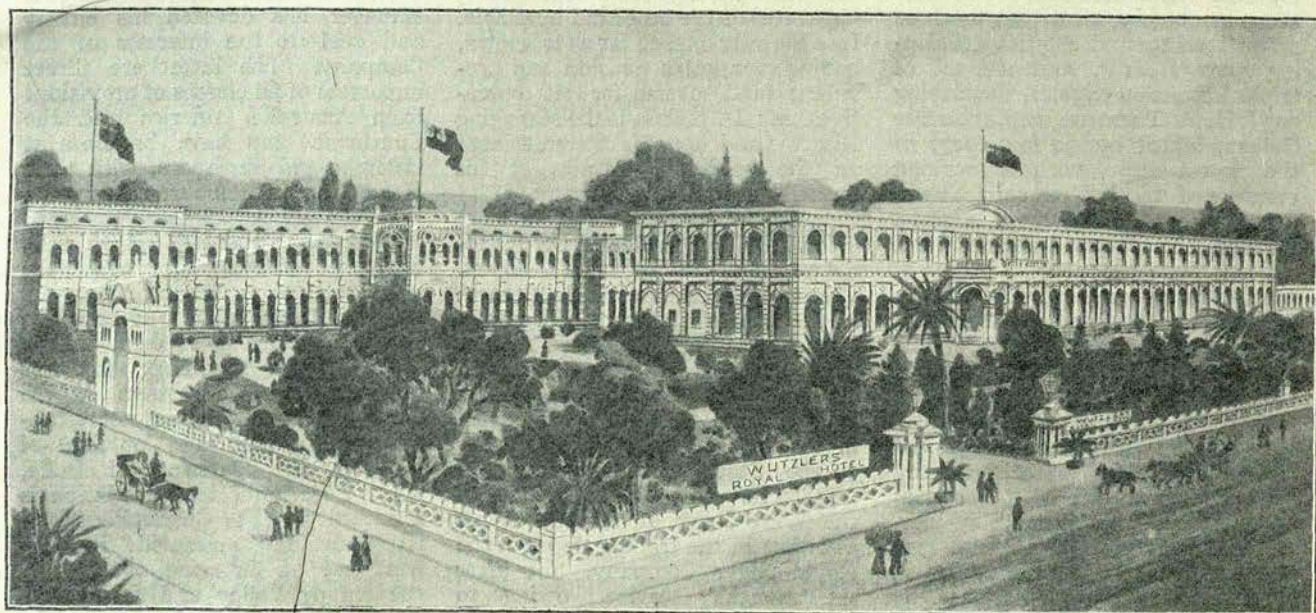
Shoolbred & Co., London, and remained with them for six years, obtaining his commercial training by passing through the various departments. He then started business on his own account as furnisher and decorator, but subsequently gave it up to join Messrs. Walker, Sons & Co., Ltd., Engineers and General Importers at Colombo. He left them after some time and became the Manager of Messrs. Miller & Co., for about a year, when he accepted the offer of the Managership of the retail Branch of Messrs. Brown & Co., Ltd., at Hatton, Ceylon. In 1888 Mr. Chapman was appointed for the purpose of opening out a retail branch of Messrs. Thompson & Thomas & Co. at Colombo, which, with his wide experience and business abilities, he carried out so successfully that he was requested to proceed to Bombay to open a branch business. He arrived in Bombay in March 1900, and opened a small store in Apollo Street. Under his able direction, he soon established a growing business which demanded larger and more commodious premises, and the firm moved to their present location, Hornby Road, in August 1904. Here the business has nearly doubled in volume, which speaks largely in favour of Mr. Chapman, who, as Manager, has devoted his energy and zeal to the interests of the Company. The latter are direct importers of all classes of provisions from Australia, America and the Continent, and have branches at Colombo and Singapore, with their Head Office in Melbourne, Australia.

CHARLEVILLE HOTEL, Happy Valley, Mussoorie, the leading Hotel in this charming hill station. The popularity of Mussoorie as a hill resort is so well known that it is not surprising that this sanatorium should possess in the Charleville Hotel the largest establishment of its kind outside of Bombay, the gateway of India, where huge hotel accommodation is a necessity. The Charleville Hotel is beautifully situated in the west end of Mussoorie, overlooking the Happy Valley and facing the snows, in its own large grounds, including an orchard and kitchen-garden where all the fruit and vege-





CHARLEVILLE HOTEL, MUSSOORIE.



ROYAL HOTEL, LUCKNOW.



tables required for the table are grown. The grounds, which extend to 23 acres, also comprise cow-houses, piggery, poultry farm and an up-to-date dairy, the whole forming a valuable freehold property. The Hotel itself contains over 200 rooms in which are included drawing rooms, ball room, billiard room, smoking, card and reading rooms. A post and telegraph office is attached to the premises. The excellence of the Charleville Hotel is emphasized by Royal favour, this being the only hotel in India which Her Royal Highness the Princess of Wales honoured by staying at during her Indian tour in 1906. The original building of the Hotel dates back to 1842; in the year 1857 the building was utilized as a Girls' School, and it was not till 1873 that the hotel business was started on the premises by Mr. Hobson, Manager of the Mussoorie Bank at that time, and proprietor of the Happy Valley Estate. The business was continued under this proprietorship until the year 1881 when the Mussoorie Bank acquired it and carried on the affairs of the Hotel for a couple of years. In 1884 the Bank leased out the business to two business men of Mussoorie, who conducted it with the aid of Mr. Henry Wutzler as Manager with one-third interest in the concern. After two years Mr. Wutzler purchased the Hotel and good-will from the Bank as a going concern. Under Mr. Wutzler's proprietorship the premises have been much increased in size, and the business has been so built up by able management till now, as previously said, it is the largest hotel establishment, outside of Bombay, in British India.

The CRITERION RESTAURANT, Mussoorie. This establishment, also the property of Mr. H. Wutzler, is centrally situated in the town of Mussoorie opposite the Band Stand and Public Library. Mr. Wutzler acquired the Restaurant in the year 1885, and carried it on for ten years till 1895 when he rebuilt it in its present form. Its convenient situation renders it a favourite resort with the inhabitants and visitors of Mussoorie for refreshments, dinner parties, dances, for all of which it has excellent accommodation. Its proximity to the band stand increases

the attractions of the admirable quality of the entertainment provided. The Restaurant is a fine substantial two-storied building.

Mr. HENRY WUTZLER, Proprietor, Charleville Hotel, Mussoorie, was born in Saxony, Germany, in the year 1853, and educated at Leipsic. He has had a world-wide experience of hotel business, and during his time in India has catered for the most distinguished guests. No fewer than eight Viceroy's have testified to his skill, and among the Commanders-in-Chief for whom he has catered are Lord Roberts, Sir George White, Sir W. Lockhart, Sir P. Palmer and Lord Kitchener.



Mr. HENRY WUTZLER.

He catered for the Tsar of Russia when he toured India (prior to his coming to the throne), and among other Royal personages for whom Mr. Wutzler has catered are His Imperial and Royal Highness Franz Ferdinand, future Emperor of Austria, the late Prince Albert Victor of England, and H. R. H. the Duke of Connaught, from whom he received a decoration. He was also in charge of the principal catering for the tour of T. R. H. the Prince and Princess of Wales during their recent visit to India, which contract was extended over the whole of the tour lasting four months; and for his services he received the Royal Warrant of Ap-

pointment as Caterer to T. R. H. Mr. Wutzler was a member of the Board of Commissioners for Mussoorie for twelve years, and retired from this public service in 1903. He is one of the oldest members of the Foreign Society for Hotel-keepers.

WUTZLER'S ROYAL HOTEL, Lucknow. In addition to his Mussoorie enterprise,—the "Charleville Hotel," Mr. Wutzler in 1899 purchased the old original building at Lucknow, which he has now converted into the fine modern hotel bearing the above name. There remains but little now of the original building. Mr. Wutzler, on acquiring the property, pulled down most of it, and reconstructed the whole in the most approved up-to-date fashion, adding very considerably to the size of the establishment. Fire-proof bricks and iron enter largely into the construction of the new buildings. There are about eighty rooms in the Hotel, with six State rooms, dining, drawing and billiard rooms and reception-room. The premises are surrounded by large and beautiful garden grounds. There are numerous stables and coach houses attached. The Hotel with its grounds is one of the beauty spots of the North-West. The enterprising proprietor intends introducing electric lighting throughout the hotel buildings. The grounds contain lawn tennis courts, and carriages of all kinds are kept on the premises. The cooking ranges and general culinary arrangements are maintained on a modern scale in the French style. The Hotel is open for the cold season from 1st October to 31st March under Mr. Wutzler's personal supervision. The proprietor spares no pains to add to its conveniences with constant improvements.

Mr. Wutzler has recently formed his two Hotels and the Criterion Restaurant into a Limited Liability Company, with a capital of nine lakhs of rupees, and, judging from the successful financial working of the last 24 years, the shares should be a valuable and desirable investment.

Mr. DOORGA CHURN CHUNDER, the senior partner of the firm of Messrs. Herbert and Chunder, is



the youngest son of the late Babu Mohendro Lall Chunder, and a descendant of the well-known Dalal family of Chuckerbere, near Calcutta, where he was born in the month of October, 1870. The Dalal



Mr. D. C. CHUNDER.

family claim great antiquity and a high social status. Doorga Churn Chunder lost his father when he was only one year old, and when he had finished his education he served his period of probation in the service of a local jute mill. At the close of 1894 he entered the service of several tea companies, notable amongst which was the Holta Tea Company, Ltd., whose then Manager, Mr. Herbert Compton, instructed him in the details of the cultivation and manufacture of tea. In 1895 he succeeded to the firm of Dawson and Co., and became its sole proprietor till 1905. The firm having suffered heavily in 1898, owing to the advent of plague which, by dislocation of labour, upset many trading establishments in Calcutta, Mr. Chunder started a colour printing business, which he afterwards amalgamated with that of Mr. Thos. Herbert, the style of the firm being now known as Herbert and Chunder.

This firm quickly made its mark by turning out really high-class productions, and securing a large share in the lithographic trade

of Bengal, and in consequence of the untiring energy, industry and perseverance of Mr. Chunder, it now occupies a high position amongst cognate establishments, and is replete with the most up-to-date appliances, the machinery being worked by electricity.

Mr. Chunder is also the sole proprietor of the firm of Doorga and Co., which has considerable dealings in imports and exports. He is also agent for several tea plantations, etc., etc.

Messrs. L. B. COATES & Co., Merchants and Government Contractors, 103, Hornby Road, Fort, Bombay. Established in January 1906. Partners, H. O. Coates and Luxmidas Dwarkadas Barbhaya.



Mr. H. O. COATES.

The firm deal principally in Manchester goods, but also do a large import and export trade with the Continent. They supply the Army and Government Departments with a fast-dyed khaki drill, of which they have the sole monopoly in India, and also cater for all Regimental and Departmental requirements. Their Colombo Agents are J. Whitehead & Co.; in London they are represented by Musgrave & Co., David Midgley & Sons, Manchester and Bradford; Ledward and Taylor, Manchester; Samuel Ogden & Co., Manchester; Karl Festin, Esq., Hamburg; Klatzer

& Co., Amsterdam. The firm are Sole Agents for the Stolzenberg Patent File Co. and the Pantelegraphy Publishing Co., Ltd., of London, who have taken over from them the publishing rights of the complete 12 Figure Code compiled by them, for which they have obtained copyrights.

Mr. HAROLD OLIPHANT COATES (*Captain, Bombay Volunteer Artillery*) was born in 1871 at Timperley, near Manchester, and educated at the Manchester Commercial School. He came to Bombay in 1892 for an old established firm. In January 1906, in conjunction with Mr. L. D. Barbhaya, a well-known native gentleman of Bombay, started the firm of L. B. Coates & Co., Merchants and Government Contractors.

Mr. Coates is well known in Bombay Masonic Circles and now holds the post of D. G. Treasurer. He is also a keen Volunteer and holds the rank of Captain in the Bombay Volunteer Artillery.

Mr. LUXMIDAS DWARKADAS BARBHAYA, Partner in L. B. Coates & Co., was born in 1869, and is descended from the well-known and respected Banias—the Barbhaya family. He is of the Kapole Bania



Mr. LUXMIDAS DWARKADAS BARBHAYA.

caste, a very prominent and leading community among the Banias in Bombay, originally inhabiting the Kathiawar District. His forefather



was the second Bania who was personally honoured by the Governor of Bombay in the régime of the East India Company. The surname, Barbhaya, means twelve brothers, who had all joined together in one trade. He received his education at the Chandanwady High School as far as the 4th Standard, and then joined the Elphinstone High School where he matriculated, and afterwards attended the Elphinstone College for the previous examination for a year only, when he had to leave it to enter business. He was, from 1887, in the Insurance business for nearly 17 years, where he secured varied experience in the Insurance line and had twice the sole management of six or seven Insurance Companies. Early in 1905, he came in contact with Mr. H. O. Coates and started a joint business under the style of L. B. Coates & Co.

The **COMMERCIAL BANK OF INDIA**, Limited, established its Lahore branch in 1897, its head office being in London. Capital, Rs. 23,90,550, and Reserve,



Mr. H. E. DAY.

Rs. 1,00,000. The business of the Bank is conducted on ordinary banking principles, and the range of its influence may principally be defined as between Karachi and London.

Mr. Harry Edward Day, Agent of the Lahore Branch, was born in Lon-

don in 1879 and received his education privately at Bedford. After completing his education he entered one of the largest firms of chartered accountants in London, and for three years received his practical training in accounts. In 1899 he joined the Commercial Bank of India, Limited, as an assistant at the head office, London, and in 1900 he was transferred to India, under Mr. R. Murray at the Calcutta Office.

He was next posted to the Karachi Branch, in the capacity of Accountant, where he remained for about three years. In 1906, he was appointed as Agent to the Lahore Branch and took charge in the same year.

**COMPTOIR NATIONAL D'ESCOMPTE DE PARIS** (French Bank). Head Office:—14, Rue Bergere, Paris; Bombay Office, Esplanade Road. Established in India in the year 1866; Manager, Mr. L. Combe. Branches in all principal towns in France, Tunis, New Orleans, Melbourne, Sydney, all principal towns in Madagascar. London Office:—52, Threadneedle Street, E.C., London. Bankers, Bank of England. Capital, £6,000,000. The Bank does all ordinary business in Banking. Drafts and letters of credit are issued payable at all chief commercial towns of the world. Travellers' attention is especially drawn to its Letters of Credit Department in Paris, at the Branch Office, 2, Place de l'Opera, in the very centre of the fashionable quarter of Paris, on the Boulevards, facing the Grand Opera, and within easy reach of the principal hotels, theatres, and shops. Writing, reading rooms, telephone, all necessary arrangements for receiving and despatching correspondence, exchanging money, letting safes, or parts thereof, wherein travellers can deposit valuables they do not wish to keep in hotels, strong rooms for the storage of heavy luggage, etc., are provided. The Bank is a member of the Chamber of Commerce, Bombay.

Mr. **LUCIEN COMBE**, Agent, Comptoir National d'Escompte de Paris, Bombay Branch, was born in Paris in 1873. He was educated also in the same city. After completing his education he joined

the French Bank in the year 1888, at the Head Office in Paris. He served the same Bank in London in the year 1890, in New Orleans in the year 1896, and in Calcutta in the year 1900. After this thorough experience in Banking he



Mr. L. COMBE.

was sent to Bombay in 1903 as Acting Manager, and in the year 1906, on the 1st of January, he was appointed Agent of the Bombay branch. He represents the Bank in the Chamber of Commerce, Bombay.

Messrs. **CORY BROTHERS & Co., Ltd.**, one of the largest firms of Colliery Proprietors and Coal Merchants in the world, have their Head Offices at Bute Docks, Cardiff, and 3, Fenchurch Avenue, London. They have coaling stations at all the principal ports of the world. Their Indian Office is situated at the Royal Insurance Buildings, 10, Church Gate Street, Fort, Bombay. They are also Agents for the Burrakur Coal Company, Limited, of Calcutta, and Managing Agents for Shivrajpur Syndicate, Limited. Their cable address at all ports is "Cory." The Indian Depot was established in 1899, for the sale of Cory's Merthyr and Cory's Aberdare Merthyr Welsh coal, and for the purpose of carrying out bunkering contracts. The Agency for the Burrakur Coal Company was added



in the year 1901, and the firm became Managing Agents for the Shivrajpur Syndicate, Limited, in the year 1905. The latter Company was formed for the purpose of working Manganese Ore, etc., in the Panch Mahals. The Indian Depôt imports annually from 15 to 20 thousand tons of Welsh coal, and about 100,000 tons of Bengal coal, and bunkers between 30 to 50 thousand tons. The principal Steamer Lines supplied in Bombay are the Messageries Maritimes, German East Africa Line, Florio Rubattino, etc. To meet this volume of trade the most perfect organization is needed, and the firm in its various branches and



Mr. F. A. H. EAST.

agencies exhibits a systematic co-ordination which enables it to run its business with smoothness and regularity. Nothing connected with shipping or coaling comes amiss to this firm, which maintains a large and competent European staff to look after its interests. The Manager of the Depôt at Bombay, Mr. F. A. H. East, has been connected with the Bombay House practically since its inception, prior to which he had held positions of responsibility with the Sulphide Corporation, Limited, of Newcastle, New South Wales, and the Vacuum Oil Company in London.

Messrs. COUTTS & Co., Army, Shipping, Forwarding and Passenger Agents, Bombay and Karachi.

An extensive business has been built up within the last twelve years by the enterprise of the above well-known firm. It was in 1894 that Mr. Ernest Hadrian Coutts laid the foundation of this extensive organization and its many ramifications, commencing business on a comparatively small scale.

The Chief Offices in Bombay at 59, Hornby Row, occupy a prominent position in the street which is the business centre of the City, and contain in addition to the usual general offices and private rooms of the firm, a packing and despatch department, forwarding department, shipping department and passenger department, with spacious and dry warehouses for storing passengers' baggage at Frere Road, Mody Bay.

The whole establishment is admirably ordered and systematised, and presents at all times a scene of busy animation. The scope of the Company's operations embraces all business connected with the shipping of goods in large quantities, the forwarding of parcels and packages or baggage to any part of the world by their well-known "Oriental Parcels" and "British and Foreign" expresses. In this connection they have also organized a special service for the Military, particularly well and favourably known as the "Soldiers Express," by which they convey boxes, heavy and surplus baggage, to any address in England, delivered at the door of the addressee, at very low charges, combined with despatch. The firm has by reason of this specially organized service been placed in a very prominent position with the military service in India. The special feature of the firm of Messrs. Coutts & Co., is that they give the benefit of all their above Express Services to the sender of parcels, etc., as they convey the same at the least cost, either by weight or measurement, whichever is the more beneficial to the sender; and it is generally questioned how this firm can afford to offer these facilities, when similar houses apply the most profitable rate to themselves. Messrs. Coutts & Co. are in a position to answer this question, which they will be pleased to do at any time.

As Passenger Agents, Messrs. Coutts & Co. afford every assistance in booking passages, selecting desirable berths, collecting baggage and placing it on steamers. They also store baggage, at a shilling per month per package.

Letters, telegrams and parcels are received to await arrival of friends, for which no charge is made. They effect insurances, Life, Marine, and Fire, at lowest rates obtainable, and will collect amount of invoices against delivery of goods entrusted to their care.

As Clearing and Custom House Agents, they clear consignments from abroad through the Customs, and forward to any address. They enter into contracts with houses making various shipments by a single vessel, to receive and distribute the packages to various addressees, and in this connection it is worthy of mention that houses who are in the habit of making shipment of single packages and paying minimum steamer freight, should enter into correspondence with Messrs. Coutts & Co., who will be glad to advise them as to the means whereby these minimum freight charges may be saved. Their annual transactions amount to over 10,000 packages exported per annum and approximately double that number imported; and these shipments include every conceivable variety of goods.

The firm of Messrs. Coutts & Co. hold a very high reputation in the commercial world, and are well known in every part of the globe, as the result of twelve years of hard work, during which period they have never failed to carry out, in a satisfactory manner, any matter they have undertaken. They have lately opened a branch house at Karachi by special request of their various clients, which is under the able direction of Mr. R. Clarence Miles, one of the partners in the Karachi branch of the firm.

Mr. E. Hadrian Coutts, chief partner in the firm, is a gentleman of wide and varied experience, and necessarily of great administrative powers. He is a keen Freemason, and much esteemed in connection with Lodge Perseverance, and Chapter Perseverance, in which he holds offices.

Messrs. Coutts & Co. have reliable agents and correspondents through-



out the world. Their Chief Agents are Messrs. Sutton & Co., Carriers and Shipping Agents to H. M. the late Queen, of Golden Lane, London, who have over 600 offices throughout Great Britain; the Export Shipping Co., New York; and Mon. Geo. Gianola, late Henri Pinatel, Marseilles.

Messrs. Coutts & Co. also represent the following well known firms of Shipping Agents of old standing repute: Messrs. Pitt & Scott, Ltd., of London, Liverpool and New York; Messrs. Wingate and Johnstone, of London, Liverpool, Glasgow, Manchester and Southampton; Messrs. Carter, Paterson & Co., Ltd.; Messrs. The European General Express of London; The Raymond and Whitcomb Co.'s Tour of Boston, Chicago, Philadelphia and New York; Messrs. Alfred H. Post & Co., London and New York, and many other Continental firms too numerous to mention.

As authorized baggage agents for H. M. Transports, they are represented in London, Southampton and Portsmouth by Messrs. Dawson Brothers and Messrs. Arthur Henniker & Co., Shipping Agents. They enjoy the patronage of the D. A. A. G., Brigade Office, Bombay Command, and of the officers, N. C. O.'s and men of almost all British regiments in India.

Mr. JOSEPH COUTTS, Chief Accountant and Deputy Secretary of the Bank of Bengal, born in the year 1858 in Scotland, and educated in the same country. He commenced his Banking career in one of the Glasgow Branches in the Royal Bank of Scotland in 1875. After five years' service in that Bank at several of its Branches, he obtained an appointment in the Bank of Bengal at Calcutta which he joined in 1880. After serving two years in Calcutta, he was appointed Assistant Accountant at the Rangoon Branch, and from thence to the up-country Branches at several of which he was agent.

In 1892, he returned to Burma, and for a number of years was Agent of the Bank of Akyab and latterly at Moulmein; he also acted as Agent of the Bank at Rangoon. In 1906, he was transferred

at Calcutta and appointed by the Directors, Chief Accountant and Deputy Secretary of the Bank.



Mr. J. COUTTS.

Messrs. COX & Co., Bankers and Agents, Hornby Road, Bombay, commenced business in London, May 1758, when Mr. Cox, who had been for some time Secretary to Lord Ligonier (at that time Field Marshal, Commander-in-Chief, and Master General of the Ordnance) was appointed by Lord Ligonier, Agent to the 1st Regiment of Foot Guards. Mr. Cox carried on his business in Albemarle Street, London, alone until the year 1765. In January 1765 Mr. Cox entered into partnership with Mr. Henry Drummond, and they commenced their joint business in Craig's Court, Charing Cross; by this time they held the agencies for ten regiments. In July 1772 Mr. Mair succeeded Mr. Drummond in the partnership, the firm being from that time Cox & Mair.

In 1775 Cox & Mair were agents to twenty-four regiments; in 1776 to thirty regiments; in 1778 to thirty-five regiments.

In June 1779 Mr. Bethell Cox, an only son, was brought into partnership and the firm became Cox, Mair & Cox. In 1783 Mr. Mair died and was succeeded in the partnership by Mr. Greenwood, the firm then becoming Cox, Cox & Greenwood.

In July 1790 Mr. Bethell Cox retired from the partnership, and the firm became Cox & Greenwood.

The commencement of the war with France in 1793 brought an immense accession of business, and in July 1797 Messrs. Meyricks having voluntarily relinquished the Paymastership of the Artillery (on account of the trouble attending it), the Marquis Cornwallis gave the appointment to Messrs. Cox & Greenwood.

In 1795 Mr. Richard Henry Cox (grandson of Mr. Cox) was taken into the office, and became a partner in Christmas, 1800, the firm being then styled Cox, Greenwood & Cox.

Mr. Charles Hammersley, nephew to Mr. Greenwood, came into the office in November 1800. At this time the house were Agents to the Artillery, fourteen regiments of Cavalry, sixty-four battalions of regular Infantry, fourteen unnumbered regiments and seventeen regiments of Militia.

Mr. Cox, the head and founder of the house, died in the month of August 1803, at the age of 86, and the firm then became Greenwood & Cox.

The business continued rapidly to increase. By the failure of Ross and Ogilvie in April 1804, the Third Foot Guards and seven regiments of the Line were brought to Craig's Court, and Mr. Meyrick's retirement in December 1805 brought a further increase of seven regiments. In December 1806 Mr. C. Hammersley being taken into partnership, the firm became Greenwood, Cox & Co.

In January 1806 the Corps in the Agency of the house were the following, viz.:—The Artillery, Engineers, Cavalry, nineteen regiments of Wagon Train, one hundred and sixty-three battalions of Infantry and twenty-one regiments of Militia.

Mr. Henry Richard Cox became a partner in December 1828; in 1830 the bankruptcy of MacDonald & Campbell brought an accession of business to the extent of seven regiments of Infantry, and one of Cavalry.

On the 25th January 1832 Mr. Greenwood died in his eighty-fourth year, having been forty-nine years a partner and twenty-nine years the head of the house.



In 1833 the military year was altered, to commence on the 1st of April. The object of the alteration was to give time, after the meeting of Parliament, for voting the supplies of the ensuing year before any issue took place. In the spring of the same year, a Committee of the House of Commons on Army and Navy expenditure recommended the substitution of pensions for sinecures under Government, and some changes in the emoluments of Colonels of regiments, the object of which was to abolish non-effectives, and simplify accounts. The only considerable reductions were in the emoluments of the Colonels of the Foot Guards (from which reduction the Duke of Wellington was specially exempted in consideration of his great services,) and in those of regiments of Cavalry in India, which were deprived of the extra allowance for wear and tear of appointments in a tropical climate. On the 1st April 1834, the name of Greenwood was dropped and the firm became Cox & Co.

Mr. Frederick W. Cox commenced his career in Craig's Court in January 1829, and in December 1839 Charles Hammersley, Junior, and Hugh Hammersley were received into the office.

In 1854 the war with Russia occasioned an augmentation to the army of upwards of forty thousand men, and on the embodiment of all the Militia,—English, Scotch and Irish, Messrs. Cox & Co. obtained without solicitation the agency of seventy regiments.

The termination of the war brought back the army to a peace establishment; the Cavalry and Infantry were reduced to nearly the same number as before the war, but the Artillery was fixed at an establishment of about twenty thousand men, being three

times the amount of the old peace establishment.

In 1857 an expedition to China was prepared under the Earl of Elgin, consisting of about 4,000 troops in addition to a strong sea force. Part of this force was intercepted for the more urgent service of India, and between thirty and forty thousand men were sent off from England and the Colonies in the course of the months of July, August and September, to assist in suppressing the Mutiny; Sir

Cross, which had been previously bought as opportunity offered, and partly on a portion of the Craig's Court building.

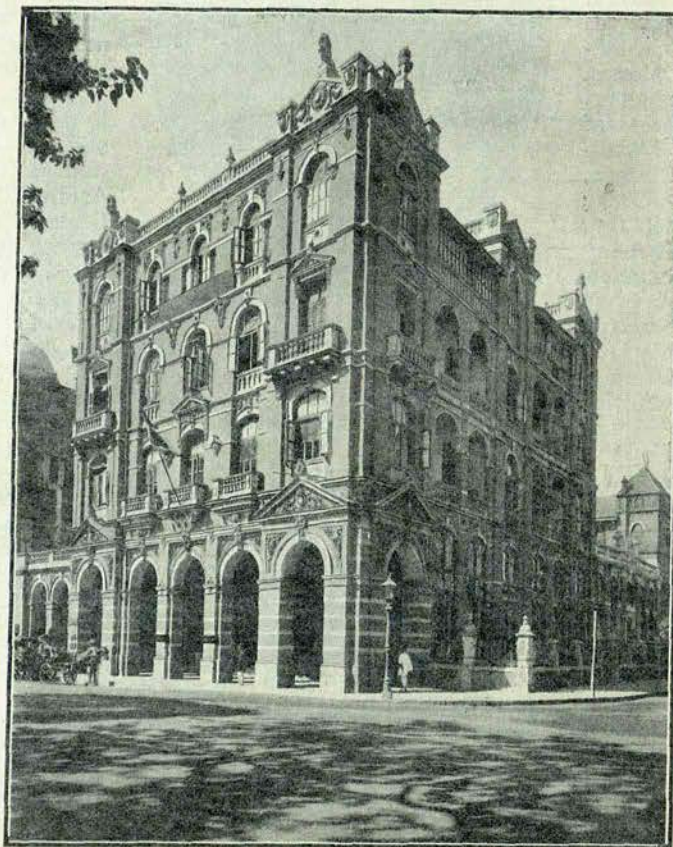
Again, in 1900 the war with South Africa brought to the house an enormous accession of business, and arrangements had to be made, and were successfully made, to carry out the financial business of officers actually in the field, the work of delivering to them their letters alone, whilst moving on the line of march, entailing a large addition to the establishment of the Postal Department of the firm in London.

The house had for a long time been considering the opening of branches in India, and in 1905 the first Indian branch was opened in Bombay, followed by another one at Rawal Pindi, in 1906.

Mr. FRANCIS ROWLEY HILL, Manager of Messrs. Cox & Co., Bankers, Bombay, was born in England in the year 1872, and educated at Marlborough College, England. After finishing his education he joined the Bank of Scotland at Ke'so in the year 1890. Mr. Hill was transferred to the Head Office of the Bank of Scotland at Edinburgh in the year 1893. He then accepted a post in the Bank of Bombay and came to India in the year 1894. He worked with the Bank with success for nine years and

managed its four different branches, including the one at Karachi. His abilities were well appreciated by Messrs. Cox & Co., of London, who offered him the post of Manager of their branch in Bombay.

This responsible post was accepted by Mr. Hill in the year 1905, and he opened in Bombay Messrs. Cox's first branch in India. Mr. Hill represents the Bank in the Chamber of Commerce. He has a great taste for different sports wherein he



COX & CO.'S BUILDING, BOMBAY.

Colin Campbell being appointed Commander-in-Chief in India, in the place of General Anson, who died at Meerut immediately after the first outbreak in the North-Western Provinces.

During the succeeding years, the business of the house continued to expand steadily until the old premises became too small, and in 1887 the firm moved into the new Bank built partly on the site of several houses fronting on Charing



takes lively interest. He is also a Sergeant in the Bombay Light Horse, and devotes his energies



Mr. F. R. HILL.

and time to maintain and raise the high standard of the Corps.

Mr. CHARLES HERBERT MORGAN CRITCHLEY, Agent, Bank of Bengal, Cawnpore. Mr. Critchley commenced his banking



Mr. C. H. M. CRITCHLEY.

career in the service of the Union Bank of Scotland, Inverness, in

1882, and subsequently joined the City Bank, London, serving in these two institutions till 1889, when he came out to India to enter the service of the Bank of Bengal, at the head office. Since that time, Mr. Critchley has filled various important posts in the Bank of Bengal, having held the agencies at Patna, Nagpur, Agra, Allahabad and Lahore. He was appointed to the Cawnpore Branch on 1st March 1906.

Messrs. CROMPTON & Co., Limited, Electrical Engineers and Contractors, 99, Clive Street, Calcutta. English Offices and Works, London and Chelmsford. This large and important firm has grown from small beginnings, being the outcome of the time when electrical engineering was first being taken up on a serious scale in England. The founder of the present Company, which now ranks as one of the largest of the engineering and contracting businesses in England and India, was Colonel R. E. Crompton, formerly a partner in the firm of T. H. P. Dennis & Co., brass-founders and general engineers. The Paris Exposition of 1887 was instrumental in attracting Colonel Crompton's attention to this branch of engineering, and a short while after he started the Chelmsford Works, manufacturing dynamo-electric generators of the Burgin type under improvements of his own invention, and also arc-lamps of his own design. Electric lighting, however, did not obtain a general hold upon the commercial world until the year 1881, when the incandescent lamp was introduced. Colonel Crompton at once took up the new system, introducing improvements into his dynamos to meet the new requirements. Previous to this, however, the firm had carried out some important installations in London and Glasgow, Victoria Railway Station in London being one of them. From now on, under Colonel Crompton's proprietorship, the business rapidly developed, Messrs. R. E. Crompton & Co., as it was then styled, being foremost in the great developments of the dynamo which rendered it suitable for the modern system of distribution of electricity from central stations. In 1888 the business became so important that it was necessary to

alter its constitution, and the present limited liability company was the outcome. At this time some very large and important installations were entrusted to the Company, among others, in London, the two central stations of the Kensington and Knightsbridge Electrical Lighting Company, the three stations of the Westminster Electrical Supply Corporation, and the stations of the Notting Hill Electrical Lighting Company. The Chelmsford Works at this period were immensely enlarged, and the Company having ceased the manufacture of the Burgin type of dynamos with which Colonel Crompton had commenced, were making to their own designs large bi-polar drum-wound machines for direct coupling to high speed engines, and their "Trade" dynamos with double limb magnets and ring-wound armatures for small installations. Storage batteries were also made a great feature of their system, Colonel Crompton being a strong advocate of the advisability of always running generating plant at its full rated load as much as practicable. This led first to the "Crompton-Howell" accumulator, and later to the use of the same with the "Crompton, MacIntosh" automatic reversing booster for traction loads, which has introduced extreme economy in the working of traction stations. The Company has not been without its share of misfortunes, which have been surmounted with splendid energy. In the year 1895 a disastrous fire destroyed the Works at Chelmsford. All the machinery in course of construction for several large contracts was destroyed, and the fire caused severe loss by invading the offices, in consequence of which the plans and drawings in the possession of the Company were lost. The Company, however, were ultimately the gainers, for it was necessary to build new works at once, temporary sheds on the old site serving to carry on the business in the meanwhile. The new works enabled the Company to keep abreast of the times and undertake the manufacture of the new type of multipolar dynamo required by the recent introduction of electric traction. The energies of the firm have not been exclusively applied to civil and commercial life, both the Admiralty



and the War Office having availed themselves of the work of the Company. Their field lighting and search light plant was largely used in the South African War, and Messrs. Crompton's patterns of such plant have been standardized and adopted by the Regular Army with practically no alterations in the design. Their naval pattern search lights have held the field for twenty years in the British and foreign navies, and their business with the British Admiralty has included the complete equipment of war-ships with all electric gear for hoists and electrically driven machinery. Of late Messrs. Crompton have turned their attention to the electric equipment of mines, in which a large field is opening, as mine owners find the advantage of substituting electricity for older methods of working plant. The South African gold and diamond mines are largely indebted to this Company for up-to-date machinery. In India Messrs. Crompton have been most successful in spreading the use of electricity for every-day purposes. Calcutta owes its public electric lighting and power supply to this Company, who built the four fine generating stations of the Calcutta Electric Supply Corporation. The power developed at these four stations has a total of 10,900 horse-power. As is well

known, the supply of electric power for lighting and fans in Calcutta is remarkably steady and constant, a feature which is due to the excellent design and workmanship of Messrs. Crompton's machinery. A similar installation is now under course of erection at Cawnpore by the firm for the Indian Electric Supply and Traction Company, who propose to work five miles of tramway as well as supply electricity for lighting and power. Madras has also called in the services of the firm, and contracts have been entered into between Messrs. Crompton and the Madras Electric Supply Corporation, Ltd., to erect a large generating station for public supply of lighting and power, together with sub-stations and complete system of underground cables, the total available horse-power being some 5,360. This work is now in progress. Several other large contracts are coming on in India for installations of Messrs. Crompton's specialities, the exceedingly fine work that they have done in this line having drawn general attention in the country. They are well equipped to attend to the business, which must grow extremely large, as this huge country wakes up to electrical possibilities, having Branch Offices at Bombay: 8, Hummum Street; Cawnpore: 65A, Mall Road; Madras, Blacktown; besides

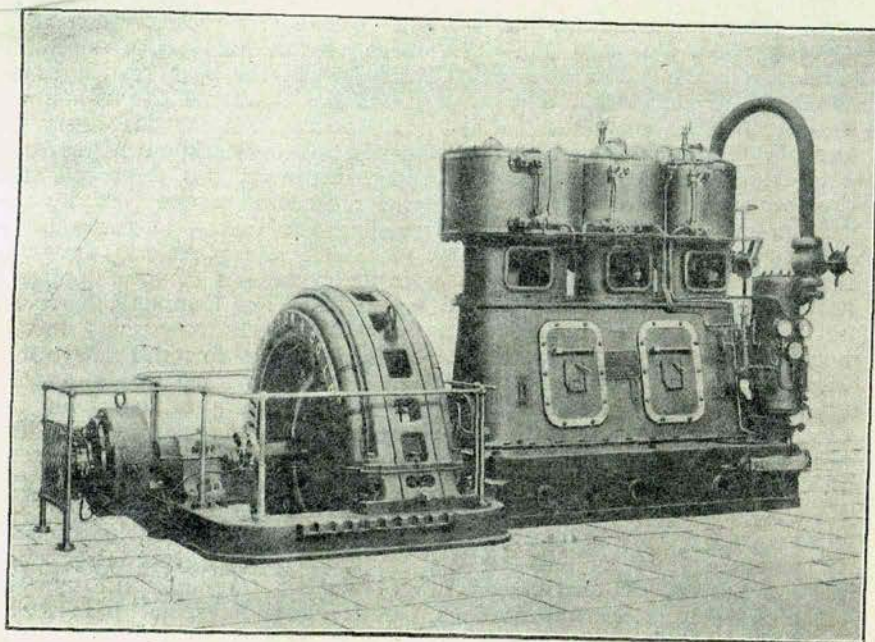
the Head Offices at 99, Clive Street, Calcutta.

Mr. JAMES CURRIE, Chairman, Punjab Chamber of Commerce, Delhi, was born in Buteshire in the year 1854 and educated at Rothsay.



MR. JAMES CURRIE.

He commenced his business career in the firm of Messrs. William Graham & Co., of Glasgow, and came out to Bombay in the year 1879 in the service of Messrs. W. & A. Graham & Co. of that city. In 1881 he opened the firm of Messrs. Donald Graham & Co., at Karachi. Mr. Currie stayed at Karachi in the management of Messrs. Donald Graham & Co. for four years. In 1886 he decided to start in business on his own account, under the style of Messrs. James Currie & Co., and the firm has now offices at Delhi, Karachi, Cawnpore, and Amritsar. Mr. Currie has of late years given his more particular attention to business in the Punjab, where his business abilities are much esteemed by the commercial public. From 1891 to 1895 he was Chairman of the Karachi Chamber of Commerce. Within that period the Government conferred on the Karachi Chamber the honour of nominating a representative for the Bombay Legislative Council, and the Chamber elected Mr.



CROMPTON & CO.'S STEAM ALTERNATOR.



Currie to represent them. On his retirement from the Chairmanship, the members of the Chamber, by a special resolution, placed it on record that during his term of office the work of the Chamber had been carried on most efficiently, and much had been done for the benefit of the trade of the Port, while the status of the Chamber, as a body representing the interests of the mercantile community, reached a position higher than it had ever before enjoyed. Mr. Currie has taken considerable interest in public affairs and served as President of the Karachi Municipality for three and-a-half years, and as a member of the Karachi Port Trust for about four years. He was one of the original founders of the Punjab Chamber of Commerce, and was elected its first Chairman at the inception of the body in 1905.

Mr. T. G. CUYPER, Engineer, Builder and Contractor, Calcutta,



Mr. T. G. CUYPER.

was born at Chittagong in 1857, educated at Calcutta at the Christian Brothers' School, and subsequently at St. Xavier's College, under the Jesuit Fathers. On leaving school he was apprenticed to a large engineering and building firm in Calcutta, and having served his articles, entered the Public Works Department, but resigned later on, in

order to set up in business for himself. One of the first large contracts entrusted to Mr. Cuyper in his private capacity was the old grand stand at the Race-course, which he built to the order of the Calcutta Turf Club. Mr. Cuyper has since done very large business in construction work for the local jute, paper, bone and flour mills. He was elected a Municipal Commissioner for Ward No. X in 1900, and served on the Corporation for six years. He did very good work when the plague was at its worst in Calcutta, in opening out the new road running east and west through Chandney; this locality near Chandney Hospital, called Goomghur, having been previously one of the most insanitary and congested in Calcutta. The whole of this congested area was acquired by the Corporation under the then Chairman, the Hon'ble Mr. R. T. Greer. The new road has been named "Temple Street." Mr. Cuyper was on the Committee of the Anglo-Indian Association before he left for England in 1905. He is now on the Committees of the Lawrence DeSouza Home for Widows, and the Deaf and Dumb School. Mr. Cuyper is a large landed proprietor in Calcutta.

Messrs. DAMODAR KHETSEY, 4, Church Gate Street, Fort, Bom-



Mr. KHETSEY KARA.

bay. Merchants and Importers of English and Continental piece-goods, established in the year 1861.

Partners : Khetsey Kara and Liladhar Kara. The firm is interested in piece-goods in general, but particularly in coloured and black Italians, coloured figure brocades, white satin and twill drills, white mulls and nainsooks, grey shirtings and dhooties and grey mulls. The magnitude of the firm's operations can



Mr. LILADHAR KARA.

be judged, from the fact that they usually stand from year to year as either first or second among the native importing houses in Bombay. The firm makes a speciality of placing its goods on the market in proprietary brands: the "Pitch-kari," "Pāndān," "Mālā," "Toddy" and "Nal Chhaps" being well known and in much demand in all the principal markets of India, and the firm has correspondents in all the principal commercial centres of Europe. Mr. Khetsey Kara, senior partner and manager of the firm, belongs to the Bhatia community, renowned for its commercial enterprise. The piece-goods business was left to him as a heritage, inasmuch as his father and the other members of the family were well connected in the line, importing their requirements through European houses, when the trade in India was in its infancy. Mr. Kara, better known as Ka'ia 'Balva,' held an equally important position in the line, as instanced in the fact that he took a leading part in the formation of the Mooljee



Jetha Market—the chief centre of the piece-goods business in Bombay, and one of the largest of its kind in India. The sobriquet "Balva" was associated with his name in connection with his having successfully cornered the piece-goods supply during the share mania epoch, and the family still continues to be known as the "Balva" family.

Mr. Khetsey Kara received his early education at the Elphinstone High School, Bombay, and completed his higher education at the Elphinstone College. After finishing his education he entered the piece-goods line, taking a step higher and importing direct, without employing a medium. In 1894 Mr. Khetsey started his business on his own account, but under the old name of "Damodar Khetsey," and has solely worked it up to its present level. Mr. Liladhar Kara, junior partner in the firm, joined in the year 1900, after finishing his education, and is now actively engaged in co-operating with his brother.

Messrs. DAS & Co., Lock and Safe Manufacturers, Calcutta. This firm, which has attained considerable eminence as lock-smiths, was



Babu K. L. Das.

founded at Chitpur, Calcutta, in 1879, by Babu Krishna Lal Das, who was at one time employed as a clerk in a Government office.

Babu K. L. Das felt that the clerical profession was not his true vocation, and noting the fact that, at the time, all good locks were of foreign manufacture, he perceived an opening for the introduction of the modern lock-smith's art as an indigenous industry. Without abandoning his employment he conducted experiments, lasting a couple of years, which convinced him of the feasibility of his project. At the expiry of this period he obtained the financial assistance of the late Kumar Indra Chandra Singh, Bahadoor, of the Paikpara Raj, whom he convinced that lock-making could be introduced successfully in India. Babu K. L. Das's first experiences were disheartening and would have defeated a man of less resolution. He had to engage, as workmen, native smiths from various villages, who had pursued lock-making in the crude Indian manner as a branch of their trade. These men claimed exorbitant wages and proved full of antiquated prejudices. They refused to learn new methods and were unteachable and unmanageable. As a last resource, Babu K. L. Das decided to train up boys, living in the locality, to the art, but here again he met with many obstacles from his countrymen, who could not be brought to see the advantages of a new departure of this kind. As a consequence, he could only get apprentices by making them handsome allowances; but having secured a number of youths, he set to work to train them in earnest. The business under these circumstances was, as may well be imagined, not very satisfactory. High wages to incompetent workmen, and allowances to apprentices who were not yet skilled enough to do good work, did not allow of successful financial results; but Babu K. L. Das persevered, and gradually, as the apprentices attained proficiency, he was able to discharge the old workmen, who were but a drag on the business. About this time, also, he introduced certain improvements into his locks, which he protected by patent. His appliances were now so much improved as to warrant him in applying for Government patronage, which he obtained. Shortly afterwards, Lord Ripon's circular, directing all Indian Government departments to use goods of Indian

manufacture wherever practicable, was issued, and the Government orders for Das & Co.'s locks were so largely increased that the firm had for a while to suspend sales to the



Babu W. N. Das.

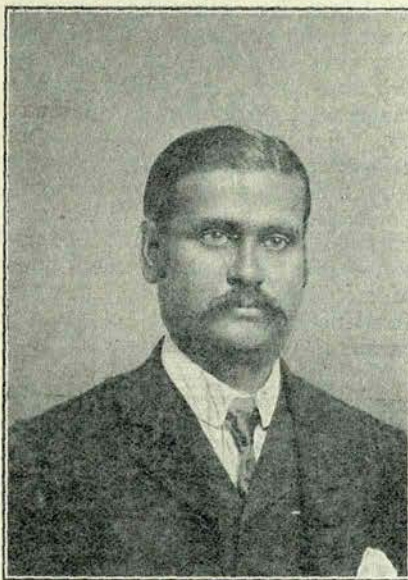
public in order to meet the Government demand. At this time Kumar Indra Chandra Singh, Bahadoor, who had so well supported Babu K. L. Das in his endeavours to benefit his country, died. The industry, however, was now firmly established, and Babu K. L. Das's time was so taken up with attending to the mechanical part of the firm's work that it became necessary to place the conduct of other affairs in the hands of an agent. Messrs. McGavin Smith & Co. (a firm since defunct), agreed to accept the sole agency and push sales. Babu K. L. Das, now free to devote all his time to manufacture, greatly improved his works importing a number of machine-tools to facilitate the processes. The constant labour and anxiety attendant upon the onerous task of establishing such a novel industry against discouraging opposition, told on Babu K. L. Das's health, just as he had succeeded in getting the business to work smoothly. Fearing that a breakdown would destroy his business, he initiated one of his nephews, Babu Woopendra Nath Das, into the craft and gave him a thorough training. In September 1891, he made over the entire



business, with the good-will, patent-rights, etc., to his nephew, as a gift, and retired up-country. Babu Woopendra Nath Das did not find the business devoid of trouble on taking it over. The workmen were dissatisfied on account of his youth, and many left to start in a small way on their own account. Those that remained gave trouble and about this time, to add to his embarrassments, Messrs. McGavin Smith & Co., the sole agents, wound up their business. Babu W. N. Das, however, had tact and perseverance enough to surmount these difficulties. Most of the men who had left to set up on their own account, failed, and asked to be re-employed at the works. Gradually the employes discovered the worth of the young proprietor, and his ability. The business again began to flourish, and it was found necessary to remove the manufactory to larger premises at 117, Cossipur Road, and, by the addition of more capital, operations were much extended. The firm granted no more agencies, but by means of their own employes undertook direct sales to the public. A number of other manufactures were now added to the business of the firm. These included the manufacture of safes and boxes, specialities in electroplating, carpentry, tinsmith's work and general engineering. Owing to the introduction of these branches, the business was again removed to a more suitable place, 15, Cossipur Road, where it is now situated. The business in all its branches is now flourishing, and the manufactures of the firm hold their own against imported goods. The Indian Government deal with them largely, and both the European and Indian public patronize the firm extensively. Credit is due, both to Babu K. L. Das and his nephew, the present proprietor, for the indomitable way in which they have overcome the initial difficulties of their enterprise.

Messrs. NOGENDRA LAL DATTA & Co., Metal Merchants, 41, Strand, Calcutta. The firm deals in iron, steel, galvanized, corrugated sheeting and galvanized ridging. Their Agents in London are Messrs. John Elliott & Sons, Bush Lane House, Cannon Street;

Tulloch & Co., 4, Fenchurch Avenue; and Gibbon & Co., 21, Lime Street. The firm was established by the brothers Jogendra Lal and Nogen-



Mr. N. L. DATTA.

dra Lal Datta, both of whom are working partners. Mr. Jogendra Lal Datta is a Bachelor of Arts



Mr. J. L. DATTA.

(Calcutta), and is also a Bachelor-in-law. The firm carries on a retail as well as a wholesale business. They have other premises at 21,

Darmahatta Street, Calcutta. Their Bankers are the National Bank of India, Ltd. They are one of the most respectable of native merchants in the line.

Messrs. De NORONHA & SON, Hide and Skin Merchants and Government Contractors, Head Office, Cawnpore. The sole Proprietor of the firm is Mr. W. C. De Noronha, and their principal business is in hides and skins, which they export largely to the Continent of Europe and to America. They have Branches at Lucknow and Agra, and Agencies at Delhi, Meerut, Amritsar, Moradabad, Bareilly, and many other centres in India. Besides the hide and skin business, Messrs. De Noronha & Son carry on many other undertakings. They are proprietors of the Bailey Flour Mills at Cawnpore, started in 1888 by the present proprietor. This is a roller flour mill, and one of the largest of the kind that grinds flour for the public in India. The firm are also proprietors of the Surki Lime Mills at Cawnpore. This concern was also started by the present proprietor in 1888, and is admittedly one of the largest and finest of its kind in Northern India. Messrs. De Noronha & Son also carry on the business of Auctioneers, and are, by appointment, Auctioneers to Government. They hold weekly auction sales throughout the year at their premises in Cawnpore. They are also Advertising Agents for Upper India, representing in this line Messrs. D. J. Keymer & Co., of London and Calcutta. Their business includes the agencies for the Manchester Insurance Company and the *Indian Daily Telegraph*. They transact a large business as Forwarding Agents for goods to all parts of the world, through Messrs. Latham & Co., of Bombay, Karachi and London.

Mr. WILLIAM CONSTANTINE DE NORONHA, Sole Proprietor of Messrs. De Noronha & Son, was born at Cawnpore in 1862 and educated at St. Mary's College, Bombay. He is the only son of the late Mr. M. K. De Noronha, of Indian Mutiny fame, the friend of Brigadier-General Wilson of the 64th Regiment of Foot, who was mortally wounded near the present



Cawnpore Station Theatre in 1857. Mr. W. C. De Noronha, after leaving school, joined the Government Harness Factory School in Cawnpore, and in 1875 he entered his late father's firm. In the general business at present carried on he started a branch in photographic requisites, and subsequently founded a business in aerated waters for which he laid down a factory. He was a junior assistant in his father's firm, and by his keen attention to business he soon pushed his way to the front, and the management of the whole business was shortly placed in his hands. His father left the affairs of the firm entirely to his discretion. In 1888 Mr. W. C. De Noronha succeeded his father as sole proprietor of the firm. He has other large interests in Cawnpore, being a shareholder in the banks, and in most of the Limited Companies owning mills in Cawnpore. As an auctioneer, he has attained great success, and has disposed of many large concerns that have been brought to auction, notably the jute mill which went at the figure of Rs. 4,96,000. His father presented him with a golden auctioneer's hammer, in view of the fact that the natives entertained a superstitious feeling that large concerns should be knocked down with an implement of precious metal. He has also been presented with a silver hammer for daily use, and another golden one by Messrs. Cooper, Allen & Co. These tokens of the esteem in which Mr. De Noronha is held by all classes of business men, are of sterling quality and fine workmanship. He is largely interested in charitable institutions, to which he contributes largely. Recently he has given a handsome donation to Lord Roberts' Soldiers' Homes at Cawnpore. Mr. De Noronha's father was a famous man in his day, and held a golden trowel and hammer which were presented to him for his services in Rajputana as Superintending Engineer to the Tonk State.

Messrs. LOUIS De SOUZA & Co., Coach Builders, Cabinet-makers and Auctioneers, Allahabad. Proprietor, Mr. Louis De Souza. This business was started by the present proprietor in the year 1886, at first in

a very small way for coach building, shoeing forge, and auctioneering, Mr. DeSouza at first doing all the work himself. As the work increased, the proprietor gradually took on a few hands, increasing the establishment as the business expanded, until now he employs from 125 to 150 workmen, including skilled artisans, carpenters, blacksmiths, painters, etc. The firm have attained an excellent reputation for the manufacture and repair of all kinds of conveyances, and they now do a very large business throughout the provinces. They are also manufacturers of all descriptions of cabinet work, furniture, etc., and contracting carriers to the "Pioneer." With



Mr. LOUIS DeSOUZA.

this business Messrs. De Souza & Co. combine an extensive auctioneers' business. Their auction mart is 120 by 56 feet, where weekly auction sales are held. They also conduct open air auction sales and every description of business in this line. The proprietor, Mr. Louis De Souza, is of Portuguese descent, and was born in Delhi. He commenced business on his own account at the age of 25 years. He is a member of the Institute of British Carriage Builders, London, and was for three years a Commissioner of the Allahabad Municipality. He has taken great interest in the Volunteer movement, and served

for 20 years as a trooper in the United Provinces Light Horse, receiving the long service medal.

Messrs. DINSHAW & Company, General Merchants and Commission Agents and Government Auctioneers, Meerut, United Provinces, were established in 1881, and have since carried on their business successfully. The firm import direct from the manufacturers in Europe, and their principal dealings are in wines, oilman's stores, fancy goods and general merchandise. The aerated waters manufactured by the firm are of high class, and well known throughout India. Originally founded by the father of the present proprietors, the late Mr. Dinshaw S. Dallas, the experience gained, combined with the energy put forth by the founder, tended to the success of the firm. Dinshaw & Co. are the local agents for shipping and forwarding for Messrs. Latham and Company, Bombay, and by means of this and their other agencies they are in a position to execute British and Continental orders placed with them. Mr. Jamshedjee Dinshaw, Managing Partner of the firm, was born in the year 1870, and educated at the Elphinstone High School, Bombay. After completing his education he joined his father in business, and for 16 years worked with him at Meerut, where he gained his practical knowledge in general mercantile pursuits. He took up the management of the firm after the former's death and has since carried on the business to a successful issue.

Messrs. DOSSABHOY MERWANJEE & Co., Merchants and American Agents—Head office, 6, Parsee Bazar Street, Fort, Bombay. Established in the year 1839 by the late Dossabhoy Merwanjee Wadia. Partners, Maneckjee Dossabhoy Merwanjee Wadia and Dossabhoy Framjee Dossabhoy Merwanjee Wadia. This firm has agencies all over the Bombay Presidency, and deals in exports and imports, but principally sewing machines, Indian blackwood carved furniture, carpets and curios. It is the oldest firm in Bombay having business connections with America, and the founder of the firm had the rare honour of being the American Vice-Consul in Bombay.



It also had the unique honour of receiving a visit from President Grant when he visited this country. They are the pioneers of the sewing machine trade in India, and were the first to introduce kerosine oil, "Painkiller," Pepperrell drills, and other articles of American manu-



MR. M. D. M. WADIA.

facture. The firm has been a very important link in introducing business connections between India and America, and is well known and enjoys the entire confidence and esteem of its numerous constituents and friends in both countries. It holds agencies for "Red and Barton's Electroplated Ware," "Scott's Emulsion" and many other articles.

The senior partner of the firm is Mr. Maneckjee Dossabhoy Merwanjee Wadia, whose portrait is given, and who has attained the ripe old age of 72 years. He is known to possess great business ability and sagacity, and is the guiding spirit of the firm, which he joined on the death of his father in the year 1865.

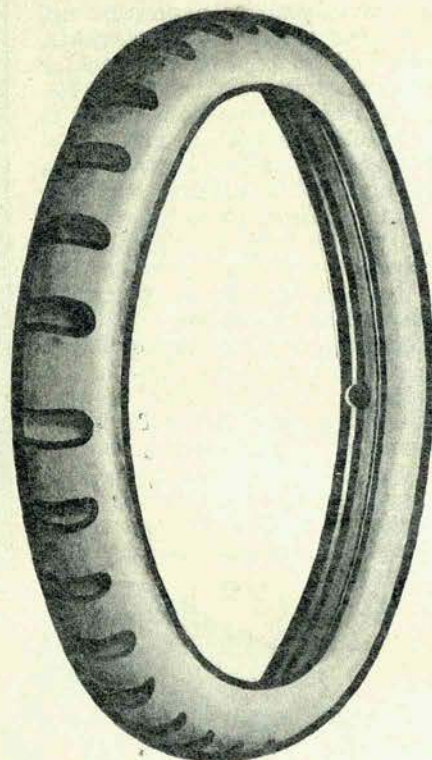
The DUNLOP PNEUMATIC Tyre Co., Ltd., 49, Apollo Street, Bombay, is the Indian branch of the Dunlop Pneumatic Tyre Co., Ltd., of London and Birmingham, who, 18 years ago, introduced to the public the Dunlop pneumatic tyres which have since become world famous.

Until the year 1897, the Company's Indian business was conducted from their Head Offices in London, but the increasing demand for Dunlop tyres in India and the East, necessitated the creation of a distributing centre, and the Indian branch was opened at Bombay in 1898. An immediate increase in business proved the wisdom of this step, and the Company's trade has gone on steadily increasing from year to year. A branch has since had to be opened at 14, Clive Street, Calcutta, for the convenience of customers in the Bengal Presidency.

Dunlop tyres are stocked by all cycle agents throughout India, Burma, and Ceylon, and there is not a single town of note where they cannot be procured.

Although the original Dunlop tent and later Welch and Bartlett patents have expired, genuine Dunlop tyres are still protected by inviolable patent rights, the Doughty patent process of manufacture distinguishing them from imitations made by the old fashioned processes. Materials employed in the construction of Dunlop tyres have always been the very best procurable, and the Doughty process enables the Company to render Dunlop tyres so conspicuously superior in respect to uniformity of size, weight, pattern and quality,

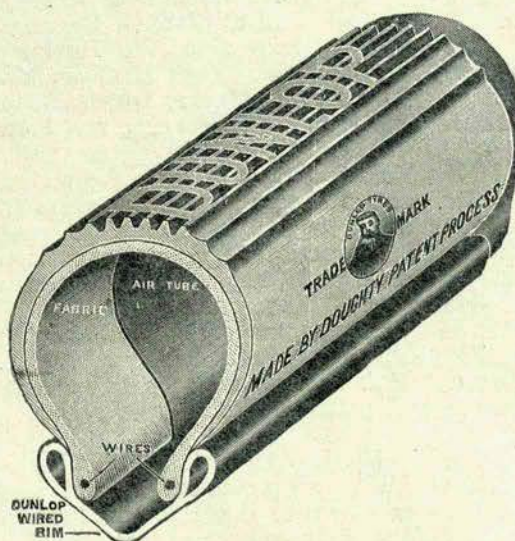
freedom from liability to dust boils and stripping of treads, and a consequent degree of durability not approached under former systems of manufacture.



DUNLOP MOTOR TYRE.

Dunlop motor tyres enjoy the same high reputation as Dunlop cycle tyres. The nineteenth year during which Dunlop Pneumatic Tyres have been made by the inventor has been signalized by a continuous series of successful tests, through which Dunlop motor tyres have emerged triumphantly. In British-made Dunlop motor tyres the desiderata of resilience and speed, combined with durability, are fully secured, as records prove, the most important of the motoring events having been secured by cars fitted with Dunlops.

The pre-eminent esteem in which Dunlop tyres are held by the trade was evidenced by these tyres being more numerous represented than any other make of tyre on the wheels of cars exhibited at the London



SECTION OF WIRED TYRE.



Automobile Shows. The trade in Dunlop motor tyres has increased enormously.

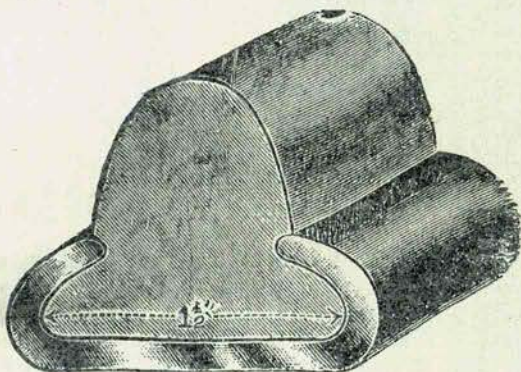
The Dunlop solid motor tyre, for motor buses, is the final outcome of many years' practical experience and continuous and costly experiments, in all kinds of solid tyres for motor buses and commercial vehicles. The principle of construction embodies the latest ideas both in methods of manufacture and of attachment, insuring a highly efficient tyre free from the objections to which other solid tyres are subject. Complicated mechanical contrivances for keeping the tyre on, are entirely eliminated without loss of efficiency and with the advantages of easy manipulation and increased resiliency. The Dunlop solid motor tyre is built up of the best quality of rubber obtainable specially selected for the purposes and possessing great resiliency and durability.

The Dunlop Company are also manufacturers of carriage tyres, rubber for all mechanical purposes,

Office is in Manchester, England. They deal principally in Manchester piece-goods and all goods



Mr. J. G. MARTIN.



SECTION OF RIM.

etc., etc. They are contractors to the Admiralty, British and Foreign railways, India Office and War Office.

Mr. WILLIAM SHANNON TINKLER, General Manager for India for The Dunlop Pneumatic Tyre Company, Limited, was appointed to the post, and came to India, to take up his duties in July 1904. He also holds the position of General Manager of the Dunlop Rubber Company for India, Burma, Ceylon, and the Straits Settlements.

Messrs. J. DUXBURY & Co., Ltd., of 24, Forbes Street, Bombay; established in the year 1891, are Merchants and Contractors to the Indian Government, and their Head

required for military equipment. They are Sole Agents in India to Messrs. Langworthy Brothers & Co., Ltd., the well-known Manufacturers of Khaki Drill, and to Messrs. J. R. Gaunt & Son, Ltd., Birmingham, Sword Cutlers, Button and Ornament Manufacturers. In addition to this the firm have their own Hosiery Mill at Tardeo, Bombay, known as the Duxbury

Woollen Mill. Their Manager, Mr. John George Martin, who came to India in the year 1903, was born in England in the year 1878. Before coming to India he served as a Manager for several years in a cotton mill in Lancashire, and has practical experience of cotton and cloth manufacture. He was elected Manager to the firm in the year 1905, and is also the Managing Director of the Duxbury Woollen Mill, and represents his firm on the Chamber of Commerce, Bombay.

Mr. DWARKADAS DHARAMSEY, a prominent citizen and merchant of Bombay, was born in the year 1864 and received his education at The Elphinstone High

School and St. Xavier's College (Sanskrit as second language). He comes of the well-known Bhattia family of Seth Kima Govind to which also the late lamented Seth Lakhmidas Khimji, a J. P. and a well-known Philanthropist, belonged. Mr. Dwarkadas, from an early age, gave signs of future advancement, and by dint of sterling qualities of the head and heart has risen to the position of one of the leading and most universally respected citizens of Bombay. His remarkable success in commerce and mill industry is due to his spirit of enterprise and resourcefulness; his business acumen, clear headed grasp of principles and de-



Mr. DWARKADAS DHARAMSEY.

tails, coupled with indomitable perseverance and enthusiasm for work. He is a liberal and discriminating patron of learning. Many a poor and struggling student owes his success and rise in life to his helping hand, and while ever ready to a simulate new ideas and ideals of a progressive age, he is tenacious of all that is sound and wholesome in antiquity.

Young, bold and energetic, possessing great tact and foresight, Mr. Dwarkadas Dharamsey is known as an expert in the mill industry, and his advice in multifarious intricate questions regarding trade marks and other matters is keenly sought and



cheerfully given. In the midst of his various engagements and duties, he takes part in public affairs and is one of the most promising public-spirited citizens, anxious to serve the public and his country to the neglect and sacrifice of personal interest.

As a prominent member of the Bhattia community, he is held in high esteem and regard. He is a generous, if silent, donor, always prompt in helping the poor and the needy. His sound and practical knowledge of mill industry admirably fits him to be a member of the Boards of Directors of about a dozen Mill companies and other concerns. He is the working agent of the Tricumdass, Lakhmidass Khimji and Bombay Cotton Mills. The idea of starting a bank on the lines of the Bank of Bombay originated with him and he has the satisfaction of seeing the Bank of India, to the formation of which he has energetically contributed not a little, an accomplished fact.

The Government of Bombay, appreciating his high qualities, simultaneously appointed him as a Member of the City of Bombay Improvement Trust, a Justice of the Peace, and a Member of the Municipal Corporation, a compliment as unique as it was thoroughly deserved; in the affairs of these and other public bodies, he takes a keen and active part. He is also a member of the Managing Committee of the Bombay Mill Owners' Association.

Mr. Dwarkadas' life and career afford a stimulating and inspiring example of what capacity joined to unselfish devotion to duty and a spirit of enterprise and hopefulness can accomplish: an example which his countrymen will do well to imitate.

Messrs. DWARKADAS VUSSONJEE & Co., Agents. Sole Proprietor, Mr. Naranji Dwarkadas. This business was estab-

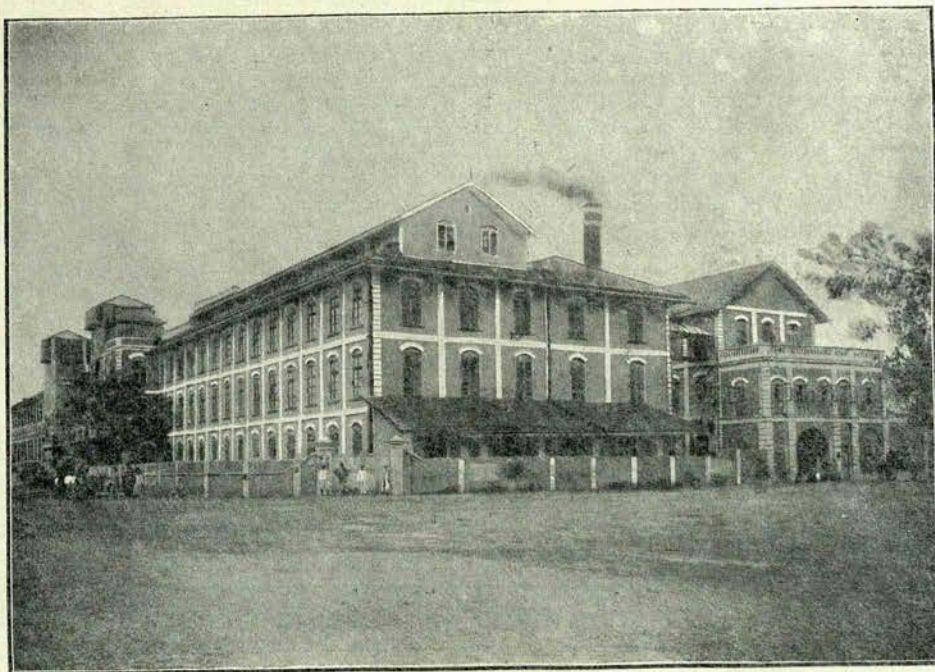
lished in 1873 by the late Mr. Dwarkadas Vussonjee, father of the present proprietor. The firm are Agents to the Jivraj Balloo Spinning and Weaving Com-



The LATE MR. DWARKADAS VUSSONJEE.

pany, Limited, a joint stock association, owning a cotton mill situated at Tardeo, Bombay. This Company

was founded in 1873, by Mr. Dwarkadas Vussonjee. The mill is styled after the well-known Jivraj Balloo family, from which Mr. Dwarkadas Vussonjee was descended. The original capital of the mill was Rs. 7,50,000, which was subsequently raised to Rs. 13,00,000, divided into 1,100 whole shares of Rs. 1,000 each and 800 quarter shares of Rs. 250 each. The mill is furnished with 34,500 spindles and about 700 looms. It employs about 1,300 hands. All the affairs of the mill are managed by the present proprietor of Messrs. Dwarkadas Vussonjee & Co., Mr. Naranji Dwarkadas, who is ex-officio Director and Chairman, with the assistance of a Board of Directors consisting of Messrs. Murarji Narotam Gordhandas and T. K. Gajjarl, and a secretary Mr. J. K. Parulkar. The registered office of the company is at Whiteaway, Laidlaw's Buildings, Hornby Road, Fort, Bombay. Mr. Naranji Dwarkadas has other interests in cotton as well, being the sole proprietor of the "Naranji" Mill at Parel, Bombay, which runs 20,000 spindles and employs about 600 hands. Mr. Naranji is also partner in the firm of Messrs. Glazebrook, Tejpal & Co., a firm devoted to cotton and insurance



JIVRAJ BALLOO SPINNING AND WEAVING COMPANY'S MILL.



business at Bombay, and having the same address. He has also opened a pearl agency business. Thus, Mr. Naranji Dwarkadas is a landlord, mill-owner and merchant. He is a Justice of the Peace, leader



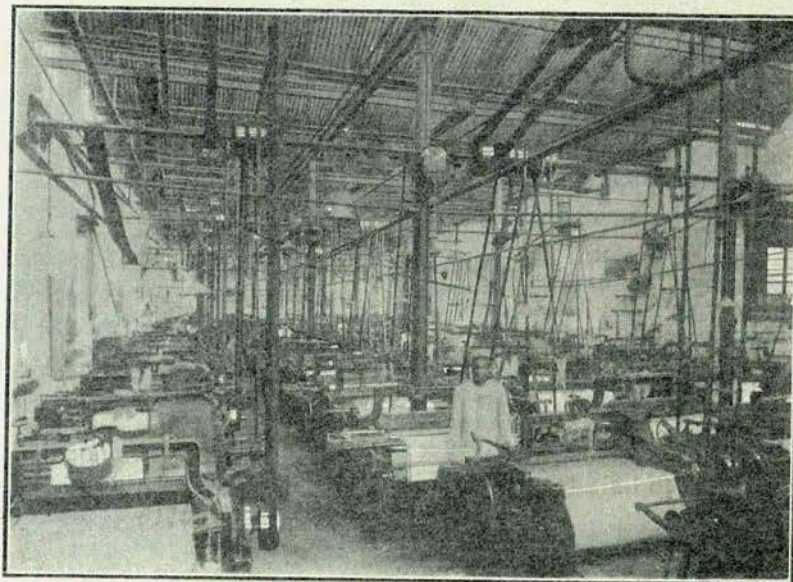
Mr. NARANJI DWARKADAS.

of the Bhattia community, and very popular among all other communities of Bombay. He also holds the position of Director of the Lakhmidas Khimji, Lakshmi, and Moon Mills, and is a member of the committee of the Goculdas Tejpal Charities, as well as of several other charitable and benevolent institutions. He resides at Dariav Mahel, Nepean Sea Road, Malabar Hill, Bombay.

The ELGIN MILLS, Cawnpore. The mills belong to a private company who carry on the business of cotton spinning and weaving in all its departments. The establishment of the mills dates from almost immediately after the Indian Mutiny of 1857. It is the premier concern of the sort in India, and the idea of originating the industry of cotton spinning on a large scale in Cawnpore seems to have been due to Mr. Buist, who was in 1860 the station master at the newly-opened East Indian Railway, Har Chand Rae, Ramanand Goro Pershad

Sukul, and Muffis Rai Ganga Sahai, with Babu Nanu Mal, who was an employé of Mr. A. Warwick, from Hinganghat. With these gentlemen several military men were shortly afterwards associated, among them Captain Aitkin, afterwards Inspector-General of Police, Oudh, and Captains Toby and Coghill. It was not till the year 1861, however, that the preliminaries were arranged and a limited company floated, under the style of "The Elgin Cotton Spinning and Weaving Company, Limited," Mr. Hugh Maxwell being one of the directors of the Company, and a Mr. Bradbury, the first practical manager. For the purpose of the business, about 25 acres of land, on which stood the ruins of the buildings known as the Old Hospital, situated on the bank of the river between the riverside Custom House at Parmit Ghat and the ruins of the old Magazine (blown up by the Nana Saheb during the Mutiny), were acquired. In about two years' time the mill buildings were erected and the machinery installed. In the year 1864 the mills commenced work. At first the establishment of this novel venture in India was a very uphill task. It was not enough to import machinery; the raw native hands had to be taught to use it, and every step needed the supervision of European

experts. These difficulties being overcome by indefatigable work, and the native workmen transformed into fair spinners and weavers after the European style, very satisfactory yarns and cloths were eventually produced at the mills. The mechanical difficulties having thus been disposed of, there remained the commercial difficulty of the introduction of a new article to the consuming public. There was then practically no local market for the manufactured goods at Cawnpore. The country dealers, with the conservatism of the East, stood aloof, and it was only by dint of great push that a market was created, bundles of the fabrics being even distributed gratis to bring them into notice. The dealers soon discovered the value of the article, and those who had received trial samples gratis, returned as purchasers. But despite the most strenuous efforts, sales at first went slowly, and the success which was certain to come from the well-judged enterprise was not to be reaped by the pioneers of the industry. It proved too great a task for the company to establish the industry, teach the native hands to produce, and to carry stocks of goods, all the while waiting for the introduction of sales on a large scale. The enterprise struggled on for a few years; laying the foundation of the large success which in later time



THE ELGIN MILLS.



attended the business when taken up by others. At last, in 1871 the concern went into liquidation. The goodwill, stock, buildings, and plant were disposed of by public auction. The original capital sunk in the concern had been about three lakhs, and the upset price was put at two lakhs. There was one bid only, that of Mr. Maxwell, of Rs. 2,01,000. This was on behalf of Messrs. Begg, Dunlop & Co., of Calcutta, and Begg, Maxwell & Co., of Cawnpore. The property was knocked down to them at this price. Subsequently, Messrs. Begg, Dunlop withdrew, and Messrs. Begg, Maxwell took up all the shares. The concern then became a private business, with the partners in Messrs. Begg, Maxwell & Co. as share-holders, together with Mr. A. S. B. Chapman, who was admitted at about the same time. The names of the partners were Messrs. Hugh Maxwell, David Maxwell, J. MacDonald Dunbar, Ralph Maxwell, and Colonel Weller. About two years before the liquidation the old company had secured the services of Mr. Gavin Jones, a relative of Mr. Hugh Maxwell, to act as manager and secretary. His services were retained by the new concern until 1872, when he left in order to start the Muir Mills, which have also attained a prominent position in the Indian cotton spinning industry. At the time of the transfer of the business from the old to the new company, a turn had taken place in the affairs of the local industry. The

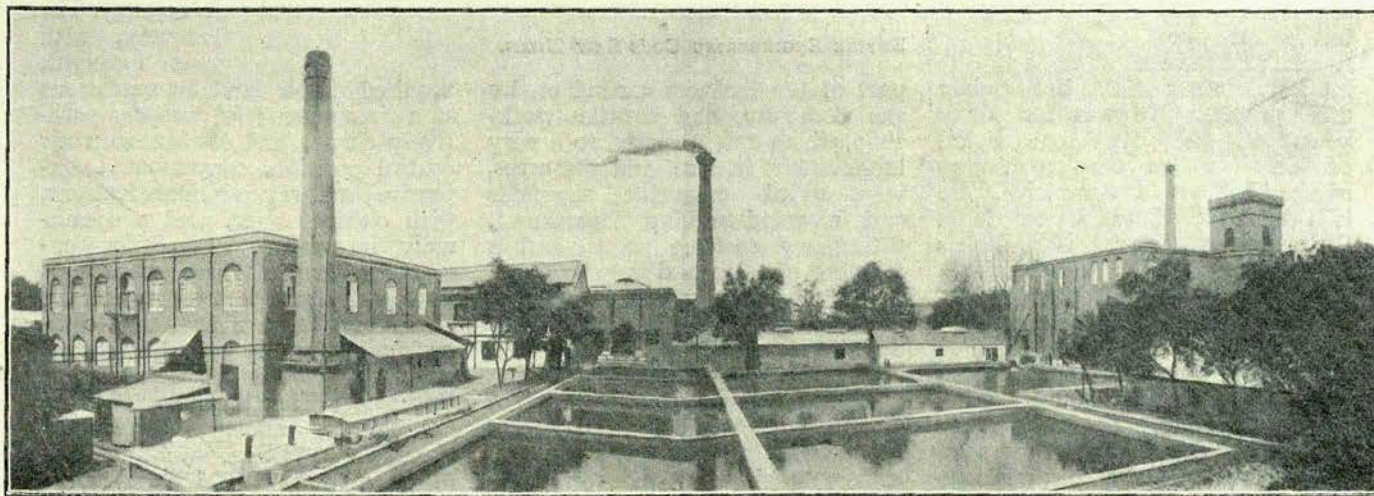
pioneer work had been effective, and the goods were rapidly becoming acceptable to consumers. The native hands had been thoroughly trained and proved efficient, hardworking, and tractable. As soon as the new company started operations, the in-



Mr. W. G. BEVIS.

fluential firm of Messrs. Baijnath Ramnath offered to finance it. They obtained the agency for the sale of all yarns turned out, and generally undertook the business of middlemen between the manufacturers and the smaller native dealers and weavers. Since then, the Elgin Mills have gone

on from success to success, until their name is now a household word in India. Their manufactures consist of woven goods, drills, doosootties, turban cloths, towels, sheetings, dhoties and the well-known "twill lining" so universally used and appreciated for summer shirts; also grey yarn of all counts from 12's to 24's. Up to the year 1886 it was unusual to make any yarn of a lower count than 20's, but since that date a demand has set in for lower counts, such as 12's and 16's, which were never made in the olden days. The cotton obtainable locally lends itself better to the manufacture of the lower counts. As for the higher counts, cotton from Hinganghat and the Berars is necessary. The property of the Elgin Mills consists of 25 acres of freehold land, on which stand three separate mills containing 50,000 spindles and 600 looms. There are well-built offices and bungalows for the manager and staff, to which are added a club for the European staff, a dispensary and post office. The mills employ from 1,500 to 1,600 hands, and a further 500 to 1,000 in connected industries outside. The East Indian Railway siding to the mill is 3½ miles long. For over forty years the Elgin Mills have held Government contracts for the clothing of the police of the United Provinces, and also for many years a similar contract for the Punjab police. The Elgin Mills are the pioneers of the cotton-spinning industry in Upper India and the precursors of all the numberless cotton



THE ELGIN MILLS.



mills at present existing in the United Provinces; also the direct parent of the several mills at Cawnpore.

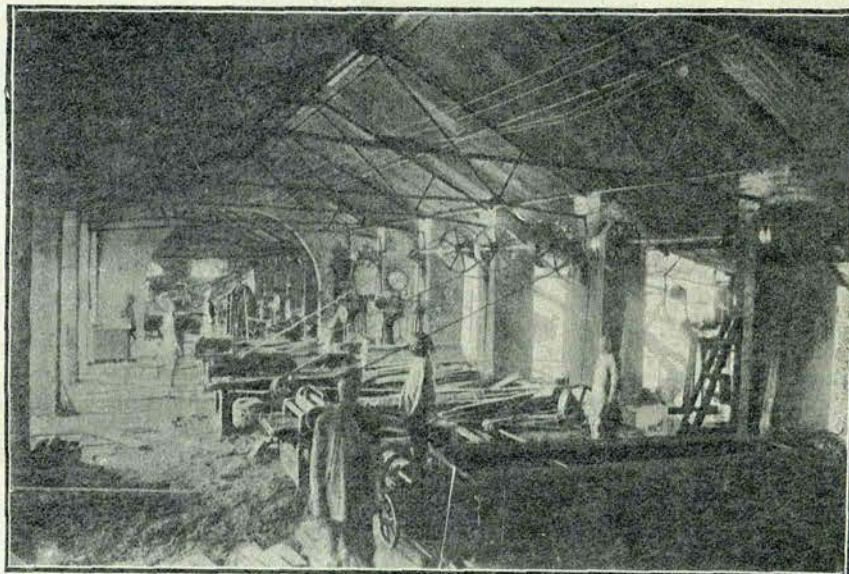
The Muir Mills, a similar undertaking, were started by Mr. Gavin Jones, formerly manager and secretary of the Elgin Mills. Another institution, the Cawnpore Cotton Mills, was established by Mr. John Harwood, at one time weaving master at the Elgin; and still another, the Victoria Mills, was started by Mr. Atherton West, also at one time the Elgin Mills weaving master. Of late years there have been further additions to the proprietary partnership. In 1900 Messrs. W. G. Bevis, T. E. Strachey, J. L. R. Reeve and Frank Dunbar were admitted partners, and still later, Major W. M. Tracey. Mr. W. G. Bevis entered the new company's service almost at the outset of its career, in 1867. He came out from England direct as assistant and has since risen to manager, and now to managing partner. Mr. Bevis, despite his busy life as assistant manager and managing partner of the Elgin Mills, has found time to take an active

interest in other affairs, both public and private. He was for three years on the Municipal Board of Cawnpore as the nominee of the Chamber of Commerce. He is a member of the Upper India Chamber of Commerce and has filled the position of Vice-President and President of that body. He is a Director of the Cawnpore Woollen Mills, the Egerton Woollen Mills, the Cawnpore Sugar Works and other commercial companies. He was connected with the Cawnpore Light Horse for about ten years, as a non-commissioned officer, and subsequently joined the Cawnpore Volunteer Rifles, from which he retired with the rank of Captain.

The EMPIRE ENGINEERING Company, Limited. The rise of Cawnpore as a manufacturing centre brought about a local demand for workshops in which repairs, renewals and extensions could be carried out. Mr. Gavin S. Jones, and his son, Mr. T. Gavin Jones, set themselves to supply this want by the establishment of the above Company in the year 1898. The concern was successful from its inception, but the outside demands made upon the small foundry and machine shop at first laid down by the promoters speedily led to a great increase in the plant. The execution of local contracts speedily became but a small

and the Ordnance Departments, in structural iron-work and wood-work, and they also meet all the requirements of the municipalities of Upper India, in connection with water-works, drainage-works, light railways and other municipal improvements demanded by modern conditions, which constantly call for the services of skilled contracting engineers. The Company also pay a great deal of attention to sanitary engineering. They have made a speciality of agricultural machinery, such as sugar mills, oil mills, flour mills, well-sinking apparatus, ploughs and other agricultural implements, which they are steadily improving and adapting

to the special requirements of the country, and introducing to cultivators. The workshops alone cover 4½ acres of land and are conveniently situated in the heart of the industrial centre of Cawnpore. They have direct access, by means of their own railway-siding, to the five different systems of railway lines which radiate from Cawnpore to all parts of the country. The Company, with great foresight,



EMPIRE ENGINEERING CO.'S SAW MILLS.

part of the business carried on by the Company, and to the workshop, which was increased to a very large extent in size and resources, were added extensive saw-mills and a wood-working department, fitting and erecting shops, and a foundry of large dimensions and capacity, all fully equipped with modern machinery, to carry out all descriptions of mechanical engineering work, from the building of a bridge or railway wagon, down to the shaping of a bolt. The works are now the largest and most progressive engineering shops in Upper India. The Company are entrusted with large and important contracts from the Railways, Public Works

acquired ample land for extensions at a time when land was comparatively cheap, and owing to their central position, convenient to extensive railway communications, with cheap labour, and a continually increasing demand for engineering work, these workshops have every prospect of expanding into a very large undertaking, comparing favourably with the largest engineering works in Calcutta or Bombay. The business of the Company is managed by Messrs. Gavin Jones & Son, Civil Engineers of Cawnpore, who have devoted much energy and capital to its establishment. Messrs. Gavin Jones & Son are intimately connected

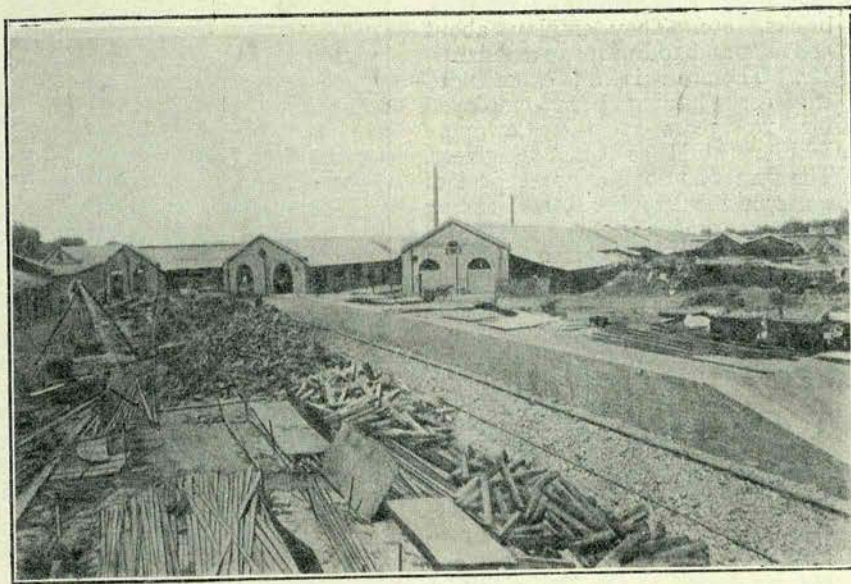


with all that is most progressive in Cawnpore industries. Mr. Gavin Jones, senior, was the founder of the cotton and woollen industries, and is very largely interested in this go-a-head centre of Upper India.

menced business with but a single cow of her own, but the purity of her supplies led to many friends urging her to increase her stock. As fast as she bought more cows to supply the demand, more and

raised with hop yeast. The Excelsior Bakery gives special terms to clubs, messes, hospitals, etc.

Messrs. FOY BROTHERS, Leather Manufacturers and Merchants, Cawnpore. This firm was established in the year 1872 by Messrs. Arthur and Edward Foy; at first in a very small way. Under the able management of the brothers the business increased, until now it is one of the best known in this line in India. Foy Brothers make a speciality of leather belting, for which one of their best customers is the Government of India who called attention to it in a resolution in the early eighties. Mr. Arthur Foy retired from the business in 1893, and Mr. Edward Foy has since conducted it alone. The firm confine their operations to the manufacture of leather goods by hand work, and give employment to a large number of skilled workmen. They make excellent saddlery, accoutrements, boots, etc. The North-West Tannery is another venture which was started in the year 1892 by Mr. Edward Foy, in conjunction with Mr. T. T. Bond, for tanning and



EMPIRE ENGINEERING CO.'S WORKS, CAWNPORE.

The firm of Gavin Jones & Son also undertake a considerable amount of civil engineering work, and have within the last two years established an electrical department, and have carried out several important undertakings in this line, through the experienced electrical engineers in their employ. This firm is a true exponent of the real Indian "Swadeshi" cult; and it is to the enterprise of such firms that India must look for the development of its internal resources, enabling the country to become self-supporting. To this end, it is to be hoped that the Government of India will, in time, remove the many restrictions in the matter of Indian firms competing for contracts, that hamper their movement; and that they will adopt a policy of encouragement.

The EXCELSIOR DAIRY FARM, Cawnpore, sole proprietor, Mrs. W. Hodgen. This is one of the best and largest dairies in India. It was started in quite a small way by the present proprietor about four years ago. Mrs. Hodgen com-

more customers came in, and she was obliged continually to add to her herd of cattle to supply the increasing demand, till she now owns about 150 head of stock. The Government is one of her best customers, and Mrs. Hodgen has a contract to furnish milk direct to the Government dairies at Cawnpore, Lucknow and Umballa. She also supplies the whole of the hospitals, and among the residents of the station of Cawnpore she has more than 400 customers to whom she forwards regular supplies of milk. Besides the dairy business, which Mrs. Hodgen has worked up to such fine proportions in so short a time, she has recently started the Excelsior Bakery for the purpose of supplying bread and confectionery to the residents of Cawnpore. This establishment has been modelled on the most approved modern lines and is entirely under European supervision. To this end, a European confectioner, of many years' experience, has been specially retained. The first quality bread is made from the finest Australian flour,



Mr. E. Foy.

manufacturing purposes. This venture was consolidated into the North-West Tannery Company, Limited, in 1893, with Mr. Bond as Managing