

FURNITURE FACTORY.

WHAT VROOM BROS. ARE DOING ON THE ST. CROIX.

A Firm That is Doing Good Work and Building up a Steady Trade—How Their Business is Conducted—Their Buildings and Warehouses.

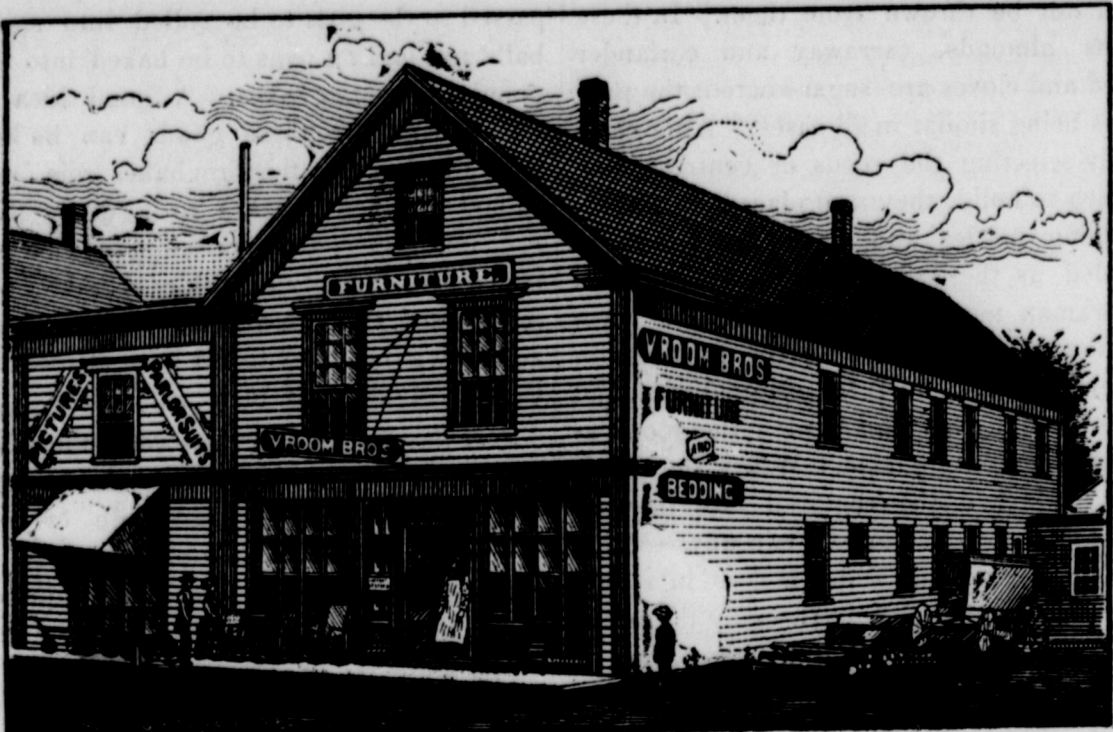
Messrs. Vroom Brothers are the furniture manufacturers of the St. Croix. The firm is composed of Messrs. W. F. and E. G. Vroom, and its factory is about a mile below St. Stephen, at what is known as Porter Millstream. The firm has been in existence for upwards of ten years, and the factory has been running for the past three years.

Messrs. Vroom Brothers occupy the upper part of Messrs. Broad & Son's

special machinery for this class of work and are thus enabled to turn out as good an article in the casket line as can be manufactured in any other part of the Dominion. Theirs are made after the style of the celebrated Stein casket company's goods, which are said to be without an equal in the world.

The factory occupies two floors, 72x30 feet, with boiler room, and dry kiln 25 feet square. Messrs. Vroom Brothers occupy a large warehouse across the street from their factory. It is 75x30 feet and has three floors.

The salesroom of the firm (a cut of which is given in this issue,) is on King street. The main building is 100x30 feet, with an annex 45x17 feet. There is also a



VROOM'S FURNITURE WAREHOUSES.

building and get their power from the latter. They manufacture chamber sets, lounges and students' chairs, and all kinds of common furniture, except chairs. They also make coffins and caskets for the wholesale trade, while a part of their force is constantly employed on special orders, such as bookcases, mantels, office furniture and miscellaneous articles. Their bed-room sets are of ash and pine. In most of the upholstered goods the frames are imported and the upholstery is done on the premises at St. Stephen.

The firm ships a great quantity of furniture to St. Andrews and St. George, but most of their goods are sold at retail in their store on King street.

Messrs. Vroom Brothers make a specialty of cloth covered caskets, manufacturing half a dozen different styles. They have

storehouse in the rear, 25x40 feet. There are three floors in the main building, the whole giving over 12,500 feet of space. The firm does all its own painting and upholstery, giving constant employment to three hands in each department. A very large trade is done in blinds and spring mattresses. The salesroom is well stocked with bedroom sets, lounges, easy chairs, rattan chairs, centre tables, hat trees, side-boards—in fact everything to be found in a first class furniture store.

Mr. W. F. Vroom has charge of all the mechanical work and makes all the designs, his brother, Mr. E. G. Vroom, having charge of the buying and selling. They are well satisfied with the progress they have made as manufacturers and have great hopes for the future. They deserve success and are bound to win it.

A GREAT MANUFACTORY.

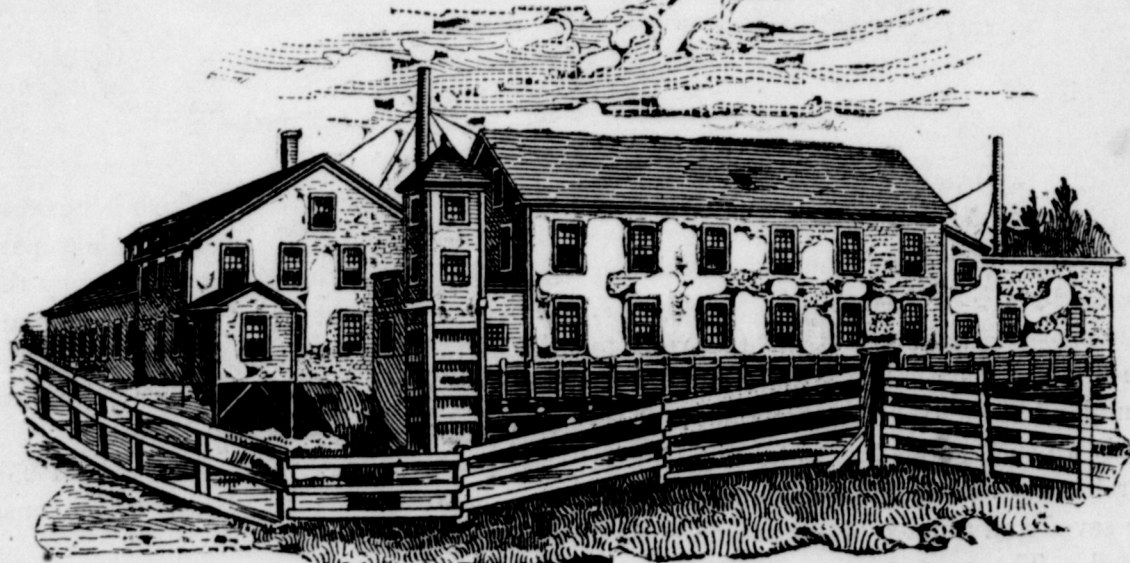
Where the Axes of the Province are Made and Sold.

The cut below conveys some idea of the extensive works of Messrs. Broad & Sons, the largest of the kind in the maritime provinces and among the largest in the Dominion. These works are situated in the extreme southeastern part of the town, in close proximity to the station of the Shore Line railway, on the bank of the Denis River, a small tributary of the St. Croix. This little stream furnishes an abundant water power during most of the year, but to ensure a constant power the works are also provided with a large steam engine.

The works consist of a forging shop, 80

feet by 37 feet, one story high, at the end of which is a two-story building 30 feet by 37 feet, in which are the polishing room and rooms for the manufacture of all kinds of handles and for storing the same, together with a large stock of various kinds of hardwoods used in their production. The office is in a small building projecting from the main building and is shown in the cut. The tower contains the wheel pit, in which is placed the powerful turbine, the "Hercules," which drives the machinery. The large two-story building, 72 feet by 25 feet, contains, on the ground flat, the grinding shop and the finishing and packing rooms. The upper part is occupied temporarily by Messrs. Vroom Bros., as a furniture factory. In addition to the buildings described, there are the engine house, stock-room and coal shed, which do not appear in the cut.

Space will not admit of a lengthy description of the various machines used in the production of the famous "Broad" axes and edge tools; it is sufficient to say that the works are equipped in the most complete manner possible, and several very large and powerful machines of the most improved type have been recently added. The business of this firm was established in St. John in 1844, but was moved to the St. Croix in 1871. No manufacturers in the Dominion enjoy a better reputation for the excellence of their goods than E. Broad & Sons, and while the maritime provinces consume a greater



E. BROAD & SONS' MANUFACTORY.

its appearance upon the axes, etc., being evidence that they are genuine:



PERFECT PHOTOGRAPHY.

A St. Stephen Artist Who Turns Out Splendid Work.

The illustrations of St. Stephen, published in today's PROGRESS, are from photographs taken by Mr. W. H. Edwards, of that town. Mr. Edwards is in every sense of the word a true artist. He is in love with his profession, and during the fifteen years that he has been in business he has photographed the great majority of men, women and children on the border. He pays the greatest attention to the details of his work, and is as particular about the proper posing of the subject as he is about the finishing and retouching of the pictures. He is recognized as the artist of the border, and as a consequence he is more than busy the whole year round.

portion, large quantities find their way to all parts of Canada, from Cape Breton to British Columbia. The demand for Messrs. Broad's goods is always greater than the supply, which is limited by the difficulty in obtaining skilled labor. Some of the workmen have been in the employ of this firm for nearly 30 years, and to this fact is largely due the excellence of the tools produced. The sales last year were larger than ever before, and though the recent increase in the cost of raw material is causing an advance in the price of the finished goods, the demand is constantly enlarging.

The following well-known trade mark will be recognized by all those who have purchased Messrs. Broad & Sons' goods,

MUSICAL INSTRUMENTS.

A SPLENDID STOCK OF PIANOS AND ORGANS.

The Business Done in St. Stephen and Calais by Messrs. J. Topping & Co. Where It Extends and How It is Carried On So Successfully.

"If you are writing up the business houses of St. Stephen, you should not fail to call at the establishment of Messrs. J. Topping & Co., on Water street. They are dealers in pianos, organs, and every description of musical merchandise."

This suggestion, made by a prominent St. Stephen gentleman, was at once acted upon and soon the writer was having a pleasant chat with Mr. J. Topping, of the firm named. The latter welcomed the representative of PROGRESS, and although very busy, took time to give some particulars regarding the growth of his business.

"We have been six years in business in St. Stephen," began Mr. Topping, "but our principal establishment is in Calais, in King's block, Main street, opposite the post office and adjoining the Border City hotel."

"Do you deal in all branches of the musical business?"

"Yes; we pretend to deal in all kinds of musical merchandise."

"What lines of pianos have you in stock?"

"We handle the Knabe, Chickering & Sons, Hallet & Davis, Emerson, J. & C. Fischer, Behr Bros., W. A. Stewart & Co. and the Newby & Evans. This gives intending purchasers a large assortment to select from, and no one wanting a piano need leave our establishment without getting just what is wanted. We are the only authorized agents in Maine and New Brunswick for the Knabe and Chickering pianos, a fact which, if generally known, would bring us a big trade from St. John, as we are able to quote low prices for such instruments."

"What makes of organs do you keep on hand?"

"The Estey, an old and reliable organ;

HANDSOME HARNESS.

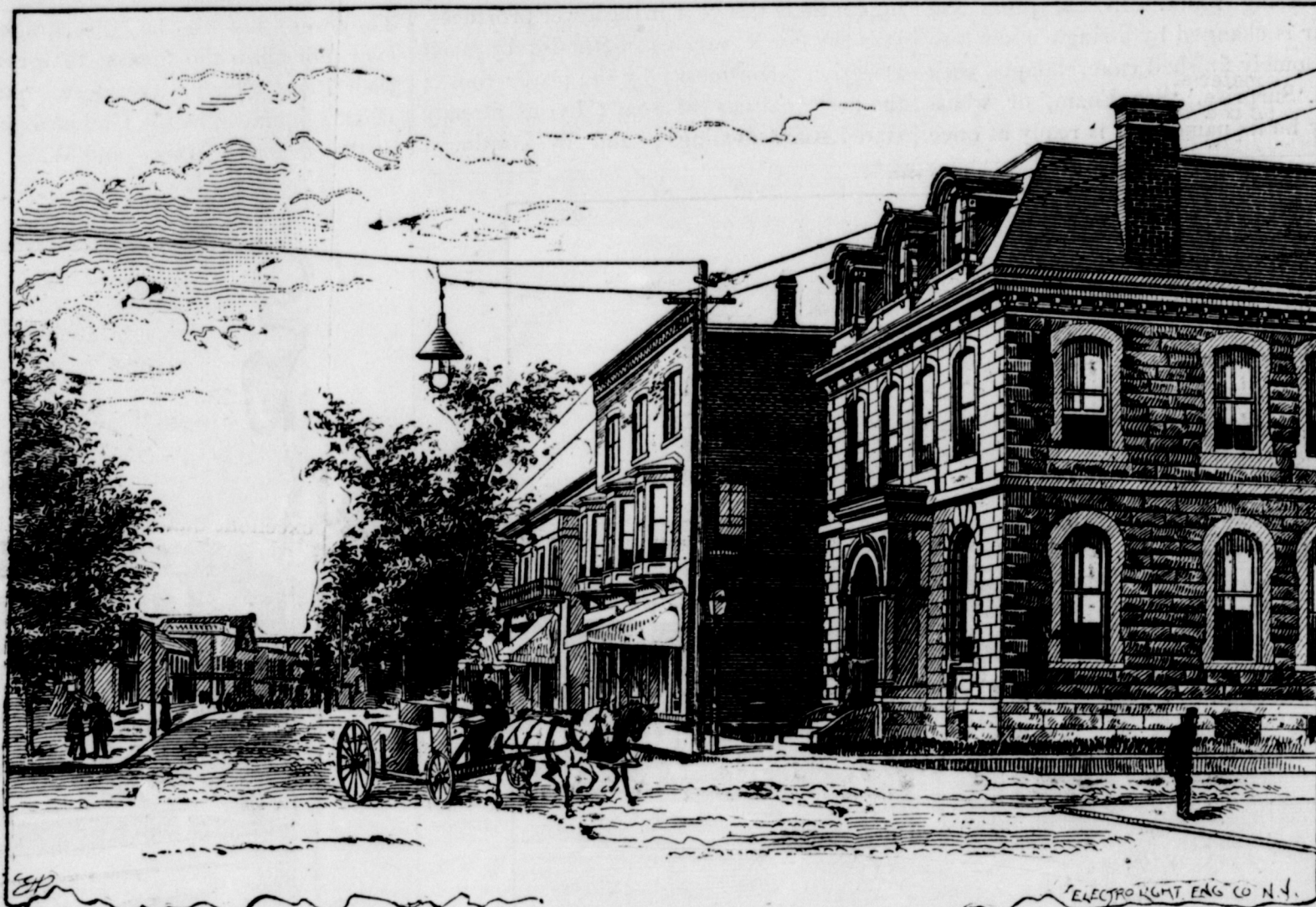
A Visit to Mr. Hyslip's Establishment, Water Street.

There has been a great change in the style of horse harness during the past quarter of a century. It was formerly considered the popular thing to have heavy harness for driving horses. Now the desire is to have driving harness as light as possible. Mr. S. N. Hyslip, whose establishment is on Water street, makes a specialty of this line of goods. His work gives the greatest possible satisfaction and the result is that he does a splendid business. He is well and favorably known to all the horsemen of St. Stephen, Milltown and Calais. He commenced business on his own account three years ago and has every reason to be satisfied with the patronage he has received.

Mr. Hyslip manufactures most of the harnesses he keeps in stock. In answer to a question by the writer, he said: "My aim has been to make only first class goods. I find that horsemen appreciate this and have patronized me liberally ever since I started in business. My endeavor is to keep my stock of harnesses, robes, blankets and all description of horse wear as complete as possible. I import all my whips, as well as such goods as brushes and curry combs."

"Do you meet with much opposition from American harness makers?"

"Of course the Calais harness makers make a bid for the St. Stephen trade, but I have no reason to complain because of opposition from that quarter. If I cannot make as good an article and offer it for sale at as low a rate as those in the trade at Calais, then I should not complain. As a matter of fact I don't fear competition from Calais or any other place. I sell my goods on their merits, and the best evidence that they give satisfaction is that those who deal with me once are sure to patronize me again if they need anything in my line."



ST. STEPHEN'S BANK.

Smith American, Story & Clark's and Dyer & Hughes. I should also mention that we have in stock the Bell organs and pianos, which are now so popular all over the country."

"What are the other principal features of your business?"

"We have in stock a large lot of piano and organ stools, all the latest sheet music, and a splendid assortment of violins, banjos, flutes, guitars and trimmings for all instruments. We have also a fine line of violin strings always on hand."

"Where do you find your chief trade, Mr. Topping?"

"In New Brunswick our principal trade is in Charlotte, York and Carleton counties for Canadian goods, and in Maine, in Washington and Aroostook counties for American goods. We have sold goods in every place of importance in all the counties named. Orders for tuning, repairing, regulating and packing will receive prompt attention, and we solicit correspondence from every quarter of Maine and New Brunswick. We are ready and willing to sell any of our goods on easy payments; or in other words, on the instalment plan, with, of course, special discounts to cash customers."

Mr. Topping is familiar with every phase of the musical business, and is a most interesting gentleman to meet. His firm has an excellent reputation, those having dealings with it being well satisfied with the goods purchased and with the general treatment received.

Increased Affection.

Maude—Algernon, you know a year ago I told you I would not marry you until you had saved \$10,000.

Algernon—Yes, but—

Maude—And six months ago I told you I thought we could get along on \$1,000.

Algernon—But still—

Maude—Well, how much have you by this time?

Algernon—Exactly \$36.62.

Maude—Don't you think that—that—that is near enough?—Time.

ST. STEPHEN'S MEAT MARKET.

The Splendid Trade that Nicholson & Co. Are Doing.

There is no concern in St. Stephen better known than that of Messrs. M. Nicholson & Co., whose establishment is on King, a short distance from Water street. They began business about three years ago, and their success has been much greater than they had anticipated. Mr. Nicholson's partner is Mr. C. A. Reed. Both are very enterprising, and thoroughly understand the necessity of keeping on hand only the best class of goods.

When asked why they did not add groceries to their meat trade, Mr. Nicholson said: "We profess to run only a meat, vegetable and fruit market. Our great aim is to keep the best meats to be found in the town. Our vegetables are always the freshest to be had, and we strive to keep at least as good fruit as can be found any place else. If we sought to carry a line of groceries our place would cease to be regarded as the meat market of St. Stephen. Besides, there are many grocers who are now our customers and whose trade we would likely lose if we went into the grocery trade. We have reason to be satisfied with the success that has attended our efforts to provide a first class meat market. Our customers include all classes, from the highest to the lowest, and it is pleasing to us to know that there have been few, if any, complaints."

Both Mr. Nicholson and Mr. Reed have made a great study of their trade. They thoroughly understand the wants of their patrons, and it is to that fact, and their excellent business habits, that their splendid success is due.

One Level-Headed Grl.

Mr. Blaise—I know I'm not what the world calls a good man, Lucille, but I love you; and if you'll only marry me I swear I'll reform.

Lucille—If you love me, what's the matter with a reformatory, and save me the pains and expense?—Judge.

FIFTY-THREE YEARS OLD.

THE ST. STEPHEN BANK AND ITS HISTORY.

A Splendid Record from the Start—The Cause of the Bank's Success—The Financial Institution of the Border.

The St. Stephen bank is one of the oldest banks in Canada, and while scores of similar institutions have met with disaster, it has gone on and prospered. It was established in 1836, with a capital of \$100,000, all paid up. The capital was increased to double that amount in 1853. At present the condition of things is: the bank has a paid up capital of \$200,000; a reserve fund of \$35,000, and a profit and loss account of \$10,543. The history of the institution is a most interesting one. The first directors were: Robert M. Todd, Robert Lindsay, Nehemiah Marks, George S. Hill, Robert Watson, William Porter, Gilman D. King, Henry Eastman and James Albee—not one of whom is now alive. The first meeting of the stockholders was presided over by George S. Hill, with Alex. Campbell as secretary, and was held at the office of George S. Hill—notice of which appeared in the *St. Andrews Standard* and *St. John Courier*, there being no paper published at St. Stephen at the time. Mrs. S. H. Blair, daughter of the late Colonel "Nehemiah Marks (first president of the bank) and relict of the late Dugald Blair, M. D., is the only original stockholder now alive. Nehemiah Marks was chosen as the first president and David Upton cashier. Mr. Marks resigned in June, 1837, and William Porter was elected president. The first premises occupied by the bank consisted of two rooms, in the building now occupied by Mr. B. R. DeWolfe, as a carriage factory, on the south side of Water street, these rooms having been secured at a rental of £17 10s. The first solicitors of the bank were Hill & Abbot.

Mr. Marks was re-elected president in

stock, and was succeeded in the St. Stephens bank by his brother, Walter L. Grant. In September, 1885, Mr. Freeman H. Todd died and was succeeded in the presidency by W. H. Todd, M. D., who at present occupies the position. No more enterprising man ever lived than Freeman H. Todd. He began life on the St. Croix without a dollar. He died worth more than a million of dollars—the result of honesty, enterprise and industry. Dr. Todd, the present president, is a son of the late Hon. William Todd, and, like his father, he devotes his best attention to the affairs of the bank. In 1886, the bank purchased its present splendid quarters from the bank of British North America.

The present board of directors is composed of Dr. Todd, President C. F. Todd, J. D. Chipman, Hon. Geo. F. Hill, Frank Todd, Henry F. Todd, E. H. Balkam, Jas. G. Stevens, jr., and H. F. Eaton. It is doubtful if any other bank in Canada has a more wealthy board of directors in proportion to its capital.

The St. Stephen bank has been a great success from the start. That is due to the fact that it has always had behind it level headed men of means and that its management has been as near perfection as possible. The bank's dividends have averaged 8 per cent per year from the beginning. The institution never was more prosperous than at present, and the president, directors, and officials have every reason to believe that they enjoy to the fullest extent the confidence of the public.

During and after the American war the St. Stephen Bank issued what were known as the Chipman Bills, being in the form of drafts drawn on the late Z. Chipman, at that time one of the most prominent business men on the St. Croix and largely interested in the bank. These bills were a great accommodation to the public of the St. Croix, as the general business of the river was conducted on an American money basis.

A WELL KNOWN HOUSE.

How the Trade of Mr. C. H. Clerke, Wholesale Grocer, Has Grown.

Less than 20 years ago Mr. C. H. Clerke left St. John for St. Stephen, as American Consul at the latter port. The duties of his office did not fully occupy his time, and he kept books for Mr. C. B. Eaton. He had not been long on the border until he made up his mind that there was a field for a first class wholesale grocery, and in 1873 he and William Vaughan opened such an establishment. The partnership continued until 1878, when Mr. Clerke became sole proprietor. At the present time the firm enjoys an immense patronage. It does a large trade in nearly every part of Aroostook and Washington counties, in Maine; and in Charlotte, Carleton, Madawaska, Victoria and York, in New Brunswick. Mr. Clerke keeps two travellers on the road nearly all the time. He is a direct importer of all goods and articles in which he deals, such as molasses, sugars, fish, hard and soft coals, teas, etc., and as a consequence his travellers are able to quote low rates to the patrons of the house. Two others and the writer were discussing Mr. Clerke's great success in business, when one of the former said: "Mr. Clerke is the luckiest business man on the border. He buys two or three cargoes of molasses just before a big rise in that article. The same might be said of many of his transactions in tea and sugar. I have never seen a more lucky man in all my life than C. H. Clerke." The other of the two said: "He may be lucky, but that is not the secret of his success, the cause of which is his great business capacity. There is no man in the province who keeps a closer eye on those markets of the world in which he is interested. By watching the condition of things in such markets he generally knows when to buy, and it is to his shrewdness and ability as a business man, and not to luck, that he owes his great prosperity."

Mr. Clerke cannot be induced to talk about his business success. To use his own expression: "I do not believe in parading myself and my business. My house is pretty well known in Maine and New Brunswick, and I have reason to be well satisfied with the patronage I receive."

Just before leaving the border the writer visited the private stables of Mr. Clerke. It would require much space to describe them. Suffice to say that they are fitted up in a manner that would do credit to a New York horse fancier. Every modern improvement is to be noticed—everything that will in any way tend to the greater comfort of the horses. It will thus be seen that Mr. Clerke is a lover of horseflesh, as well as one of New Brunswick's ablest business men.

Many a Truth Spoken in Jest.

Mr. Rich—What have you to support a wife on, Gus?

Gus—My life insurance.

Mr. Rich—That won't be paid until after you are dead.

Gus—Well, I don't expect to see much life after I'm married.

He Was an Amateur.

Belle (at a military review)—I don't believe that officer in command has held his position long.

Bess—Why?

Belle—Listen to him say "Present arms," instead of "Present huh."—*Yankee Blade.*