

HARTFORD
— IN 1912 —

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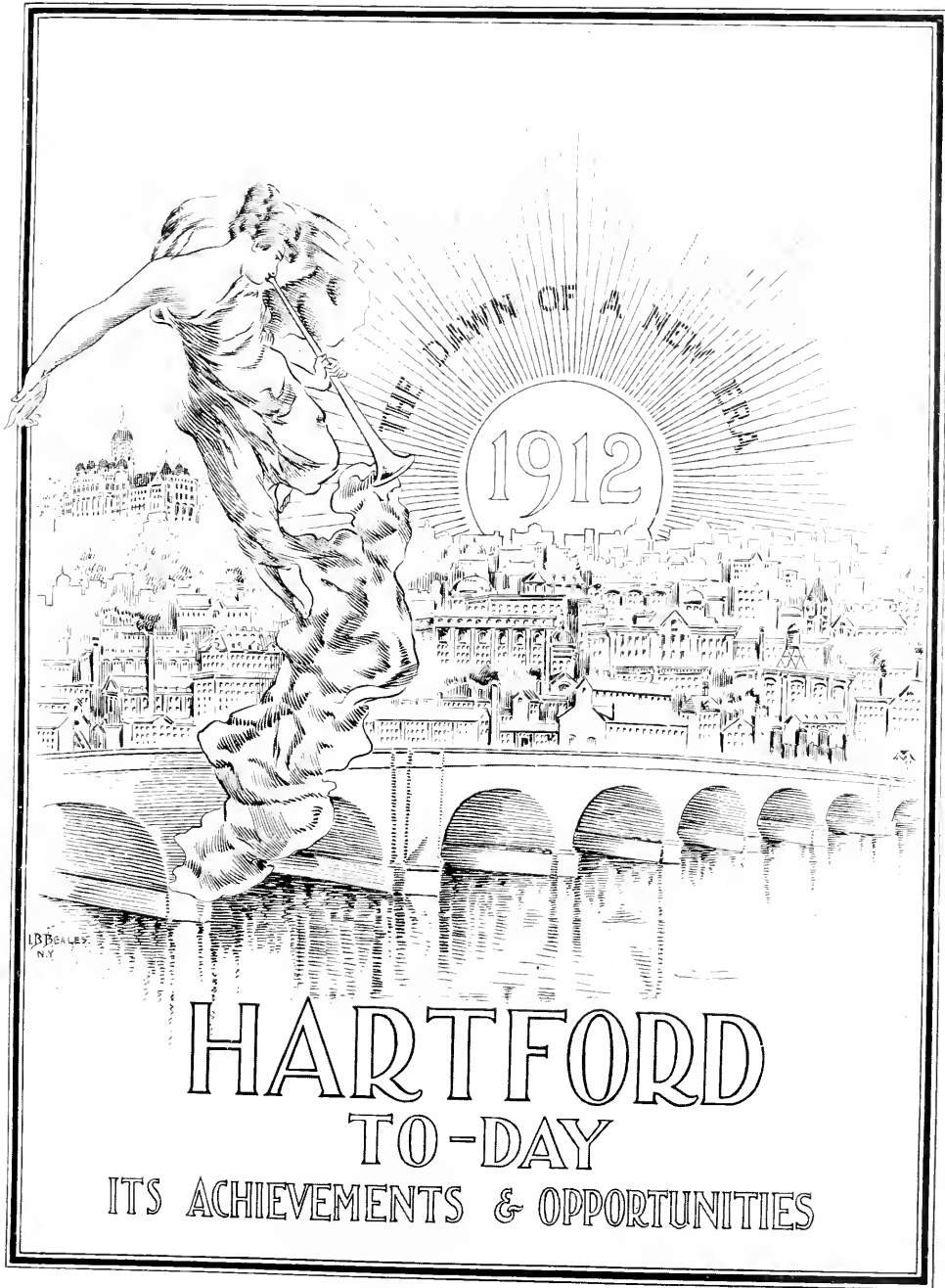
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Hartford in 1912 :



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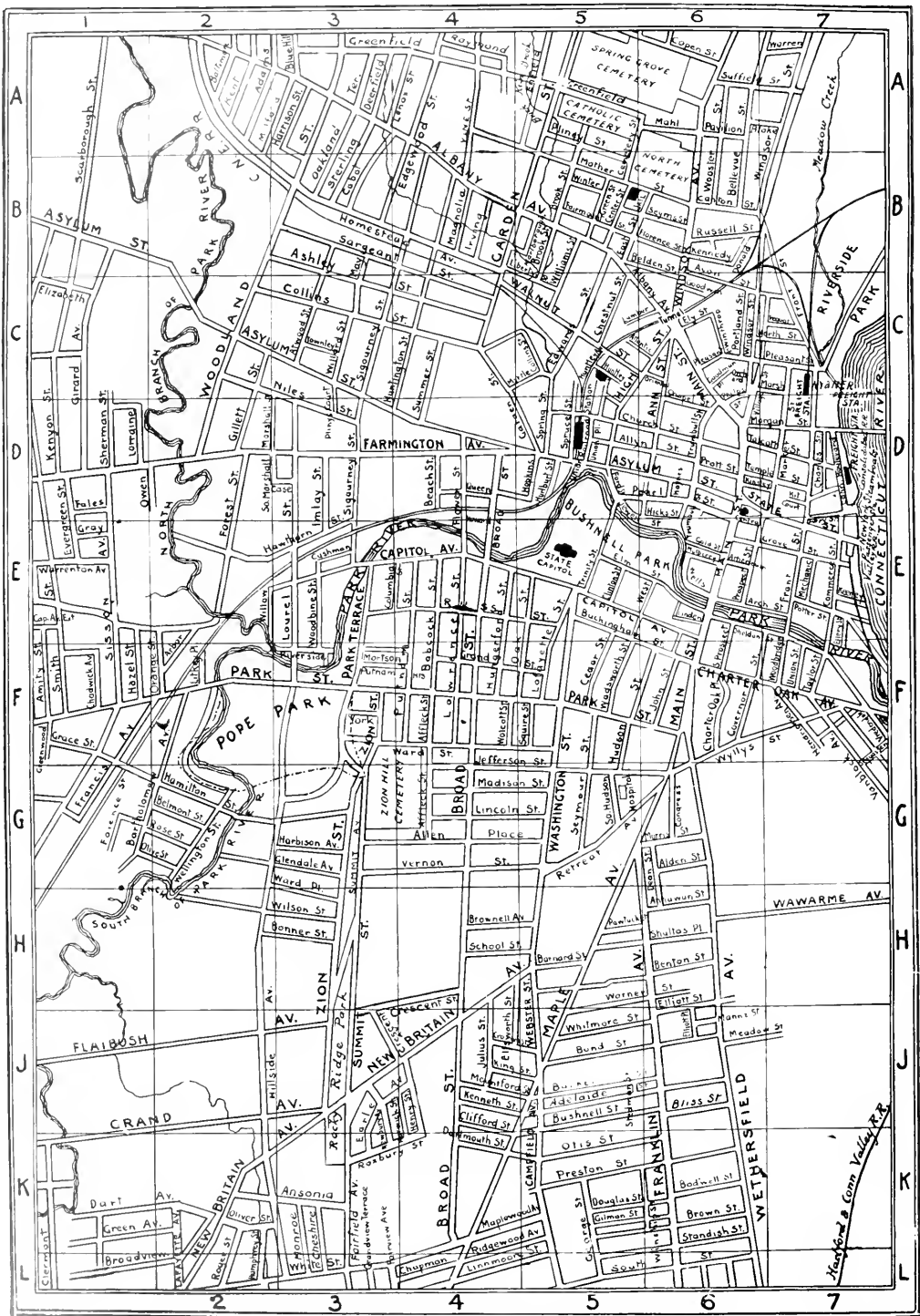


L. B. GALES
N.Y.

HARTFORD

TO-DAY

ITS ACHIEVEMENTS & OPPORTUNITIES



Map of the Business Section of Hartford.



HARTFORD

— IN 1912 —

Story of the Capitol City

PRESENT AND PROSPECTIVE

*Its Resources
Achievements
Opportunities
& Ambitions*

In which is incorporated Illustrated Biographies of the leading representatives in Finance, Insurance, Educational, Religious, Legal and Industrial Life of Hartford :: ::



Published By
THE HARTFORD POST

Printed By
R. S. PECK & CO.

Photographs By
CHRISTOPHER JOHNSTONE

Engravings By
A. PINDAR CORPORATION.

FOREWORD



THE PURPOSE of this reference book is to call the attention of the world at large to Hartford and its people; to show through picture and story the city's remarkable progress; and to proclaim, far and wide, its many opportunities.

This story of Hartford has been supplemented by special articles by the leading staff writers of *The Hartford Post* and by a series of tables and charts, so that the conclusions can not be reasonably questioned.

The entire aim of the publication is to promote public spirit and confidence, to justify the faith owners now have in Hartford properties, to acquaint investors with the possibilities this city holds forth, and to renew the proud feeling all loyal citizens have for the future greatness of our city.

This is not an exhaustive history, nor a guide book, but a careful study of the relative position and present conditions of Hartford published with a view to further development along all lines.

No one person knows Hartford, and no one person can possibly know its many virtues today. The city has grown too large for that. Neither can the story of the city as a whole be told in a volume this size. But the knowledge imparted here, which has been told in a brief and concise manner, will be sufficient to show to whom and to what Hartford owes its greatness.

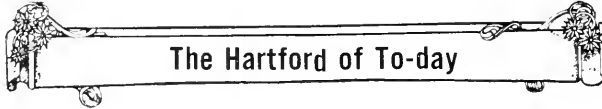
The credit for this publication is due, first, to J. E. Dennis, the Editor of *The Post*, Dr. Henry McManus, C. C. Hemenway, Miss Julia M. Traver, (Katherine Kip), C. E. Wilson and James W. Connell, all members of the editorial staff of *The Hartford Post*.

And last, but not least, to the Patrons whose names appear elsewhere and to whom this volume is respectfully dedicated.

It is these loyal sons of Hartford who have made possible the success of this publication and to these self same Patrons, Hartford owes much of its present high standing and remarkable progress. In the words of the immortal Rip Van Winkle, "May they live long and prosper."

And in closing, the publishers desire to say, that if this volume has told its tale so well that it can interest one new industry to locate here, or one capitalist to make further investment in its great opportunities, or open the eyes of the public to the city's remarkable possibilities, then its mission has been fulfilled.

B. S. WHITE
Associate Editor.



The Hartford of To-day

From barren fields and wind-swept valleys,
From hills that knew no voices but their own,
From streams that moved with only Nature's purpose,
And woods that dreamed of solitude, alone;
All this has come! The miracle of ages
Has brought the solitude within man's sway,
And, from the barren-waste, now stands created,
Proud in its strength, "The Hartford of Today."

Where fields were vacant, lofty buildings tower,
Where forest-silence reigned is heard the cry
That marks the busy city with its clamor,
While restlessly the human tide flows by,
Now, pond'rous wheels turn for the stream which passes
And heavy fact'ry hammers throb away,
Each stroke another lasting, vital tribute
Industry pays "The Hartford of Today."

The miracle of time is not yet ended:
The wizardry of change will still go on,
Success will come in place of every Failure:
New energy will come with each new dawn,
Strange hands will enter into the old struggle,
Brave hearts will dare to fight without dismay,
And great will be the future of the city
Born from the hopeful "Hartford of Today."

—LOUIS E. THAYER.

HARTFORD--Present and Future

Story of the Capitol City— Its Progress and Development

By B. S. White

HARTFORD IS THE IDEAL AMERICAN CITY. With its beautiful homes, notable public and private buildings, large and prosperous manufacturing establishments, progressive commercial organizations, and with a population of over 100,000 bright, energetic, skillful and contented people, it is little wonder that the city has held its own against those of other American cities whose commercial advantages have been much greater.

Hartford is located on the main line of the New York, New Haven & Hartford Railroad, half way between New York and Boston. It has waterway connections with the outer world, through the Connecticut river to Long Island Sound, which is only 50 miles away. The river is open nine months of the year.

The last census gave the city a population of 98,915 and even the most conservative will now concede that the city has upwards of 110,000. Being located in the center of one of the most thickly populated counties in America it is estimated that the purchasing population of Hartford is 500,000.

HISTORICAL HARTFORD

Hartford is rich in historical associations dating back to the earliest settlement in 1637, when Rev. Thomas Hooker and his sturdy band located on the west bank of the beautiful Connecticut river and named the town Hartford, after Hertford, a city in England.

It has much that is edifying to the world at large. Over its beautiful hills and valleys and along the banks of the picturesque river many battles have been fought and many decisive victories won.

It was the Constitution drawn up and adopted by the Hartford colony in 1639 that was used as a model one hundred and fifty years later for the National Constitution.

The city has contributed to the world many notable people, including such names as Noah Webster, Samuel L. Clemens (Mark Twain), Harriet Beecher Stowe (of Uncle Tom's Cabin fame), Charles Dudley Warner, Edmund Clarence Steadman, George D. Prentice, John Fiske, Dr. Horace Bushnell, Joel Barlow, John Trumbull, Dr. Lemuel Hopkins, Theodore Dwight, Emma Willard, Lydia H. Sigourney, Rose Terry Cooke, Dr. James H. Trumbull, William Gillette, Clyde Fitch, Otis S. Skinner, Mary Garden, Lew Dockstader and others.

From the earliest days Hartford people have been progressive. It was one of the first cities in America to adopt a permanent City Planning Commission, which was authorized by an act of the legislature. With this plan definitely settled the city has slowly but surely forged ahead, making the needed improvements which has gained for it a reputation as "The City Beautiful."

But it is not only a beautiful city, it is a city of great industrial expansion. Rarely do these two go well together, as the activities of the latter has a tendency to destroy the beauties of the former. In this city, through admirable forethought in laying out the city plans, they have worked well together, and ideal conditions and surroundings prevail.

Owing to its position, geographically, Hartford will always be well supplied with food products. It is surrounded on all sides by numerous farms, which produce, besides quantities of tobacco, much garden truck, dairy products and fruit of all kinds.

The city owns its own water works, and has any amount of pure water. When the improvements now in process of construction are completed, Hartford will have a sufficient water supply to satisfy a city of twice its size.

The drainage system of the city is perfect, and in consequence the general health of the community is far above the average. The City Hall and Capitol Buildings are the two most famous buildings in Hartford. The former was used as a State House for nearly 100 years, and housed the famous Hartford convention.

The State Capitol is another structure that commands much attention. It has the distinction of not only being one of the handsomest public buildings in America, but it is unique in view of the fact that it was built within its appropriation.

Near the City Hall is the Center Church, which was constructed in 1807, and has adjoining a burying ground which was in use from 1640 to 1803. Opposite is the Wadsworth Athenaeum, the Hartford Public Library and the Morgan Memorial. These three are noted buildings in Hartford, and contain many works of art, rare collections of paintings and books.

A few blocks away from the center of the city is a tablet which marks the site of the Charter Oak, a famous old tree, in the hollow of which was hidden the Connecticut Charter to save it from Sir Edmund Andros.

The city has many other interesting buildings and manufacturing plants which are of historic association and of industrial value, but space will not permit of special mention at this time.



Soldiers and Sailors Monument, With Capitol in the Distance.

Hartford's Population Growth

The first census showing Hartford's population growth was taken in 1790. The following table shows the city's progress in figures, and demonstrates that there never has been a time when Hartford was not in the procession in the onward march of cities of America.

Year.	Population.
1790	4,090
1800	5,347
1810	6,003
1820	6,909
1830	9,789
1840	12,793
1850	17,966
1860	29,152
1870	37,743
1880	42,551
1890	53,230
1900	79,850
1910	98,915
1912, est.,	110,000

Comparative Population Summary

The following table shows the growth of thirteen leading cities in the United States for the past ten years, according to the United States Census reports. Most of these fine cities are of Hartford's general class, and others are given that a comparison may be made. It proves that Hartford in particular, and the Connecticut cities in general, have 'held their own' even though no attempt has been made in the past decade to boom the state.

Cities.	1910	1900	Increase	P'ct Incr.
Albany, N. Y.	100,253	94,151	6,102	6.5
Bridgeport, Conn.	102,054	70,996	31,058	43.7
Dayton, Ohio	116,577	85,333	31,244	36.6
Fall River, Mass.	119,295	104,863	14,432	13.8
Grand Rapids, Mich.	112,571	87,565	25,006	28.6
HARTFORD, CONN.	98,915	79,850	19,065	23.9
Lowell, Mass.	106,294	94,969	11,325	11.9
New Haven, Conn.	133,605	108,027	25,578	23.7
Reading, Penn.	96,071	78,961	17,110	21.7
St. Joseph, Mo.	77,403	102,979	*25,576	*24.8
Springfield, Mass.	88,926	62,059	26,867	43.3
Waterbury, Conn.	73,141	45,859	27,282	59.5
Wilmington, Del.	87,441	76,508	10,933	14.3

* Decrease.

POPULATION GROWTH

As may be seen from the accompanying tables, the greatest growth of Hartford has been in the past two decades, the city increasing its population in 20 years nearly 50,000.

Previous to 1890 the so called "New England conservatives" were in control with the result that old town notions were paramount. Some were willing to let the town grow while others were opposed to any movement that meant too much commercialism.

Even today a few of the narrow minded citizens of the old school ideas protest against any plan that means industrial growth.

Fortunately for the city, however, the progressive element is in the majority with the result that the city is growing with remarkable rapidity. Industrial expansion is the law of the day.

Manufacturing establishments which a few years ago were considered enormous when employing two or three hundred hands now give way to those employing thousands. Products which at one time were made only for local consumption are now made to supply the world's market.

There is probably no concern in Hartford today, that was in business ten or twenty years ago, but which has increased its capital and output, and in most cases they have doubled and tripled.

According to the census reports the capital invested in industrial establishments in this city have increased in the past five years over \$20,000,000, which is at a ratio of 70 per cent, while the value of the products has increased over \$15,000,000, or about 57 per cent.

No city in America has a better reputation for the standard quality of its products. This is the kind of progress that means real progress.

LABOR CONDITIONS SUPERB

Hartford's reputation for manufacturing standard products is due to the army of skillful and capable mechanics and workmen that make this city their home. For general intelligence, ability and skill, Hartford workmen stand among the highest in the country.

Many of these artisans own their homes and all are happy and contented. Strikes and labor disputes are rare and when some question arises that is unusual it is amicably settled. The relations that exist between the employer and employe are most pleasant. It is not a rare thing to find workmen that have been employed in the same establishment from twenty-five to fifty years. The city is an ideal home town for the laboring man or mechanic and it has more skilled and high price labor than any city of its size in America. Good working agreements, liberal wages, and beautiful homes and surroundings have done all that is necessary to contribute to the health of the population and create a feeling of contentment and happiness among its laborers.

PLEASURE GROUNDS

The beauty of Hartford's parks is inexpressible. They have a wonderful natural beauty that defies description. A trip through Keney park on a hot summer day must be taken to be appreciated. Nowhere in the world can this park be excelled. Then a romp over the broad fields of Goodwin park or a walk in the twilight through Pope park will well repay one for the effort. Then there is Elizabeth park, the city's garden spot; famed world wide for its rose gardens, and Bushnell park, surrounding the State Capitol. The city has upwards of 20 parks and squares occupying over 1,335 acres. It is claimed that Hartford has sufficient park area to meet the demands of a city of twice its size.

In these various parks every provision has been made for the comfort of the people. Shelter pavilions, bath houses, play grounds, tennis courts, and golf courses are provided for the people's pleasure and pastime. In Pope park alone it is estimated that over five thousand people at times enjoy the various sports and amusements provided by the city.

A word about the charitable institutions and hospitals will not be amiss. The city has enough institutions of this character to meet the demands of a great city. Every provision has been made for sick and needy, and in these establishments every comfort is provided that is conducive to the patients' welfare.



View of the Connecticut Bridge, Hartford



Hartford Theological Seminary

EDUCATIONAL ADVANTAGES

Cities are usually judged by the class of industries and the schools. The educational facilities of a community have a great deal to do with its growth and prosperity. That community is most attractive which offers good educational facilities to the larger number of people. Outside its own confines a community is usually known by the character of its industries and the quality of its schools. These are the criterions by which it is judged, and the wise man will not deviate from it.

Schools make a city. They are in reality the factory in which future citizens are manufactured. If the factory is slovenly in character and without ideals, the product will show it.

Fortunately, Hartford has schools of high character. The children who go out from them are well prepared for the next step in their careers, and they rarely find that the schools have not done all it was possible for them to do.

The teachers in the Hartford schools are of high type. The public schools offer the very best opportunity, for either life work or preparation for college and university. Their graduates are today occupying places of eminence in the world.

After high school, the boys have the opportunity of going to Trinity College without having to give up any of the home comforts. And Trinity prepares them splendidly for entrance into the great university of the world. When they come forth they are strong, courageous, and ready for the fray.

Trinity is Hartford's pride. It has long stood for the best in the higher education of young men, and its graduates are all over the world, very many of them filling important positions.

Besides these, Hartford has many other excellent schools that deserves special mention, such as the Academy of Mt. St. Joseph, La Salette College, Hartford Theological Seminary and the Y. M. C. A. All of these are doing good work in their respective lines and are helping to make the name of the city famous as an educational center.

CHURCH EDIFICES

Hartford's churches are a source of pride to the citizens in general and the religious element in particular. Both small and large, they number over 60, and they are the backbone of the city. They keep the city what she is—healthy and clean, and attract the right kind of inhabitants, sober, intelligent, and industrious citizens.

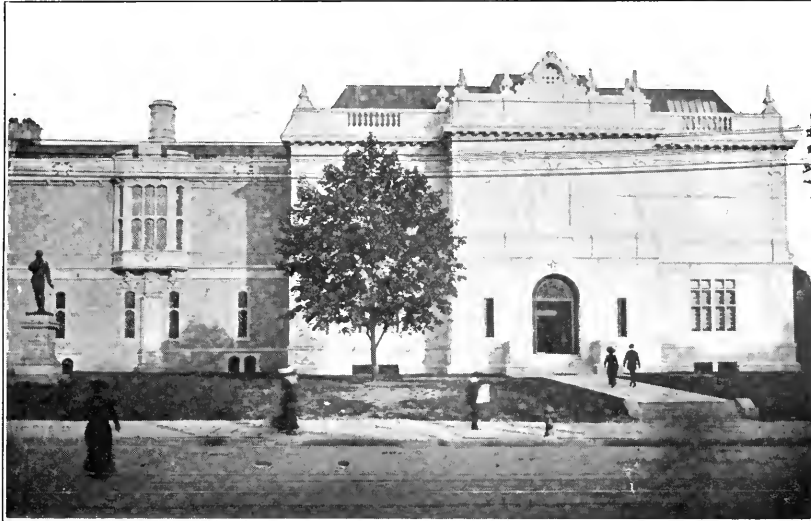
With their numerous interests and activities they reach out into the homes and satisfactorily solve many difficult problems of the day. In a majority of cases they are self-supporting and therefore self-respecting. Many of the churches are noted for their beauty architecturally, and harmony of interior decorations.

Notable among these church edifices which are conspicuously beautiful, both in design and artistic finish are St. Joseph's Roman Catholic Cathedral, St. Peter's, St. Augustine's and St. Michael's Roman Catholic Churches, the Farmington Avenue Congregational Church, Christ Church, the South Congregational and First Church of Christ, Science.

BUSINESS GROWTH

In Insurance Hartford is preeminent: taking foremost rank over nearly every city in America of its size or anywhere near it. The companies having their home offices in this city have aggregated capital of over \$35,000,000. Most of these have erected monumental structures which have increased the reputation of the city. To care for this stupendous business—Hartford has 20 banks and trust companies all of which are in a first class and flourishing condition. The bank clearings have increased from \$135,000 000 in 1901, to \$223,779,243 in 1911, a gain of nearly one hundred per cent.

Hartford's building expansion has been even greater than its financial progress. A little over five years ago, or to be more specific, in 1904, the total number of the permits issued was 511, totaling \$2,144,605, while in 1911 they had grown to 1305 permits, with a total amount of \$5,896,244. These figures are sufficient proof of Hartford's remarkable growth and prove beyond a question of a doubt that for a real estate investment or building the enterprise the city has no peers.



MORGAN MEMORIAL
Erected by J. Pierpont Morgan

CIVIC ORGANIZATIONS

Hartford has many organizations dealing with civic affairs. Principal among these are the Chamber of Commerce Club, the Board of Trade, the Hartford Business Men's Association and the Civic club, the latter a prominent woman's organization.

All of these various clubs have done a great deal for the betterment of the city, and most of them are in all movements of a civic nature.

The Chamber of Commerce was organized February 3rd, 1911. It is composed of the following organizations:—

- { Hartford Board of Trade.
- Hartford Business Men's Association.
- The Landlord's and Taxpayers' Association.
- The Employers' Association.
- The Civic Club.
- The Manufacturers' Association.
- Hartford Council, No. 210, United Commercial Travelers of America.
- Municipal Art Society. }

The object of this association is to accomplish greater efficiency in promoting, advancing and securing the prosperity of Hartford.

The president of this association is Ex-Mayor William F. Henney, a lawyer who stands high in the esteem and admiration of the people of Hartford.

The Board of trade is another organization that has done much in furthering Hartford's interests.

The Business Men's Association, which is composed of upward of 650 members, is one of the live wires of the city. With the change in the directory which occurred about a year ago new life was instilled in the association. Since that time the membership has about doubled and it bids fair to be the leading organization of its kind in New England.

The principal characteristics which have been instrumental in the upbuilding of the city have been the feeling of good fellowship and public spirit which have always been displayed by the people whenever occasion demanded.

These two have been important factors in the growth of the city and have done much to keep the city in the procession of the onward march of progress.

In the past few years striking examples of the pride of the city have been seen in the building of two magnificent establishments, by popular subscription. One is now occupied by the Underwood Typewriter Co., which later bought the building, and the other is now in process of completion. Other examples may be seen in the magnificent and imposing concrete bridge which spans the Connecticut river and which was constructed at a cost of over \$1,600,000. There is no grander illustration of the beauty of utility than this bridge of scientific construction and architectural design.

It would be impossible to mention all of the public spirited citizens, who, by their generosity and foresight, have helped to make the city beautiful. Among those who have passed to the great beyond may be mentioned Henry Keney, who occupies a conspicuous place in the archives of the city because of the generous spirit which prompted him to leave that wonderful haven of beauty and rest—Keney Park, to the people of Hartford.

Grateful memory is also due Col. Albert Pope for his liberal gift to the people of Pope Park and also for the magnificent manufacturing plants which bear his name and which have added so much to the business and industrial life of the city. Also to Samuel Colt, of revolver fame, Charles M. Pond, and others. "Hartford spirit" is a well known factor throughout America.

HARTFORD'S FUTURE

The United States according to the last census has now passed 100,000,000 population mark. This one hundred million to the American Revolutionists would have been the wildest of conceptions. Their one thought was freedom. Growth was merely incidental.

They realized in a small way that the freedom that they fought for would bring many others to America, but they gave little thought to the number that might grow from that handful of Puritans that laid the corner-stone for this great nation of ours. The day for the unfolding of the great possibilities had barely dawned.

With freedom came opportunity; with opportunity came the development of the natural resources and with this development came wealth and undreamed of realizations.

Today America is supreme. It leads the world. Every country looks toward this great land of progress for inspiration and leadership.

The United States covers a fraction over 5 per cent. of the total earth's area, and the population is about the same ratio of the entire population of the globe. But we supply the greater part of the world's necessities: 76 per cent. of all the corn grown comes from the United States; 70 per cent. of all the cotton is grown here; 59 per cent. of all the copper is produced here; 62 per cent. of all oil, 31 per cent. of all the tobacco, 37 per cent. of all the coal, 26 per cent. of all silver, 21 per cent. of all the gold, and, of the entire wealth of the civilized world, the United States has over 33 per cent.

These figures mean that our country is marching onward toward its predestined existence. It means that American people are to take their rightful position as the greatest and most cosmopolitan nation on the globe. And with this growth—Hartford, the city of progress and prosperity,—will be one of the great gateways to the foreign markets.

The future of Hartford never looked brighter. With the development of the numerous opportunities the industrial life of the city will increase. The city today is a great distributing center. In a short time at the rate it is now increasing this population will double. Such being the fact the wealth of the city will surely increase. Cheap factory sites, low cost of living, excellent transportation facilities, cheap power and reasonable taxation are features that can not be ignored by the capitalist who is looking for investment.

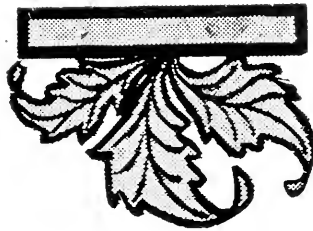
Hartford's future lies in the development of its manufacturing and the fundamental needs of Hartford today is more factories.

Factory growth means a greater business and a larger amount of trade in all lines. Factories give more trade to the retail stores, which in turn re-invest their profits in new enterprises, or put them back to increase their own business.

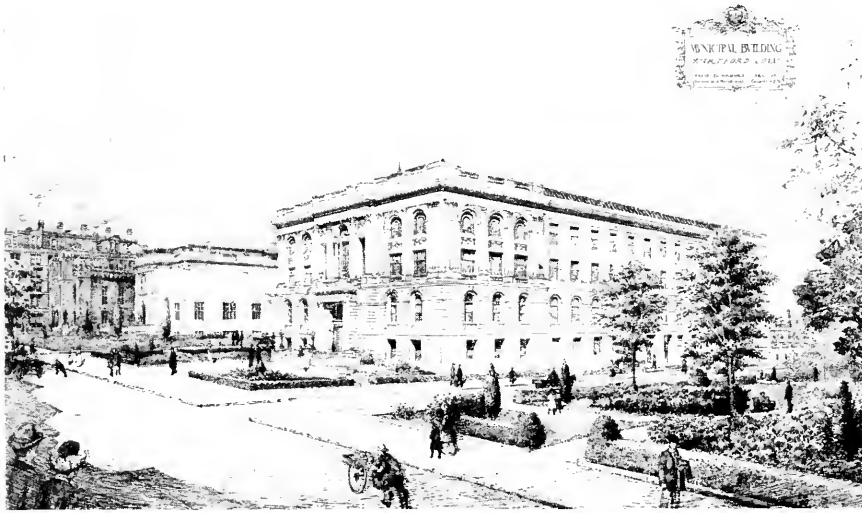
They fill the banks with ready cash which seek investment in new lines and new buildings, which in turn gives employment to more labor. Employees and employers alike have to have homes. This requirement in turn calls into activity numerous artisans who are increasing their own business.

Hartford stands today close to the manufacturing heart of this wonderful young nation whose trade surprises the countries of the world.

With the proper kind of publicity and exploitation of its resources and advantages Hartford of the future will be a world beater in population, growth, and the city will then take its rightful position as the first city in Connecticut.



The Famous Old State House Now Occupied By the City of Hartford



VIEW OF THE NEW MUNICIPAL BUILDING, HARTFORD
The Norcross Bros. Co., General Contractors of
New York, Boston, Washington, Providence, Worcester
Davis & Brooks, Architects

HARTFORD--Its City Government

The Enterprise of the Municipality The City Planning Commission

By C. C. Hemenway

(Abreast of the times, as is the case with her manufacturing enterprises, her commercial and professional life, Hartford's methods of municipal housekeeping keep step with the steady tramp of progress in the onward march for newer and better methods in government of cities and states.)

Hartford's progress has been slow, but steady, from the simple town meeting of the days of Hooker to the epoch of the clanging lever and jingling bell of the voting machine.

Hartford has not followed the lead of those cities which have taken the most radical steps and adopted the plan of government by commission. Rather Hartford's government is through commission, the various bi-partisan boards sharing with the executive the responsibility for carrying out the duties of the various departments and advising the court of common council in devising ways and means for transacting the city's business.

We would not claim for Hartford the honor of being the only city in Connecticut to have adopted the plan of commissions or boards to conduct the several departments. There are numerous other cities which have followed the same general idea. What is notable about Hartford is the way in which the idea has been worked out and in which these various boards have been divorced from politics. All the commissions are bi-partisan in their composition; perhaps unpartisan would be a better word when one takes into consideration the distinguished and conscientious service which has been given to their city by the members of these boards.

The idea which has been allowed fullest play in the administration of the city's affairs in recent years, at least, is how to build a bigger and better Hartford, a city which shall be a better home spot for her people than

are her neighbors, and one in which the people shall enjoy all of the benefits it is possible to confer on them.

Hartford, as a result, has more and better paved streets than most other cities of her size, she has a splendid police department and a fire department that in personnel and equipment is second to none in any city of equal size in the country. She has a park system that is the envy of the entire country and when the gigantic plans she has undertaken have reached fruition she will have one of the finest water supply systems boasted by any city in the land and one developed by overcoming obstacles which for many years seemed unarmountable.

But all this that Hartford has is merely the higher result of more successful use than other cities of the same facilities and means which both possess. It is simply the commission idea highly developed and put to its fullest value by commanding in the city's service not professional politicians to be rewarded, but men of ability and municipal patriotism, who give the best that is in them to their city, without a thought as to whether or not they will be continued in office.

While through her various departments Hartford has brought her plan of city government to a high state of efficiency, it is not through these alone that she reaches her highest state of development, because Hartford has as yet taken only the first trembling steps of the beginner in walking along the path of municipal progress.

Hartford has, what few other cities in New England have, a commission on city planning. This commission it is on which the city is depending for its fullest development. This commission passes on plans for the development of new streets, for the laying out of all parks, and it is working out plans not only

for a bigger and better Hartford, but for a more beautiful one besides.

The city plan commission is composed of eight citizens with the mayor as a member ex-officio. All plans for the city's development are referred to it for advice as to whether the steps proposed are those which should ultimately be best for the city.

Not only that but the city plan commission originates ideas for improvement of the city along lines suggested by itself or by experts whom it may consult. The commission engaged the services of the famous architectural firm of Carrere and Hastings of New York and a plan which this firm drew of the Hartford of the future establishes the goal toward which the commission is striving and the city is gradually working.

Briefly stated this plan provides for a city laid out with the state capitol as the centre.

A broad mall will connect the group of state buildings with the municipal civic center on Main Street. It is planned to have broad avenues radiate from the civic center to the outskirts of the city, with lesser avenues between, and frequent "rond points" or circles to form breathing spots for the people.

To relieve present congestion of Asylum Street, the extension of such Streets as Pearl and Church to the westward is planned and the creation of a public park on the ground now occupied by the Garden Street reservoir and the buildings of the American School for the Deaf is contemplated. Extension of Broad Street across this park to Garden Street will give the city a connecting link between Goodwin Park on the South and Keney Park on the North.

The connecting of the parks into a complete system, rather than having them exist merely as isolated recreation places, is an ambitious part of the plan. Development of the present boulevard on the river front will unite Riverside, Colt and Keney Parks and through development of Westbourne Parkway, Keney and Elizabeth Parks are already being joined. A cross town thoroughfare by connecting two or three streets already in use will furnish the link to connect Pope Park with the rest of the system.

Changes at the railroad station which will make it possible to carry streets to the westward over instead of under the railway tracks are contemplated, also the widening of many streets and the extension of others.

The plan is ambitious, perhaps it might be called visionary by a person who reads the reports of the commission and the detailed de-

scription as planned by the architects, but it provides a basis toward which the city plan commission is always working and gives the city a thorough and well defined plan to work along, doing away with the tendency to haphazard and spasmodic development of one locality without consideration of its relation to the remainder of the city.

Regardless of whether the ultimate plan is ever fully achieved it is certain that the line of development being carried out now will result in a better and more beautiful Hartford than as if the city plan commission did not exist.

Hartford's original form of government followed, in general the idea which was worked out in the other colonies. The town meeting and the school district were the central features. The town meeting, as such, has long since disappeared in Hartford. The school district, as a separate political entity, we still have with us despite the assaults made on the time honored system by those who believe a more modern method of conducting the city's educational enterprises is preferable.

In the earlier days not all men could vote. The community was built around the church and in Hartford as elsewhere the voting population was confined to the members in good standing of the church.

There were few changes in this system, beyond extending the right to vote to all male citizens more than 21 years of age, until Hartford became a city and then the form of government was adopted which was in use in all cities of that period.

Hartford still retains in her city government one feature that most students of municipal affairs agree is unwieldy and unnecessary, and possibly in the course of years may be done away with.

The legislative branch of the city's government is composed somewhat after the fashion of the state or federal government, having two branches—the board of aldermen and board of councilmen. The former is, like the senate which it represents, the smaller and more dignified body, originally designed to act as a check on the lower board. It is composed of two members from each of the ten wards each elected for two years, the terms of half the membership expiring annually.

The board of councilmen is composed of four members, from each ward, the entire membership being chosen annually. Each board elects its president but the mayor pre-

sides over the session of the aldermen, the president pro tem acting only in his absence or when called to the chair.

Later, Hartford adopted the commission plan and now the various departments are conducted by the following boards or commissions each composed of six members, half from each the republican and democratic parties, with the exception of the board of park commissioners which is composed of the mayor ex officio and ten citizens and whose membership is not bi-partisan:

Charity
Fire
Health
Park
Police
Street
Water

Each board expends the money appropriated for its use and reports to the common council. A degree of supervision over the boards is maintained by the council, and certain actions cannot be taken without its approval.

From time to time special commissions are created for various purposes, such as the high school building commission, the municipal building commission and other similar bodies which cease to exist when the purpose for which they were created has been accomplished.

During the administration of Mayor William F. Henney one of the most successful of Hartford's commissions was created,—the board of finance.

This is the body in whose hands rests the financial fate of the city. It is the check valve on extravagant expenditure, it is the body that directs the flow of wheel-turning cash into the channels where it will be most effective.

It is the finance board which prepares the budget put before the voters every year. The various commissions make their requests for funds and the finance board pares down the various estimates to an amount that the city can afford. Then the report is submitted to the common council, which usually accepts it. Whenever a public improvement is planned the matter is first referred to the finance board to see if funds can be found. If so the matter goes to the department which will have it in charge and work begins. Since the establishment of the finance board Hartford has saved many thousands of dollars and has

been able to keep its expenditures divided in a well balanced manner between the various departments. The system which has been created is the envy of many a Connecticut city. The board of finance is composed of the mayor, president ex officio; the treasurer, the clerk, the controller, also ex officio; one alderman, one councilman and two citizen members. Thus are represented on it the executive and legislative branches of the city government, the officials actually handling the city's money, and, through the citizen members, the voters.

HARTFORD'S MAYORS

The city of Hartford has had 36 mayors since 1784. Until 1825 the mayor held office during the pleasure of the general assembly. Since that time the term has been two years.

The following are the men who have served Hartford as mayors and their terms:

Thomas Seymour.....June, 1784—May, 1812
Chauncey Goodrich...June, 1812—Sept., 1815
Joanathan Brace.....Sept., 1815—Nov., 1824
Nathaniel Terry.....Nov., 1824—Mar., 1831
Thomas S. Williams...March, 1831—April, 1835
Henry L. Ellsworth...April, 1835—June, 1835
Jared Griswold.....June, 1835—Nov., 1835
Jeremy Hoadley.....Nov., 1835—April, 1836
Henry Hudson.....April, 1836—April, 1840
Thomas K. Brace.....April, 1840—April, 1843
Amos M. Collins.....April, 1843—April, 1847
Philip Ripley.....April, 1847—April, 1851
Ebenezer Flower.....April, 1851—April 1853
Wm. J. Hamersley...April, 1853—April 1854
Henry C. Deming...April, 1854—April 1858
Timothy M. Allyn...April, 1858—April, 1860
Henry C. Deming...April, 1860—Jan., 1862
Charles Benton.....Feb., 1862—April, 1862
Wm. J. Hamersley...April, 1862—April 1864
Allyn S. Stillman...April, 1864—April, 1866
Charles R. Chapman...April, 1866—April, 1872
Henry C. Robinson—April, 1872—April, 1874
Joseph H. Sprague...April, 1874—April, 1878
George G. Sumner...April, 1878—April, 1880
Morgan G. Bulkeley...April, 1880—April, 1888
John G. Root.....April, 1888—April, 1890
Henry C. Dwight...April, 1890—April, 1892
Wm. Waldo Hyde...April, 1892—April, 1894
Leverett Brainard...April, 1894—April, 1896
Miles B. Preston...April, 1896—April, 1900
Alexander Harbison...April, 1900—April, 1902
Ignatius A. Sullivan...April, 1902—April, 1904
William F. Henney...April, 1904—April, 1908
Edward W. Hooker...April, 1908—April, 1910
Edward L. Smith...April, 1910—April, 1912
Louis R. Cheney...April, 1912—



DIRECTORY OF THE CITY OF HARTFORD



Mayor

MAJ. LOUIS R. CHENEY

City and Town Clerk
HENRY F. SMITH

Collector
OTIS J. HART

Controller
CHAS. H. ROBINS

City Recorder
HON. H. S. BULLARD

Sup't Schools
THOS. S. WEAVER

City Sealer Weight and Measures
THOS. F. MURRAY

Assessors
ROBERT D. BONE
P. DAVIS OAKLEY
JAS. T. FARRELL

Judge Probate Court
HON. L. P. WALDO MARVIN

Corporation Counsel
A. L. SHIPMAN

Prosecuting Att'y
E. C. DICKENSON

Police Dept
W. F. GUNN, Chief
G. F. FARRELL, Capt.

Ass't Town Clerk
WILBUR T. HALLIDAY

Treasurer
CHAS. H. SLOCUM

Building Inspector
MICHAEL F. JORDAN

City Engineer
ROSCOE N. CLARK

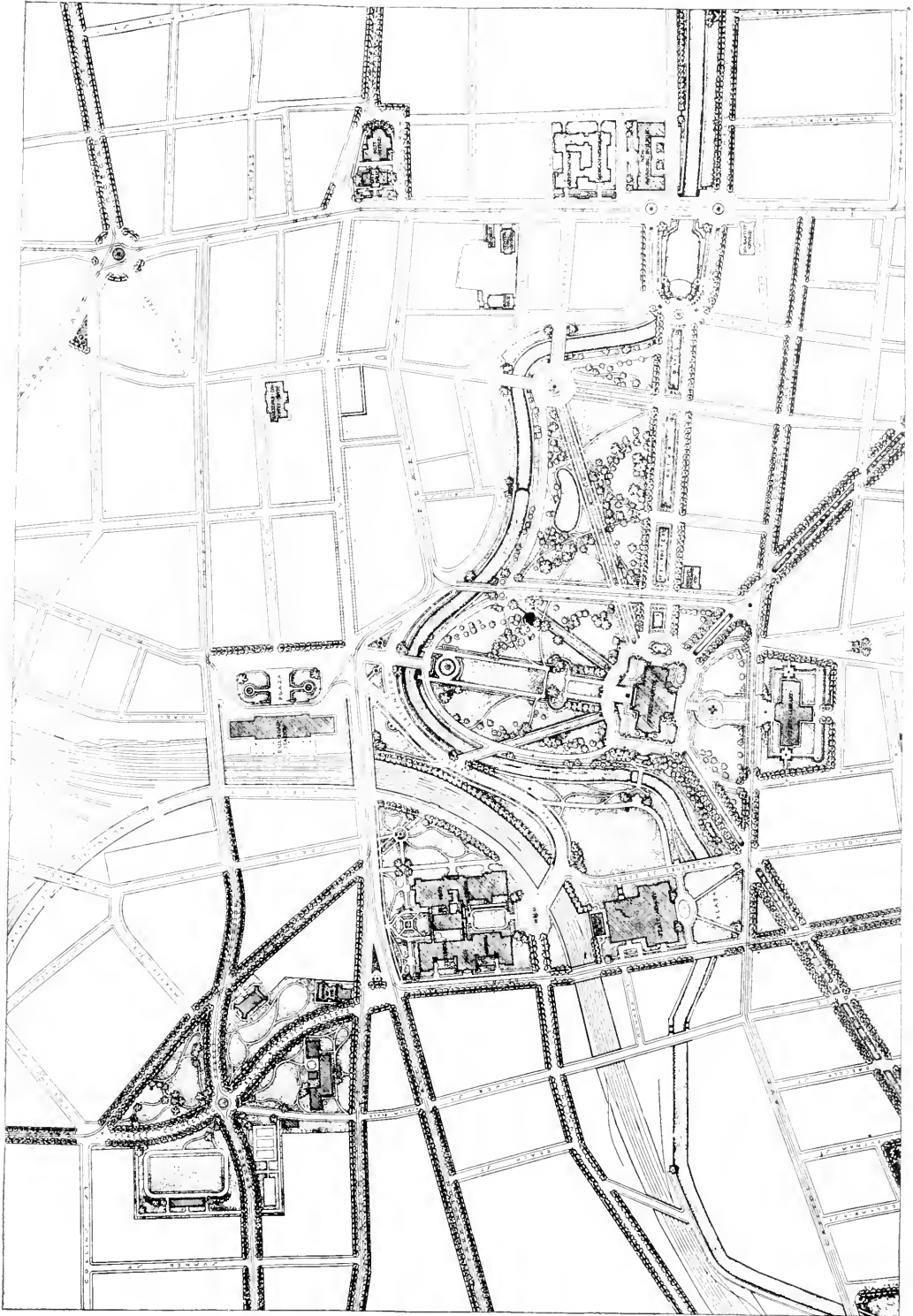
Sup't Street
C. J. BENNETT

Sup't Parks
GEORGE A. PARKER

Registrars of Electors
EDWARD S. YOUNG
WILLIAM COTTER

Water Dept
JOHN L. DOWER, President
C. M. SAVILLE, Engineer
FRED D. BERRY, Secretary

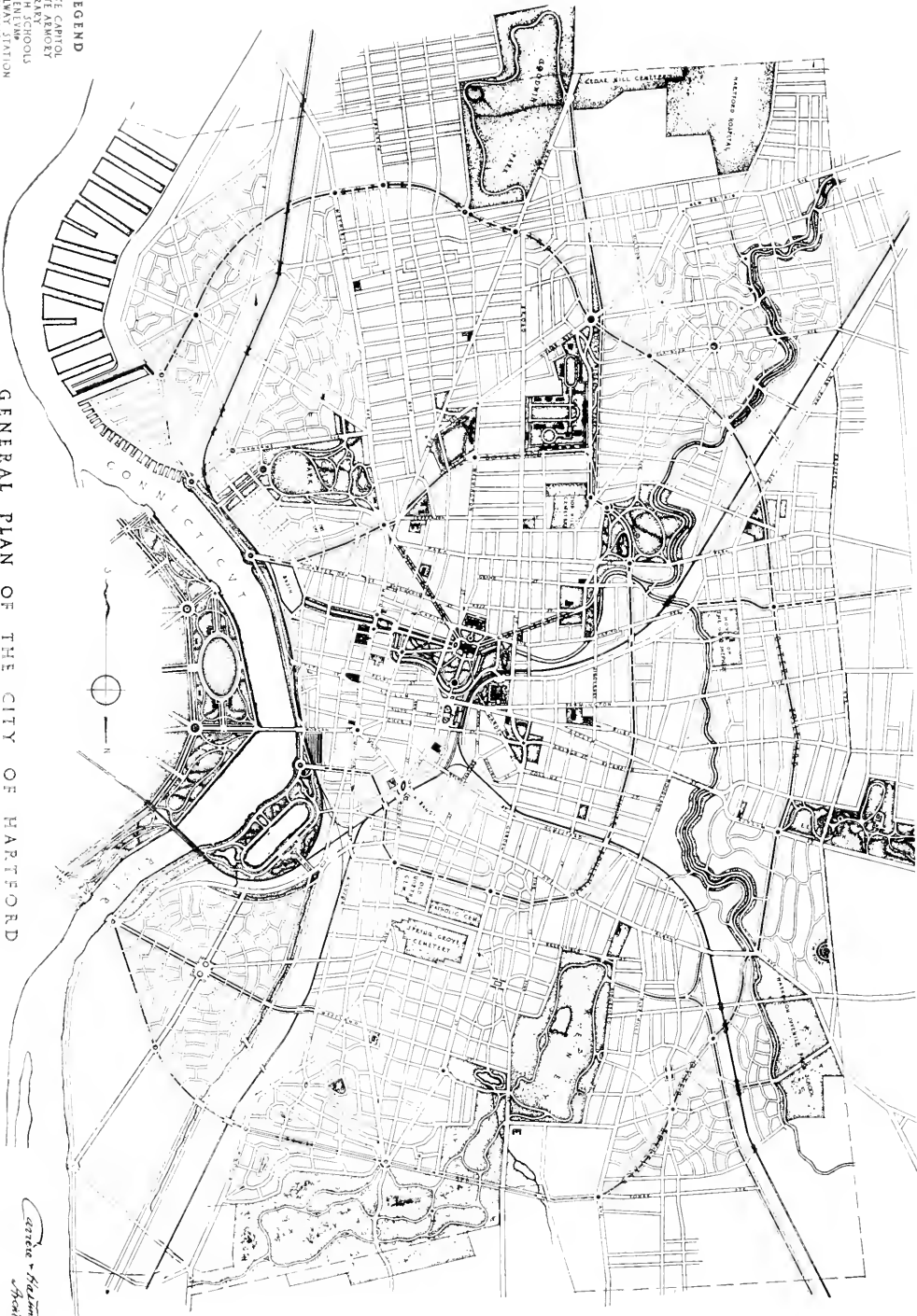
Fire Dept
HORACE B. CLARK, Pres
AUGUST LOOMIS, Chief
J. C. MORAN, Dept Chief



Plan of the Central Section of Hartford Showing Proposed Development

- LEGEND
- 1 STATE CAPITOL
 - 2 STATE EMPLOY
 - 3 LIBRARY
 - 4 HIGH SCHOOLS
 - 5 RAILWAY STATION
 - 6 CITY HALL
 - 7 NEW MUNICIPAL BUILDING

GENERAL PLAN OF THE CITY OF HARTFORD
 SHOWING PROPOSED PROGRAMME FOR DEVELOPMENT



*Greene & Hastings
 Architects*



Asylum Street Looking West

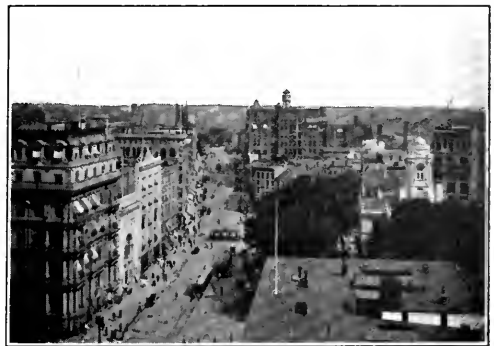


Main Street Looking North

VIEWS IN HARTFORD



Keney Memorial Tower



Birdseye View of Main Street



HON. LOUIS R. CHENEY
Mayor

HOX. LOUIS R. CHENEY.

Louis R. Cheney, mayor of Hartford, known throughout the state on account of his long connection with large financial interests and the Governor's Foot Guard, was born in Manchester, this state, April 27, 1859. He is the son of the late George Wells and Harriet K. (Richmond) Cheney.

He was graduated from the private and public schools of his native town and from the Hartford Public High School in the class of 1879. That year he entered business with Cheney Brothers, at first at the mills in South Manchester and then, after three years, taking charge of a department of the Hartford factory, still later representing the corporation in New York City. He was in the silk manufacturing industry nearly fifteen years.

Mayor Cheney was a director of the Austin Organ Company of Hartford, and for a number of years, its treasurer. Other directorates on which he has served include the Hartford Electric Light Company, Phoenix Mutual Life Insurance Company, Connecticut River Banking Company, Colt's Patent Fire Arms Manufacturing Company, Baker Electric Company and Hartford Hospital, as well as being trustee of the American School for the Deaf and the Connecticut Institute for the Blind.

He was on the staff of Governor O. Vincent Coffin, serving as Assistant Quartermaster-General of the State from 1895 to 1897. He represented the Tenth Ward in the Court of Common Council of Hartford on both boards, being elected to the lower board in 1897, 1898 and 1899, and to the upper Board in 1900.

While a councilman he was a member of the joint standing committees on water works and ways and means, and as Alderman on the ordinance committee.

Mayor Cheney was twice at the head of the First Company, Governor's Foot Guard, succeeding Major E. Henry Hyde in 1898, and remaining until 1903, when he resigned, Major Fred R. Bill succeeding him. In December, 1906, after the resignation of Major Bill, he again became major of the company and remained in command until the fall of 1908, when he again retired. The present Major, Frank L. Wilcox, took his place. Higher honors came to Col. Cheney last April, (1912), when on the Republican ticket he was elected Mayor of Hartford.

He succeeded Judge Edward L. Smith, now on the bench of the Court of Common Pleas to the office of head of the city's government.



HENRY F. SMITH

Mayor Cheney is giving the city a very able administration. He is ever ready to lend his substantial aid to any cause which will work for the betterment of the municipality.

Colonel Cheney is an imposing figure in the saddle and is an expert handler of horses. He is at the head of the Connecticut Society of Colonial Wars, Commander of the Military Order of Foreign Wars, member of the Connecticut Society, Sons of the American Revolution, president of the Hartford Automobile Club, member of the Hartford Club, the Hartford Golf Club, the Country Club of Farmington, the Union League Club of New York, several sportsmen's clubs and other organizations.

He was married in 1890 to Miss Mary A. Robinson of Hartford and they live in a state-ly residence at No. 40 Woodland Street, Hartford.

HENRY F. SMITH.

Henry F. Smith, City and Town Clerk of Hartford, and one of the most popular men in Hartford county, was born in Germany, July 12, 1853. Since 1854, when he was less than a year old, he has resided in Hartford. He attended the old Center school until 1865, when he went to Germany, and completed his education.

In October, 1868, he entered the employ of Foster & Co. of Hartford, wholesale grocers, and remained with that firm twenty-seven years. His change was no mistake for he has been city clerk since 1894, and town clerk



HON. EDWARD W. HOOKER

since 1896. The strength of the man is proved by the fact that he has been the nominee of both the Republican and Democratic parties in several elections. He is a thorough, willing and obliging official, who merits everything good that may be said.

He was councilman of the old Fourth Ward in 1887-'88, being elected thereto on the Republican ticket. In 1872 he joined Company A., First Regiment, C. N. G., and resigned with a lieutenant's commission in 1891. He has twice been Major of the Germania Guard Veteran Association, and for over fifteen years has been a member of the Putnam Phalanx of which he is Captain of the 2nd Company, having been Adjutant for 15 years.

In May, 1906, he was elected Major of Robert O. Tyler Post Citizen's Corps, G. A. R. He holds membership with Sphinx Temple, M. S., Washington Commandery, No. 1, K. T., Wolcott Council, No. 1, R. and S. M.; Pythagoras Chapter, No. 17, R. A. M.; Lafayette Lodge, No. 100, A. F. and A. M.; Charter Oak Lodge, No. 2, I. O. O. F.; Lincoln Lodge, No. 55, K. P.; Hartford Lodge, No. 19, B. P. O. E.; Sons of Hermann, Maccabees and Modern Woodmen of America. He is also a member of the Hartford Board of Trade, Republican Club, Hartford Saengerbund, Mannerchor, Turnerbund, Get-Together Club and German Rifle Club, and other societies. In 1878 he was joined in marriage to Miss Rose Bihl of Hockanum.

HON. EDWARD W. HOOKER.

Edward Williams Hooker, State Senator and former Mayor of Hartford was born in Hartford, October 19th, 1865. He is a direct descendant on his father's side from Rev. Thomas Hooker (seventh generation), the first settler of Hartford, who came to Hartford with a party of emigrants from Newtown, (Cambridge), Massachusetts, in 1636. His mother was Martha Huntington Williams, and through her he is descended from the Williams family who settled in Lebanon, this state, early in the seventeenth century. One of them, William Williams, signed the Declaration of Independence.

Mr. Hooker was educated in the common schools and the Hartford Public High School, graduating from the latter in 1885. At the age of 20 years he entered the mills of the Broad Brook Company, manufacturers of woolen goods, of which Bryan E. Hooker his father, was treasurer and general manager for forty years. By reason of his experience in the mills Mr. Hooker learned the various trades in connection with woolen manufac-

ture. He was connected with the business until 1895, a period of ten years, when it was acquired by Ogden & Brook.

After the sale of this business Mr. Hooker became secretary and treasurer of the Perkins Electric Switch Mfg. Co. Under his management the business increased, but in 1900 the control of this concern also changed hands, and Mr. Hooker formed a partnership with William R. Penrose. This firm doing a general fire insurance business, has had a steady and prosperous growth.

In 1907 Mr. Hooker was elected a member of the House of Representatives for Hartford and served as House chairman of the committee on banks. In 1908 he was elected Mayor of Hartford, administering the affairs of the city in a satisfactory manner. The most important event during his term of office was the dedication of the celebrated Hartford bridge, which was erected at a cost of \$1,600,000.

Mr. Hooker by virtue of his office and ancestry had a prominent part in the exercises. He represented the second district in the last session of the General Assembly, (1911), serving on the appropriations, state library and banks committees. He was the efficient chairman of the latter committee.

Mr. Hooker has been a member of Company F, First Regiment, C. N. G., and of the First Company, Governor's Foot Guard. He is a thirty-second degree Mason, and is also connected with the Hartford Hospital, the Hartford Theological Seminary and other educational and benevolent institutions. He takes a deep and active interest in all civic matters and is universally esteemed and respected for his upright qualities. In 1889 Mr. Hooker married Mary Mather Turner, daughter of Dr. Charles P. Turner, and grand daughter of the late Roland Mather of Hartford. They have two children, Mrs. William C. Welling and Roland Mather Hooker.

MICHAEL FRANCIS JORDAN

Michael Francis Jordan, Building Inspector of Hartford, is one of the city's most faithful official and a man of wide acquaintance. He is a native of Hartford, his parents being Michael and Margaret Jordan. The nationality of both branches of the family was Irish. M. F. Jordan was educated at St. Peter's Parochial school. An eventful life followed his schooling and he passed through many varied labor experiences. He began as water boy in the city quarry. Some years later he went to the Pope Manufacturing Company as a carpenter with



MICHAEL F. JORDAN

George Calder. While with that company he met with an accident in which he lost several fingers. After that he went into the office of the time-keeper where he held a position for some little time. For three years after that he engaged in the grocery business. On January 1, 1911, Mr. Jordan was appointed Building Inspector by Mayor Smith, and he has proved a thorough and conscientious official. He is a democrat and served as a member of the Board of Aldermen from 1904 to 1905. He has also served as a member of the committee for the abatement of taxes, and for six years has been chairman of the Democratic committee of the eighth ward. He is a charter member of the Court Columbus, F. of A., Second Division, A. O. H., and also belongs to the United Workmen and the Summit Social Club. Mr. Jordan was married February 16, 1898, to Miss Sabina C. Haynes of Hartford and they have seven children, Mary, Margaret, Helen, William Joseph, Sabina and Francis.

WILBUR T. HALLIDAY.

Wilbur Thompson Halliday, Assistant Town Clerk of Hartford, was born in Hartford, July 31, 1871, the son of Wilbur Hills and Helen Thompson Halliday. Practically his entire life has been spent in the city of his nativity. His growing up with Hartford has undoubtedly made his services even more valuable in the important office which he fills so acceptably. He has been Assistant Town Clerk since Jan-

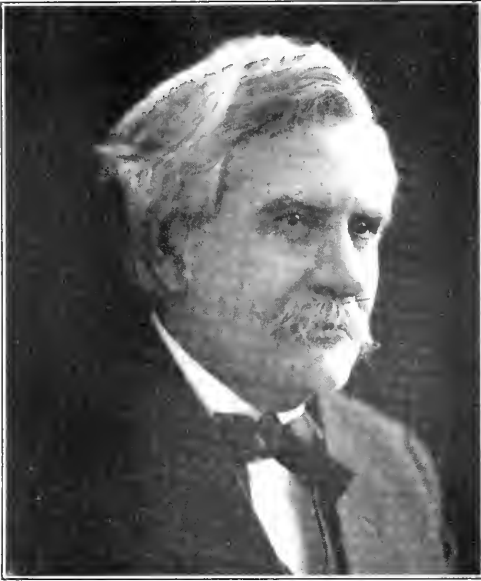


W. T. HALLIDAY

uary, 1896,—over sixteen years. By reason of education, legal training and early clerical experience he has rendered service of such high order that many regard him as a fixture in the office.

After graduating from the Arsenal School and Hartford Public High School he entered Huntsinger's Business College and was graduated with honor. Immediately after he entered the employ of the Connecticut Car Service Association. Subsequently he was employed by the Hartford Typewriter Company. His nomination as Assistant Town Clerk was made by Henry F. Smith, Town Clerk-elect and was approved by the Board of Selectmen. Following his appointment, Mr. Halliday attended the Georgetown Law School and on December 16, 1899, he was admitted to the bar of the Supreme Court and the Court of Appeals of the District of Columbia, at Washington, D. C. Two years later he was admitted to practice in all courts of Connecticut and the United States Court.

Mr. Halliday is a member of Lincoln Lodge, No. 55, Knights of Pythias, having been keeper of records and seals of that Lodge; a member of Charter Oak Lodge, No. 2, I. O. O. F.; Washington Commandery, Knights Templar, and a 32d degree Scottish Rite Mason. He was also President and member of the Good Government Club of Hartford, and is a member of the Municipal Art Society, Robert O.



THOMAS S. WEAVER

Tyler Post Citizens' Corps, G. A. R., and Unity Church. He has been a member of the First Company Governor's Horse Guard, and is now a member of the Veteran Association. In politics he is a Republican. His wife was Miss Sarah Elizabeth Lane of Glen Falls, N. Y.

THOMAS SNELL WEAVER.

Thomas Snell Weaver, Superintendent of schools, is one of Hartford's best known citizens and a man that has been identified with the growth and progress of the city for a great many years. Probably no man in Hartford in the past decade has done more to place teaching in the schools upon a sound, practical basis, and certainly no one in the city has taken a deeper interest in every movement for its betterment.

T. S. Weaver was born in Willimantic and was the son of William L. Weaver and Lois Snell. His father was a noted teacher, editor and genealogist. The ancestry was American, both lines coming from Wales in the Sixteenth Century.

The subject of this sketch gained his education from the common schools of his native town. He then entered the printing trade and in a printing office and editorial rooms he gained a knowledge which eventually made him a man of superior attainments. His newspaper experience has been a wide one. He was at different times editorial writer on the New Haven Register, Boston Globe, and



RICHARD J. KINSELLA.

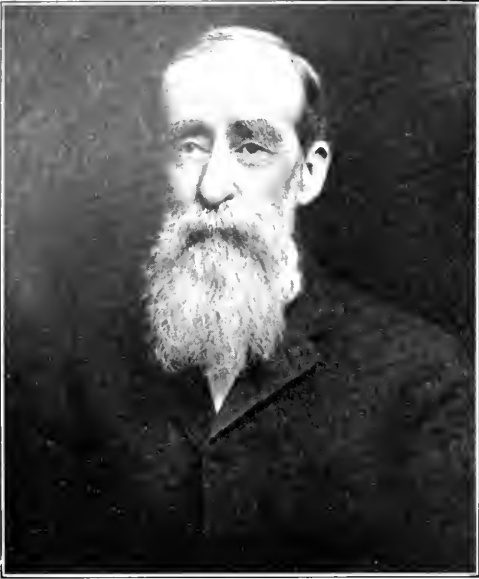
Hartford Post, reporter on the Hartford Courant and correspondent on the New York Tribune and many other papers. For a number of years Mr. Weaver has been superintendent of the schools of Hartford, his office being at 36 Pearl Street. He has shown excellent judgment in his supervision of the schools and is well liked by the teachers and those who come in contact with him. While he is very well versed in politics he has never held political office and always preferred to let his pen control his interests in those affairs. Mr. Weaver was married at Willimantic on June 15, 1870, to Della A. Chipman. Five children were born of the union, and three of these are still living.

RICHARD JOHN KINSELLA

Richard John Kinsella is a well known business man of Hartford and a prominent figure in the political life of the city. He has a wide acquaintance in the city and few men are better or more favorably known. He was born in Hartford, October 5, 1857, and is the son of Matthew Kinsella, born in Ireland who is now dead.

Mr. Kinsella was educated in the Wadsworth school, after which he became a travelling salesman as a means of livelihood. He is now engaged in the wholesale and retail butter and egg business to which he has given his attention for 27 years. He is connected with the firm of Kinsella & Smith, 571 Main street.

In politics Mr. Kinsella has been one of the



GEORGE R. CASE

dominant factors in the Democratic party for a great many years. He was Councilman for two years and an Alderman for four years. He has served the city as Fire Commissioner as well as having been on the committee of the South School district for five years.

He has always been a vigorous fighter for what he believes to be right and has never hesitated to fearlessly attack anything that seemed to him unfair, unjust or wrong.

Mr. Kineslla belongs to the Elks, Knights of Columbus and Workmen. He is a director in the Hartford Business Men's Association, of which he is a charter member. He is also a charter member of the Board of Trade. He was married in Hartford, February 28, 1889, to Catherine A. Scott. They have seven children: John, William, Richard, George, Helen, Pauline and Marion.

GEORGE R. CASE.

Captain George R. Case, second oldest chief Deputy Collector of Internal Revenue in point of service in the United States, was born in Norwich, Conn., August 26, 1840. Most of his boyhood days were spent on the farm of Bela T. Hastings, Franklin, Conn., where he attended the "little red schoolhouse" winters. His schooling was finished at the Broadway School, Norwich.

In 1860 he came to Hartford to enter the employ of E. B. & E. C. Kellogg, lithographers, as an artist. The following spring after hearing Editor Joseph R. Hawley make a speech at

the war meeting held at the Town Hall he decided to enlist. He became a member of Company A, Captain Hawley's command. After three months campaign he re-enlisted in Company F, Thirteenth Regiment volunteers, and was appointed a Sergeant. The regiment took part in the expedition to the Gulf under General B. F. Butler.

While encamped in New Orleans he was granted a leave of absence to recruit a company for the First Louisiana Native Guards, Colored Troops. He had the honor of recruiting the first company of slaves ever organized in the Department of the Gulf. The regiment to which the company was assigned, was accepted to complete a regiment designated as the Seventy-third, and Capt. Case was given command. The regiment took active part in the movement which culminated in the fall of Port Hudson.

Owing to continued illness during the fall and winter of 1863, Captain Case resigned and went to Chicago and thence to Peotone, Ill. In the winter of 1865 he returned to Chicago and painted landscapes until the spring of 1865, when he returned to Norwich, Conn. He accepted a clerkship in the Internal Revenue Office, Norwich, May 1, 1865, and was transferred to Hartford in June, 1883. Since then, forty-seven years, his entire time has been given to the revenue service. He has served under nine different officers—two Assessors and seven collectors.

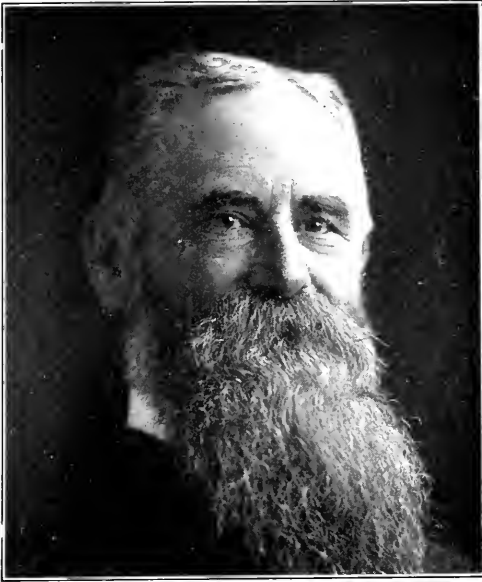
Captain Case's efficiency has grown with his advancing years. He possesses a wonderful retentive memory, is a great student and unusually versatile. Charity is his predominating characteristic.

He is a widower and has two daughters, Elizabeth Tiffany Case, and Mrs. Eva Kohn, wife of Albert M. Kohn, a well known Hartford jeweler.

JAMES R. GRAHAM.

He was born in the grand old State of Virginia, in the historic town of Harper's Ferry, on the banks of the Potomac, the town made famous by the John Brown raid. He was one of twelve children; his father was a blacksmith and he had to go to work at an early age—he commenced to earn his own living at the age of eight years, and from that time to the present every dollar he ever got he earned by honest toil.

Upon the breaking out of the war in 1861, he left his parental home and went to Springfield, Mass., and engaged in the manufacture of arms for the government. After working



JAMES R. GRAHAM

there for a short time he went to work for the Trenton Arms Co., at Trenton, N. J., and in 1863 he left there to come to Norwich, Conn., to take a contract with the Norwich Arms Co., and remained there till the close of the war when he went to Boston, Mass., to take up the trade of machinist.

In 1871 he returned to the U. S. Armory at Springfield, Mass., to engage at his old trade of gun making. After being there about six months he was appointed an inspector of small arms for the Imperial Ottoman Government and ordered to report to the Providence Tool Co., at Providence, R. I., they having the contract from the Turkish government for one-million stand of arms. He remained there until 1879 when he came to Hartford and was employed by the Colt's Fire Arms Mfg. Co., until 1891, when he was appointed deputy sheriff by Miles B. Preston, who was then sheriff. This office he filled with credit to himself and the public at large. After retiring from the office of deputy sheriff he was elected constable of the town of Hartford and has held that office ever since. He has the confidence of the legal fraternity throughout the entire County, more especially those residing and doing business in Hartford.

He has always been a Democrat. In 1910 the Democratic Party honored him with the unanimous nomination for the office for the Sheriff of the County. He accepted the same in the face of over 5,900 Republican plurality



HENRY S. ATWOOD

against him. And when the returns were received he had reduced that plurality to less than 1,400, a record that he has always been proud of.

He is honest, natural, frank, incorruptible, clean in mind and clean in speech, ever ready to say "I do not know," if so it be; ready to meet all men on an absolute equality, unafraid and unabashed, and it appears to be the desire of his life, etched into his character by hardship and much suffering, to let others live their lives too, up to the fullest highest and best.

Fraternally, he has a membership in the Masons and Odd Fellows. Practically everybody in Hartford County of a long residence knows "Jim" Graham, as he is affectionately called.

HENRY STANWOOD ATWOOD.

Henry Stanwood Atwood, Street Commissioner, of Hartford, was born in Hartford, June 1, 1848, the son of Francis and Eunice Eastman Atwood. The elder Atwood was a farmer and the subject of this sketch succeeded him. Mr. Atwood is a lineal descendant of the fifth generation from Dr. Thomas Atwood, who landed at Plymouth, Mass., in 1647, and shortly after settled in Wethersfield, Conn.

Mr. Atwood received his education in the South School of Hartford. At the age of 16 years he went to New York City and worked for two years in H. W. Atwood's drug store, No. 846 Broadway. The whirl of New York



CALEB M. SAVILLE

life proved no attraction to him and he returned to Hartford to take up agriculture. His previous experience on his father's farm made the work come easy and he has since remained in it meeting with success. The farm is located at No. 771 New Britain Avenue and is a model one in every respect.

In local politics Mr. Atwood has been quite active. He has served on both boards of the Court of Common Council, and also a member of the Board of Health Commissioners. At the present time he is a member of the Board of Street Commissioners. No one is more interested in affairs of the South West School District than he. He has served as chairman and treasurer of the District.

Fraternally, he is a member of Wyllis Lodge, No. 99, A. F. & A. M. He was married March 31, 1886, to Miss Hattie M. Brewer. They have two children, Louise E. and Shirley Atwood. He is a worthy citizen and has a host of friends.

CALEB MILLS SAVILLE.

Caleb Mills Saville, Chief Engineer of the Hartford Board of Water Commissioners, is a native of Massachusetts, being born in Melrose, that state. He is the son of George W. W. Saville and Helen E. Saville. The family ancestry has been settled in Massachusetts since 1640, and were descended from William Saville and Christopher Webb of Braintree,

Mass., and John Alden and Priscilla Mullen of Duxbury, Mass.

Mr. Saville was educated in the Medford, (Mass.,) public schools and C. W. Stone's Private School, and was graduated from Harvard College in 1889 with the degree of A. B., and with honorable mention in civil engineering.

He began his practical work in civil engineering with the late M. M. Fidd, hydraulic engineer, of Boston, who, in his time, was one of the foremost water supply engineers in the country.

Later Mr. Saville became in succession assistant city engineer of Malden (Mass.), division engineer of the Metropolitan Water Works of Massachusetts, hydraulic engineer for French & Bryant, and assistant division engineer in charge of the Third Division Panama Canal Commission. In the latter capacity Mr. Saville was in charge of the construction of the Gatun Dam, and was also in charge of the general hydraulic and water supply studies for the canal. For ten years preceding this, he was in charge of water works construction and design for the Boston, Mass., Metropolitan Water System, and during this period laid many miles of large-size water mains and constructed reservoirs, standpipes, tunnels and other works appurtenant to a large water works system.

For three years Mr. Saville was in charge of the water consumption and water waste work of this commission, and during this time was employed almost entirely on maintenance problems of a most varied character as the Metropolitan Water System included fifteen cities and towns.

His selection as Chief Engineer by the Hartford Water Board followed a long discussion of candidates and the appointment was made solely upon merit. The wisdom of the Board's deliberations has been shown even at this early date. His qualifications are such as fit him perfectly for the supervision of the great Nepaug water undertaking which has so long been one of Hartford's most important dreams, and this dream will undoubtedly be realized under Mr. Saville's able direction. He is a member of the American Society of Civil Engineers, the Boston Society of Civil Engineers, and the New England Water Works Association. Mr. Saville was married October 27, 1901, to Miss Elizabeth Thorndike at West Newton, Mass., and they have one son, Thorndike Saville, a student at Harvard College, c'14.



JOHN L. DOWER.

John L. Dower who will be accredited in the history of Hartford with the distinction of having been the President of the Board of Water Commissioners during the session of the General Assembly that was prevailed upon to grant the city the necessary charter privileges to enter upon the construction of the great Nepaug water project, and with being the executive of the Board during the final planning and the actual entering upon of the construction work, is a native of Worcester, Mass.

He was born in the old Bay State in October, 1867. His early education was in the Worcester schools and a business college in that city.

Young Dower had decided upon a business career and he entered the employ of E. J. Mulcaby, where he learned the retail clothing trade. After twelve years he decided to go into business for himself and opened a store at No. 26 Asylum street, which he conducted with marked success.

When he was appointed a member of the Board of Water Commissioners by Mayor Edward W. Hooker, he prepared to retire from the retail business. He was the choice of the majority of the board for the presidency to succeed Ex-Governor Henry Roberts, but failed of confirmation by a partisan board of Aldermen, the confirmation being delayed one year.

President Dower's administration of the af-



FRED D. BERRY

fairs of the department earned him the praise of the citizens and taxpayers irrespective of their political leanings, and so strong was the pressure that he was retained in office during a succeeding republican administration.

Mr. Dower, a Democrat, is unmarried, and lives with his mother at No. 462 Farmington avenue.

FRED DANIEL BERRY

Fred Daniel Berry, Secretary of the Board of Water Commissioners, and one of the best known citizens of Hartford, was born in Meriden, Conn., May 1, 1866. His father was Thomas R. Berry, a skilled machinist and die sinker, whose ancestors were English. His mother was Alice M. Berry, of American parentage.

Fred D. Berry was educated in the South District School and the Hartford High School, and began a business career as a groceryman, which he continued for about three months. In November, 1883, he entered the office of the Water Commissioners as the assistant bookkeeper and by thoroughness and excellence in his work was advanced to the position of chief bookkeeper. Upon the death of William Russell in May, 1902, Mr. Berry was elected secretary of the board, which office he has ably filled ever since.

Mr. Berry's advancement is due wholly to his executive ability and his manner and methods of attending to the business in which he is engaged. As Secretary of the board of



ROSCOE N. CLARK

Water Commissioners he has had much of the work of that organization before him, and has transacted the business and has attended to the requirements of the office as only a man of thorough knowledge of the board's affairs could do.

Politically Mr. Berry has been identified with the Republican party, and has voted the Republican ticket. He has never held office, however, and has never engaged actively in political work. His interest has been rather that of an outsider, feeling content to let the active work devolve upon those whose interests were more paramount.

Mr. Berry is prominently identified with the social and civic organizations of Hartford, being a member of the Republican Club, the Sons of the American Revolution; Charter Oak Lodge, No. 2, I. O. O. F.; Hartford Lodge No. 88, A. F. & A. M.; Wolcott Council, I. R. & S. M.; Pythagoras Chapter, 17, R. A. M.; Washington Commandery, No. 1, Knights Templar; Sphinx Temple A. A. O. N. M. S.

He was married October 3, 1894, to Miss Ella M. Harrison, now deceased, and two children were born to them, Helen Havens Berry and Harrison Roland Berry.

ROSCOE NATHANIEL CLARK

Roscoe Nathaniel Clark, City Engineer, was born August 8, 1870, at Auburn, Maine. His parents were Americans. Mr. Clark secured his early education in the public schools and afterward attended the Worcester Polytechnic Institute, receiving his degree of B. S. in 1892.

His first business occupation was as a transitman in the engineering corps of the Portland & Rumford Falls Railway in Maine, taking up that business as one for which he was fitted by special study. In this line of work he was eminently successful, and made a name for himself by his devotion to business and his careful, painstaking manner of doing things well.

In 1896 he came to Hartford to make the topographical survey of the territory forming Keney park. His work there attracted the attention of officials in the Park Department and he was engaged and appointed engineer for that department in 1898, and became an assistant in the City Engineer's office in 1902. He was appointed Assistant City Engineer in October, 1905, and City Engineer in April, 1911.

Mr. Clark is not actively engaged in politics, although generally voting the republican ticket. He is not politically ambitious, does not seek office and has never held political office.



ARTHUR J. McMANUS

Mr. Clark was married in 1895 to Florence S. Hartwell of Worcester, Mass., and they have two children. He is connected with many organizations, both social and civic, and counts among them the University Club of Hartford, Automobile Club of Hartford, Hartford Yacht Club, Hartford Gun Club, American Society of Civil Engineers, Connecticut Society of Civil Engineers, National Conference on City Planning, the Municipal Art Society of Hartford, and the Massachusetts Highway Association. He is a Mason, being a member of St. John's Lodge, No. 4, A. F. & A. M., and of Pythagoras Chapter, R. A. M.

ARTHUR JAMES McMANUS.

Arthur James McManus, one of the partners in the well known plumbing business of John C. McManus & Sons, 346-8 Main Street, Hartford, is one of the many prominent young business men of Hartford. Born in Hartford, Dec. 6, 1869, he secured his early education in the public schools and began a business career with his father in the plumbing and heating, range and sheet metal business which he has followed ever since.

Mr. McManus has never been really active in politics, but was always a Democrat, and has served his city and town in other ways than by holding office. He is a water commissioner, having been appointed to that office by Mayor Smith. He is not connected with



HON. E. HART FENN

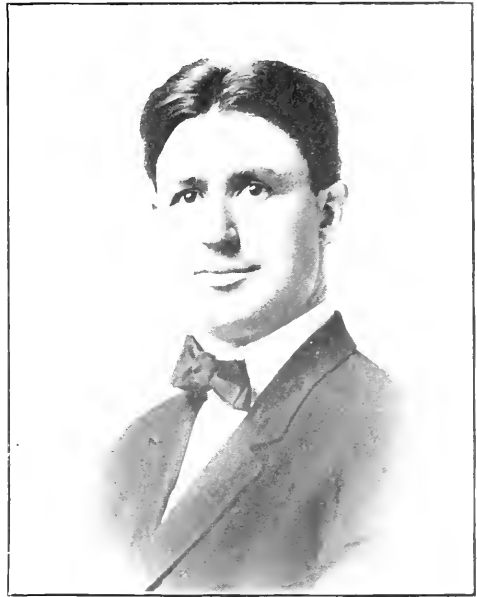
the clubs of the city, nor is he active in membership with the various secret organizations. He is a member however, of the Business Men's Association, is the National State Vice-President of the Master Plumbers' Association, and trustee of the National Association of Sheet Metal Contractors.

Mr. McManus is devoted to his business, and spends a very large part of his time, aside from that given to his home, to the interests of his work and the men employed by him.

HON. E. HART FENN.

E. Hart Fenn, of Wethersfield, State Senator from the Fourth District, was born in Hartford, September 12, 1856, his parents being Edward Hart Fenn, a drygoods merchant of that city, and Frances Pitkin Talcott. He received his education in the public schools of Hartford and the Hartford Public High School, after which he studied for three years in the class of '79 at Yale. He had a natural bent toward newspaper work and abandoned his studies to engage in it. He was associated with the Hartford Post for many years as city editor, and, of more recent years, until he took his seat as a Senator of the Legislature of 1909, as special writer, legislature reporter, and state editor of the Hartford Courant.

From the session of 1878 until that of 1907, when he was a member of the House, Senator Fenn reported every session of the General Assembly, securing an insight to legislature procedure which has proved invaluable to him. At the election in November, 1908, he carried his district by a majority of 1,926 over his Democratic opponent, receiving the largest vote ever given any candidate for Senator in the Fourth District. His constituents showed their confidence in and appreciation of his services by returning him to the Senate in 1911. At the last session he was chairman of the fish and game, claims, insurance, legislative expenses, and rules committees. Senator Fenn is one of the best informed men on the subject of fish and game in the State. In June, 1910, he was appointed a member of the Fish and Game Commission by Governor Weeks. He served five years in the Connecticut National Guard with Company F., First Regiment, the Hartford City Guard, and is an ex-major of the veteran association of that command. He is now judge advocate on the staff of Major E. C. Bigelow of the Putnam Phalanx. His interests are



MALICHI J. HOGAN

many and varied. He is also secretary of the Connecticut Society, Sons of the Revolution, a director of the State Business Men's Association, and a member of the Connecticut Historical Society, the Society of Founders and Patriots, the Hartford Club, the Wethersfield Grange, the Hartford Yacht Club, the Country Club of Farmington and the Republican Club of Hartford. He is a fluent, convincing speaker and has been heard with favor many times by large audiences on subjects of public interest. Senator Fenn has always been true to the principles of the Republican party. He is wide-awake and progressive and the honors extended him bespeak his popularity and efficiency. On January 30, 1902, he married Margaret Bacon Clark of Old Lyme, she being his second wife. By his first wife he has three children: Hart Conklin, born in 1886; Francis Talcott, born in 1887; and Isabel Shepard, born in 1890.

MALICHI JOSEPH HOGAN.

Malichi Joseph Hogan, secretary of the Hogan Manufacturing Company, and retail plumber, was born in Hartford, October 11, 1882. He is the son of Matthew and Ann (Hanley) Hogan, all of Irish ancestry.

Mr. Hogan was educated at St. Peter's Parochial School and the Hartford Public High School. He first associated himself in business with his father in the Hogan Manufacturing Company on Grove Street. On May 1, 1909,



FRED P. HOLT

he succeeded his uncle in the retail business in the Hartford Trust Company's building, No. 760 Main Street.

It is an interesting fact that Matthew Hogan, the young man's father, started that business in the same quarters February 1, 1869, turning it over to a brother in 1882. Thus the establishment has been under the Hogan management over forty-three years and ranks as one of the oldest in the state.

In politics Mr. Hogan is a Democrat and has a keen interest in the affairs of his city and state. He represented the First ward in the Court of Common Council, 1910-1911, and is now serving in the upper board. He was a delegate to the Democrat State Convention in 1910. He is chairman of the city building committee. Matthew Hogan, his father, was elected a State Senator from the Third District, the first Democrat elected from that district after the redistricting.

Mr. Hogan is a member of Hartford Lodge, B. P. O. E., the Democratic Club and a faithful attendant at St. Peter's church. He is of a genial disposition and deservedly popular throughout the city, where he is well and favorably known.

FRED PARK HOLT

Fred Park Holt, State Bank Commissioner, was born in Hartford, Conn., November 8, 1860. His father was Lucius Hancock Holt, a well and favorably known citizen of Hartford, and for 35 years treasurer of the Billings & Spencer Company, and Sarah Gwinnell Holt. He comes from both American and English ancestors.

Mr. Holt secured his education in the West Middle and South schools and in the Hartford Public High School. His first business occupation was in Atchison, Kansas, where he was engaged in buying and selling grain and acting as a commission merchant. In this line he was successful and made the position a stepping stone to other and more profitable enterprises. This was in 1878.

His subsequent business career was taken up in McPherson, Kansas, where he was employed in the abstract of title and insurance business, 1887-1893, when he returned to Hartford and entered the Hartford Trust Company as superintendent of the safe deposit department and the trust and real estate departments. After serving for nine years in this capacity in which he acted faithfully and well, and making friends, he resigned his position to become an agent for out of town real estate owners, managing the business for a



WILLIAM H. C. WHITING

number of clients much to their satisfaction and to their financial betterment. In this line of work he was eminently successful and succeeded in building up a profitable business for himself and to the benefit of his employers.

Governor Baldwin appointed Mr. Holt Building and Loan Commissioner, in June, 1911, and on the death of Charles H. Noble, he appointed him State Bank Commissioner, December 26, 1911, which position he holds at the present time with offices at the State Capitol.

WILLIAM H. C. WHITING.

William Henry Chase Whiting, Police Commissioner of Hartford, was born in New York city October 22, 1869, the son of Robert E. K. Whiting, a civil engineer and Elsie Belknap Whiting. His education was received in the public schools of Hartford, after which he embarked in the insurance business. He has been employed for several years by the Phoenix Insurance Company, where his services are highly valuable.

In 1909 Mr. Whiting was appointed a member of the Board of Police Commissioners by Mayor Edw. Hooker to serve three years. Reappointed in 1912 by Mayor Cheney. He has taken a deep interest in the affairs of the department which is generally conceded to be one of the best equipped and disciplined in the country. Mr. Whiting carried with him

into office the enthusiasm of youth and the courage of his convictions.

He is a Democrat in politics but has never been active in the political arena. He is a member of the Democratic Club of Hartford, the Hartford Golf Club, the Bachelors' Club, Hubbard Escort and the Dauntless Club of Essex, Conn. He is a man of good qualities, both of head and heart. A man possessing these qualities cannot but succeed.

GEMMILL, BURNHAM & CO., INC.

The well known firm of Gemmill, Burnham & Co., 66 Asylum Street, was organized in 1871, starting business at 42 Asylum Street and remaining there until 1882 when they built the present building at 66 Asylum Street where they are now located.

Since then, changes have been made so that now they have a very large store for all departments and have a floor space of twenty thousand feet.

On the first floor the firm carries a very large line of gentlemen's furnishings, hats and boys' and children's clothing. The remainder of the first floor, comprising the annex, is devoted entirely to men's clothing. Having recently adopted the glass cases, all goods are handled from them, keeping the goods in much better shape and more attractive to the customer.

The second floor front is occupied by the Custom Department where they have always done a very large business in that line, carrying the best line of foreign and domestic woollens in the state. The space over the annex on the second floor is devoted entirely to men's overcoats and heavy-weight goods.

The third floor is devoted to manufacturing where a great deal of their custom work is made.

The company was incorporated in 1903 and on February 1st, 1912, a reorganization took place, the firm now being composed of the following: John Gemmill, Edgar F. Burnham, Alvord S. Churchill, Herbert E. Burnham, John J. Starkey, Pliny S. Anderson and Henry D. Parker.

Mr. Gemmill is a native of Suffield. A few years after returning from the war a copart-



THOMAS F. MURRAY

nership was formed between Mr. Burnham and Mr. Gemmill and the firm has prospered since that time.

Mr. Edgar F. Burnham was born in Willimantic and has been engaged in the clothing business since 1865.

THOMAS F. MURRAY

Thomas Francis Murray, Sealer of Weights and Measures of Hartford, was born in Hartford thirty-seven years ago, the son of Peter and Ann Murray, both of whom are living. Mr. Murray was educated in the public schools of Hartford.

After completing his studies he went to work in George S. Lincoln & Company's machine shop, No. 54 Arch street, where he learned the machinist's trade. Later he obtained employment with Olds & Whipple and learned the plumbing trade. His preference, however, was for mechanics and he secured work at Asa A. Cook's machine shop at Colt's armory. He remained with that concern until May, 1912, when he was appointed Sealer of Weights and Measures by Mayor Cheney, succeeding John R. Kemmerer.

Mr. Murray's political affiliations are with the Democratic party. He has represented the First ward in the Court of Common Council as Councilman two years and as Alderman four years. He is one of the most active men in the First ward, and has always worked hard for his constituents.



Photo by Dunne.

FIRE CHIEF AUGUSTUS LOOMIS

He is a member of St. Peter's church. His fraternal connections are with the Ancient Order of Hibernians, the Foresters of America and the Orioles.

Mr. Murray is public spirited, of strong convictions, a willing worker and a model citizen.

JOHN C. MORAN

John C. Moran, First Deputy Chief of the Hartford Fire Department, is a fire fighter with an enviable record covering the past twenty-six years.

He was born in Hartford on May 5, 1865, and was the son of Thomas Moran, a native of Ireland. The son was educated in the public schools of Hartford and first found employment as a machinist at Colt's Armory.

In February, 1886, Mr. Moran found his way into the fire department, where he has earned a name for himself because of his fearless devotion to the duties of the fire-fighter. On February 16 of that year he was made substitute fireman and on January 6 of the following year he was made regular callman.

He was appointed a permanent substitute on August 20, 1895, and on June 28, 1899, became engineer of propeller No. 4. Faithful service for the following years marked him for advancement and on October 12, 1908, he was appointed Second Deputy Chief of the department. On March 26, 1912, he was again advanced to the position of First Deputy Chief.



JOHN C. MORAN

Mr. Moran has shown himself to be possessed of great executive ability and is an energetic worker himself, inspiring his men at all times with new vim for their work. He has a fine knowledge of fire fighting tactics, is quick to take in the details of a fire and to decide upon the proper methods for fighting it. He is well liked by the men who take his orders. He has also had charge of the drill school of the Fire Department and his efforts have had much to do with bringing the department to a higher proficiency.

Mr. Moran belongs to the Hartford Lodge, B. P. O. Elks, and Charter Oak Council, K. of C. He is unmarried.

FREDERICK WALTON WARNER

Frederick Walton Warner, Treasurer of the Warner & Bailey Company, one of the best known clothing dealers in Hartford, was born in Wethersfield, Conn., April 4, 1851. His father was Horace Warner, a farmer and produce dealer, and his mother was Abigail (Hills) Warner, both of excellent New England stock.

He was educated in the Wethersfield public schools and later attended the Wilbraham Academy, in Wilbraham, Mass., beginning business as a clerk in a clothing store in Hartford. This gave him the experience for the business which he afterward took up in which he has made a big success.

Subsequently he became connected with F.



FREDERICK W. WARNER



WILLIAM BAILEY JR.

W. Warner & Company, clothing, and Warner Willard, being a member of each of these firms. Warner & Willard made a stock company of their business, which afterward became the Warner & Bailey Company.

Mr. Warner was married to Emma J. Willard in 1868 who died in 1888 and three children were born to them, Alice W., Frederick W., Jr., and John C., 2nd. In 1894 Mr. Warner married Grace Barnard of Cleveland. Mr. Warner is prominent in business circles and is well and favorably known. He is a member of the Hartford Club, the Hubbard Escort, the Wethersfield Business Men's Association and is chairman of the Wethersfield Fire District Committee. He is a Democrat in politics and takes a lively interest in the affairs of the party in both State and National elections.

As a business man Mr. Warner is widely known throughout Connecticut and elsewhere. For years he has been identified with the affairs of Hartford. He has acted in several capacities in financial deals, all with credit to himself and with due regard to those interested. He has made many friends by his manly qualities and generous ways and has added to his good reputation by performing many acts of friendliness toward those who needed his services. He is a splendid citizen and an honor to the community in which he lives and where he is known.

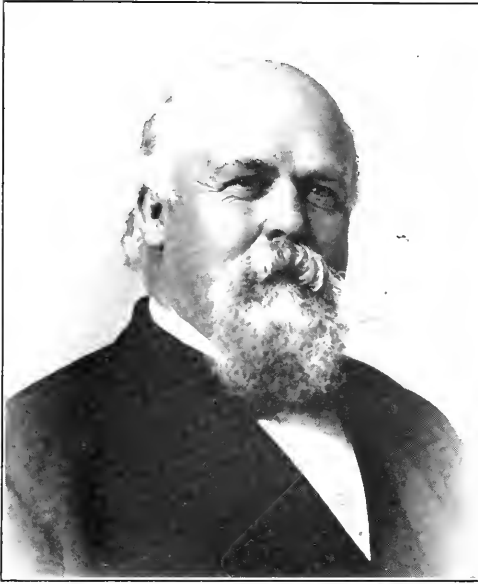
WILLIAM BAILEY, JR.

William Bailey, Jr., county commissioner and assistant treasurer of the Warner & Bailey Company of Hartford, was born in Windsor, Conn., October 13, 1867. He is a son of William and Lenora Bailey, both of New England ancestry.

Mr. Bailey's boyhood days were spent in Windsor, a town which has a prominent part in the history of the Nutmeg State. He came to Hartford before attaining his majority and worked as a clothing salesman. He had no time to fritter away and worked himself rapidly to the front until he is now a member of one of Hartford's leading clothing firms.

His has been a very active interest in politics and he has been honored many times by the Republicans. He served in the Court of Common Council as a Councilman from the Fifth Ward for two terms, 1896 and 1897, and was elected to the upper board in 1898, serving with distinction to himself and his constituents for two years. In 1901 he was re-elected an alderman for another term of two years. In July, 1903, he was appointed county Commissioner, which office he still holds.

At the time of President McKinley's death Mr. Bailey drafted the resolutions for the Board of Aldermen and was appointed by Mayor Alexander Harbison to represent the Board and city at the president's funeral in Washington, D. C.



GEORGE A. PARKER

Mr. Bailey is a member of Lafayette Lodge No. 100, A. F. & A. M., Pythagoras Chapter, No. 17, R. A. M., Wolcott Council, No. 1, R. & S. M., the Putnam Phalanx, the Republican Club, Nathan Hale Lodge, No. 39, Ancient Order of United Workmen and the Tuesday Night Bowling Club.

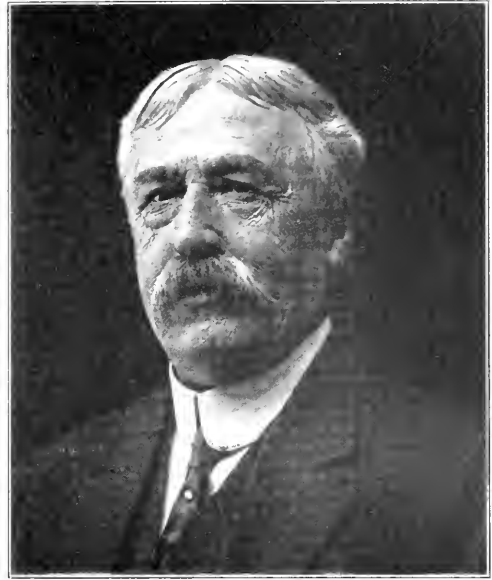
He was married to Miss Hattie L. Bell, daughter of Dr. N. S. Bell of Windsor in that town, October 22, 1889. He is a straightforward, honest man, gentle in mind and manner and public-spirited.

GEORGE AMOS PARKER

George Amos Parker, Superintendent of Parks, was born at Fitzwilliam, N. H., April 28 1853. His parents were George W. Parker and Julia A. (Deeth) Parker. The former was English and the latter of French-Huguenot ancestry.

Mr. Parker's education in the common public school was supplemented by a course at the Massachusetts Agricultural College. Upon finishing his studies there, he went to Vassar College, Poughkeepsie, N. Y., as head gardener.

He has for years been the efficient Superintendent of Parks in Hartford and has his office at No. 49 Pearl street. In politics he is a Republican. He was married on December 6, 1876, to Jannie W. Richmond of Halifax, Mass., the ceremony being performed at Chesterfield, Mass. Four children have been



GEORGE A. REYNOLDS

born to them: Arthur Vassar Parker, Andrew Richmond Parker, Robert Lyman Parker and Priscilla Parker.

GEORGE ALBERT REYNOLDS

George A. Reynolds, clerk of the Board of Fire Commissioners for the city of Hartford, is one of the best known citizens and one of the most prominent Elks in Hartford. He was born in New Haven, October 23, 1846, his father, William A. Reynolds, being a real estate dealer, and his mother, Jane D. Reynolds, both of American and English ancestry. George A. was educated in New Haven, and his first business occupation was that of a clerk in 1861 in a New Haven bank.

From that time on Mr. Reynolds was engaged in many enterprises and always made a success of them. In 1864 he was paymaster's clerk in the United States Navy; in 1865 he was clerk in the New York office of the Hartford Life and Accident Insurance Company; in 1868 he was the clerk of Insurance Commissioner Benjamin Noyes at New Haven; 1873 he was a member of the firm of Dart & Reynolds, carriage manufacturers, New Haven; 1880 he was made assistant bookkeeper at Pratt & Whitney's, in Hartford, afterward becoming head bookkeeper and cashier; 1901 he was in the actuary department of the Phoenix Mutual Life Insurance Company of Hartford; in 1893 was temporary clerk of the Board of Fire Commissioners and in 1907 was



MARCUS L. FLOYD



FREDERICK SPAFFORD

made permanent clerk, which position he has held ever since.

Mr. Reynolds has not been engaged in politics, but has been holding a political office because he is best fitted for the place. Mr. Reynolds is not connected with any other business concern, but devotes his whole time to the duties of the board.

He is a prominent Mason, a member of the Hartford Lodge of Elks, the Knights of Pythias, the Fraternal Benefit League and the National Fraternal League.

Mr. Reynolds was married to Harriet A. Newhall in New Haven, July 29, 1869, the wife dying in 1903. On September 16, 1905 he married Elizabeth A. Robinson of Port Jarvis, N. Y., but no children were born to them.

Mr. Reynolds is a man well and favorably known in Hartford and over the whole state of Connecticut, and in Elk circles is one of the best known men of the order.

FREDERICK SPAFFORD.

Frederick Spafford, manager of the Woolworth Inc., 5 and 10 Cent Store, Hartford, though not a native of the city, is generally known and highly respected. He was born in Newcastle, Ontario, Canada, the son of Orrin William and Priscilla Hill Spafford. His ancestors came from England in 1634 and settled in Massachusetts. His grandfather was born in Vermont and moved to Canada. The

subject of this sketch showed his love for the United States flag by qualifying as a citizen in 1903.

Mr. Spafford's early education was received at Picton, Ont., and later he graduated from a commercial college in Springfield, Mass. His first occupation was that of a machinist and toolmaker, both of which trades he mastered.

For over fourteen years Mr. Spafford has been connected with the Woolworth Co., Inc. He learned the business and became a manager. Learning the Woolworth business means a good deal and Mr. Spafford is not the authority for the statement. The story of the start and development of the business has appeared in popular magazines and reads like fiction. Mr. Spafford started at the bottom. He worked long hours, performed heavy tasks, studied stock, dressed windows, acted as receiving clerk and floor walker, finally being made a manager. He has faithfully served the interests of the Company in New Haven, Conn., Albany and Saratoga Springs and Yonkers, N. Y., and Gloucester, Mass. The local store has had a phenomenal growth under his management.

Fraternally, Mr. Spafford is a member of Bay Path Lodge, I. O. O. F., Springfield, Mass. He is also a member of the First Methodist Episcopal Church, Hartford, the Hartford Automobile Club, the Putnam Phalanx, Hartford, the Hartford Business Men's Association, and the Hartford Choral Club.

He was married in Trenton, Ontario, September 14, 1892, to Miss Eudora M. Dulmage and the union was blessed with six children—Everett Earl, who died at the age of fifteen, Carl Clifford, Roy Roswell, Eudora Fredreta, Frederick Leighton, and Sterling Weston.

Mr. Spafford has a charming personality, which coupled with marked ability, accounts for his great success.

MARCUS LAWSON FLOYD.

Marcus Lawson Floyd, the General Manager of the Connecticut Tobacco Corporation, and one of the most energetic supporters of the Progressive party in the country, was born in Quincy, Florida, in 1860. His father, Matthew B. Floyd, of English ancestry, was a prosperous farmer in Florida; his mother, Martha A. Dalton Floyd, was of Irish extraction. During and after his education in the public schools of Quincy, Mr. Floyd assisted his father on the farm and later en-



CHARLES J. DILLON

gaged for himself in growing and packing leaf tobacco. In 1893 he went to Washington with the Department of Agriculture as a Tobacco expert, with a view of making an exhibit of American tobacco at the Paris Exposition in 1900. Mr. Floyd, besides being a member of the jury of awards, served also as a commissioner of the Agricultural Congress which met in Paris during Mr. Floyd's six months' stay in the French city. Returning to America he took up experimental work for the government in Connecticut.

On March 27, 1905, he was appointed by the Department of Commerce and Labor, then under the charge of Mr. Metcalf, as a special agent, in the Bureau of Corporations, to investigate the workings of the American Tobacco Company, the so-called Tobacco Trust. Investigations started by Mr. Floyd and carried on for some time under his direction resulted in the prosecution and conviction of the American Tobacco Co., under the Sherman Anti-Trust law.

Mr. Floyd while residing in Florida was a Democrat in respect to local politics. However, during the first McKinley-Bryan campaign, he, like so many other good Democrats, transferred his allegiance to the Republican party and voted for McKinley. In the summer of 1912 his dissatisfaction with the policies of the Republican administration and his admiration for those of Theodore Roosevelt led him to take an active part in organizing the Progressive party in Connecticut, and during the campaign he was called upon to make numerous speeches in different parts of the state.

Resigning his position in 1901 he organized the Connecticut Tobacco Corporation. This concern began with a plantation of 100 acres under cloth, and now owns and controls over 600 acres of growing leaf tobacco. There are three plantations, one in Granby and East Granby, near Tariffville, known as the Floydville farm, another plantation in Windsor, near Rainbow Station, known as Hazelwood farm, and the third in East Hartford, known as Silver Lane.

He is a stock holder of the Connecticut Mills Company, manufacturers of cotton duck and automobile tires. Mr. Floyd is a member of the Masonic Lodge, also of the Knights of

Pythias, and the Presbyterian Church, is a member and President of The Southern Society of Hartford, and he has served as chairman of the Jury of Awards at the expositions at Buffalo, St. Louis and Jamestown. He is a member and director of The National Cigar Leaf Dealers' Association.

In 1880 Mr. Floyd first married Miss Louise Durham of Florida. She died in 1896. By this union there were four children: Durham B., Martha Louise, Fanny McIntosh and Mouzon Floyd.

In 1898 Mr. Floyd was again married, his second wife being Miss Maud McDuffie of Montgomery, Ala. Eight children blessed the latter union, Maud, Alice, John, Ada, Arthur, Elizabeth, Ruth and Mary. Of the twelve children all are living except Mouzon, who died five years ago. Upon the recent visit of Theodore Roosevelt to Mr. Floyd at his home in Floydville, Mr. Roosevelt complimented the tobacco planter upon his splendid family and said "I have to take my hat off to you Mr. Floyd, there is no race suicide in your family."

Mr. Floyd is one of the most congenial and popular of Connecticut's many tobacco planters, and under his direction the various farms of the Connecticut Tobacco Corporation have thrived and prospered.

CHARLES JOHN DILLON.

Charles John Dillon, the well known undertaker at 563 Main Street, was born in Hartford, March 13th, 1854. He is the son of James Dillon, an engineer, and Catherine (King) Dillon, both of good Irish ancestry. Charles J. Dillon, like many other Hartford boys, now successful in business in Hartford and vicinity, secured his early education in the public schools and was for a time a regular attendant at the Brown school, which was then one of the main and most important schools in Hartford.

When quite young Dillon entered the store of James B. Stone, dealer in paper and paper stock, at 99 Asylum Street, as a clerk, and remained with this business man for years, working by day and studying by night and at odd times to complete his education. All the time he was preparing himself for a business enterprise of his own, and, in July, 1880, he formed a partnership with Martin Kinney, and opened an undertaking establishment in the place where he is now located, and has been there since he began business for himself.

In 1899, at the death of Mr. Kinney, Mr. Dillon bought out the interest of Mr. Kinney, and since then has conducted the business



MEIGS H. WHAPLES

alone. He has built up a business and perfected an establishment that is second to none in New England. Mr. Dillon is prepared to meet any emergency in the undertaking line, and has all the stock, equipment, and paraphernalia to fill any demand that can be made upon him. He is prepared to furnish not only all of the funeral requirements, but takes entire charge of all details, where requested, and furnishes hearses, carriages, and all necessary equipment on the shortest possible time.

Mr. Dillon has been a public man for years. Always a prominent Democrat, he has served the Democratic party faithfully and well, and has never asked for recognition. He has served as chairman of the Town Committee and has also been a member of the State Central Committee and is a member of that committee at the present time. His services have always been of the ablest kind, and his advice and help in political entanglements have aided materially many times in bringing order out of chaos.

In social and civic organizations Charles J. Dillon has been a power. He is a charter member of Green Cross Council, No. 11, Knights of Columbus, a member of the First Division A. O. H., the Hartford Lodge, B. P. O. E., and the Hartford Tent, Knights of the Maccabees of the world, and the Veteran Corps of the Hillyer Guard.

Mr. Dillon is a member of the board of fire commissioners for the City of Hartford, also a member of the veteran association of firemen, having been an active fireman in the old days. He is also a member of the State Board of Embalmers. He was married twice, both his wives being dead. He is the father of one son, James Campbell Dillon, 15, a promising young man, who with his father, is a regular attendant at St. Peter's Church.

MEIGS H. WHAPLES

Meigs H. Whaples, President of the Connecticut Trust and Safe Deposit Company, is known throughout the state in financial circles, is one of the most public spirited citizens of Hartford. He was born in New Britain, July 16, 1845. He attended the public schools in that city, was graduated from the New Britain High School and later from the Commercial Institute of Poughkeepsie, N. Y.

He became teller of the New Britain National Bank, which position he held in 1862-63. His next position was as teller of the Mercantile National Bank of Hartford, where he served until 1869. Then he entered the United States Navy, serving first on the staff of Rear Admiral Oliver S. Glisson, and later on that of Admiral Charles S. Boggs. From 1866 to 1868 he was adjutant of the First Regiment, Connecticut National Guard. In 1872 he entered the employ of the Connecticut Trust and Safe Deposit Company as teller and in the short space of six years was made president, which position he now holds.

Mr. Whaples is a director of the Hartford Board of Trade, the Connecticut Mutual Life Insurance Company, Stanley Rule & Level Company of New Britain, Pickering Governor Company of Portland, also a trustee of the Scottish Union and National Fire Insurance Company and the Society for Savings. He is secretary and treasurer of the Collins Company and was one of the first members of the Board of Finance of Hartford. He has also been president of the Hartford Golf Club and a director of the Hartford Hospital.

As a member of the Bridge Commission, representing the city of Hartford, Mr. Whaples has served as its treasurer since its creation.

Mr. Whaples is a man of easy approach and charitable nature, who represents the highest type of citizenship.

HARTFORD---Its Financial Progress

The Commercial Development is Great Banks and Bankers of City

In briefly writing of the conditions of general banking in the City of Hartford, and without resorting to the method of quoting figures showing volume of actual business transacted, it may be well to outline the scope which the business covers as it is today carried on. While competition is as keen in the banking line in this city as in any average large city, and while the number of banks is often quoted as being too many for the needs of the community, they each serve the populace, their shareholders and their depositors to a profitable and convenient, if not necessary, end.

Unlike many cities of the country the banks in Hartford may be divided into three classes; the truly mutual or non-stock savings banks, the national banks and the state banks and trust companies, and each in turn fill the sphere for which they were conceived. While it is true the last two classes meet on common grounds of doing a commercial business, the administration of accounts of business people, the state banks with two or three exceptions vie with the trust companies in acting in a fiduciary capacity as Executors, Administrators, Guardians, etc., etc., of estates. It will be seen, therefore, that the public has recourse to the saving bank for the storing of its surplus money which is left with the bank to draw interest; to the national bank for the frequent depositing and borrowing of current funds, and to the trust companies and state bank for the care of trusts in the form of both real estate and personal property.

Hartford's health makes its banks, and one potent factor of the efficient service which the local banks can give their depositors is that the loanable funds of the institution are not at all times absorbed by local demand. The manufacturing of the city, the vast insurance corporations, and the agricultural territory immediately adjacent to the city supply an



HARTFORD NATIONAL BANK

amount of funds from time to time which is disposed of by the banks in the outside market after the local demands have been considered. This makes for a healthy and contented condition for home industry, but strange as it might at first seem, is the very best for the bank itself. It chooses with free rein and without prejudice its fields of investment where it may legally.

No more must the prospective depositor

fairly entreat the president of the bank to allow him the privilege of being a customer. The times have changed. The banks are seeking all the business they can get.

No more is the person of wealth only the holder of a deposit box key. Persons of limited means even are rapidly adopting the convenience of a checking account and the security of the private safe deposit box. The general banking in Hartford has developed this condition and it is not only a splendid state of affairs for the people at large, but an omen of larger success for the banks.

Hartford's banks represent millions. The information which they possess is largely acquired for the good of their depositors and the change which has come about in the attitude of the banks to their clients has been developed over a space of time of a comparatively few years.

The history of Hartford is one of substantial growth. There have been periods when the growth was phenomenal, but always the development has been substantial. In determining how substantial has been the growth of any city one must turn to the bank statements and the clearing house reports. A study of these figures for, say, a decade, will establish in the mind of the inquirer the true status of conditions. And so turning to the bank statements and the clearing house re-

ports of the city one finds that its growth in population has equaled its business progress and that both indicate a wonderful growth.

These are always two kinds of development that may take hold of the city. One is a mushroom species that after a time dwindles away and leaves the place worse off than it was in the beginning; the other is a steady, substantial and lasting growth that is as solid as the pyramids or as steady in its forward movement as a river that keeps well within defined boundaries, never recedes but always pushes steadily forward accepting a full measure of benefits from its tributaries.

In order to prove Hartford's position, both financially and commercially, it is necessary only to refer to the accompanying tables, which tell the tale clearly and forcibly.

The first table gives the total amount of the clearings for the past ten years. It shows that even the shock of the great panic of 1907 had but little effect on the general business of this city during that period, and proves that Hartford is financially one of the staunchest cities in America.

In 1901 Hartford's total bank clearings were \$135,913,140, and in 1910 they were \$216,168,647, an increase of \$80,255,507 over those of nine years ago, and the clearings of 1911 were \$223,779,243, an increase of \$87,866,103 over those of ten years ago.

BANK CLEARINGS OF CITIES IN NEW ENGLAND

For definite information regarding business conditions bank clearings is the best. It reflects accurately the commercial situation. The following table gives the bank clearings in a number of the leading cities of New England for the years 1910 and 1911, and the percentage of increase. Where a decrease exists it is shown by stars.

Many other New England cities were asked for their bank clearing figures, but they were unobtainable because records were not kept.

	Cities.	1910	1911	P'c't
1.	Worcester, Mass.	\$117,198,200	\$122,233,473	4.3
2.	HARTFORD, Conn. ...	216,168,647	223,779,243	3.5
3.	Portland, Me.	102,124,000	102,429,891	.03
4.	New Bedford, Mass.	56,936,704	*50,902,837	10.6
5.	Holyoke, Mass.	28,890,553	*28,825,811	.03
6.	Springfield, Mass.	114,353,126	*112,863,814	.03
7.	Lowell, Mass.	25,827,113	28,679,553	10.00
8.	Providence, R. I.	415,201,500	*404,740,100	2.5
9.	New Haven, Conn.	143,079,623	150,866,423	4.9
10.	Fall River, Mass.	59,015,421	*57,225,146	3.4
	*Decrease.			

Statistics of Hartford Banks

A number of these banks also have equities in their banking buildings which do not appear in their surplus.

NATIONAL BANKS.	Capital	Surplus, Etc.	
		1891	1912
Aetna	\$ 525,000	\$ 278,103	951,545
*American National	600,000	322,628	
Charter Oak	500,000	171,724	483,017
National Exchange	500,000	215,591	359,000
*Farmers & Mechanics	500,000	171,350	
First National	650,000	181,445	513,342
Hartford National	1,200,000	766,500	1,075,553
*Merchants National	500,000	53,989	
Phoenix	1,000,000	586,416	670,495
Total 1891	\$5,975,000	\$2,747,546	\$4,093,952
Less Liquidated	1,600,000		
Total, 1912	\$4,375,000		

* Not now in existence.

STATE BANKS.

City	\$ 440,000	138,390	130,000
Connecticut River	150,000	49,087	236,000
State	400,000	84,463	420,529
United States Bank	100,000	212,333	317,607
	\$1,090,000	\$ 484,273	\$1,110,136

TRUST COMPANIES.

Connecticut Trust S. D.	\$ 750,000	154,810	678,822
Fidelity	100,000	54,215	109,091
Hartford Trust	300,000	88,390	461,000
Security	200,000	123,644	209,278
Riverside	150,000		110,002
Total, 1912	\$1,500,000	\$ 421,059	\$1,568,193

SUMMARY.

	Year.	No.	Capital.	Surplus.
National	1891	9	\$5,975,000	\$2,747,546
	1912	6	4,375,000	4,080,354
State	1891	4	1,090,000	484,273
	1912	4	1,090,000	1,110,136
Trust Companies	1891	4	810,000	421,059
	1912	5	1,500,000	1,573,183

TOTAL CAPITAL.

1891	\$7,975,000
1912	6,965,000

*Decrease.

SURPLUS, ETC.

1891	\$3,652,878
1912	\$6,763,673

HARTFORD BANK CLEARINGS.

The commercial growth of Hartford's shown through this table and chart in order that it may be read at a glance. It shows the city's progress for the past ten years. When the fact is taken into consideration that the population increase was only about 25 per cent. it shows that the Commercial Trade far outran the population growth.

1901	\$135,913,140
1902	139,646,858
1903	136,538,255
1904	140,116,215
1905	162,249,719
1906	181,327,897
1907	184,478,474
1908	166,906,324
1909	183,977,303
1910	216,168,647
1911	223,779,543

STATISTICS OF HARTFORD BANKS.

The accompanying table shows the capital, surplus, etc., of Hartford's banks for the years 1891 and 1912 and the increases during this period. It shows that while the banks of the City of Hartford have practically retained the same capital stock as possessed in 1891, the surpluses have been materially increased

which proves that the banking progress here is the best in the country.

The thoughtful man, whether he be banker or engaged in commercial pursuits, must find this table of exceptional interest for it tells the truthful and accurate story of the business progress in conservative New England city through twenty-one years. During these twenty-one years the total capital of the Hartford National and State Banks and Trust Companies has been reduced a very little, but the surplus has been increased from \$3,652,878 in 1891 to \$6,763,673 in 1912—a gain of nearly 100 per cent. During these years the banks have all paid good dividends.

It does not call for stunts in mental gymnastics to see that the growth of Hartford during the past decade or two has been wonderful, nor does it require any sort of mental gyration or self-hypnotism to discover that the portent for a city having such a record is very large, nor that it should be an incentive for the right sort of uplifting and forwarding work injected into all departments of the city life.

Gauged by the past ten or twenty years the next decade or so should be even more wonderful and filled with the realization of the most splendid possibilities.

Hartford's Postal Receipts Show Business Prosperity

For the year of 1911 the receipts at the Hartford postoffice from all sources amounted to \$587,777.72, an increase in the volume of business over 1901, ten years ago, of \$287,368, or nearly 100 per cent. This remarkable increase is significant. It is larger by far than the increase of other New England cities with but few exceptions, and shows positively how great and important the growth of business in Hartford really is.

In a table below will be seen the figures of the gross postal receipts for the two years from 1910 to 1911. Other figures show the increases from year to year to be decidedly noticeable. The figures of increase are: In the year 1902 the increase over the year 1901 was \$23,109; 1903 over 1902, \$19,746; 1904 over 1903, \$25,096; 1905 over 1904, \$34,190; 1906 over 1905, \$41,245; in 1907 there was a falling off of \$9,183 in the postal receipts

over the previous year, the total amount of the receipts for 1907 being \$434,583, as against \$443,766 in 1906; 1908 over 1907, \$26,398; 1909 over 1908, \$70,993; 1910 over 1909, \$29,065; 1911 over 1910, \$26,732.

Cities	1910	1911
Bridgeport, Conn.	\$268,329	\$287,768
Camden, N. J.	188,812	200,105
Grand Rapids, Mich.	467,681	495,758
HARTFORD, Conn.	531,974	561,045
Lawrence, Mass.	129,553	132,831
Lowell, Mass.	171,547	183,406
Lynn, Mass.	254,792	290,133
Reading, Penn.	197,876	203,738
New Haven, Conn.	505,443	536,930
New Bedford, Mass.	154,435	164,427
Springfield, Mass.	521,157	591,472
Troy, N. Y.	222,787	235,326
Wilmington, Del.	198,605	230,721
Worcester, Mass.	427,193	463,703

THE FIDELITY TRUST COMPANY

The Fidelity Trust Company, Hartford, organized 1885, is one of the several excellent Trust institutions of Connecticut. The banking house is located at 49 Pearl street, in the heart of the banking and insurance district, and accommodates a large and steady growth of customers. The capital stock of the company is \$100,000, the surplus and undivided profits, \$120,000. The amount of deposits being over \$1,000,000.

Especially accommodating are the officers and the employes to customers of this institution. The company will assume the care of property of all kinds, including the collection of rents, and general management of real estate. The company will act as trustee, guardian, conservator, administrator, executor, agent and attorney-in-fact for individuals, corporations or courts. Will also act as registrar, or transfer agent for corporations. The company is a lawful depository for trust funds and receives money in trust and on deposit and solicits active or special accounts. Safe deposit boxes for rent.

Letters of credit and Travelers checks for sale, payable in all parts of the world. In fact the Fidelity Trust Company will act as an agent in any matter pertaining to either the settlement of estates or the transactions of general business affairs where the parties interested are unable, by any reason whatever, to be on hand to do the business for themselves.

The officers of the company are: Frank L. Wilcox, president; Charles P. Cooley, vice-president; Loomis A. Newton, secretary; Thomas A. Shannon, assistant secretary.

MAJOR FRANK LANGDON WILCOX

Frank Langdon Wilcox, Major Commandant of the First Company, Governor's Foot Guard, and President of the Fidelity Trust Company, comes from a family which for years has been prominent and influential in New England. He is a direct descendant on his father's side of John Wilcox who came to this country from England in 1630 and on his mother's side is descended from Deacon Paul Peck and the Rev. Thomas Hooker, both of whom were proprietors of Hartford many years ago.

Major Wilcox's ancestors on both sides were extensive land owners about Berlin, East Berlin, Middletown and vicinity, who distinguished themselves in the Colonial, Indian and Revolutionary wars.

Major Wilcox's parents were Samuel Curtis Wilcox and Anna Seville Peck. The son had

instilled in him early in life the importance of being earnest and the necessity of adopting an industrial life. Like his father before him, Major Wilcox was always interested in the growth and expansion of industrial enterprises and concerns, and no man has done more to foster small and growing corporations and help them to get a standing than he. There are many concerns that practically owe their very existence to him and they have only him to thank for the fact that they are now prosperous and financially successful.

Frank L. Wilcox was born in Berlin, Conn., January 5, 1859. He was reared in the country, but there was something in the schooling which he received that made him more prosperous and successful. It was undoubtedly that instruction which the father gave to the boy that made of him in later years a somewhat different man than he might otherwise have been. Young Wilcox, like other boys, was always interested in sports, a liking that remains with him still. He is an enthusiast on the subject of baseball, golf, cricket, tennis and other sports, and finds time, occasionally, to engage in them.

He was educated in the district school at Berlin, the Berlin Academy, and prepared at St. Paul's School, Concord, N. H., for entrance at Trinity, from which he graduated in 1880, with a degree of M. A. After leaving college he took up a clerkship in the factory of the Peck, Stow & Wilcox Company, and later became associated with the Berlin Iron Bridge Company, and was its treasurer from 1890 to 1900.

He was identified with many other corporations and concerns and five years ago became president of the Fidelity Trust Company of Hartford, which position he holds at the present time. During the years he has been an officer of this banking institution it has grown rapidly and has prospered far beyond the expectation of either officers or directors, and much to the satisfaction of the stockholders.

Major Wilcox is a man who is highly regarded for the good he has done. There are many business enterprises in existence today which owe much to Major Wilcox. He has the spirit of "doing unto others as he, himself, would be done by" and as a result has given material aid where it has oftentimes done the greatest amount of good. He was always a philanthropist, one of the kind who give assistance and asked about the whys and wherefores afterward. He was always ready to help a man on his feet, to give aid to a



MAJOR FRANK LANGDON WILCOX



LOOMIS A. NEWTON

manufacturing concern that needed it, and to join with others in financing this or that enterprise when it was best to do so. He oftentimes contributed to good causes and his work has been shown time and again to have been the work that brought an individual out of the slough of despond and placed him on the bank of the River of Success.

Major Wilcox has represented his town and state in office and was always an able official. He is a member of several Masonic orders, and is also connected with a number of the clubs and civic organizations, in all of which he is a popular, highly esteemed and honored member.

LOOMIS AZRO NEWTON.

Loomis Azro Newton, Secretary of the Fidelity Trust Company, is one of the most prominent of the younger generation of banking officials in Connecticut. He was born in Burlington, Vermont, July 29, 1867, his parents being Roswell W. Newton, a builder, and Elizabeth S. Newton, both of English descent.

Mr. Newton was educated in the Hartford public schools, and was graduated from the Hartford High School. He took up the banking business immediately upon entering a mercantile career and was engaged as clerk in a banking house as his first business occupation.



THOMAS A. SILANNON

From the time he entered the counting room he made a special study of the business of banking and became one of the most proficient bank men in the Nutmeg State.

His executive ability, his business instinct, his cleverness in handling banking problems and his successful manner and methods of doing business soon earned for him the reputation of being one of the ablest in the coterie of bank men and secured for him the enviable position which he holds at the present time. Mr. Newton has added much to the reputation of the Fidelity Trust Company of which he is secretary, and partly through his efforts this well known company stands today one of the leading financial institutions of New England.

Although a prominent Republican and voting zealously the Republican ticket, Mr. Newton has never engaged actively in politics. He has never held a political office, preferring to devote his entire time and ability to the company of which he is one of the heads. Mr. Newton is happily married, his wife being Mabel B. Dillingham, to whom one child, a daughter, Marjory E., has been born.

Mr. Newton is not given to joining all the clubs and organizations in the city, but takes pleasure in his membership with the Hartford Club, the Hartford Golf Club and the Get-Together Club. Mr. Newton is well and favorably known and counts his friends not only among the best people in Hartford and Connecticut, but many far beyond her borders.

THOMAS A. SHANNON

Thomas A. Shannon, Assistant Secretary of the Fidelity Trust Company, was born in Hartford, September 8, 1866. His parents were John and Ellen C. Shannon. Mr. Shannon was educated in the Parochial and Public schools of Hartford in which he stood high in his classes and made a good record for himself as a scholar of studious habits and merit.

Beginning his business career, Thomas A. Shannon was a clerk for the old Charter Oak Life Insurance Company, and after that famous company went into the hands of the receivers, he entered the employ of the receivers and remained with them until the business of the company was settled up.

His subsequent business career was with the Fidelity Trust Company, where he was advanced along the lines of clerkship to the position of assistant secretary.

Mr. Shannon has always been a steady, careful employe and official and has been highly commended by the other officials and directors of the company for the efficient work which he has performed so faithfully and so well.

Mr. Shannon has always been a staunch Democrat. He was clerk of the Court of Common Council in 1893-4, and is a member of the Board of Water Commissioners appointed in 1911. He is at present treasurer of the South School District, which office he has held since 1905, and is also secretary of the Hartford Lodge, B. P. O. E.

Among the other organizations with which he has membership is the Hartford Tent, Knights of the Maccabees, Hartford Council, Knights of Columbus, Court Eriesson, No. 43, Foresters of America, and the Hartford Chapter, American Institute of Banking. He was married November 17, 1896, to Annie Hayes of Hartford, and they have two children, Madeline U. Shannon and Thomas A. Shannon, Jr.

SECURITY COMPANY

Among the many strong financial institutions of Hartford none is better known than the Security Company. This Company was incorporated in 1875 and has had a healthy growth. The success of the company undoubtedly lies largely in the fact that its officers and trustees represent the very pick of the city's business men. "Security," when applied to a banking institution, means everything. The reputation of the Security Company extends far beyond the boundary lines of Connecticut.

It was one of the first in the state to ac-

cept corporate trusteeship appointments. With the appointment came the most convincing proofs that great advantages are derived from having such an institution act as administrator, executor, trustee, guardian or conservator. In place of the limited services of one man, such appointments offer the experience and protection of many business men of integrity and ability.

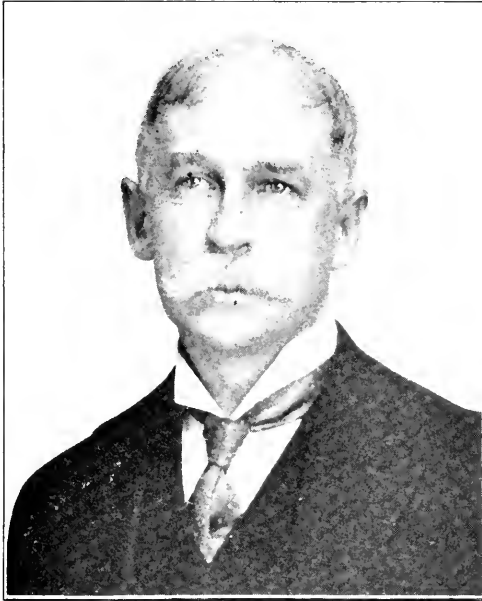
The Security Company also acts as trustee under mortgages and trust deeds to secure bond issues; registrar or transfer agent of the capital stock and bonds of incorporations; trustees for the care and investment of sinking funds, agent for collection of income; agent for care and management of real estate, and general financial agent for non-residents, women, invalids and children. It also furnishes letters of credit and travelers' checks available in all parts of the world.

A proof of the strength of the company is afforded by its last statement, issued June 30, 1912, which showed resources of \$1,691,788.48. The Company's capital stock amounts to \$200,000, with a reserve fund of \$175,000. The officers of the company are: President, Atwood Collins; Vice-President and Treasurer, Charles Edward Prior; Vice-President and Trust Officer, Francis Parsons; Secretary, Charles Edward Prior, jr.; Arthur H. Cooley, Assistant Treasurer; Arthur M. Bunce, Assistant Secretary; Earle E. Dimon, Assistant Trust Officer. The Trustees are: Samuel G. Dunham, Atwood Collins, D. Newton Barney, Charles Edward Prior, Lyman B. Brainerd, Sidney W. Crofut, Martin C. Hillery, Francis Parsons, Charles Welles Gross, Morgan B. Brainard, P. H. Woodward, George H. Stoughton and George C. F. Williams.

ATWOOD COLLINS.

Atwood Collins, President of the Security Company, Hartford, was born in Hartford, September 19, 1851, the eldest son of the late Erastus Collins, who for over half a century, was one of the city's prominent and most influential citizens. He is a graduate of the Hartford Public High School, of Yale College and attended the Columbia Law School. Early in life he manifested the sterling traits of his father, and after his death succeeded him in many lines of activity.

Mr. Collins has served in both branches of the Court of Common Council of Hartford and on the Board of Health Commissioners. He has also served as a staff officer of the Governor's Foot Guard under Majors Kinney and Hyde. With the exception of the period covered by his college days he has resided con-



ATWOOD COLLINS

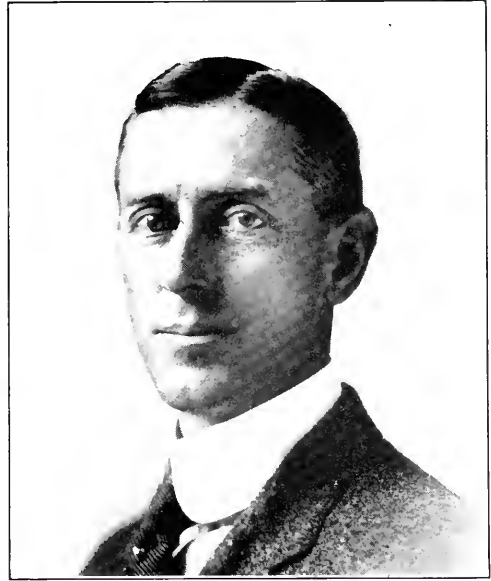
tinuously in Hartford, where a high valuation is put upon his services in financial circles. Although a member of the Hartford County Bar, Mr. Collins has devoted most of his time and attention to financial interests.

For some years he was a member of the brokerage firm of Howe & Collins; afterward came to the Security Company as its vice-president and treasurer; and, in 1896, was elevated to the presidency of the institution, which office he still holds. He is a director in the United States Bank; Vice-President of the Society for Savings; director of the Hartford Electric Light Company, the Farmington River Power Company, the Smyth Manufacturing Company, the Aetna Insurance Company and the Hartford Steam Boiler Inspection & Insurance Company; president of the Charity Organization Society; president of the American School for the Deaf; director in the Young Men's Christian Association, the Connecticut Humane Society, and others.

Mr. Collins is a member of the Aylun Hill Congregational Church and for years has been active in church work.

FRANCIS PARSONS.

Francis Parsons, Attorney at law and Vice-president of The Security Company of Hartford, was born in this city, January 13, 1871, his parents being John C. and Mary McClellen Parsons, the ancestry being of English and



FRANCIS PARSONS

Scotch origin. Francis Parsons began his education in the district and High schools of this city. He was graduated from Yale University in 1893 with the degree of A. B. and in 1897 he graduated from Yale Law School with the degree of LL. B. Upon graduation he took up newspaper work and for two years pursued reportorial and editorial duties on the staff of the Hartford Courant. Later he engaged in the practice of law, a vocation which his father and grandfather had followed before him. While Francis Parsons has never taken an especially active part in politics he has held several public offices. He was Assistant Quartermaster-General of Connecticut in 1899 and 1900. In 1908 he was chosen a member of the Board of Park Commissioners for ten years. For two years (1907 and 1908) he served as a member of the Board of School Visitors. He has also many interests in a business way. He is Vice-President, trust officer and trustee of the Security Company. He is a director of the Connecticut General Life Insurance Company, trustee of the Society for Savings, director of the American School for the Deaf, trustee of the Watkinson Juvenile Asylum and Farm School, clerk of the board of trustees of the Hartford Grammar School, and director of the Hartford Public Library. He is a mem-



Chas. Edw. Prior,
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ber of the Hartford Club, Hartford Golf Club, and University Club of Hartford. He is also a member of Troop B. Cavalry, C. N. G. Mr. Parsons was married at Brandon, Vt., on June 22, 1897, to Elizabeth Alden Hutchins. They have three children: Mary, John Caldwell and Elizabeth Hutchins Parsons.

CHARLES EDWARD PRIOR.

Charles Edward Prior, Vice-President and Treasurer of the Security Company of Hartford, widely known in financial circles, was born in Plainfield, Conn., January 24, 1856, the son of Erastus L. and Sarah L. (Burleson) Prior. At the age of four years his family moved to Jewett City, where he was educated in the public schools and where his business career began.

He was born with musical tastes, for at the age of fifteen he was chosen organist of the Congregational Church of Jewett City, a position which he held for eight years. He also served the Jewett City Baptist Church for many years as organist and chorister. For a short time he worked in the express office and railroad station at Jewett City, and in 1873 entered the employ of the Norwich & Worcester Railroad Company in Norwich. One year later he became bookkeeper and paymaster for the Ashland Cotton Company of Jewett City. In 1883 he was elected Secretary and Treasurer of the Jewett City Savings Bank. In January, 1895, he became Assistant Treasurer of the Security Company of Hartford; in the March following was elected Secretary and Treasurer of the Company, and since November, 1904, has held the offices of Vice-President and Treasurer. Since 1898 he has been one of the auditors of the Connecticut Mutual Life Insurance Company.

As a composer of sacred music Mr. Prior is very well known. His Sunday School song books, published in 1883, 1890 and 1892, were received with favor. For many years he has been an honorary member of the Worcester County Musical Association. Mr. Prior is a member of the Asylum Avenue Baptist Church, Hartford, Treasurer of the Connecticut Baptist Convention and of the Italian Baptist mission of Hartford, and auditor of the Connecticut Sunday School Association. He is a trustee of the Hartford Theological Seminary and of the Hartford School of Religious Pedagogy,

a director of the Hartford Y. M. C. A., a trustee and a member of the Endowment Committee of the Newton Theological Institution, a trustee and member of the Finance Committee of the State Savings Bank, Hartford, Treasurer of the Connecticut Peace Society, a member of the Connecticut Historical Society and of the Twentieth Century Club.

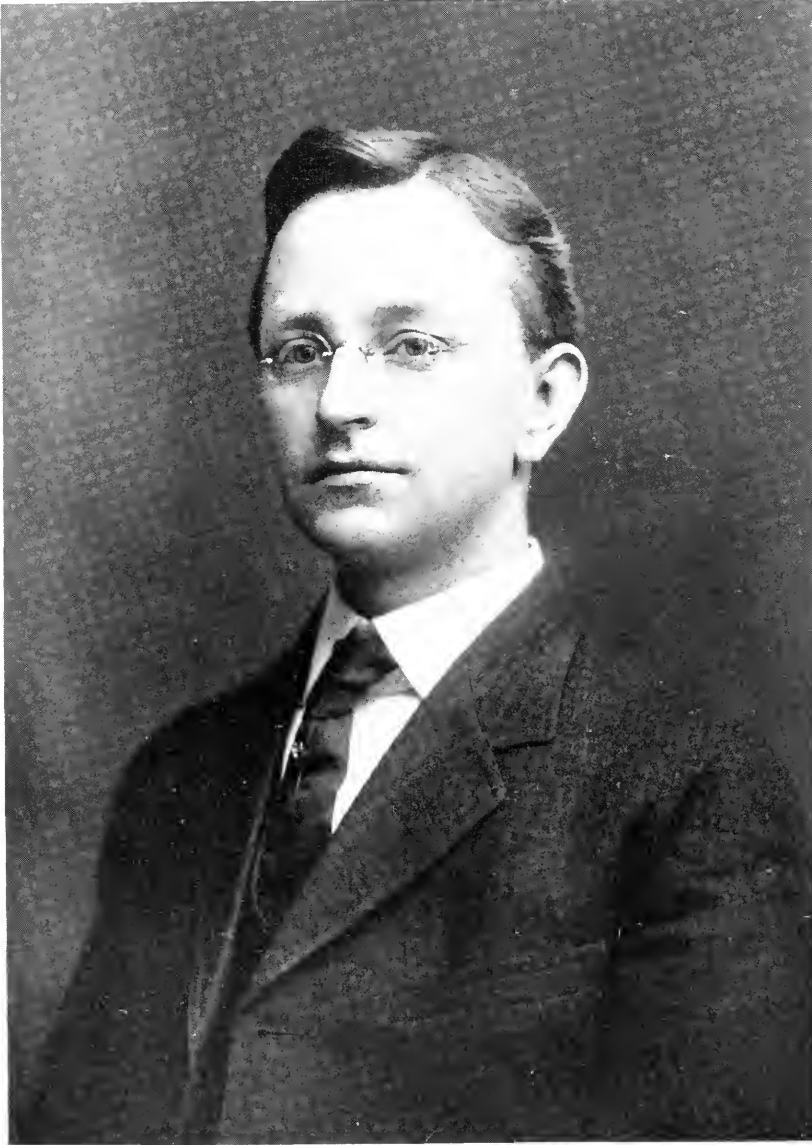
Early in life Mr. Prior joined the Masonic order. He was master of Mt. Vernon Lodge, A. F. & A. M., of Jewett City for two years, and is a member of Franklin Chapter, R. A. M., Franklin Council R. & S. M., and Columbian Commandery, K. T., all of Norwich. His wife was Mary Eleanor Campbell of Jewett City. They have one son, Charles Edward Prior, Jr., Secretary of the Security Company and a widely known singer.

CHARLES EDWARD PRIOR, JR.

Charles Edward Prior, Jr., Secretary of the Security Company, was born December 28, 1875, in Jewett City, Conn., the son of Charles Edward and Mary E. (Campbell) Prior. His early education was obtained in the schools of his native town, where he lived until he was twenty years of age. After being for some time connected with the Jewett City Savings Bank, he came to Hartford and entered the employ of the Security Company in March, 1895, holding minor positions for four years until he was made Teller. In February, 1903, he was appointed Assistant Treasurer, becoming Secretary of the Company in February, 1912.

Mr. Prior began his career as a choir singer at the Fourth Congregational Church in 1895, and has since been connected with Hartford Choirs without interruption. For four years he sang at the Asylum Avenue Baptist Church, resigning to go to the Center Congregational Church where he remained until 1905. After one year at the Asylum Hill Congregational Church he returned to the Center Church and has since been connected with the choir of that historic Church. Mr. Prior has sung in many oratorios and concerts given during the last few years in Hartford and vicinity, and has repeatedly sung the tenor part in The Messiah, Elijah, Creation, etc.

He is a member of the Asylum Avenue Baptist Church, Treasurer of the Connecticut Bible Society, a member of the Choral Club of Hartford, and serves the Hartford Mortgage-Investment Company in the capacity of auditor. On June 3, 1902, he married Miss Ida Norton Wilcox, and they have two children, Allen Wilcox Prior, born January 25,



CHARLES EDW. PRIOR, JR

1904, and Elizabeth Wilcox Prior, born September 6, 1910.

Mr. Prior has a decided fondness for scientific and mechanical experiment and spends considerable of his leisure in work of that kind. To him belongs the distinction of first photographing Hartford by a camera suspended from kites, and he has an interesting collection of pictures obtained in that way.

ANTONIO S. ANDRETTA.

One of the leaders of the foreign born population of Hartford is Antonio S. Andretta, a native of Sunny Italy, born in that country in 1874. Mr. Andretta is a banker and foreign exchange broker and head of the banking house of Pallotti, Andretta & Company.

The Hartford banking house of the firm is located at 96 Windsor street, where a general banking business is conducted, and where also the business of insurance and brokerage is carried on, and the sale of steamship tickets are made.

Mr. Andretta secured his early education in Italy, and studied for a time in one of the Italian colleges. He came to Hartford many years ago and his banking house has been established nearly fifteen years, during which time it has grown and prospered and has become one of the leading Italian banking institutions of the east.

Mr. Andretta is well and favorably known. He is prominent in the business and social circles of Hartford and New Haven and in other cities and towns in Connecticut where he is also well known. He is a member of the Hartford Automobile club, the Hartford Lodge of Elks, Court Garibaldi, Foresters of America, Victor Emmanuel Third, Society, Young Italian American Association, and other civic and social organizations. He has many excellent traits of character and has done much to make the Italian residents of Hartford prosperous and happy. Mr. Andretta is happily married and has four children. He lives at 462 Farmington Avenue.

With him in business is associated Nicholas Pallotti, one of the wealthiest Italians in this section of the east. His son, Francis A. Pallotti, was recently graduated from Yale University with honors.

Mr. Andretta is a progressive business man and his able, shrewd, yet conservative qualities, have made him a man of affairs who is highly respected and esteemed. He is the kind of a foreigner that America likes to wel-



LOUIS F. BANCROFT

come, and one of the men to whom his native land should recognize as being a really representative citizen.

LOUIS FREDERICK BANCROFT.

Louis Frederick Bancroft, President and Treasurer of Bancroft's Realty Company, Hartford, was born in Windsor Locks, Connecticut, October 12, 1874, the son of William A. and Emeline Bancroft. His father was a farmer.

Mr. Bancroft was educated in the public schools of East Windsor, East Greenwich Academy and the Connecticut Agricultural College. He first took up agriculture after completing his studies, but later went into the real estate and insurance business, in which he has met with no small degree of success. His main office is in the Connecticut Mutual Building, No. 36 Pearl Street, Hartford. He has established offices in New Haven, Middletown, Southington, Derby, Chester and Willimantic. He has made a specialty of handling farm and suburban properties. It goes without saying that he is an expert in real estate matters. His business is founded on an experience covering a number of years.

Mr. Bancroft is of a mechanical turn of mind, having the honor of being the inventor of the first successful stabilizing device for aeroplanes. His invention is protected by United States and foreign patents.

During the Spanish-American war Mr. Ban-



HARRY E. BLISS

croft was in Georgia. He enlisted in Battery A., Georgia Light Artillery, and did duty at Chickamauga and other southern camps. After coming to Hartford he was received into the membership of Charles L. Burdett Camp, No. 4, Spanish War Veterans.

In politics he is a Republican, but has never held office. He is a very companionable man, straightforward in his business dealings and a model citizen.

HARRY E. BLISS.

Harry Edwin Bliss, real estate and insurance agent, born July 3, 1875, is a native of Hartford. He is the son of Watson Henry Bliss, a well-known contractor and builder, and Leonora Bailey Bliss.

After completing his studies in the public schools of Hartford, Mr. Bliss went to work as a carpenter and mastered the trade. However, work at the bench appealed to him more than at the desk and he went into the insurance business. He is in business for himself and has a finely appointed office at No. 36 Pearl Street.

Mr. Bliss is well and favorably known in the business and social life of Hartford. Hartford is known the world over as an insurance city. Agencies are numerous, competition is keen, but Mr. Bliss by honest dealings and close application to office affairs is well established. His business is steadily expanding.

In politics Mr. Bliss always votes the Re-



JAMES H. KEANE

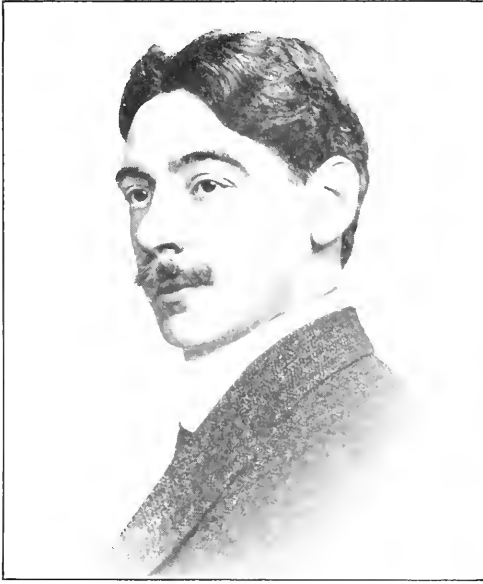
publican ticket and takes more than a passing interest in Hartford affairs. He was married in New York City, September 18, 1907, to Miss Mildred A. Ulrich. They have one child, Ruth Bailey Bliss, three years old.

JAMES H. KEANE

James H. Keane, Real Estate dealer and Fire Insurance agent, first saw the light of day in Hartford, Conn., April 9, 1865. His father was Henry P. Keane, who conducted a fancy grocery store at 259-61-63 State street, since 1850, and Margaret Keane, both of whom were born in Ireland and came to New England when young.

Mr. Keane secured his early education at the South school and was two years in the Hartford High school, afterwards at a commercial college. He bought out his father's grocery business which he conducted for a long time, and which he afterward sold out and went into the same business at 96 Main street, which he conducted for more than eight years. He then went into the real estate and insurance business in which he has now been engaged for more than fifteen years.

Mr. Keane has been the agent in many big real estate deals, the transfer of Lenox Court, and the sale of the old City Hotel property being among the number. Mr. Keane has made an exceptional study of real estate and has become one of the real experts in the value of realty in this city. He is frequently



PERCY ROTHWELL

called upon to appraise real estate for banks, heavy tax payers, companies and other individuals, and among his business operations he is called upon to collect from about 250 residents in Hartford and vicinity, and has about 40 odd rents of his own to care for. Many of the sales of real estate effected by him have been of such importance as to attract much attention and favorable comment.

Mr. Keane was married in Hartford in 1894 to Eliza M. Lagan, and they have two daughters, Vivian Marie Keane, 17, and Claire Helena Keane, 15. Mr. Keane is a member of the Business Men's Association, the Landlord's and Tax Payers' Association, Hartford Lodge, B. P. O. E., Knights of Columbus, Putnam Phalanx, and the Board of Fire Underwriters. He is a prominent citizen and one who has done much for the community at large.

PERCY ROTHWELL.

Percy Rothwell, F. A. A., public accountant, and Fellow of the Central Association of Accountants, London, England, was born in Bolton, England, July 2, 1873, son of Peter Richard and Alice Chatburn Rothwell, the former being an insurance broker. Mr. Rothwell was educated at All Souls' College, Bolton, England, after which he entered the employ of Andrew Knowles & Sons, colliery proprietors, at Bolton.

Before he had attained his majority Mr. Rothwell left the land of his nativity and be-



ALBERT A. COLLINGS

gan work with the Guardian Assurance Co. of Montreal, Canada. Later he removed to Hartford, entering the employ of the Scottish Union & National Insurance Co., remaining nearly five years. In 1898 he accepted a position with the Raritan Copper Works, Perth Amboy, N. J. From 1900 to 1905 he was chief accountant for the company. Subsequently he identified himself with Price, Waterhouse & Co., chartered accountants, and Jones, Caesar, Dickinson, Wilmot & Co. certified public accountants, of New York.

Since 1906 he has been located in Hartford, as a public accountant and auditor and as secretary of the Audit Company of Hartford. His office is located at No. 50 State Street. Mr. Rothwell has made a specialty of office and factory systematizing, bank examinations and general accounting. He has done highly creditable work for some of the largest concerns in the state. He is captain of the Hartford Golf Club, a member of the Rotary Club, a member of the Republican Club and of St. John's lodge, No. 4, A. F. & A. M. He has always taken a deep interest in outdoor sports, especially golf. Last season he finished fourth in the state golf tournament. On June 24, 1899, he was married to Miss Emmy Aubanel of Geneva, Switzerland. They have one daughter, Nathalie Aubanel Rothwell.

ALBERT A. COLLINGS.

Albert A. Collings, Hartford Manager of the



RICHARD F. GIBBS

American Real Estate Co., was born in Troy, N. Y., June 5, 1886, of English parents, his father, Henry Collings, was a hardware merchant in Bristol, England, and later moved his business to Troy. Mr. Collings is one of the many well educated young business men in Hartford. Besides the ordinary common school education he graduated from the Eaton Union High School, Colgate Academy and Colgate University. His first business experience was with the Travelers Insurance Co. and remained in the insurance field until 1908 when he became connected with the American Real Estate Co. and was made manager in 1910.

In politics he is an independent Republican, and is a member of the Republican Club, University Club, Get-Together Club, Masonic Order, St. John's Lodge, No. 4.

On June 15, 1910, Mr. Collings was married to Miss Kathryn A. Lewis in Columbus, Ohio. The couple have a charming little baby whom they have christened Helen. Under Mr. Collings' management the Hartford Branch of the American Real Estate Co. has shown remarkable gains, illustrating again that the younger men of the generations are fully able to carry on enterprises founded years before even with more aggressiveness. Mr. Collings is a typical type of the young hustler and may well be proud of the laurels he has won.

RICHARD F. GIBBS

Richard F. Gibbs, Manager of the Hartford Branch of the Mutual Profit Realty Company, of New York, is one of the youngest, but one of the brightest real estate bond men in Hartford and Connecticut. He was born in Hartford, May 17, 1883, his father being Richard J. Gibbs, and his mother, Mary C. Gibbs, both life long residents of Hartford.

Richard F. Gibbs was educated in the public schools and the Hartford High School, and began a business career as a copy holder on the Hartford Post in 1900. He was always a bright, wide awake, quick thinking young fellow, and grasped details and situations promptly, making the most of opportunities offered. He became a draughtsman for the Electric Vehicle Company, remaining there for some time, afterward becoming clerk in the Aetna Life Insurance Company where he showed ability and shrewdness while in that position.

Mr. Gibbs was a charter member of the Aetna Life Insurance Club, organized in 1906 to promote the business interests of the clerks in the several departments of the Aetna Life Insurance Company, and to increase the insurance knowledge among these clerks.

As manager of the Hartford Branch of the Mutual Profit Realty Company of New York, with offices in the Connecticut Mutual Life Insurance Company's building, he has engaged in a business that offers splendid opportunities and in this work he has been eminently successful, giving great satisfaction to the heads of the company which he represents and to those having business dealings with him. He has made many friends by his methods and manner of doing business, his representations being those of a man thoroughly familiar with his subject and working all the time in the interests of his customers as well as for the corporation of which he is the local manager.

In politics Mr. Gibbs is an Independent Republican, but takes no active interest in the work of political campaigns. He has never held office, but being a young man there is no telling to what heights of political fancy his aspirations may lead him.

He is a prominent member of the Hartford Lodge, B. P. O. E., and a member of the Winpog Fish and Game Club of Windsor. Up to the present time he is unmarried.

HARTFORD---Its Insurance Interests

The Home of Insurance in America And Those Who Have Made It

By Eugene Wilson

No page in the business history of this country offers a study more interesting than the record of the business done by the Hartford insurance companies, fire, life and casualty, during the last ten years. A careful perusal of the reports of the several companies made to the State Insurance Commissioner and the figures as printed in the annual statements will show what material gains are constantly being made, and how few, if any, are the figures of losses.

The great success of the Hartford Insurance Companies long since brought about a feeling of admiration on the part of the insured everywhere in the world, but the continued era of progress and prosperity, growth and expansion, forwardness and advancement, is becoming a matter of conjecture and speculation.

Not that there is less faith in the stability of the several companies, nor that there is any question regarding the truth of the officers' statements, nor the correctness of the figures issued to the public, but rather is it brought about by that degree of agreeable surprise occasioned by the continuance of their uninterrupted prosperity without even the flimsiest cloud of suspicion to darken the horizon of their achievements. How far can they go, is the question.

It is interesting to consider what the founders and promoters would have done in the organizations of the underwriting companies could they but have known what their efforts would lead to. Hartford insurance companies have made such wonderful strides forward during the last decade that even the men in the higher insurance circles are asking where and what the end is to be.

Several underwriting companies have been formed in Hartford and vicinity during the last dozen years, and it is most pleasant to note that not a single Hartford company has failed. When the failure of insurance companies else-

where attracts our attention we are led to ask "What is the secret of success of the Hartford companies; why do they succeed when others fail; why do they grow and prosper, and what brings about their great popularity?"

The answer is simple enough. Even to the uninitiated it is known that for years, from the beginning of the underwriting business in Hartford and Connecticut, there has been that careful, conscientious, conservative system of transacting business that has not only been practised in insurance offices, but in practically every mercantile establishment bearing the stamp of Connecticut.

A careful study of the insurance business in Hartford and throughout the state would elicit the information that the managers of the great underwriting corporations are men of unusual caliber, men of the highest and loftiest principles, whose chief aim is to be successful in business and knowing that success is but the result of extreme care and consideration. They are men who have felt that they were custodians, guardians and watchmen of great financial interests, which are centered in Hartford and the near vicinity, but which stretch out their arms and spread their influence over all the world.

During the last decade very few changes have taken place in the personnel of the management of the great insurance corporations of Hartford. For many years the same men who have been at the heads of the big companies are there today, and indications point to the fact that they will remain. Great executive ability has been shown by these men during times when troubles and vicissitudes have overtaken them, as troubles sometime overtake all great business interests, but by putting into use those careful and conservative principles which have always characterized the great insurance men of Connecticut, disasters

have been held off and a condition of strength and absolute safety maintained.

Ten years ago the assets of the Hartford companies were: Fire, \$43,782,763; Life, \$171,674,654; Casualty, \$10,813,785; making a total of \$226,271,202. At the end of 1911 the assets of Fire companies had increased to \$85,497,740; of Life companies to \$277,321,807; and of Casualty companies to \$11,270,646; making a total increase of \$374,090,193, or an increase of \$147,818,991 during the ten years.

It might be interesting to know that the assets of the Hartford Fire companies have been increased \$41,714,977, or pretty close to 100 per cent.; the assets of the Hartford Life companies, \$105,647,153, or considerably over 100 per cent., while the assets of the Casualty companies have been increased by \$456,861, nearly half a million dollars, or an increase in the neighborhood of six per cent.

A recent writer on matters pertaining to insurance said: "One of the noteworthy features of the growth of Hartford companies during the past ten years has been the growth in surplus. Too much stress cannot be laid upon the element of security offered by the companies which have a large and growing surplus. This is as true for one line of insurance as another; but especially in the fire insurance business has the experience of the past decade emphasized the fact that it is necessary to accumulate a large surplus in order that loss paying ability may be assured under the most adverse conditions."

The records of the Hartford Fire Insurance companies show that about seven million dollars were paid in losses after the great Chicago fire of 1871, an event in insurance history up to that time which stood almost unprecedented; yet in 1906 practically the same companies were called upon to pay over \$17,000,000 in losses occasioned by the earthquake and fire in San Francisco. The blow to the fire companies of Hartford in 1871 was indeed severe, but the issue was met and amicably settled. The great event in fire history was the catastrophe in San Francisco. More than \$17,000,000 were called for from the Hartford companies. They paid it. Their record of 1871 stood before them. The record made by the Hartford companies in 1906 stands today the record of honor in the insurance world. Can anyone doubt the stability of the Hartford Fire Insurance Companies? Is there any reason for conjecture and speculation?

The greatest advertisement the Hartford

companies can get is a reference to the records. Nothing else is needed.

The accompanying table, prepared in the office of the State Insurance Commissioner at the capitol, shows at a glance the figures of capital, assets, surplus, total income and the disbursements of the seven Fire, six Life and five Casualty companies of Hartford, and demonstrates beyond the question of a doubt that this city is the Home of Insurance.

	CAPITAL.	
	Dec. 31, 1901.	Dec. 31, 1911.
Fire	\$9,750,000	\$12,099,000
Life	3,400,000	5,300,000
Casualty	1,750,000	3,000,000
	<hr/>	<hr/>
Total	\$14,900,000	\$20,300,000
	ASSETS.	
Fire	\$43,782,763	\$85,497,740
Life	171,674,654	277,321,807
Casualty	10,813,785	11,270,646
	<hr/>	<hr/>
Total	\$226,271,202	\$374,090,193
	SURPLUS INCLUDING CAPITAL.	
Fire	\$22,650,199	\$37,768,067
Life	16,365,545	19,645,795
Casualty	5,399,752	13,929,772
	<hr/>	<hr/>
Total	\$44,415,496	\$71,343,634
	TOTAL INCOME.	
Fire	\$26,398,151	\$47,116,116
Life	29,886,182	47,012,169
Casualty	6,894,934	21,655,277
	<hr/>	<hr/>
Total	\$63,179,267	\$115,783,562
	TOTAL DISBURSEMENTS.	
Fire	\$24,290,275	\$42,739,208
Life	22,864,825	35,639,360
Casualty	6,017,765	19,978,911
	<hr/>	<hr/>
Total	\$53,172,865	\$98,357,479

The following list shows the companies that have their home office in Hartford:

FIRE.

- Aetna Fire Insurance Company.
- Connecticut Fire Insurance Company.
- Hartford Fire Insurance Company.
- National Fire Insurance Company.
- Orient Insurance Company.
- Phoenix Insurance Company.
- Hartford County Mutual Fire Insurance Company.
- Standard Fire Insurance Company.

LIFE.

Aetna Life Insurance Company.

Connecticut General Life Insurance Company.

Connecticut Mutual Life Insurance Company.

Hartford Life Insurance Company.

Phoenix Mutual Life Insurance Company.

Travelers Insurance Company.

MISCELLANEOUS.

Hartford Steam Boiler Inspection and Insurance Company.

Travelers Indemnity Company.

H. PIERSON HAMMOND

H. Pierson Hammond, Actuary of the State Insurance Department with an office in the Capitol, is one of the leading insurance department actuaries of the country. Born in Troy, N. Y., November 1, 1876, the son of Willard Reese Hammond, who for years was connected with the United States Customs Service, and Licetta Augusta (Horton) Hammond, he received his early education in the public schools of Brooklyn, N. Y., graduating from the Brooklyn High school in the class of 1896, with honors, and from Williams College in 1900, with Phi Beta Kappa rank and receiving the B. A. degree. Hammond was a bright, intelligent, studious boy and in school made the most of his opportunities, receiving many encomiums of praise for excellence in scholarship.

On June 12, 1905, he married Miss Jennie E. Seymour of Saratoga Springs, N. Y.

His first business engagement was in the Actuary's Department of the Mutual Life Insurance Company of New York, entering the employ of that Company July 15, 1900, where he remained a valued member of the working force, until appointed Actuary of the Connecticut Insurance Department, July 1, 1908. This appointment was wholly because of the business qualifications of the appointee.

Mr. Hammond made the matter of insurance a special study and mastered the details of the business at the very beginning. From the start he entered upon his work with the avowed intention of becoming an expert on insurance matters and his success was rapid, and thorough. His knowledge of insurance affairs is widely recognized and his business methods heartily approved. Mr. Hammond is one of the ablest men having to do with affairs pertaining to insurance, and his perfect understanding, keen perception and clean business ideas have made him a power in the insurance world.



H. PIERSON HAMMOND

Mr. Hammond is connected with many societies and organizations, but he pays more attention to his membership in the Actuarial Society of America, where he possesses the degree of A. A. S., than to many others to which he belongs. He is also a fellow of the Royal Statistical Society with a degree of F. S. S., and a student member of the Institute of Actuaries of England.

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

One of the Most Successful Companies in Hartford

The Scottish Union & National Insurance Company which for nearly twelve years has occupied one entire floor in the Connecticut Mutual Insurance Company's building, is one of the great insurance concerns of Hartford.

Martin Bennett was the first manager of the Scottish Union in Hartford, taking the management of the business of the Scottish Union in 1880 when a branch of the great company was established in Hartford. The Scottish Union was established in 1824 and has built up an enormous business both at home and abroad.

Under the management of James H. Brewster, who succeeded Mr. Bennett in 1899, the Scottish Union and National Insurance Company has made even more rapid strides in the



JAMES H. BREWSTER

insurance world, this being due to the energetic efforts of Manager Brewster whose ideas on securing business was of the quick, lightning order. Mr. Brewster had come to the Scottish Union as assistant manager with Martin Bennett. He succeeded the latter, and stands today, and has for years, one of the shrewdest business and insurance men in the State of Connecticut.

Associated with Mr. Brewster in the management are Mr. Henry J. Houge and B. M. Culver, assistant secretaries of the United States branch, the former having superintendence of agencies west of the Ohio river as far as the Pacific coast, while Mr. Culver's supervision covers the New England, Middle and Southern states.

At the present time a handsome new building two stories high, 175 feet long and 75 feet wide, is under construction on Elm street, Hartford, which will be used exclusively, when completed, by the Scottish Union and National Insurance Company. The new building has been designed with a view of meeting the growing business of the company, and, too, to give the increased working force ample room and accommodations to perform the work which has crowded itself upon them. The new building will cost in the neighborhood of \$200,000, and is expected to be completed and ready for occupancy some time this fall.

The statement of the United States branch of the Scottish Union & National, issued January 1, 1911, shows \$200,000 as the statutory deposit. For a reserve for unpaid losses \$216,755.79 is held, and the reserve for unexpired risks and all other liabilities amount to \$1,188,063.12. Net surplus \$2,835,441.98, making the total assets \$5,140,260.89.

Ex-Gov. Morgan G. Bulkeley, Meigs H. Whaples and Morgan B. Brainard are the trustees of the funds of the company in the

United States, and the George B. Fisher Company is the resident agent.

The Scottish Union & National Insurance company has had an unusual era of prosperity, which can be attributed to the cleverness and business sagacity of those having the management of its affairs in charge. The company presents many inducements to prospective customers and the guarantee which it offers is safe and sure enough for the most conservative.

THE ÆTNA INSURANCE COMPANY

Having the Largest Capital of Any Fire Insurance Company in America.

THE vast extent and wonderful development of the insurance business in America is beyond the conception of the average man or woman. Certainly there is no line of industry or commerce that has made a better showing than insurance. A fair idea of the growth of this business in this country may be seen from the progress of the Ætina Insurance Company. No better example of the country's growth can be seen than in the perusal of the history of this remarkable company.

Insurance is a necessity as it means protection against a crisis. Fire insurance means a provision against a crisis which is liable to come to any business firm when it finds its plant a smouldering mass of ruins, its stock destroyed, its books in a condition of illegibility, its customers seeking elsewhere a source of temporary supply, which may become permanent, and, above all, when it finds the necessity of providing funds for rehabilitation. To the householder it means the same in a lesser degree, but slightly altered aspect. Hence in looking for this protection, it is vitally necessary to find a company that will answer all demands, and give protection that will really protect and be ready with the where-



UNITED STATES SUPREME COURT AND STATE LIBRARY BUILDING



WILLIAM BRADDOCK CLARK

withal to rehabilitate these destroyed fortunes.

One of the principal reasons why the Ætna Insurance Company stands as a monument in the insurance world today, is the manner in which it has faced all crises and the promptness in which all demands upon its resources were met. In the mastery of these crises the company has gained strength and power and a name that is second to none in America.

The Ætna Insurance Company is notable in many ways. Its capital of \$5,000,000 is the largest of any fire insurance company in the country. In 93 years of useful existence it has paid its policy holders over \$128,000,000 in fire losses. It paid nearly \$4,000,000 in fire losses to the great Chicago fire and a like amount in the San Francisco fire. While these evidences are sufficient to prove the worth of the company, these, and many others might be mentioned as making the name of the Ætna a notable one in the insurance and financial world. Moreover, there is no company that does business on a higher plane or deals more fairly with its policy holders and at the same time conserves the interests of those whose money is invested in the company.

The Ætna was not the first to engage in fire insurance in this country, but it was one of the early pioneers in the field. The company was incorporated in the May session of the legislature of 1819. It was capitalized at \$150,000 with the privilege of increasing this to \$500,000. The first directors were Thomas K. Brace, who also served as the first president; Thomas Belden, Samuel Tudor, Jr., Henry Seymour, Eliphalet Averill, Griffin Stedman, Caius Lyman, Jediah Pliss, Caleb Pond, Nathaniel Burns, Joseph Morgan, father of Junius Spencer Morgan, and grandfather of J. Pierpont Morgan; James M. Goodwin, Jeremiah Brown, Theodore Pease, Elisha Dodd and Charles Eabcock.

The Ætna Insurance Company issued its first policy on August 17, 1819. The face value of the policy was \$6,000. During the same year the company probably made the first transaction in reinsurance for the losses for the Middletown Insurance Company. The outstanding risks of this company amounted to about \$200,000.

It was not long after this that the Ætna departed from the then common custom of seeking business only in its territory, and began to write policies covering risks in all of the most important centers. The early adoption of this policy, moreover, gave the Ætna the cream of the agencies and the cream of the

business. It put the company a long distance ahead of its competitors and it took them some time to catch up.

In 1839 a charter amendment was secured which allowed the company to write policies covering risks on inland waters and some time later this business was taken up. The directors allowed the insurance of cargoes, but not the boats in which the merchandise was transported. Unwittingly, perhaps, this brought the company into what would now be considered the field of life insurance, for it is recorded that one policy was written to cover a shipment of 15 negroes, whose value was recorded as \$16,000.

The grandfather of J. Pierpont Morgan was one of the early directors of the company, making three generations of the Morgan family who have served on the directorate. It fell to the lot of the elder Morgan to do some traveling for the company, and it is enlightening to compare some of his expense accounts with what business men think necessary today. Mr. Morgan adopted a schedule of expenses and he lived up to it. His expenses on a series of trips, including railroad fare and hotel bills were \$3.29 a day.

Most of the insurance companies which have enjoyed long lives faced crises early in their career, during their days of struggling, and these crises often threatened to bring them to disaster. The Ætna had such an experience and the integrity and courage of the directors proved their worth and the worth of their organization.

The incident occurred in 1845, when New York was visited with a \$6,000,000 fire, and the Ætna's losses were \$115,000. It is recorded that President Brace gathered together all the available assets of the company, including the securities which had been purchased as a sinking fund, and informed the directors that the company would settle losses in full if he had to add to those resources his entire private fortune. Mr. Brace's prompt action was, however, not needed, and the company came out of the crisis stronger, veritably tried by fire. Just a few years previously, in the fire in New York in 1835, the company had escaped loss in a conflagration which drove 23 companies out of business.

Though there were frequent large losses in the next few years, the company experienced nothing like a conflagration until the Chicago fire of 1871. The Ætna's losses in this disaster were \$3,782,000, and heroic methods were needed to protect the company when they were paid. To meet the emergency the

company's capital was reduced one-half and immediately re-subscribed by the stockholders, who paid in \$1,500,000. Hardly had the company recovered from this blow when, the following year, Boston was visited by fire in which the Aetna's losses were \$1,635,967, and the same method of rehabilitating the company's treasury was followed by the stockholders, they, this time, subscribing for new stock to the value of \$1,000,000.

After the Aetna got well started the capital was frequently increased. In 1822, \$50,000 was added, the shares being sold at an advance of \$5. In 1846 and again in 1849, the capital was increased by \$50,000, and in 1854 it had reached half a million. Since then it has increased frequently until now, when it has reached the \$5,000,000 mark.

The Aetna has been notable for the men who have served as its presidents. Thomas K. Brace, the first president, who was elected in 1819, served until 1857, when he felt that his advancing years made it unwise to continue. He retired and died three years later, at the age of 81. President Brace's successor was Edwin G. Ripley, who died in 1862, and was succeeded by Thomas Alexander, who died in 1865. Lucius J. Hendee succeeded him and was president of the company when the present president, W. B. Clark, joined it on November 20, 1867, as assistant secretary. Mr. Clark has served in his present office for 19 years.

The following official statement, showing the assets and liabilities, was made on January 1st, 1912:

Cash Capital	\$ 5,000,000.00
Reserve, re-insurance, Fire....	7,506,251.40
Reserve, re-insurance, Marine...	430,032.63
Reserve, unpaid losses, Fire....	549,382.98
Reserve, unpaid losses, Marine..	64,490.00
Other claims	632,937.96
Net surplus	7,834,194.74

Total assets, Jan. 1, 1912.....\$22,017,289.71
Total amount paid in losses to

Jan. 1st, 1912.....\$128,003,578.89

The officers and directors are as follows: President, William B. Clark; Vice-Presidents, Henry E. Rees, A. N. Williams; Secretary, E. J. Sloan; Assistant Secretaries, E. S. Allen, G. E. Beardsley, Ralph B. Ives; Marine Secretary, W. F. Whittelsey, jr.

Directors—Austin C. Dunham, Morgan G. Bulkeley, J. Pierpont Morgan, Atwood Colins, William B. Clark, Francis Goodwin, Charles E. Gross, James H. Knight, Arthur L. Shipman,

Charles P. Cooley, Charles L. Spencer, Charles A. Goodwin, Lyman B. Brainerd.

WILLIAM BRADDOCK CLARK, President of the Aetna Insurance Company, is a typical product of Connecticut, of that hardy, rugged New England stock, that has done so much to build up this country. Of English and American extraction his ancestry were ever prominently identified with the early life of Hartford. His father, A. N. Clark, was one of Hartford's foremost citizens, and at one time in his career was part owner and manager of the Hartford Courant. William B. Clark was born in Hartford, on June 29, 1841, and received his early education in the public schools, later taking a finishing course at private institutions. Inheriting a taste for journalism, he became connected with the Courant shortly after leaving school. Here he filled various positions of responsibility. Being endowed with a natural gift for business, however, he was quick to perceive the wonderful possibilities that were opened in insurance and at the first opportunity he entered this field of endeavor. Since that time his career has been conspicuously brilliant both in honors and financial returns.

His first work in the insurance world was with the Phoenix Fire Insurance Company, where he displayed marked ability which soon gained for him the position of secretary. This was in 1863. He was probably the youngest man in the country to hold such a responsible office.

Mr. Clark remained with the Phoenix for a number of years, only retiring when he was tendered the position of assistant secretary of the Aetna Insurance Company. Since joining the Aetna, through industry, sterling integrity and untiring perseverance, he has risen from assistant secretary to the responsible position of president.

In 1888 Mr. Clark was elected vice president of the company. This office had not been filled for a great many years, but was revived at this time, when Jotham Goodnow was elected president, the directors of the Aetna realizing the remarkable capabilities of Mr. Clark, and desiring to place him in a position where he could have full sway. He continued as vice president until 1892, when, on the death of President Goodnow, Mr. Clark was elected to his present office.

The duties of the insurance company have been too numerous and arduous to permit Mr. Clark to delve much in politics, even if he had an inclination that way; nevertheless, he

has always had the true public spirit and has ever been ready and willing to do his duty when called upon. At one time he was a member of the board of water commissioners, and he also served as an alderman for a number of years.

Mr. Clark is connected with numerous insurance and financial institutions. He is a director of the First National Bank, of the City Bank of Hartford, of the Society for Savings, of the Fidelity Trust Company, of the Mechanics' Savings Bank, and of the Travelers Insurance Company and the Travelers Indemnity Company. He is a member of the Re-

publican Club of Hartford, the New England Society of New York, the Veteran Corps of the First Company, Governor's Foot Guard and other social organizations.

As a successful organizer, possessing in the highest degree the faculty of looking ahead, it may truthfully be said that Mr. Clark has few equals and no superiors. The growth of the Aetna Insurance Company has been due in a great measure to his keen business foresight. Being still in the zenith of his attainments, both physical and mental, it needs no gift of prophecy to predict a great future both for himself and the Aetna Insurance Company under his management.



NATIONAL FIRE INSURANCE COMPANY.

Remarkable Growth and Achievement of This Popular Organization

The National Fire Insurance Company of Hartford has contributed interesting pages to the history of insurance. While it has had a wonderful growth it has not been of the mushroom kind; it has been slow and steady. This old company was chartered June 4, 1869, and organized November 27, 1871.

At that time its cash capital assets amounted to one-half million dollars, growing since to a total of \$11,837,740.34, Jan. 1, 1912. The National's resources in cash assets, doubled over the original half million capital during its first four years and in 1910 exceeded the \$10,000,000 mark. Commencing from the inception of President Nichols' management the net premium business showed a further increase to \$7,914,216, more than twice the volume in



JUDGE JAMES NICHOLS

1901, and nearly thirteen fold the record of 1887, when Judge Nichols became president.

A great factor in the growth of the company is the prominence it has attained as a reinsurer of retiring companies and its carrying through the outstanding lines until expiration, weeding out the unprofitable classes when due for renewal and retaining the classes that appear warranted and acceptable. Following its first important reinsurance contract with the Washington Fire and Marine Insurance Company in 1887, the National has absorbed more than thirty other companies, many of sound standing.

The company's advocacy and encouragement of the installation of automatic sprinkler equipment and its liberality in writing these risks partly accounts for its success. The most effective reason, however, is its promptness and liberality in payment of losses. To the loss claimants of the San Francisco Fire the National's cash payments amounted to over \$3,000,000.

The home office of the company is located at the corner of Pearl and Lewis Streets, Hartford, where the growing needs of the company has necessitated the building of an addition on the Lewis Street side. The company is officered as follows: President, Judge James Nichols; Vice-President, H. A. Smith; Secretary, George H. Tryon; Assistant Secretaries, Frank D. Layton, S. T. Maxwell, C. S. Langdon; Treasurer, F. B. Seymour; Asst. Treas., W. T. Fredericks; Executive Special Agent, E. E. Pike.

JUDGE JAMES NICHOLS.

James Nichols, President of the National Fire Insurance Company of Hartford, and one of the prominent figures in insurance circles in this country, is a descendant of Sergeant Francis Nichols who came of a prominent English family and was one of the leading men of Stratford, this State, early in the seventeenth century. His son, Isaac, was owner of large land tracts, and was chosen to the General Court four times. His wife was the daughter of Theophilus Sherman of Wethersfield. Early in the nineteenth century Captain James Nichols was a prosperous farmer in Newtown. His son, Isaac, had large business interests in Bridgeport. Both were Episcopalians, Whigs, and men of strong character.

Judge Nichols was born in Easton, December 24, 1830, the son of Isaac and Betsy Platt Nichols. His mother died when he was only three years old, when he removed to Newtown,

Ct., where he was until he became of age. His early days on his father's farm were of great toil, but he developed a strong constitution which has served him well all these years. His education was received in the common schools of Newtown. It was while there that he decided to study law.

He worked at farming summers and taught school winters, his ambition being finally realized. He completed his studies in the office of the late Amos S. Treat, and was admitted to the bar in Danbury in 1854. He first opened an office in Thompsonville, this State, but was shortly after made Assistant Clerk of the Superior Court, Hartford County. At the age of 31 years he was elected Judge of Probate for the Hartford District and served a second term. In 1857 he was appointed adjuster and special agent and afterwards Secretary of the Merchant Insurance Company. This company lost so heavily as a result of the Chicago fire in 1871 that it surrendered its charter. The National Insurance Company was organized that year and Judge Nichols was appointed secretary, being elevated to the presidency in 1887 on the death of President Mark Howard. The company has had a wonderful growth during his administration.

Judge Nichols is connected with a large number of financial enterprises both in and out of the state. He is a member of the Asylum Avenue Congregational church of Hartford; also of the Hartford Golf Club, Hartford Club, Country Club of Farmington and the Connecticut Congregational Club. He was married July 9, 1861, to Isabella M. Starkweather. They had three children, only one of whom is living, Mrs. Harry A. Smith of Hartford.

THE PHOENIX INSURANCE COMPANY

One of Hartford's Principal Fire Insurance Companies

The Phoenix Insurance Company of Hartford boasts of the fact that it increased its capital stock from \$100,000 to \$2,000,000 in twenty-seven years. This shows to a very large degree the plan of procedure upon which the officials of the company work and gives a comprehensive demonstration of the push, spirit and progressiveness with which the men are endowed. A Connecticut Fire Insurance organization would naturally be regarded as falling behind if it did not progress. With this idea in mind the men handling the affairs of the Phoenix Insurance Company have made it a point to advance, and to advance as rapidly as careful consideration and intelligent conservatism would allow.



ARCHIBALD G. McILWAINE



HENRY WEEBON GRAY

One of the proudest events in the history of the company was the payment of its fire losses of \$937,219 on the Chicago fire of 1871. The Phoenix Company had at that time assets of \$1,900,000. It was the Hon. Marshall Jewell, a heavy stockholder and one of the directors who went to Chicago and paid the money as fast as the proof of the loss and identification of the claimant would allow. The action of the company in meeting these losses so promptly aided greatly in alleviating the suffering in the City of Chicago at the time and was the means of restoring confidence among those who through dire distress and the unusual circumstances thought they had lost all.

The Phoenix Fire Insurance Company was chartered in 1854, Henry Kellogg was the leading spirit in the organization of the company and his foresight and business integrity aided much in placing the new organization on a firm financial basis. The capital was placed at \$100,000, minimum, and \$300,000 maximum. The minimum amount was subscribed, 10 per cent cash, and 90 per cent stock notes, on June 21, 1854, and the first board of directors was then chosen.

The Phoenix Insurance Company has had a remarkably prosperous existence. Among its officers and directors there have been connected with the company some of the most prominent insurance men of which the State of Connecticut is justly proud. These men have guided the company through many times of

depression and practical panic but never has the organization repudiated a just claim nor refused payment when the claim was due.

The standard of the Phoenix is one patterned after by other minor organizations. So well is it established that it stands today among the leading insurance organizations of the world.

Its resources are most excellent. The capital stock amounts to \$2,000,000; assets, \$11,494,634.19; surplus \$3,701,719.34; surplus to policy holders, \$5,703,719.34; reinsurance reserve, \$4,891,304.68; losses paid since organization, \$70,700,545.46.

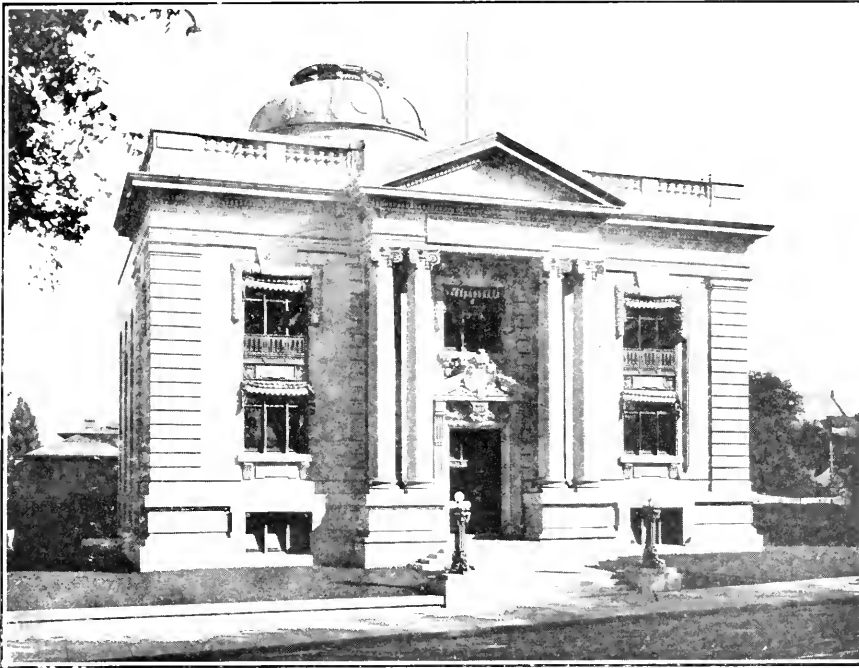
The officers are: President, D. W. C. Skilton; Vice-President, Edward Milligan; Secretaries, John B. Knox and Thomas C. Temple.

ORIENT INSURANCE COMPANY.

Wonderful Success of This Institution During Its Existence

Arising from the ashes of the old City Fire Insurance Company, which was devastated by losses incurred in the Chicago fire, 1871, the Orient Insurance Company, having been tried by the fires of even greater conflagrations, is today stronger and more solid than at any period of its history.

The Orient Insurance Company was chartered May, 1867, and organized Nov. 23, 1871, taking over what was left of the business and offices of the City Fire Insurance Company.



HOME OFFICE OF THE ORIENT INSURANCE COMPANY

The first policy was issued to James G. Baterson, the founder of the Travelers Insurance Company.

Less than a year after the organization of the Orient came the Boston fire, which occurred in the latter part of 1872; many old established companies went under, but the Orient paid its \$164,000 loss and continued without faltering. In more recent years the Orient has suffered with other companies in the Baltimore holocaust, and the San Francisco earthquake and fire, but the tenacity of purpose, financial responsibility and business acumen of the shareholders connected with the wisdom, born of long training, of the officers have sustained the corporation through the several conflagrations and enabled it to continue its career when many of its competitors have been forced to retire.

Since its inception the presidents of the company have been: Charles T. Webster, first president, S. C. Preston, second, his incumbency of the senior office was continued until 1883, when he was succeeded by John W.

Brooks, who had just completed a three year term as insurance commissioner of the state of Connecticut, and who held the presidency until 1886, when he was succeeded by Charles B. Whiting. Mr. Whiting retired on July 1, 1900, to enjoy a well-earned rest, and since that date Mr. McIlwaine has been president.

Archibald G. McIlwaine, Jr., was born in Petersburg, Va., September 5, 1859, of Scotch-Irish extraction. His early education was secured in the public schools of his native city and at the University school in Petersburg. In early manhood he entered the service of the Petersburg Savings and Insurance Company. After a comparatively short period in this position he joined the New York Underwriters' Agency as special agent in the south. He was rapidly gaining experience and knowledge in insurance affairs and it was not long before he was tendered the position of general agent for the London and Lancashire Fire Insurance Company, the well known English Institution. His headquarters were at Atlanta. After he had held this position for

several years, well earned promotion came to him and the managers of the company expressed a desire to avail themselves of his services in a more important post, so, in 1893, he was made assistant manager and became the present chief representative in the United States of the famous old English company. Mr. Mellwaine became president of the Orient in 1900.

Mr. Henry Weedon Gray, Jr., Vice-President and Secretary of the Company, was born in Louisville, Kentucky, of American parentage, May 25, 1864. He was educated in private schools and at Burlington College, and began his business life in Fire Insurance.

He was elected Secretary of the Orient Insurance Company in 1907 and two years later, in 1909, was elected Vice-President.

The office building of the Orient is one of the most unique as well as beautiful of any company in the country. Designed by Architects Davis & Brooks and built of white marble it stands across the green slopes from the Capitol amid wide lawns of its own, presenting a pleasing picture and one which the stranger always remembers.

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LTD.

The London & Lancashire Insurance Co., Ltd., Liverpool, England, was organized in October, 1861, and entered the United States in July, 1879. While technically domiciled in New York its head office is in Hartford. During the fifty years of its existence the company has made wonderful progress; the net premiums advancing from \$120,000 the first year to \$11,735,000 in 1911.

The first manager in the United States was Mr. James Yereance, who served until 1885, when Mr. Jeffrey Beavan was appointed to succeed him. Mr. Beavan continued the supervision of the Company's affairs in this country until 1893 when he resigned to return to his home in England. He was succeeded by Mr. Archibald Graham Mellwaine, Jr., under whose supervision the company has since continued.

"The London & Lancashire" does a world-wide business and has passed through all the fiery ordeals that the conflagrations throughout the world have occasioned. The company paid substantial amounts in Jacksonville in 1901, in Baltimore in 1904, and at San Francisco in 1906. The "London & Lancashire," with its subsidiaries paid the enormous sum of \$8,750,000, the largest sum ever disbursed by a British Company for a single fire.

The total assets of the company in this country are \$4,424,567.43.

CONNECTICUT FIRE INSURANCE COMPANY

Successful In All Its Operations—Has Paid Heavy Losses

The Connecticut Fire Insurance Company of Hartford, was one of the many fire insurance organizations called upon to pay millions of dollars on losses sustained at the San Francisco fire in April, 1906. The total loss occasioned by that famous disaster aggregated \$350,000,000, insurance \$175,000,000, of which the Connecticut Fire Insurance Company was called to pay \$2,370,740.13.

No insurance company was struck harder, perhaps, than the Connecticut, yet that splendid organization was there with the money ready for its insured patrons just as soon as the losses could be adjusted. The promptness with which the payments were made, the very lack of questioning the legality of the claims of the stricken people and the aid which the prompt payments of claims gave to the people of San Francisco made the name of the Connecticut Fire Insurance Company one of the best in the annals of fire insurance.

The Connecticut Fire Insurance Company was incorporated in 1850, and in June of that year its first board of officers and directors were elected. Benjamin W. Greene was the first president, and on July 4, of the same year, John B. Eldridge was chosen secretary. Mr. Greene was an able insurance man and brought to the new organization a fund of insurance knowledge. His associates were experienced insurance men, and with that idea of conservatism, which has characterized all Connecticut insurance officials, the new organization rapidly grew in popular favor and steadily drew ahead financially. The capital stock was \$260,000, 10 per cent. in cash and 90 per cent. in stock notes. Since then, time and circumstances have made it necessary for many changes.

In 1876 the capital stock of the company was increased to \$1,000,000, at which figure it has remained.

The Connecticut Fire Insurance Company's statement for the year ending December 31, 1911, shows how well it has succeeded since meeting its obligations occasioned by the San Francisco earthquake and fire, and how well it has built up its business after making the sacrifices it did to square its accounts.

The figures of its resources for the year of 1911 show a cash capital of \$1,000,000. Cash assets, January 1, 1911, \$7,478,446.72, and a surplus to policy holders of \$3,050,063.13.

President John D. Browne of the Company, elected in October, 1880, was the man who marked out the policy to be followed at the time of the terrible disaster in 1906. He it was who had surrounded himself with men who didn't flinch when the crucial moment arrived, and his advice at the time regarding

the policy to be pursued in reference to the payment of claims met with a ready response from his officers and directors.

W. T. Howe is the secretary of the company and John A. Cosmos is the treasurer. The company maintains agencies in every state in the union, and wherever fire insurance is known there is the feeling among those to be insured that the Connecticut Fire Insurance Company is true and staunch and never failing in its duties.



CONNECTICUT FIRE INSURANCE COMPANY

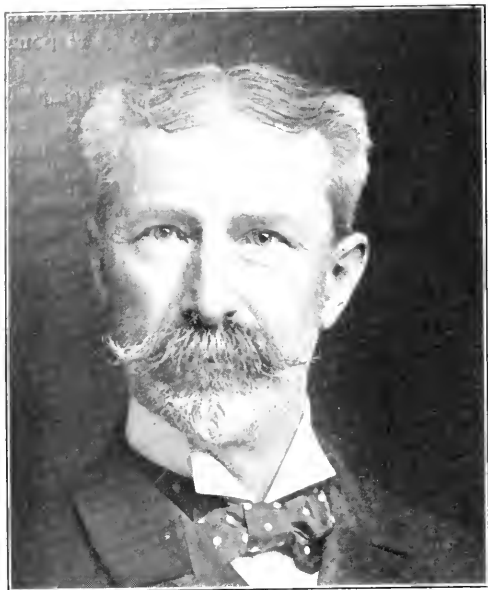
THE HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY

One of the Oldest Organizations of Its Kind in the Country.

The Hartford County Mutual Fire Insurance Company was incorporated in May, 1831. From the time of its inception and up to the present it has been eminently a mutual concern, and has grown and prospered upon that one insurance method. Insurance in the early days was mutual and mutual only, and there are several organizations in the state.

Ralph H. Ensign is the president of the Hartford County Mutual today, being elected in 1904 immediately succeeding William E. Sugden, and following in turn the several presidents from the time of incorporation when David Grant was elected, and held office seven years, on down through the time of service of the several men, including Daniel St. John, Charles Shepherd, D. D. Erving, Julius Catlin, Walter H. Havens, James B. Shultas and the two mentioned.

All these men administered the affairs of the company on as sound a basis as it was possible to do. In spite of many troubles and vicissi-



WILLIAM AUGUSTUS ERVING

tudes the Hartford County Mutual has always paid its losses in full and never repudiated an honest claim.

Beginning business in a modest way, the old fashioned note or lien was used on which an assessment was expected to be levied to pay probable losses, a small cash payment being collected for running expenses only. In those days fires were few and far between, but after being in operation about fifteen years the Company faced a deficit, losses were incurred with no money in the treasury. Instead of levying an assessment as usual in such cases the directors chose the method of borrowing money to tide over the difficulty and advancing the rates to a paying basis. This action on the part of the directors at that time enables the Company to say that they never levied an assessment.

In those days the business was confined to Hartford County, but later operations were extended to include the whole state. About 1890, the Company, then having nearly \$500,000 in assets, it was decided to cancel the premium lien, since which time the Company has written a non-assessable policy, charging the assured as near the actual cost as from experience can be determined in advance. This is usually a little less than the rate charged by the stock companies, giving the members of the Company the advantage of the small margin of profit which it is expected the stock companies will charge on their business.

Some years the business shows a little profit and in other years the underwriting shows a

loss, but on the average the insurance has been carried at very near actual cost, the interest income helping out in the years showing a deficit. Very little of the cash surplus of the Company has been earned from the underwriting. It is largely accumulation of interest and some judicious investments.

The Hartford County Mutual Insurance Company has increased its business until today it is one of the most substantial insurance organizations in Connecticut and that means in the insurance world.

By the report filed with the Insurance Department January 1st, 1912, the Company shows amount at risk \$32,000,000, with cash assets of \$1,250,000. The company insures against loss or damage by fire or lightning, and pays damages occasioned by lightning whether fires ensue or not. The Hartford County Mutual Fire Insurance Company is one of the oldest in the state, having been in successful operation since its incorporation in 1831 and the indication today is that the company during the years to come will have a most successful era of prosperity.

The officers of the company are Ralph H. Ensign, President; William A. Erving, Secretary and Treasurer; Edward F. Harrison, Assistant Secretary. The offices of the company are located in the Phoenix National Bank building, 803 Main Street, Hartford.

WILLIAM AUGUSTUS ERVING

William Augustus Erving, Secretary of the Hartford County Mutual Fire Insurance Company, is one of the many prominent Hartford men. He was born in Westfield, Mass., in 1847, his father, Daniel D. Erving, who at the time of his death, was the president of the company which the son, William Augustus Erving, is today the secretary.

It is a singular fact that the whole business career of Mr. Erving has been with the Hartford County Mutual Insurance Company. He entered the employ of the company as a clerk, this being his first business engagement after leaving the Hartford public schools, where he was educated.

From a clerkship he was elected secretary of the company in July 1867, when he was but 20 years old, and bears the distinction of having been the youngest secretary of an insurance company in the city. Mr. Erving has been a Republican practically all his life, but has never engaged in the game of politics. He was married in 1880 to Lucile Foster, daughter of Col. William A. Foster of Stafford Springs. They have no children.

**THE HARTFORD FIRE INSURANCE
COMPANY**

**Great Insurance Institution Over a Century
Old**

Fire insurance is one of the most important features of industrial and commercial life.

The story of the development of the Hartford Fire Insurance Company is a fascinating one, for several reasons; because, the company dates from the inception of stock fire insurance in this country; two years ago it completed a century of service, it has developed \$15,000 cash into assets today of \$25,449,839.41, with a capital of \$2,000,000; net premium income of \$15,789,698 and surplus to policy holders of \$9,819,707; and because, when in times of disaster it has remained firm and solid and has been the safeguard and promoter of prosperity.

The Hartford Fire Insurance Company was chartered by the legislature of 1810, and organized on June 27 of the same year, but its real origin is to be found as far back as the year 1794, when a private association using the same name issued policies through Sanford & Wadsworth, a firm of Hartford merchants.

Several times in the course of its history the Hartford Fire Insurance Company has sustained losses so great that they would have proved fatal had it not been wisely and prudently managed by men of principle as well as men of means, as the same disasters did prove fatal to many other companies.

When the underwriting world was stricken with the news from San Francisco in April 1906, the Hartford Fire stockholders, agents and patrons felt no uneasiness. With a true and tried man at the helm it was a foregone conclusion that every dollar of liability would be paid promptly and fairly. The confidence placed in President George L. Chase was absolutely unlimited and everyone connected with the company vied with each other in tendering practical assistance.

The enormous growth of the "Hartford

Fire" in premium receipts, capital assets, and surplus has been made from small beginnings. When the company was formed its work was in a limited field, the benefits of insurance were not generally understood, and little was known of the methods, now so familiar, by which attention is attracted, and prudence stimulated to provide against the possibility of a ruinous loss by the payment of a small sum. The early management had character, if not experience in this business, and indeed the growth of the company must be considered satisfactory from the start, remembering that the premiums of the first year were less than \$3,000, and the cash capital at that time was only \$15,000. The progress of the first few years has been recorded, and a little comparison will show that the ratio of increase was not bad, though the totals of a year's business seem now almost ridiculously small. Since the organization of the company in 1810 the premium receipts in every tenth year were as follows:

1820	\$5,000
1830	35,000
1840	142,000
1850	340,000
1860	674,000
1870	1,605,000
1880	1,607,000
1890	3,125,000
1900	6,224,000
1910	15,790,000

There is no way of judging of the future except by the past. Viewed from this standpoint the Hartford ought to be and is at the top of institutions selling fire indemnity. The advance which the company made during 1912 gives evidence of the very high character of the company's investments and the able underwriting talent possessed by its officers and managers.

President George L. Chase died on January 7, 1908 and was succeeded by his son Charles E. Chase. He possessed in a large measure those attributes which peculiarly qualified him for leadership among men. His station at the head of the Hartford was a moral asset of incalculable value. He knew how to select and to place subordinates of his own energy and enthusiasm, and in so doing he builded well and deep. His life was honorable and his memory will long be honored.

The present officers of the company are: Charles E. Chase, President; R. M. Bissell, Vice President and Underwriting Manager; Frederick Samson, Secretary; S. E. Locke, Secretary; D. J. Glazier, Recording Secretary.

CHARLES E. CHASE.

Charles E. Chase President of the Hartford Fire Insurance Company was born March 29, 1857 at Dubuque, Iowa, his father, George L. Chase, (dean of the fire insurance business in America, and for over 40 years the progressive head of the Hartford Fire Insurance Company,) being at that time general agent of the old New England Fire of Hartford, with headquarters at Dubuque. When Charles E. Chase was six years old, his father removed to Chicago and in 1867 to Hartford where the subject of this sketch entered the West Middle School. He graduated from the Hartford High School in 1876 and a year later entered the old Hartford Fire Insurance agency. Mr. Chase spent the years following as a clerk in the home office until 1890 where he was promoted to second assistant secretary. In 1903 he was

made vice-president and his election to president occurred in 1908.

Mr. Chase was president of the Hartford Board of Fire underwriters from 1894 to 1908. He is deeply interested in all municipal affairs, having served as Republican Councilman from the old first ward 1892 and Alderman in 1893 to 1895. Mr. Chase is a director of the Connecticut Mutual Life Insurance Company, the Hartford Board of Trade, the Hartford National Bank, Trustee Connecticut Trust and Safe Deposit Company, and Trustee Society for Savings, and a member of the Hartford Club, Hartford Golf Club and the Country Club of Farmington. His pleasing personality has made him popular in the city and state, and is prominent in promoting all enterprises that tend to boom the city of Hartford. In 1886 he married Miss Helen S. Bourne and has two children, Mrs. Thomas Hewes and Porter Bourne Chase.



HOME OF THE HARTFORD FIRE INSURANCE COMPANY

FREDERICK SAMSON.

Frederick Samson, secretary of the Hartford Fire Insurance Co., was born in Glastonbury, this state, March 29, 1847. He received his education in the common schools and before attaining his majority entered the employ of Woodruff & Beach of Hartford. On March 17, 1866, he accepted a clerkship in the office of the Hartford Fire Insurance Co. He has been with that company over forty-six years.

He was for several years the general agent of the company finally being promoted to the assistant secretaryship and then to the secretaryship. In point of service he is one of the oldest men connected with the company.

To be identified with a company like the Hartford Fire Insurance Co., is in itself an honor. The company has rounded out over one hundred and two years, weathering the storms of war and panic and today has assets of over \$25,000,000.

Mr. Samson is a veteran in the field of insurance. He is a worthy, upright citizen, whom it is refreshing to meet and know.

STANDARD FIRE INSURANCE COMPANY

Most Recent of Hartford's Insurance Enterprises

This is the youngest of the Hartford institutions of the kind.

The Standard was organized December 31, 1909, largely through the efforts of Mr. M. Lewin Hewes, its president.

The subscription list bore the names of the most prominent citizens of Hartford, and of the state outside of Hartford, as well as a number from other localities.

Those who subscribed to the stock had as the main object, the establishing of a new fire insurance company in Hartford, where those at present existing had made such a marked success.

The place of its domicile, and the personnel of its subscribers, together, perhaps, with the general knowledge in the fraternity of the experience of the management, have given them a prestige rarely accorded a new undertaking of the kind, and it looks as though their ultimate results would more than equal their expectations, and that, therefore, all that they contemplated would be accomplished.

Perhaps the most noteworthy thing in con-



FREDERICK SAMSON

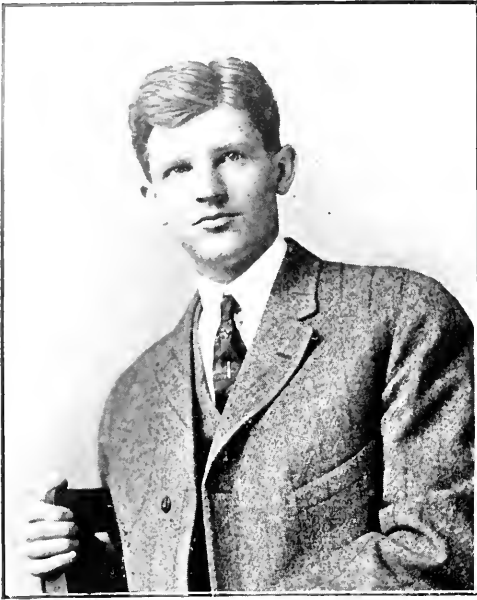
nection with this new company was the fact that although in one sense of the term of a competitor with older companies it received practically the unanimous support from the officers of the older companies in the way of favorable opinion and sincere encouragement, illustrating not for the first time the broad-mindedness of the management of the Hartford fire insurance companies in welcoming any properly conducted institution of their kind to share in their upbuilding of the business as a whole, and in performing the functions for which they were originally intended, in giving in times of need the greatest and best protection to the great commercial as well as private interests of the country.

The officers of the company are:—M. Lewin Hewes, President; Geo. C. F. Williams, Vice President; H. B. Anthony, Secretary; The directors of the company are:—D. Newton Barney, Edw. B. Hatch, G. C. F. Williams, Frank P. Furlong, Charles L. F. Robinson, E. W. Bloomingdale, Geo. A. Gay, Alton Farrell, W. A. Sanborn, M. L. Hewes.

The company has recently removed their offices to larger quarters in the New Hartford National Bank building.

M. LEWIN HEWES

Mr. M. Lewin Hewes, president of the Standard Fire Insurance Company, was born in Baltimore, Md., June 14, 1861, and from his sixteenth year has been engaged solely



G. BURGESS FISHER

and continuously in the fire insurance business in practically every capacity, from office boy to president, in the field and in the office.

He moved to Hartford in the fall of 1901 to accept the position of Agency Superintendent of the Scottish Union and National Insurance Company, and in the winter of 1909, through the assistance of a number of gentlemen prominent in the community in every line of business, he organized the Standard Fire Insurance Company, with \$500,000 capital and \$500,000 surplus, which company commenced operations March 26, 1910, and is now, therefore, in its third successful year.

G. BURGESS FISHER

G. Burgess Fisher, President of the George B. Fisher Company, Inc., was born in Detroit, Mich., September 11, 1881, and has for the past twelve years been engaged in the insurance business in Hartford. His father, the late Major George B. Fisher, was an insurance man, and one of the oldest and best known men in the state. His mother is Ella L. (Hurlbut) Fisher.

Mr. Fisher was graduated from the Hartford High School in 1900, and immediately afterward became a clerk in the Hartford National Bank, remaining there only a short time, however, being selected as secretary of the George B. Fisher Company, Inc., in November of the same year. In December, 1908, he was chosen to the position of president

which had become vacant through the death of his father, and has since occupied that office with not only much credit to himself and the share holders of company, but to the satisfaction of the public at large who have business dealings with the concern.

The company of which he is the head, occupies offices in the Hartford National Bank building, and conducts a general insurance business as resident managers of the Scottish Union & National Insurance Company, and nine other prominent fire, liability and casualty insurance companies. The agency dates back to 1872 and ranks among the leading insurance offices in Hartford. The George B. Fisher Company was incorporated in 1900 to continue the long established business of Major Fisher, who became its first president, this being the first corporation ever formed under Connecticut laws to conduct the business of an insurance agency.

G. Burgess Fisher has also for the past eight years occupied the position of state agent for three prominent fire insurance companies of New York city with nearly one hundred agencies under his jurisdiction, and is widely known among the insurance men throughout Connecticut. As an adjuster of fire losses Mr. Fisher is both experienced and capable and in this capacity is employed by many prominent companies. He is a member of the New England Insurance Exchange, the National Association of Local Fire Insurance Agents, the Hartford Business Men's Association, and the Governors Foot Guard. Mr. Fisher's wife was Jane Elisabeth Bates, to whom he was married in 1904, and they have two children, Barbara Bates Fisher and Elisabeth Hurlbut Fisher.

HOWELL W. ST. JOHN

Howell W. St. John, Actuary of the Ætna Life, was born at Newport, R. I., in 1834, his father at that time being the head of an extensive commission business for foreign and domestic trade. Mr. St. John's earlier education was in part under private tuition, and elsewhere at public preparatory schools. He graduated at the School of Civil Engineers of Yale College in 1855 and entered upon the practice of his vocation in Texas, and followed it subsequently in Alabama and the Northwest.

In 1867 Mr. St. John entered the service of the Ætna Life and was soon appointed its actuary, and has continued to fill this important office with marked ability.

AETNA LIFE INSURANCE COMPANY.

Organized by the Father of President Morgan G. Bulkeley

With men of such skill, judgment and determination as had its founders, the marvelous growth of the Aetna Life Insurance Company of Hartford need excite little wonder. From the day of its organization up to the present time the company has been in safe hands, developing steadily and now ranking as the leading insurance company in New England, and the largest in the world writing life, accident, health and liability insurance. The value of life insurance is appreciated today as never before and it is no stretch of the truth to say that the liberal features of the Aetna's life policy make a stronger appeal to the people than those of any other company. The company does not pretend to give its policies away, but it does give policy holders every protection consistent with safe insurance.

The history of the Aetna Life Insurance Company adds interesting pages to biography. Judge Bulkeley, father of Morgan G. Bulkeley, the present president, back in 1850, recalled that in the charter of the Aetna Insurance Company, granted in 1819, was an amendment allowing it to establish a department for the purpose of writing annuities and insuring lives. A life department was then organized as the Aetna Insurance Company Annuity Fund, with a capital of \$150,000.

In the spring of 1853 the General Assembly granted further amendment to the Aetna's charter by which the Aetna Annuity Fund should be incorporated as a distinct life insurance company under the title of the Aetna Life Insurance Company. The date of the new birth was May 28, 1853. Judge Eliphalet Adams Bulkeley was elected President.

The company has never had a serious setback. In the long period of wrath and des-



HOME OFFICE AETNA LIFE INSURANCE COMPANY



HON. MORGAN G. BULKELEY

pair following the panic of 1873, when so many financial concerns were objects of attack, the Aetna company moved quietly along proving the ability of its officers and the reliability of its business. Another indication of its growth and prosperity, was its purchase of the present fine quarters on Main Street in 1867.

Following the retirement of Thomas Ostram Enders, the second president in 1879, Morgan Gardner Bulkeley took his place and has since directed the affairs of the office. He is qualified by intellect, energy, tact and progressiveness for the great responsibilities as are very few men. Outside of financial circles Mr. Bulkeley is just as well known, having been Mayor of Hartford, Governor of the state and a United States Senator.

Big figures appear in reports of this great company. It has assets of over \$100,000,000; a surplus of over \$10,000,000. The company has paid to policy holders since its organization over \$200,000,000. The life insurance in force amounts to over \$300,000,000.

The officers of the Aetna Life Insurance Company are: Morgan G. Bulkeley, President; J. L. English, Vice-President; M. B. Brainard, Vice-President and Treasurer; C. E. Gilbert, Secretary; W. H. Newell, Assistant Secretary; Frank Bushnell, Agency Secretary; H. W. St. John, Actuary; W. E. A. Bulkeley, Auditor; M. G. Bulkeley, Assistant Treasurer.

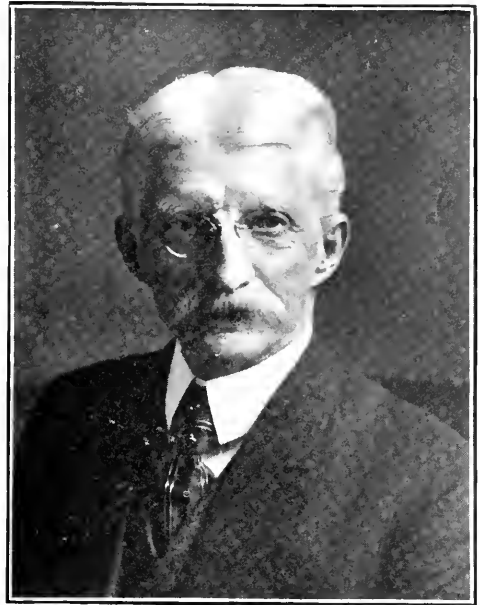
Judging the Aetna Company by its past successes, its future promises a repetition because the accumulative effect of prosperity will cause the future so to eclipse the past that there will be almost no comparison.

HON. MORGAN G. BULKELEY.

Hon. Morgan Gardner Bulkeley, President of the Aetna Life Insurance Company of Hartford, former Governor of Connecticut and United States Senator, was born in East Had-dam, Connecticut, on December 26, 1837. In the annals of our Colony State and city the name of Bulkeley occupies an honored place, as this record shows.

Peter Bulkeley was born in England in 1583, succeeding his father in the ministry at Woodhull. He was afterward removed for non-conformity. In 1635, with several friends he founded the settlement at Concord, Mass., and was its first minister.

His son, the Rev. Gershom Bulkeley, whose name appears in our Colonial history, married the daughter of President Chauncey of Harvard College. Rev. John Leffler was first minister of Colchester, 1700, his son, Hon. John Bulkeley, was born in Colchester, Conn., April



C. E. GILBERT

19, 1705, was graduated from Yale College in 1726, practiced law in his native town, held several public offices and died at the age of 48 years.

Eliphalet, his son, was father of John Charles Bulkeley, who was one of Connecticut's leading citizens. His son, Eliphalet Adams, born 1803, and who graduated from Yale 1824, studied law and was one of the founders of the Republican party in Connecticut and its first speaker in the House of Representatives, 1857. He organized and was the first president of the Aetna and Connecticut Mutual Life Insurance Companies and was president of the former at the time of his death in 1872.

Morgan G. Bulkeley, his son, removed to Hartford in 1846, and obtained his education in the Hartford Public High School. His first position of life was that of errand boy in a Brooklyn, N. Y., mercantile house. He made rapid progress and in a few years became a partner in the concern. At the outbreak of the war of the Rebellion, Mr. Bulkeley enlisted in the Thirteenth New York Regiment and served under General Geo. B. McClellan during the Peninsular campaign, also serving under Generals Mansfield and Webber.

Upon the death of his father in 1872, Mr. Bulkeley returned to Hartford and has since been identified with the city's growth. He was the first president of the United States Bank, and third president of the Aetna Life Insur-



WALTER C. FAXON

ance Company, which office he still holds. He served four terms as Mayor of Hartford; was elected Governor of the State, taking his seat January 10, 1889. In the fall of 1904, on the withdrawal from the United States Senate of General Joseph R. Hawley, Governor Bulkeley entered the field and was elected. He served until 1911.

In 1895, when the Connecticut River Bridge and Highway District was created by act of the General Assembly, Mr. Bulkeley was elected President of the Board. To him is due the credit for the erection of the beautiful bridge which spans the river between Hartford and East Hartford.

He was married in 1885 to Miss Fannie Briggs Houghton of San Francisco. They have three children: Morgan Gardner, Jr., Elinor Houghton, and Houghton Bulkeley. He is a member of the Society of the Cincinnati; Massachusetts Commandery of the Loyal Legion; Robert O. Tyler Post, G. A. R.; Sons of the Revolution; Connecticut Society of the War of 1912; Colonia War Society; Connecticut Historical Society; University Club of New York and many other fraternal and patriotic societies. He is aggressively active in greater enterprises of wider than local limits and makes his presence felt in whatever he undertakes.

CHARLES E. GILBERT.

Charles E. Gilbert, Secretary of the Aetna Life Insurance Company, comes from old Puri-



PATRICK McGOVERN

tan stock, being a lineal descendant of Jonathan Gilbert, who was Marshal of the Connecticut Colony in 1645. He was born in Wallingford, Conn., Nov. 8, 1836, the son of the Rev. Edwin R. Gilbert, and was educated in the common and private schools of his native town and of Farmington.

His connection with the Aetna Life Insurance Company dates from August, 1868. He was for years the Cashier; was elected Assistant Secretary in 1895, and has been the Secretary of the Company since February, 1905.

Notwithstanding his multifarious business duties Mr. Gilbert has found time for much outside activity. He was one of the "original thirty-seven" members of the famous "Wide Awake" political Club in 1860, the first one organized in the Union; an original member of the Hartford City Guard; served a number of years in the Governor's Foot Guard, a part of the time as Adjutant, and has held the highest offices in its Veteran Corps; he is a son of the American Revolution; a member of the Connecticut Historical Society; of the Twentieth Century Club, the Republican Club, the Hartford Club and the Hartford Golf Club.

PATRICK McGOVERN.

Patrick McGovern, former State Senator, was born in Ireland October 23, 1849. He came to Hartford in his early youth and for a number of years was employed in a large mercantile house. Since 1879 he has occupied



ERNEST C. HIGGINS

a responsible position in the office of the Aetna Life Insurance Company, and is one of the largest stockholders in that immense concern.

Mr. McGovern has been a member of both branches of the municipal government and it is no stretch of truth to say that no one is better informed on civic matters than he. He was for seven years acting president of the Board of Aldermen and Republican member of the board of town auditors for years. He did exceptionally good work as chairman of the Republican town committee and it was quite largely through his efforts that the Republican party succeeded in wresting power from the city which was naturally Democratic.

In 1904 he was elected Senator from the Second District and was chairman of the committee on insurance. Re-elected by his constituents in 1906 he was made chairman of the appropriations committee. Without question the appropriations committee had the most important work of that session.

There was a demand for improved highways and the need of a new arsenal and state library was urgent. These matters involved an expenditure nearing the seven-million dollar mark. The plan of the committee was for a bond issue and the General Assembly adopted it. Senator McGovern worked with ability and indomitable courage for the good of his state.

Fraternally Mr. McGovern is a member of



A. N. DES CHAMPS

the Elks and has been Colonel of the Hibernian Rifles. He is an able orator, a model citizen and a man of affairs in its largest sense.

A. N. DES CHAMPS.

A. N. Des Champs who has been at the Home Office of the Aetna for the past fourteen years, has been made manager at Bridgeport, Conn. Mr. Des Champs brings to his new field a full knowledge of the company's business and methods, which will enable him to conduct the agency in the best interests of the policy-holders and the company.

The Aetna News recently printed the following notice of Mr. Des Champs:

"The Aetna Life Insurance Company has appointed A. N. Des Champs manager of its agency for Fairfield and Litchfield counties, with headquarters at Bridgeport, the appointment to take effect June 1. He has also been appointed special agent of the Aetna Accident and Liability Company.

Mr. Des Champs has been employed at the home office of the Aetna Life Company for the past fourteen years, where, owing to his ability and faithful service, his progress has been marked, and his present promotion is well deserved."

At the annual meeting of the Insurance Institute of Hartford, recently, Mr. Des Champs was re-elected assistant secretary. A portion of L. N. Denniston's annual report said: "It is interesting to note that the most activity has



ROBERT C. KNOX

been shown by the life department of our work, which is due to the activity of our good assistant secretary, Mr. Des Champs." The bulletin of the Insurance Institute for March says of Mr. Des Champs: "Last year he was elected office representative from the Aetna Life Insurance Company, and to him was given, among other work, the task of planning the season's work for the life division of the Institute. That he performed his work with vigor is evident from the fact that he built up this part of the institute's work to the first rank, leading in the averages both in the number of meetings and in attendance."

"Mr. Des Champs has lived in Hartford practically all his life. He graduated from the Arsenal School in 1897, and later took a course at the Morse Business College. Besides standing among the first in his classes, Mr. Des Champs has always taken an active part in athletics, having been captain of two football teams, one baseball nine and a member of the polo team at business college."

ERNEST CHESTER HIGGINS.

Ernest Chester Higgins, Secretary of the Accident and Liability department of the Aetna Life Insurance Company, was born at Wellfleet, Mass., May 16, 1880. His father is Marshall Higgins, a retired sea captain, and his mother, Hope D. Higgins. Both are Americans, descendants from the early settlers on Cape Cod. He was educated in Wellfleet in the public schools and studied for a business course, taking up bookkeeping as his first business occupation.

He subsequently became interested in the Liability insurance business and secured a position with the Aetna Life. He rose rapidly in his place of business filling many positions of importance and trust and constantly increasing his value to the company.

His executive ability and his business instinct secured for him advancements, and finally the position which he now holds, a prominent official in one of the greatest insurance organizations in the world.

Mr. Higgins has always been a Republican. He married Annie B. Higgins, at Wellfleet, Mass., October 12, 1904. He is a member of the Hartford Golf Club, Hartford Club and the Drug and Chemical Club of New York.

ROBERT C. KNOX

Robert Chester Knox, General Agent of the Liability Department of the Aetna Life Insurance Company, was born in South Manchester, Connecticut, May 1, 1874, the son of Chester

J. and Sarah L. (Wheeler) Knox. He traces his ancestry on the maternal side through eight generations to Obadiah Wheeler, who was born in England in 1608. He emigrated to America, settled in Concord, Massachusetts, in 1638, and died in 1671.

Mr. Knox's early American ancestors were of high intellectuality and distinguished for their patriotism. His great-great-grandfather was the Rev. Joseph Wheeler, who was ordained in 1759 and had a pastorate in Harvard, Mass., for several years. He was a member of the Provincial Congress, also of the Committee of Correspondence, and was active in many ways in advancing the cause of his country in the Revolutionary war period. On the day before the battle of Bunker Hill this venerable clergyman and other compatriots were engaged in laying out defenses. Standing beneath a tree the party was fired upon by one of the British warships and narrowly escaped being hit. The ball struck the tree cutting off one of its limbs. Mr. Wheeler secured the limb and the ball; from the former a cane was made, and both cane and ball have since been preserved and handed down as precious relics in the family. The projectile is now in possession of the subject of this sketch and is greatly valued.

Another great-great-grandfather of Mr. Knox was a noted divine, the Rev. Joseph Sumner, who graduated from Yale in 1759, and was pastor of the Congregational Church in Shrewsbury, Mass., for sixty three years. Though this branch of family Mr. Knox traces his descent from George Sumner, of early Colonial times, who was born in England, February 14, 1634, came to America and settled in Milton, Mass. On the paternal side Mr. Knox's great-great-grandfather was Archibald Knox, born in Scotland in 1713. About the year 1723 his father emigrated from Scotland to Boston. Archibald Knox married Margaret Watts, at Bedford, Mass., later settling in Ashford, this state, where he died in 1762.

Robert C. Knox attended the Manchester public schools and was graduated from the Hartford Public High School in the class of '92. He went into the life insurance business at once, securing employment with the Northwestern Mutual Life Insurance Company, of Milwaukee, Wis., as one of its Hartford representatives. In 1902 he associated himself with the Aetna Life Insurance Company in its Liability Department and in addition to that duty, he is also General Agent for Connecticut of The Aetna Accident and Liability



ARTHUR G. HINKLEY

Company. On June 14, 1900, he was married to Miss Estelle Lethbridge, of Orange, N. J. and they have two daughters. His religious connections are with Trinity Church, and in politics he is a Republican.

ARTHUR GUY HINKLEY.

Arthur Guy Hinkley, manager of the Connecticut branch of the Aetna Life Insurance Co., (Accident and Health Department) is a self made man in the truest sense of the word, and is one of the foremost young men in the insurance circles of Hartford. He was born at Highgate, Franklin County, Vermont, September 22, 1876. His parents were Albert Henry Hinkley and Lilla Stevens Hinkley the former being an interior decorator. The ancestry was American on both sides of the family, the Hinkleys having come from England in 1634 and settled in Massachusetts.

Mr. Hinkley came to Hartford in 1893, and during his first year was employed in a grocery store, going from that position to the Hartford Life and Annuity Insurance Company, where he remained three years, having decided to follow the insurance business as his permanent life work. In June 1897 he went to the Aetna; his career with this great Company has been progressive and successful. He has filled various positions in the Home Office and Agency departments. For the past eight years he has been Connecticut Manager of the company's Accident and Health business.

These facts, however, show little of the struggle toward success which Mr. Hinkley has fought. Circumstances limited his early education and the knowledge which he later acquired was through extensive reading, observation and travel. Mr. Hinkley attended the public schools of Vermont until 14 years of age when he was obliged to leave school and begin the real struggle for existence. Work on a farm, clerking in a general store, cheese factory, Post Office, etc., was the gamut of occupations he ran before he finally settled down to the work in life for which he was really fitted. An unlimited earnestness of purpose has been Mr. Hinkley's dominating characteristic. He has always worked with the idea that nothing could be done too well. In his insurance connections he has won a name for his painstaking efforts, his thoroughness and his honest representation. He has studied all the details of the insurance business with great application and a wide knowledge of the business in general has been the result. He is a man who always gives you a hearty hand-clasp and many warm personal

friendships have sprung up in consequence. What he has accomplished is a flattering testimonial to him, and Time alone can tell to what heights he may finally attain.

Mr. Hinkley was married in this city on May 24, 1899, to Miss Alice M. Hills, daughter of Augustus C. and Julia G. Hills. They have one son, Arthur Hills Hinkley.

Mr. Hinkley is a republican in politics, and has been a member of the Tenth Ward Republican committee for the past ten years. He is secretary of the Taylor Manufacturing Company, manufacturers of hardware novelties. He is a member of the following organizations: Lafayette Lodge, No. 100, A. F. A. M., Washington Commandery, No. 1, Knight Templar, Sphinx Temple, A. A. O. N., Connecticut Sovereign Consistory, A. A. S. R., Hartford Business Men's Association, Sons of the American Revolution and is also connected with various other organizations.

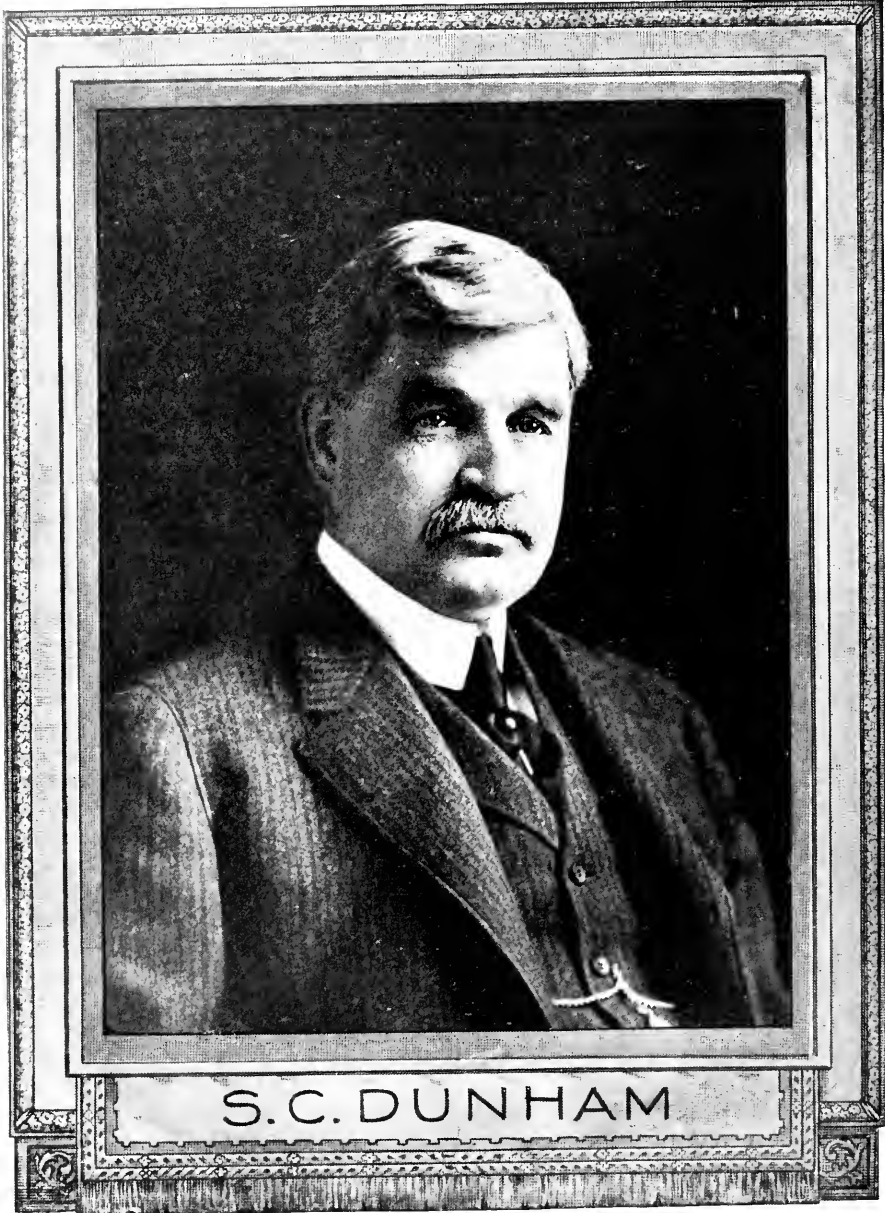
THE TRAVELERS INSURANCE COMPANY.

Story of Its Growth and Progress Since Its Organization

Hartford is known the world over as the home of insurance and no better illustration of the growth of the insurance companies may be shown than through the progress of The Travelers. The history of this institution has been marked from the outset by a course of conservative, yet enterprising management. This progressive management has created for it a reputation that is unexcelled anywhere. The progress of the company has been such that it has inspired confidence to a degree that is second to none in this country.

The Travelers Insurance Company was founded by James G. Batterson in 1863 and its charter was approved by Governor Buckingham on June 17, of that year. The first written contract, on April 1, 1864, was issued to Mr. Batterson, who had secured the idea through an insurance railway ticket which he bought in England some time previous. On his return to Hartford he organized a company, associating with him Gustavus F. Davis, John L. Bunce, George Sexton, William L. Collins, Elijah H. Owen, James H. D. Callender and George S. Gilman. They established the company with a capital of \$250,000.

Progress was slow at the start, owing to the company having a great many disasters to pay for, but the business was built upon a sound foundation and adversity tended to strengthen rather than weaken the company. The prompt



S.C. DUNHAM

payments of all just claims have been one of the best advertisements the company could possibly have.

In 1866 The Travelers branched out into the life insurance business and in 1890 it took up liability insurance for employes. In 1906 The Travelers Indemnity Company began business.

The first year The Travelers Insurance Company was in business it paid in benefits \$426-85. In 1911 the company paid \$10,741,893 to over 30,000 policy holders. The premiums paid to the company in 1911 were \$18,309,165, which was a gain of ten per cent. over the previous year.

The company started business in two rooms on the second floor of the City Bank building at the corner of Main and Kinsley streets. Today it occupies an eight story building which is now being enlarged and which will practically double its present capacity, which is taxed to its utmost to take care of the rapidly increasing business.

When the company was first organized one clerk, John E. Morris, was sufficient to take care of the business. Today 758 people are employed in the Travelers building. The agency mailing list contains over 9,000 names. Some idea of the growth of the company under the present management may be gleaned from the fact that five years ago it had less than five hundred officers and employes. Mr. Batterson, the founder and first president, served for 38 years, until his death in 1901. He was succeeded by S. C. Dunham, the present incumbent, a man who has proved his ability in this field of endeavor.

The total assets of the company are \$79,924,203. It has paid to policy holders up to January, 1912, over \$112,000,000. The capital today is \$2,500,000. The total cash income last year was \$21,795,000. The total cash income for the year 1864 was \$179,500.

The officers of the company are: President, Sylvester C. Dunham; Vice-Presidents, John L. Way, Louis F. Butler, Walter G. Cowles and Bertrand A. Page; Secretary, James L. Howard; Assistant Secretary, Donald A. Dunham.

SYLVESTER CLARK DUNHAM.

Sylvester Clark Dunham, president of The Travelers Insurance Company, has not only been a powerful force in the upbuilding of that great organization, but is also a dominant and recognized factor in the insurance world in general. Connecticut has the honor of claiming his birth-place, he having been born at Mansfield on April 24, 1846. He was the son of Jonathan Lyman Dunham and

Abigail Hunt Eldridge. His ancestors had for many generations been prominently identified with the life of New England and among them may be mentioned Elder William Brewster (on the mother's side), who was one of the original Mayflower emigrants. S. C. Dunham's father was a farmer and the future president of The Travelers from his boyhood surroundings athered the sturdy qualities of manhood which eventually fitted him for a life of benefit to his fellow men and of success to himself.

Mr. Dunham was educated in the public schools but gained a wider knowledge by extensive reading and a keen observation of all that passed about him. His first venture after his school days carried him into the newspaper field. Beginning at the bottom as reporter, he soon equipped himself for a higher position in that field and became editor of the New Britain Record. The newspaper field, however, was not destined to hold him permanently, and he took up the practice of law. For twelve years he did general law business in Hartford until 1885, when he was appointed general counsel for The Travelers Insurance Company. This demanded his entire time and attention and his other legal business was dropped.

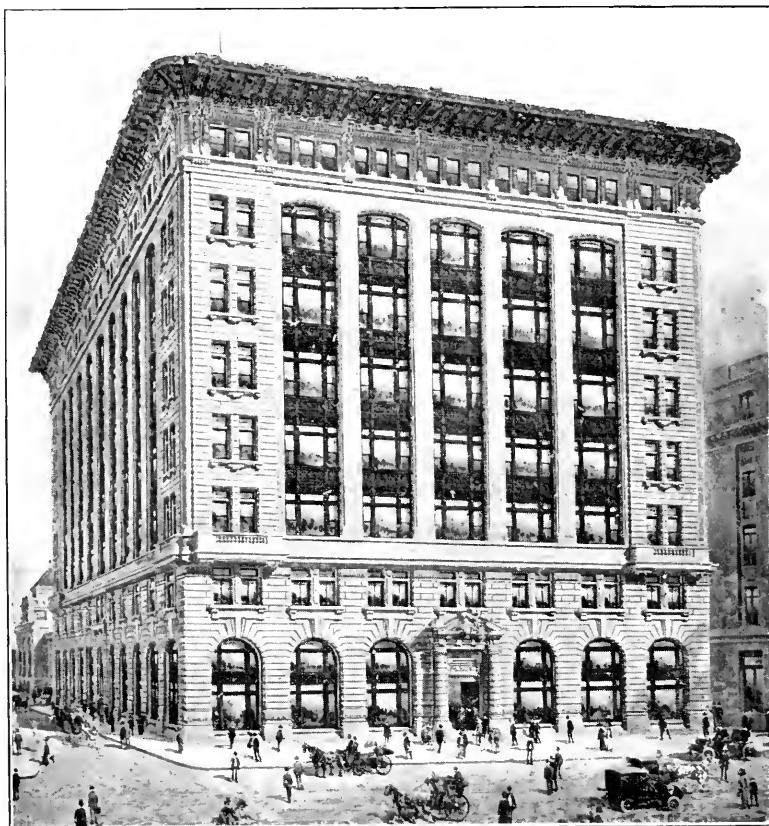
On October 14, 1901, he was elected president of The Travelers, a position which he has since held, the company having achieved unprecedented growth and stability under his direction. Mr. Dunham has never been active in politics, although frequent lures have been thrown in his path, but all have failed to interest him. He served one term as city attorney, also as water commissioner and has also served as a member of the board of finance. When asked as to his politics, he characteristically replies: "I am generally a republican, but it isn't always easy."

With his business ability and knowledge of financial conditions, his prestige and wisdom have naturally been sought by many other business enterprises which desired his voice and counsel in their management. He is a director of the Travelers, American Surety, American Hardware, Colt's Patent Firearms, and Underwood Typewriter Companies. Also a director of the Metropolitan Bank of New York city, and National Exchange Bank of Hartford. He has ever been popular with his associates and in social life he is a member of the Union League and Lawyers' Clubs, of New York, as well as the Hartford Club, Hartford Golf Club, Country Club, and Twentieth Century Club of Hartford.

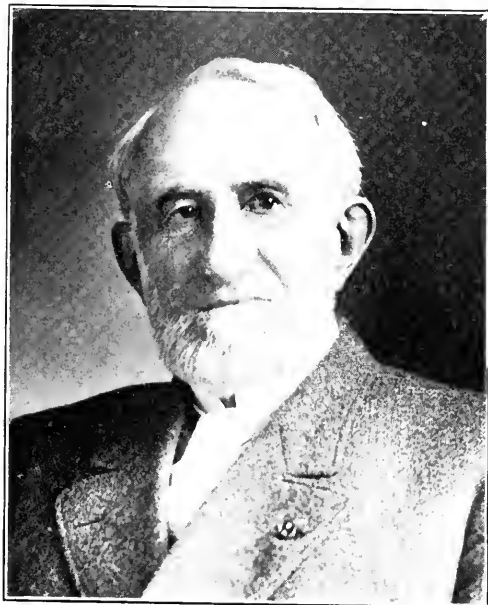
Mr. Dunham married on October 18, 1877, Miss Mary Austin, daughter of Dr. James H. Austin, of Bristol. They have one son, Donald Austin Dunham, who is connected with The Travelers, and has already shown that he has the Dunham spirit in business shrewdness, sagacity, and in business acumen.

Mr. Dunham has traveled extensively. He has seen America, including Panama and Mexico, from beginning to end, and has also visited many parts of Europe. For the ambitious young man of today no better example could be held up. Success was never thrown in his way and he did not rise to his present

position without the hardships, reverses and discouragements which prove a man's worth. He took the hardships philosophically, however, turned the reverses to his advantage and refused to be daunted by the discouragements. He is an optimist and even in these unsettled days refuses to take foreboding views of things. He is genial and kindly, a man of wide sympathies, and, although a very busy business man, is always accessible to those who have any proper claim on his time. In short, Sylvester Clark Dunham is the type of man who so thoroughly deserves his success that it is never begrudged him.



THE TRAVELERS INSURANCE BUILDING



MAJOR EDWARD V. PRESTON

MAJOR EDWARD VERRANCE PRESTON.

Edward Verrance Preston, General Manager of Agencies of The Travelers Insurance Company, of Hartford, was born in Willington Hollow, Tolland County, Connecticut, June 1, 1837.

On his paternal side Major Preston is descended from Roger Preston, born in 1614, and who in 1635 was a resident of Ipswich, Massachusetts, but in 1659 or 1660 removed to Salem, Massachusetts. Major Preston possesses the original conveyance of the old homestead and tannery at the Hollow from Lemuel Olcott to Darius Preston, dated January 2, 1771, and the original subscription list for a town library at Willington, dated February 6, 1800; he also has a powder horn which bears date 1771 and belonged to his ancestor, Darius Preston.

On the maternal side Major Preston is descended from the Eldredge and Hinckley families, long very prominent in New England.

Major Preston removed to Hartford March 18, 1850, to engage in mercantile pursuits, receiving a common school education, and then engaged as clerk in the grocery store of James G. Walker on State street, next west of the store of S. S. Chamberlain, and remained with Mr. Walker until the latter discontinued business. Major Preston then clerked for a Mr. Packard in a store in the American Hotel

Building for three months, leaving there to enter the service of Carlos Glazier, grocer, on the southwest corner of State and Front streets, where he remained until 1856. He then entered the service of H. Griswold & Company, southeast corner of Asylum and Trumbull streets, continuing until on January 1, 1861, he became the junior member of the firm of Griswold, Griffin & Company. Then came the Civil War. On April 22, 1861, Major Preston volunteered to help the Adjutant General's office as clerk under Gen. J. D. Williams, and remained until July 19th, when he was commissioned by Governor William A. Buckingham to be First Lieutenant and Regimental Quartermaster of the Fifth Connecticut Infantry, Colonel O. S. Ferry in command, the first regiment organized in Connecticut for three years. He reported for duty on the camp ground of the regiment on the New Haven turnpike, near where the Stedman Monument stands. On July 29, 1861, the regiment left for Harper's Ferry by railway from New York, Elizabeth City and Baltimore, reporting to General Banks who was in command of a division at Harper's Ferry. The regiment was assigned to the Brigade of Colonel, afterwards Major General, George H. Thomas. In September, 1861, he was detailed by Col. Dudley Donnelly, and afterwards by Gens. G. H. Gordon and A. S. Williams, to be acting assistant quartermaster of the First Brigade, Gen. Bank's division, and retained the position until January 1, 1862, when he returned to his old place in the 5th Connecticut Regiment.

In March, 1862, Lieut. Preston was detailed as an aide-de-camp on the staff of Gen. O. S. Ferry who had received a brigadier's commission. During a part of the time until February 19, 1863, he was acting assistant quartermaster of the division. On that date he was commissioned by President Lincoln as "Additional Paymaster, United States Volunteers, with the rank of Major," and this position he held until July 31, 1865, when he was honorably discharged by the Secretary of War. Millions of dollars passed through Major Preston's hands during the war, and his account squared to a cent in the final settlement with the Government.

June 9, 1865, Major Preston entered the service of The Travelers Insurance Company, of Hartford, although he was not discharged from the army until July 31, 1865. After working for two years as special agent he was appointed superintendent of agencies, a position which he has held continuously, although



WILLIAM BROSMITH

his title was in 1901 changed to General Manager of Agencies. The duties of this office require executive ability of a high order, and in discharging them he has visited every section of the United States, Canada and Mexico. His career from the outset has been one of honor and integrity, and he is regarded throughout the country with the utmost esteem and respect.

Major Preston is a member of the Veteran Association of the Fifth Connecticut, and of Robert O. Tyler Post, G. A. R. He is one of the trustees of the \$10,000 fund of the Post. He has been a member and president of the board of trustees of the Connecticut Literary Institute at Suffield, and has been a member and auditor of the Baptist State Convention, and secretary, treasurer, and president of the Baptist Social Union of the State. He was largely instrumental in organizing and was treasurer for over thirty-three years of the Asylum Avenue Baptist Society and Church in Hartford. In 1898 he was elected president of the Connecticut Forestry Association. He is a strong Republican in politics, and has served in the common council and as alderman from the old 2nd, now Tenth ward.

On September 9, 1863, Major Preston was married to Clara M., daughter of the late John G. Litchfield, of Hartford, and to them have been born two children; Harry Edward, born September 27, 1864, at Hartford, died April 7, 1893, at San Antonio, Texas, and Evelyn Wallace.

On June 9, 1905, Major Preston completed forty years of faithful service for The Travelers Insurance Co., and after a good day's work at the office, in the evening at his home he was presented with a mahogany chest containing one hundred and twenty-nine pieces of solid silverware, the gift of agents in the field, of the Executive Officers, and of the home office staff, in the presence of the president and other officers of the Company.

September 1, 1912, he is still at his life work in the full vigor of such a ripe age as a life of temperance and virtue yields.

HORATIO HUGH ARMSTRONG

Horatio Hugh Armstrong, with the Travelers Insurance Company, was born November 9, 1880, at Kirkwood, Missouri. He entered the service of the Travelers Insurance Company March 1, 1905, in St. Louis, as agent, and has served successfully as agent, special agent, manager, agency assistant, and assistant of superintendent of agencies in the Life and Accident departments.



HORATIO HUGH ARMSTRONG.

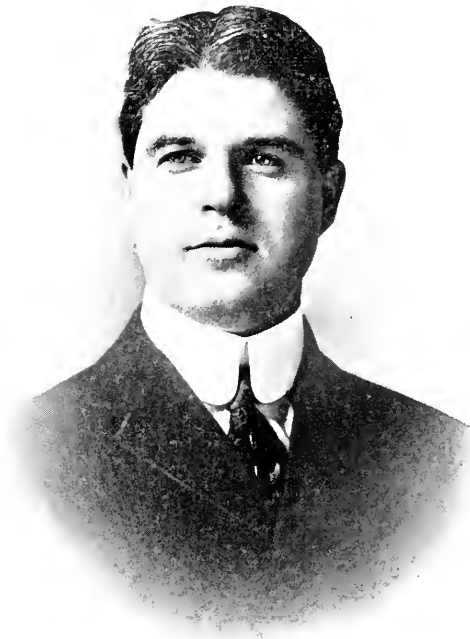
WILLIAM BROSMITH.

William BroSmith, General Counsel for the Travelers Insurance Company, was born in New York City, November 8, 1854. At the early age of thirteen years he left school to engage in work in a wholesale dry goods store in New York. During this employment and thereafter his evenings were occupied in attaining an education, mainly under the guidance of private instructors.

By assiduous application he thus secured his education, and was admitted to the New York State Bar in March, 1876. After a few years of successful general practice of his profession, he became specially interested in the practice of insurance and corporation law, and for twenty-five years has devoted his attention to legal matters relating to insurance.

He came to Hartford in 1895 as Attorney for the Travelers Insurance Company. In 1901, when S. C. Dunham, who had been General Counsel for the Travelers, became its President, Mr. BroSmith became its General Counsel.

Mr. BroSmith is a recognized authority on insurance law and affairs. He has attained this eminence not only by close application and clear insight into the legal matters of the insurance business but also by an extensive acquaintance among those who make our laws, those who administer them and those affected by them.



DONALD A. DUNHAM

He is the managing and controlling force in an organization of casualty companies intended to promote wise and uniform legislation and defeat unwise legislation. He is President of the International Association of Casualty & Surety Underwriters, which organization was formed by uniting a number of independent organizations covering the same field.

He has served the City of Hartford as a member of the Board of Charity Commissioners and has been the President of this Board since July, 1907. He is a member of the Municipal Building Commission under whose supervision is now being erected the new City Hall building.

Mr. BroSmith is a Trustee of St. Francis Hospital, and a member of the Hartford, The Country, The Hartford Golf and other clubs.

He was married on July 1, 1879 to Hannah A. McBride of New York. They have five children, Allan E., Amy M., Arthur W., Mary and Dorothy. He resides at 293 Farmington Avenue.

ROBERT COLE DICKENSON.

Robert Cole Dickenson, Attorney for The Travelers Insurance Company, was born in Middletown, Connecticut, May 20, 1872, the son of Linus and Mary J. Dickenson. He came to Hartford in his early youth and received his education in the public schools and Hartford Public High School. After studying law in the office of the late Charles J. Cole, he was admitted to the Bar in 1895, and has since practiced his profession in this city.

Mr. Dickenson in 1901 became a partner in the law firm of Bill & Tuttle, which firm continued under the name of Bill, Tuttle & Dickenson until April, 1903, when Mr. Dickenson left to take his present position with The Travelers Insurance Company.

Mr. Dickenson has served as Clerk of the Probate Court, District of Hartford, under Judge Harrison B. Freeman, and as clerk of the Hartford Police Court under Judge Albert C. Bill.

He is a brother of Edwin C. Dickenson, Prosecuting Attorney of Hartford Police Court, and is a member of the Hartford Club and Hartford Golf Club. He was married to Miss Sophie M. Hayden on March 23, 1898, and they have two children.

DONALD A. DUNHAM

Donald A. Dunham, Assistant Secretary of The Travelers Insurance Company, is one of the representative young men of Hartford. He was born in Hartford March 22, 1881, and is the son of Sylvester Clark Dunham, President



ROBERT C. DICKENSON

of the Travelers Insurance Company, and Mary Austin Dunham.

His antecedents are worthy of note as he is directly descended from Puritan ancestry and he may well be proud of the record made by his forefathers in the American revolution.

Mr. Dunham graduated from the Hartford High School in the class of 1899, and from Yale University in 1903. He immediately entered the employ of The Travelers Insurance Company where he has gained, through his work in the various departments, a knowledge of business detail and office routine sufficient to consistently warrant his rapid advancement to the enviable position which he holds at the present time.

While he does not naturally tend to personal participation in politics he is well versed in all current issues and is a Republican by inclination.

By his sterling honesty of purpose, his fairness and his loyalty to his company and his friends, he has gained the highest esteem of his business associates and the respect and affection of those who are fortunate in knowing him intimately.

He is a member of the Hartford Club, Hartford Golf Club, University Club of Hartford, Yale Alumni Association of Hartford, and the Yale Club of New York.

Mr. Dunham was married April 29, 1908, in New York city to Edna Josephine Halstead,



ALFRED E. HOWARD

daughter of James William Halstead of that city. They have one child, Sylvia Wilhelmina, born June 23, 1909.

EDWARD BONTECOU MORRIS.

Edward Bontecou Morris, Assistant Actuary of the Travelers Insurance Company, was born in Hartford, August 16, 1875, a son of John E. Morris, formerly Secretary of the Travelers Insurance Company, and Mary P. Felt Morris. He is a descendant in the fifth generation from Edward Morris who came from England and settled in Roxbury, Mass., where he was selectman and member of the General Court; later one of the original settlers of Woodstock, this state. Mr. Morris is descended in the seventh generation from Pierre Bontecou, a Huguenot refugee from France, who settled in New York in 1683; in the ninth generation from George Felt, who came from England to Charleston, Mass., in 1633, removing to Casco Bay ten years later, where he had large possessions. He is also descended from Thomas Lincoln, the miller who came to New England in 1635, settling first in Hingham, and later at Taunton, Mass. Mr. Morris includes among his ancestry many of the most prominent early New Englanders, including Hon. William Pynchon, Gov. George Wyllys, and Governor Wm. Bradford.

He was educated in the Hartford Public High School and Yale Sheffield Scientific School, graduating from the latter institution in 1897. After spending a year in New York City he entered in August, 1898, the Actuarial Department of the Travelers Insurance Company at the suggestion of the late James G. Batterson, who founded the company. In 1906 he was appointed Assistant Actuary of the company. Mr. Morris has written on insurance and actuarial topics, including an article on "The Mortality of Yale Graduates," which he presented to the Actuarial Society of America.

He is Secretary and Member of the Board of Directors of the Hartford Golf Club, a member of the Board of Governors of the University Club, a Fellow (by examination) of the Actuarial Society of America. He is also a member of the American Statistical Society, Connecticut Historical Society, American Geographical Society, Sons of Veterans, Hartford Curling Club, Yale Club of New York, St. Elmo Club of New Haven and the South Congregational church and society. He is also a Trustee of the Yale Scholastic Fund of the Yale Alumni Association of Hartford County;



EDWARD B. MORRIS

also a member of the Re-Union Committee of his class at Yale.

At the High School Mr. Morris was a member of the football and track teams, being captain of the famous 1894 track team. At Yale he was a member of his Freshman football team, the 'varsity football squad and the track team. Since graduation he has been a member of the tennis and golf teams of the Hartford Golf Club, having been Golf Captain in 1906 and 1907.

His political affiliations are with the Republican party. On June 5, 1909, he was married to Martha V. King. They have one daughter, Martha Bontecou Morris, born April 22, 1911.

ALFRED EVERETT HOWARD.

Alfred Everett Howard, ("Al" Howard), the special agent of the Travelers Insurance Company and one of the best known insurance men among the insurance fraternity as well as the public in general, was born in Bradninch, Devonshire, England, May 1, 1858, being the son of John Howard, a well known cabinet-maker and Sarah (Coombes), Howard.

Mr. Howard is a lineal descendant of the Duke of Norfolk and himself is considered a prince of good fellows.

He came to America at the age of fourteen years and entered his brother's (Edward Howard) paper mill at Burnside as apprentice



CLARENCE M. RUSK

finally becoming night foreman. Later he accepted a better position at Turner's Falls, Mass., with the Montague Paper Company. Still later for three years he successfully managed the Howard House, a new hotel which he had equipped. Mr. Howard next went back into the paper manufacturing business with White & Wells at Waterbury and Southford, Conn. In 1884 he started on the road for the firm as salesman and his success in salesmanship led him into the insurance field in 1890, becoming agent in Hartford for the Masonic Life Association of Buffalo; within a year Hartford County was added to his territory and a year later he was made general manager for the State of Connecticut. Mr. Howard remained with the Masonic Life until 1900, but for four years he had also been connected with the Knight Templars' Life Insurance Company of Cincinnati. From 1900 to 1904 he was Eastern Manager of the last named company with offices in New York City.

Mr. Howard is probably the best known Mason in the State and among the members of that fraternal order has written several million dollars of life insurance.

Upon the occasion of his return to Hartford in 1904, accepting his present position with the Travelers Insurance Company, a banquet was tendered him by his many local friends.

"Al" Howard's success with the Travelers life, accident, liability and other policies of the life and indemnity branches has been phenomenal and he has from his start with that great organization been constantly receiving congratulations and words of commendation from officers of the company.

Many interesting stories are told of his enterprising methods of insurance getting. One illustration of his enterprise is that when the New Stone Bridge was being erected he succeeded in signing practically every man at work upon the structure for some form of insurance with the Travelers. He has had many offers from other companies, but has remained loyal to the company with which he has made his greatest success.

Mr. Howard's chief characteristic is honesty, believing in a pertinent way that "Honesty is the Best Policy" and his motto of "Always on Time" is another secret of his success.

In politics, Mr. Howard is a republican, though never seeking office, has been a man of affairs in the public life of East Hartford, his first American home, and where he built the Howard Hall in 1893 which greatly as-

sisted the development of the town at that time.

Mr. Howard is truly a self-made man, a brilliant conversationalist and an extensive traveler. It is hard to realize that the only actual school education he had was before he was twelve years of age, but his father having died when the boy was six years of age it was bound to curtail his progress in this respect.

Mr. Howard is a member of the following Masonic bodies of this city: St. John's Lodge, No. 4, F. & A. M.; Pythagoras Chapter, No. 17, Royal Arch Masons; Wolcott Council, No. 1, Royal and Select Masters; also, Old Newgate Lodge, Knights of Pythias, of Tariffville.

In his church affiliations, he is an Episcopalian. Mr. Howard is not an enthusiastic club-man, believing as he does, that the best club on earth is "Home."

Mr. Howard has a wife and one son Alvin Everett Howard. The family is happily situated in their beautiful new home on Beacon Street.

CLARENCE MILLIGAN RUSK

Clarence Milligan Rusk, insurance, was born in New York City, May 2, 1880. He is the son of William Samuel Rusk, of English and French descent, and Mary Eva (Milligan) Rusk of Scotch, English and Dutch descent, both being scions of distinguished families respectively, who came to this country nearly a century ago.

Clarence Milligan Rusk's father was for twenty-five years a book-seller and stationer at 604 Eighth Avenue, in New York, and it was but natural that young Rusk, after graduating from the public school in New York, and passing the examinations of the New York College, should begin his varied, but successful business career by becoming a list boy in the New York book publishing house of W. B. Harison.

He was afterward a salesman for L. C. Page & Company, a Boston book publishing house, and a Maiden Lane Jewelry establishment, and a mechanical draughtsman and designer until the breaking out of the Spanish American War. He then acted as a salesman for the Dennison Manufacturing Company, associating himself with that concern in August of 1901, becoming the state manager in Connecticut in 1906, making his headquarters in New Haven. He was transferred to Hartford in 1909 in the same capacity, and resigned in 1911 to engage in the insurance business with the Travelers Insurance Company.



WALTER G. COWLES

Mr. Rusk joined the 71st Regiment, N. Y. N. G., in 1897 and accompanied that organization to Cuba when the regiment was ordered there for service in the Spanish-American War. Rusk served with credit in the battles of La Guasimas, Sevilla, San Juan, and Santiago, receiving a corporal's stripes for voluntarily caring for the sick in the trenches before Santiago. He was mustered out of the volunteer service in November, 1898, but remained a member of the regiment until October, 1902, when he was honorably discharged as a quartermaster-sergeant.

Mr. Rusk was happily married in New York, February 15, 1905, to Ethel Beatrice Andrews, a descendant of Revolutionary stock on both sides. He has two sons, Ralph and Clarence Milligan Rusk, Jr., and two daughters, Ruth and Ethel Beatrice. Mrs. Rusk is an estimable lady, devoting her whole time to the care and education of her children.

In politics Mr. Rusk is a Republican, but so far has taken no real active interest in political affairs. He is a member of the First Company, Governor's Foot Guard, with which organization he has acted in the capacity of official news representative. He is one of the charter members, and incorporators, and now president of the Rotary Club of Hartford. He belongs to Burdett Camp, Spanish War veterans, where he is the war correspondent, and also has membership in the Get-Together Club, the Automobile Club, the Watnook Boat Club, and the Hartford Business Men's Association, being a member of several committees, including those on membership, publicity, banquet and the outing committee for 1912.

Clarence Milligan Rusk, whose ancestors were among the real blue bloods to emigrate to this country more than a century ago, is a Hartford resident who stands high in the love and esteem of his fellow man. His popularity, which is not wholly confined to the city in which he lives having a state wide acquaintance, has been secured by his honest and honorable business dealings and his public spiritedness. A descendant of English and Scottish aristocracy, but a born and bred American, he possesses all the attributes that go to make up the successful gentleman and the business man and is full of that spirit of progressiveness that goes so far and means so much in these days of rapid advancement.

WALTER GOODMAN COWLES.

Walter Goodman Cowles, Vice-President of The Travelers Insurance Company in charge of

its Liability Department. Mr. Cowles was born in Farmington, Connecticut, April 4, 1857. He was the son of Samuel Wallace Cowles and Harriet Goodman. His parents removed to Hartford in 1859. Mr. Cowles obtained his education at the Hartford public schools, the Connecticut Literary Institute at Suffield and the Yale Law School, where he graduated in the class of 1879. After practicing law for a short time in Hartford and in Bristol, Conn., he accepted a position as private secretary to James G. Batterson, founder and first president of The Travelers Insurance Company. After remaining in Mr. Batterson's personal employment for a short time he became a direct employe of the Travelers Insurance Company on July 1, 1884, and was assigned to work in the Real Estate Investment Department. In May, 1885, Mr. Cowles was sent west by the Company under instructions to investigate some investment complications which had arisen in Kansas and Colorado. This duty, which at the outset was looked upon as purely temporary, extended over a period of nearly ten years, during which time Mr. Cowles was a resident of Kansas and Colorado, making his headquarters for a time in Denver and then for a number of years at Abilene, Kansas. The work in the west having been completed to the satisfaction of the Company, Mr. Cowles was recalled to the Home Office in December, 1894, and was requested to organize a claim department for handling the liability business which the Company had begun to write five years before, but up to that time was not represented by a separate department in the office. Mr. Cowles was given the title Attorney, Claim Department, and organized and conducted a claim department. Some years later a more general oversight of the work of the liability department as a whole was assigned to Mr. Cowles. In 1903 he lived for some months in New York City, becoming familiar with the work of the department from the field standpoint, and on his return in December, 1903, was elected Secretary of the Liability Department. In October, 1910, Mr. Cowles again transferred his business office to New York where he was closely associated with the reformation of practice and preparation of manuals made necessary by the rapidly changing laws respecting employers' liability and workmen's compensation. Mr. Cowles again returned to Hartford in December, 1911, and in January, 1912, was elected a Vice-President of the Company.

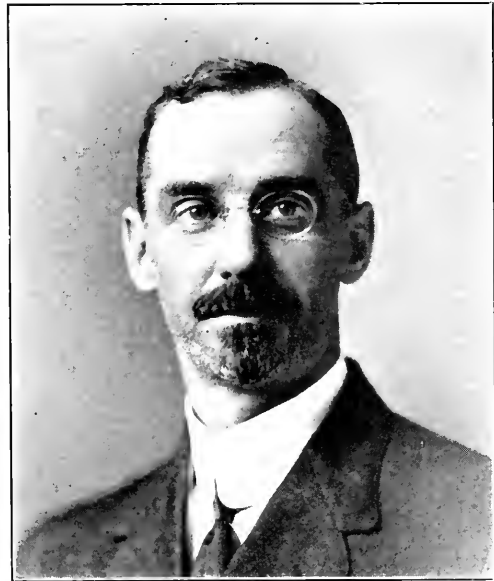
Mr. Cowles is a member of several clubs and social organizations, including the Hart-

Hartford Golf Club, Hartford Yacht Club, Hartford Canoe Club, Country Club (Farmington), Lawyers' Club and Atlantic Yacht Club (New York). Mr. Cowles prepared the constitution and by-laws of the Hartford Automobile Club and was its first secretary but is not now a member. He is also connected with various Masonic orders, including the Consistory and the Mystic Shrine. He is a member of the Historical Society, the Insurance Institute of Hartford and a number of other societies and associations.

Mr. Cowles has been twice married,—first to Miss Helen Francis, June 9, 1886, at Cambridge, Ill., and second to Mrs. Elgitha Wyck-off Mills, November 2, 1907, at Hartford. He has two children, Francis Walter Cowles born October 28, 1888, and Donald Buford Cowles born July 26, 1895.

EDWARD B. FIELD.

Edward Bronson Field, manager for the state of Connecticut, representing the Liability Department of the Travelers Insurance Company, was born at the City Hotel in Hartford on April 27, 1872. His parents were Charles Henry Field, a banker and special agent at the government envelope works, and Elizabeth Rockwell Tremaine Field. His parentage was American on both sides. E. B. Field earnestly applied himself to gaining an education in the grammar and High schools of this city and then found employment with Pratt & Cady Company. A varied business career followed. He became connected with the Pope Manufacturing Company and later represented the company in Canada. He went to New Mexico where he helped build the Santa Fe Central railroad. He then returned to Hartford where he entered the employ of the Travelers Insurance Company. As their representative he has been located in Toledo, Ohio, Minneapolis, Minn., as well as Hartford, in which positions he has creditably represented the company and himself. He is now manager for Connecticut for the Liability department of the Travelers. In politics Mr. Field has always been independent. He has never sought political office preferring to devote his full time and attention to the furtherance of his business interests. Mr. Field is a lover of outdoor sports and is an enthusiastic member of the Hartford Canoe Club. He is also a member of the Hartford Club. He was married in Woburn, Mass., October 5th, 1904, to Miss Katherine Ames Kimball. They have two children, Tremaine Kimball Field and Eleanor Field.



EDWARD B. FIELD

BENEDICT DEVINE FLYNN.

Benedict Devine Flynn, actuary of the Travelers Insurance Company, was born in Hartford, July 6, 1880. He is a son of Daniel and Elizabeth A. Devine Flynn who were born in Connecticut of Irish ancestry.

Mr. Flynn graduated from the Hartford Public High School in 1898 and entered the employ of the Travelers. In 1901 he entered Trinity College but left at the end of the first year to reenter the employ of the Travelers. He was appointed Assistant Actuary April, 1907, and less than four years later, January, 1911, was appointed Actuary of the Casualty Departments of the company.

Mr. Flynn has not been active in politics, preferring to devote his time to the business in which he had been so successful.

He is a member of the Hartford Club, Hartford Golf Club and the Automobile Club of Hartford. He is also a Fellow of the Actuarial Society of America and a member of the Institute of Actuaries of Great Britain.

For one of his years Mr. Flynn has met with remarkable success. His uprightness of character, genial disposition, and loyalty to friends have made him immensely popular and bespeak for him greater future success.

JOHN EDGAR AHERN

John Edgar Ahern, Secretary of the Accident Department of the Travelers Insurance Company, is one of the bright young men



BENEDICT D. FLYNN

connected with the Insurance interests of Hartford. He was born August 6, 1880, at Hartford, his father being Matthew J. Ahern, now deceased, and Bridget J. (Driscoll) Ahern.

Immediately after graduating from the Hartford High School in 1898 he became a clerk for the Travelers Insurance Company. By his strict attention to business he rose rapidly in his work and was promoted from time to time, being made Assistant Secretary of the Accident Department of the Travelers Insurance Company, Nov. 14, 1910, and Secretary of the same department, January 24, 1912.

Mr. Ahern is a democrat, and is a member of the Hartford Club, and also a member of the Knights of Columbus. He is unmarried.

SNOW & THIEME

The firm of Snow & Thieme, formerly Snow & Company, consists of E. G. Snow, Jr., of New York, the son of Elbridge Gerry Snow, president of the Home Insurance Company of New York, and Oscar Thieme, son of Carl Thieme, the founder and managing director of the Munich Reinsurance Company of Munich.

Mr. E. G. Snow has essentially been interested in the reinsurance business during the greater part of his business career, while Mr. Thieme for many years represented Fire and Marine Insurance interests in the direct field, until the above mentioned partnership was formed in the fall of 1910.



JOHN E. AHERN

The firm maintains an office in Hartford, and a second one in New York, the former being the United States headquarters for the representation of the Swiss National Insurance Company of Basle, and the "Bulgaria," First Bulgarian Insurance Company of Bulgaria. For both these companies, Messrs. Snow and Thieme occupy the position as United States managers, for the purpose of transacting, in the main, a fire reinsurance business in the States and in the Dominion of Canada. The Swiss National and the "Bulgaria" have, owing to their excellent financial backing, and their reputation in the old country for fairness and reliability, enjoyed a most favorable reception by many of the leading fire insurance corporations of this country.

JAMES T. FARRELL

James T. Farrell, one of Hartford's assessors, has been a Hartford man all his life. He was born in Hartford, March 23, 1856, and was a pupil in the old Wadsworth street school. For a number of years Mr. Farrell served on the board of assessors and has given much satisfaction to all concerned. In the line of public duty Mr. Farrell has served as a deputy U. S. marshal, and for several terms was a member of the board of relief. Mr. Farrell is married and has a large and happy family. He is a representative citizen. He is connected with a number of organizations in Hartford, among them being the Order of United Workmen and



CHARLES R. MERRIMAN

the Knights of the Maccabees. In politics Mr. Farrell is a democrat and has a host of friends.

CHARLES R. MERRIMAN.

Charles Russell Merriman of East Hartford, engaged in the insurance business at No. 65 Pearl Street, Hartford, under the name of Charles Merriman Agency, was born in East Hartford, May 29, 1891. He is the son of Charles Merriman, recently deceased and Lizzie E. Ranney Merriman. Mr. Merriman traces his ancestry back to 1660, the days of the early settlers of this country. He was educated in the public schools of East Hartford and the Hartford Public High School. His first business occupation was as clerk in the office of the Aetna Insurance Company. The experience thus gained proved valuable to the young man, as on the death of his father he was able to assume charge of the fire insurance agency of the latter, representing about twenty companies.

Mr. Merriman only recently attained his majority, but he believes in the principles of the Republican party, as did his father. He is a bright young man, enjoying the confidence and respect of a large circle of friends. It is believed that he will prove a worthy successor to his father, who was one of the leading citizens of East Hartford. The Merriman home, where Mr. Merriman resides with his mother, is one of the handsomest residences in East Hartford.



J. H. McCORMICK

J. H. McCORMICK.

J. H. McCormick was born in Bloomfield, this state, January 31, 1878, son of James and Julia J. Corr. The elder McCormick was a farmer and the subject of this sketch was not brought up in idleness. Mr. McCormick was educated at public and private schools. Hartford is distinctly an insurance city and Mr McCormick decided to make fire insurance his life work. In September, 1895, he entered the employ of the Scottish Union and National Insurance Company. By strict attention to business and mastery of details he worked up through the various departments, becoming state agent for Ohio, with headquarters in Cleveland in March, 1908. Later he was recalled to the Hartford office and made assistant to the superintendent of agencies in the western department, which position he now holds. For one of his years Mr. McCormick has made great progress and future advancement is a strong probability. He has a pleasing personality, grit and confidence, a combination of qualities so necessary to win success. He is treasurer of the Insurance Institute of Hartford. The marriage of Mr. McCormick to Miss Mary A. Bowen on June 27, 1906, has been blessed with two children, Mary and Julia.



LEE C. ROBENS

LEE CONVERSE ROBENS

Lee Converse Robens, State General Agent of the New England Mutual Life Insurance Company of Boston, has established an excellent reputation in this city and vicinity, in spite of the fact that he has been in Connecticut but three years.

Mr. Robens is a native of the Buckeye State, having been born in Trumbull County, Ohio, January 7, 1869, his parents being Newton James and Mary Malinda (Banning) Robens. Mr. Robens comes from New England ancestry, his paternal grandmother was born in New Haven, being a decendent of the famous Hotchkiss family of New Haven County.

As a boy he attended the common schools, later entered the Normal School, where he made the most of his opportunities, and completed his education at the New Lyme Institute, New Lyme, Ohio.

Mr. Robens was associated with Henry C. Ayers, for many years General Agent of the Northwestern Mutual Life, leaving that Company to become the Assistant Manager for Western Pennsylvania of the Mutual Life Insurance Company of New York, and the latter Company to become General Agent of the New England Mutual Life Insurance Company of Boston, with which company he has since been connected.

After a residence of twenty years in Pittsburgh, Mr. Robens came to Hartford in 1909 as State General Agent for the New England

Mutual Life, establishing himself in a suite of rooms in the Phoenix Bank Building, 803 Main Street, where he is now located.

During the short time he has been in Connecticut the business has shown a satisfactory increase, last year being the best in the history of the Company.

Mr. Robens is a thirty-second degree Mason, a member of Hailman Lodge, No. 321, A. F. & A. M., of Pittsburgh, Syria Temple Order of the Mystic Shrine, and Pennsylvania Consistory, Scottish Rite Masons. In Hartford, Mr. Robens is a member of the Hartford Club, Hartford Golf Club, Shriners Oasis, Inc., Business Men's Association, Board of Trade, Chamber of Commerce and Troop B, C. N. G.

Personally, Mr. Robens possesses many excellent traits of character, is an affable, pleasant gentleman to meet, well read, and one who takes a deal of interest in life and things in general. He was married fifteen years ago to Miss Carrie Jeannette Sterrett, daughter of Doctor John Patterson Sterrett of Pittsburgh, a prominent physician of that city. Mrs. Robens is a charming lady and numbers among her friends many of the best people of Pittsburgh as well as of Hartford and vicinity. They have no children. Mr. Robens is a republican, but so far has taken no active interest in Connecticut politics.

EDWARD T. LYONS

Edward T. Lyons, member of Governor Baldwin's staff, is one of the prominent young business men of Hartford, and was only recently re-elected treasurer of the Connecticut Order of Hibernians at the annual convention held in Bridgeport.

Mr. Lyons was born in Hartford and attended the parochial and public schools. He was engaged in the dry goods and notion business, but sold out some time ago and later engaged in the manufacture of cigars. He has taken a good deal of interest in politics and served three years on the board of health as a commissioner and two years on the board of relief. He is a member of the Knights of Columbus, the A. O. H., and is also the treasurer of Hartford's Second Division, Sarsfield Club, the Maccabees and several other societies.

He is a well known Irish citizen and counts his friends among the best people of the city, and his friends are legion. He takes a great deal of interest in the welfare of Hartford and is connected with all the progressive movements to bring about a bigger and greater Hartford.



JAMES H. COBURN

JAMES HANSON COBURN.

James Hanson Coburn, Assistant Secretary of the Travelers Indemnity Company, born in this city in 1882, is one of Hartford's most progressive young men, and has devoted his entire business career to the insurance interests. His parents were Charles Coburn and Martha Gale, both being of fine old New England stock. His father, for years, was a dealer in building materials. J. H. Coburn was graduated from the Hartford Public High School in 1900, and from Yale College four years later.

Upon leaving college he entered the employ of the Travelers Insurance Company in the liability department and has been engaged in work of this character ever since, receiving the appointment of Assistant Secretary of the Travelers Indemnity Company in January, 1911.

Mr. Coburn has never taken any active interest in politics preferring to devote his attention to the important duties of his office. He is a man of agreeable social qualities and is a member of the Hartford Golf Club, the University Club of Hartford and the Hartford Club.

In October, 1907, Mr. Coburn was married

to Mary Louise Sage of this city, and they have one son, James Sage Coburn. The family occupy a handsome residence at 169 North Beacon Street, Hartford.

ARTHUR B. JENKINS

Arthur Bayard Jenkins, Solicitor of United States and Foreign Patents and Patent Expert, was employed for about sixteen years in the office of C. L. Burdett, patent attorney. From 1902 to 1905 he was of the firm of Jenkins & Barker, solicitors of patents. Since 1905 he has had no business partner. He has been eminently successful. He is careful in his investigations and thorough in even the smallest details of business.

Mr. Jenkins is a member of St. John's Lodge, A. F. & A. M., of the Hartford Club and the Men's Club of Trinity Episcopal Church. He was married on June 10, 1891, to Miss Georgia C. Bailey of Hartford, who died in 1899. One daughter, Marjorie B. Jenkins, was born to them. On February 2, 1904, Mr. Jenkins was married to Miss Harriett Shipman Lee, of Lynn, Mass.

McMANUS & HOLCOMBE

J. Henry McManus and Henry G. Holcombe, General Insurance Agents, have been so successful since the partnership was formed in March, 1907, that they are considered among the leading casualty and surety underwriters in the state.

They maintain agencies in the principal cities and towns in the state and their business has grown in volume from year to year. Insurance of every description is written, including Fire, Surety, Bonds, Casualty, etc.

McManus & Holcombe are state agents for the Maryland Casualty Company of Baltimore, and the National Surety Company of New York. They are resident agents for the English-American Underwriters' Agency of Liverpool, England.

Both members of the firm are lifelong residents of Hartford and all their interests center there. They have established an enviable record for prompt service and satisfactory settlements of claims.

There is a satisfaction in doing business with a long established firm. Those who insure through the agency of McManus & Holcombe can rely on an unexcelled inspection service and a prompt adjustment of losses. They represent large and strong companies and their inspections and service have proved eminently satisfactory to the rapidly increasing patronage.

THE TRAVELERS CLUB.

Insurance Organization For the Benefit of Its Members.

The Travelers Club was organized in the fall of 1907, largely through the influence of S. C. Dunham, President of the Travelers Insurance Company. Messrs. J. E. Ahern, F. H. Landon and R. J. Sullivan went into the matter of formation first, and, with the aid of a committee composed of Messrs. Wilson, Church and Wolfe, drew up the by-laws and constitution. The club is composed entirely of the male employes of the company, and it has for its object beneficial results for its members. Immediately after its organization the company gave to the club its club room furnishings, and the officers of the company became active members.

The first board of officers were Robert C. Dickenson, president; Benedict D. Flynn, vice-president; James H. Coburn, secretary; William R. Slocum, treasurer; J. L. Iribas, historian; James S. Carr, John J. Crowley and Charles L. Gibson, assistant treasurers.

Meetings are held monthly, except in the summer time. At each meeting the various club committees arrange for an attractive meeting, and the efforts of the committees never fall short. Music is furnished by the members. President Dunham, Major Preston, Vice-President Cowles, Major Giddings and other officers of the Travelers Insurance Company have addressed the club at various times, and former Vice-President Lungert made a practice of providing for each May meeting. On these occasions the club has had as guests clerks and officers from other insurance companies. At each December meeting, which is known as "Officers' Night," the official staff of the company is present, and each one is remembered by Santa Claus.

The Travelers Club has taken a deep interest in athletics, and the baseball and tennis teams have been especially successful. The annual field day, held in June, is one of the big events of the year. Every January the club gives a complimentary reception to the



JOSEPH R. LACY

ladies employed by the company, and this event has always been a great social success. From the very beginning the Travelers Club has prospered, and has been a decided success.

JOSEPH R. LACY

Joseph Richard Lacy, Accident Underwriter in the Travelers Insurance Company, was born in Hartford, December 14, 1880. After completing his education in the Hartford Public High School he secured a clerkship with the Travelers Insurance Company, and before assuming his present duties was in charge of the accident actuarial department.

Mr. Lacy has carried the enthusiasm of youth into his work, which accounts largely for his success. He is a man of original ideas, and has the power of concentration to a marked degree. A high valuation is put on his services, which merit further advancement.

In 1907 he was elected secretary of the Travelers Club, and in 1908 vice-president. This year he was honored with the presidency. Since the organization of the club he has served on the executive committee.

Mr. Lacy was married October 11, 1905, to Miss Anna C. Coughlin in Hartford. They have two children, Norbert and Richard Lacy.



LOUIS N. DENNISTON

LOUIS N. DENNISTON.

Louis N. Denniston, Agency Instructor of The Travelers Insurance Company, was born in Washingtonville, N. Y., October 14, 1876, the son of Marvin R. Denniston, a retired merchant, and Eliza Greneau Denniston. He was educated at the Century Collegiate Institute, Hackettstown, N. J., and Wesleyan University, Middletown, Connecticut.

Mr. Denniston's first employment was with the New York, New Haven & Hartford Railroad Company as a stenographer. Later he went into the insurance business, starting with the New York Life Insurance Co. Afterward he was a special agent for the Fidelity & Casualty Co. of New York. In 1902 he accepted a similar position with The Travelers Insurance Company. His present position as Agency Instructor of The Travelers is highly important. In preparing men for agency work he has been eminently successful. No one in Hartford probably takes a keener interest in insurance matters than he. Mr. Denniston is one of the founders and present Secretary of the Insurance Institute of Hartford. He was one of the prime movers in the Insurance Institute of America, an inter-society organization having the general development of insurance education as its main object. The organization is similar to the insurance institute of Great Britain. Mr. Denniston is at present the efficient chairman of the educational committee on life and casualty insurance in the Institute of America.

In politics he is a Republican. He is a member of the Christian Science Church, of Lafayette Lodge, A. F. & A. M., the Hartford Golf Club and the Psi Upsilon Fraternity. He was married October 16th, 1901, at Greene's Farm, Conn., to Charlotte Burr Jennings.

INSURANCE INSTITUTE OF HARTFORD

Modeled After Similar Institutions of Great Britain

This important educational branch of insurance work in Hartford was founded in May, 1908, at a meeting of delegates from the various insurance offices in this city. Previous

to its organization the educational work of the character performed by the Institute had been confined to several office clubs and their respective fields were naturally limited to their own particular business.

The Institute is modeled in a way after the famous insurance institutes of Great Britain and Ireland. The following taken from its constitution shows its aim:—"The object of the Institute shall be to encourage and cultivate a broader knowledge of the principles and practices of insurance in all its branches." The original committee of organization consisted of J. V. Fothergill, Orient Insurance Company; A. G. Hinkley, Aetna Life Insurance Company; A. T. Sloan, Aetna Fire Insurance Company; A. D. Risteen, Hartford Steam Boiler Inspection & Insurance Company; L. N. Denniston and B. D. Flynn, Travelers Insurance Company, and J. H. Jarman, Connecticut Mutual Life Insurance Company.

That the committee laid its plans well is evidenced from the continued prosperity of the institute. Its design is to supply information to its members on all lines of the business. Classes in fire, life and casualty insurance hold bi-monthly meetings. These classes are termed Round Table talks and are held in the Library of the Institute. The procedure at the meetings includes the reading of a paper followed by a general discussion. Big monthly meetings are held in the main auditorium and have been addressed by many prominent Insurance and State officials.

Most of the addresses have been printed for use of the members. Forty-seven lectures and papers have been issued thus far in the Institute's four years of operation.

In the fall of 1911 the Institute secured permanent quarters at 60 Prospect street where it maintains a library, reading room, and a large assembly hall.

The local Institute is associated with the Insurance Institute of America which is composed of some dozen societies located in various parts of this country whose object is the education of the insurance office and field man. The benefit derived from association

Directors of the Insurance Institute



B. S. GABRILLE



H. W. KAUFMAN



E. S. BERRY



J. E. RHODES



J. F. NOONAN



H. P. DUNHAM

with this National organization has been very great. The annual conferences and an interchange of the society papers has proved of much value to the Hartford Institute.

Any man employed by an Insurance Company or Agency in Hartford is eligible to membership. Application blanks may be had by addressing the Secretary, L. N. Denniston. The annual dues for an Associate member is \$5 and for an Active member \$2. The present membership is now approximately 300, which includes general agents, managers, officers and chief clerks and department heads of all the companies located in Hartford, as well as

a great many of the younger men in the offices.

The Institute offers a list of the ex-presidents which contains the names of men high in Insurance circles in Hartford, the first president being William B. Clark, President of the Aetna Insurance Company; the second, Sylvester C. Dunham, President of the Travelers Insurance Company; the third, A. G. McIlwaine, Jr., President of the Orient Insurance Company; the fourth, John M. Holcombe, President of the Phoenix Mutual Life Insurance Company. The president for the ensuing year is Walter C. Faxon, Vice-

President of the Accident and Liability Departments of the Aetna Life Insurance Company and Vice-President of the Aetna Accident and Liability Company.

EDWARD SIDNEY BERRY

Edward Sidney Berry, Counsel for the Hartford Steam Boiler Inspection and Insurance Company, and a director of the Insurance Institute, has been a resident of Hartford since 1908. He was born in Titusville, Pa., December 3, 1866, his father being Gurdon Sill Berry, a lawyer, and his mother Elizabeth Sheffield (Chase) Berry. Mr. Berry was educated in Harvard University, receiving the degree of A. B. in 1891, and the degree of LL. B. in 1894.

His first business engagement was that of a clerk in the law office of Roger Sherman and Samuel Grumbine in Titusville, and assistant editor of a local newspaper. He later became a practicing lawyer in Boston, 1894 to 1903, New York from 1903 to 1908, when he came to Hartford.

Mr. Berry was the secretary of the Library Hall Association of Cambridge, Mass. (now the Good Government League), one of the earliest municipal good government associations. This office he held from 1898 to 1903. From 1890 to 1903, he was connected with the legal department of the United States Branch of the Employers' Liability Assurance Corporation, Ltd., in Boston. From 1903 to 1908 he was the attorney for the Aetna Life Insurance Company for New York City and vicinity.

He is a prominent man in insurance circles and is well and favorably known. He is a member of the Hartford Golf Club, University Club, Harvard Club of New York City, and others, and is connected with the Asylum Hill Congregational Church.

BURTON LYNDE GABRIELLE

Burton Lynde Gabrielle, insurance, has been a life long resident of Hartford. He was born here July 6, 1878, and was educated in the public schools. Mr. Gabrielle comes from the best of New England stock, his father,

Sanford A. and his mother, Ellen M. Gabrielle, being scions of thrifty old New Englanders who came to this country more than two hundred years ago, those ancestors on his mother's side (the Lathams), dating back to the sixteenth century. All of his father's ancestors, settling in vicinity of Suffield, and all showing the sturdy stock from which the subject of this sketch comes.

Burton Lynde Gabrielle chose the insurance business when he was ready to go to work and he has never left it, meeting with eminent success in all branches in which he has been engaged. He had an aptitude for the intricacies of insurance work and quickly mastered the several branches placed before him.

For more than four years he was connected with the Scottish Union and National Insurance Company and later identified himself with the Aetna Insurance Company, where he has been engaged for more than ten years, serving at the present time in the capacity of examiner for the New York State department. Mr. Gabrielle's executive ability and his unlimited knowledge of the insurance business especially those particular branches in which he has been engaged, makes him a valuable man to the Aetna.

Mr. Gabrielle was formerly a member of the Second Division, Naval Battalion, and went out with this battalion during the Spanish-American war. He was also a former member of Company E. (Hartford City Guard), First regiment, C. N. G., and is now a member of its veteran organization. He is a Spanish war veteran and a member of St. John's Lodge, No. 4, A. F. & A. M., and Pythagoras Chapter, No. 17, R. A. M.

Mr. Gabrielle married Henrietta J. Evans of Hartford, October 11, 1905. He is one of the many successful insurance men in Hartford his success being brought about by genuine business dealings and upright and honorable methods. Politically Mr. Gabrielle is a Republican.

HENRY N. KAUFMAN

Henry N. Kaufman, Assistant Actuary of the Phoenix Mutual Life Insurance Company, and

one of the directors of the Insurance Institute of Hartford, was born in Western Ontario, Canada, March 11, 1863, and became an accountant when he started on a business career. At a later date he became an employe in the actuarial department of the Sun Life Insurance Company of Canada and served in this capacity from 1894 to 1899, when he became the Assistant Actuary of the Phoenix Mutual Life Insurance Company of Hartford, which position he has held ever since.

Mr. Kaufman is regarded as one of the ablest men in the insurance field. In 1898 he became an associate by examination of the Institute of Actuaries of Great Britain, as well as of the Actuarial Society of America in the same year.

Mr. Kaufman is connected with several societies in Hartford including the Republican Club and the Hartford Golf Club. He is interested in many things that attract the attention of business men, and he enjoys life and business in a quiet, unostentatious way, making the most of his friendships and securing what comforts and pleasures he can in the usual course of every day life.

HOWARD P. DUNHAM.

Howard P. Dunham, Vice-President of the Insurance Institute of Hartford, was born in Bennington, Vermont. He is the son of Isaac W. and Martha A. (Lindley) Dunham. His father graduated from Union University in 1846, and was formerly Superintendent of Schools in Bennington, Vt., North Adams, Mass., and Troy, N. Y., respectively, his life work being entirely engaged in educational activity. He is now retired and resides at Wethersfield, Conn.

Howard P. Dunham graduated from Union Classical Institute in 1896, and from Union University with the degree of A. B., in 1900. He is a member of the Delta Phi Fraternity. His business career started with newspaper work, which he followed for two years. After a two-years' study of law he entered the employ of the Aetna Life Insurance Company of Hartford, in the legal division of the accident and liability department, with which he is

still connected. He was one of the organizers, and was president for two terms of the Aetna Life Club, an organization composed of Home Office employes of the Aetna life Insurance Company. When the Insurance Institute of Hartford was organized he became active in its affairs, and has served it in different terms as a director and vice-president.

Mr. Dunham has recently compiled and edited a text book and cyclopedia of insurance in three volumes on insurance, entitled "The Business of Insurance." The various chapters were written respectively by eighty insurance executives, each an expert on the special subject written upon. The work is the first in the field completely covering the subject of practical insurance.

Besides the organizations above mentioned, Mr. Dunham is a member of the University Club of Hartford, and the Union College Alumni Association of New England. He was married October 22, 1907, to Jane Johnson Robbins. He resides at 90 Main street, Wethersfield, Conn. In politics Mr. Dunham is a Republican.

JAMES E. RHODES, 2ND.

James E. Rhodes, 2d, born in Rockland, Maine; graduated from Bowdoin College in 1897; studied law with Hon. C. E. Littlefield, M. C., while serving as his private Secretary during the Fifty-sixth and a portion of the Fifty-seventh Congresses. Became connected with the Liability Department of The Travelers Insurance Company in September, 1906. Is unmarried; in politics an Independent.

JAMES F. NOONAN.

James F. Noonan, serving on the board of directors of the Insurance Institute of Hartford, and on the educational committee, has been identified with the fire insurance business for twenty years or more. He has served as office representative, assistant secretary, and in other important positions and has shown on many occasions special executive ability and a thorough insight in the insurance business. He was born in Hartford, September 30, 1874, attended the public schools, and graduated from the Hartford High School. Several years of his career in the insurance business he spent in New York City, and is now connected with the Orient Insurance Company of this city. He is a man well liked and counts among his friends many of the best insurance men in the country.



R. J. SULLIVAN

ROBERT J. SULLIVAN.

Robert J. Sullivan, Secretary of the Liability Department of the Travelers Insurance Company, was born October 20, 1879, the son of Mr. and Mrs. Bartholomew J. Sullivan.

He attended the Wadsworth School and graduated from the Hartford Public High School in 1897, after which he engaged in the news business in Worcester, Mass., and in Concord, N. H., for about two years. In July, 1899, he entered the employ of the Travelers in its Actuarial Department. After a series of promotions he is today occupying an important position with the company. His future advancement seems assured as he is still a young man.

Mr. Sullivan has never taken an active interest in politics and has quiet, domestic tastes. His success is due to his own untiring energy and high ideals. Earnest, persistent endeavor is a characteristic that he possesses to a marked degree. He is a member of the Hartford Club. On July 6, 1904, he was married to Miss May Abbe Bresnahan. They have four children.

AUSTIN HARVEY PEASE.

Austin Harvey Pease, Real Estate and Insurance Agent, was born in Hartford, October 26, 1870. His father was J. Austin Pease, who, for 40 years was a clerk in the Hartford Postoffice, and who died in 1910. His educa-



AUSTIN H. PEASE

tion was secured in the Hartford public schools, graduating from the Hartford High School in 1889.

His first business occupation was with the Pratt & Whitney Manufacturing Company, where he was engaged for 13 years in cost accountant work. He was subsequently in charge of the factory of the Kennedy Valve Manufacturing Company at Coxsackie, N. Y., remaining with that concern for six years, leaving there to go into the real estate business.

Mr. Pease is now engaged in developing extensive tracts of land in the great southwest, and is especially interested in the Glerdale-Hartford Company, which is developing a fine tract of land several miles in length in the Salt River Valley in Arizona, near the city of Phoenix. This tract is being developed by irrigation, and will open up, when completed, thousands of acres of the finest fruit growing lands in the great southwest. With irrigation these lands are especially adapted for the growing of oranges, olives, English walnuts, dates and figs, making possible some of the richest ranches in the world.

Mr. Pease is also interested financially and as an agent and a promoter of the Marlendi Ranch Company and the Valley Heights Improvement Association, both of which are engaged in reclaiming rich tracts of land in the Arizona valleys, where in a few years great fortunes are coming to those who invest in



EDWIN S. COWLES

that property and where magnificent homes are to take the place of the sage brush and cactus plants, and where the alkali dust is to give way to strength and sustenance of the growing crops.

Mr. Pease is a member of Hartford Lodge, No. 88, F. & A. M., Pythagoras Chapter, No. 17, R. A. M., B. H. Webb Council, Royal Arcanum, Coxshachie Lodge, No. 351, I. O. O. F., and the National Protective Legion.

He is a thorough business man and knows the possibilities of the land which he is assisting to develop. He now has his headquarters in the Hartford National Bank Building as special agent of the General Accident Insurance Company.

EDWIN S. COWLES.

Edwin Stephen Cowles, insurance man, was born in Windsor, this state November 5, 1865, the son of Frank and Emeline N. Cowles, both of whom were of Connecticut ancestry. Mr. Cowles' education was received in the Pearl Street, Brown School, and Hartford Public High School.

In July, 1881, he entered the employ of the Connecticut Trust & Safe Deposit Company, Hartford, concluding his labors in February, 1892. Thereupon he formed a partnership in the insurance business with Charles E. Rayliss under the firm name of Bayliss & Cowles. A partnership subsequently formed with Fred D. Rathbun was dissolved and the business was conducted from July, 1894, solely by Mr. Cowles.

He has a suite of rooms, Nos. 310 and 311, in the Connecticut Mutual Building, which in their appointment are second to none in the city. Every description of fire life, accident, employers' liability and other insurance and surety bonds he places in only the best companies and at the lowest rates.

In December, 1892, he was appointed to the management of the local branch office of the German American Insurance Co., of New York, which has assets of over \$20,000,000. In May, 1893, he was appointed general manager for Connecticut of the Fidelity and Deposit Company of Maryland, both trusts still remaining in his hands. Both of these companies are leaders in their respective lines.

Mr. Cowles, by reason of his long experience, is recognized as an authority on insurance and surety matters. He was admitted to the Hartford Board of Fire Underwriters, December 30, 1892; elected a member of the ex-

ecutive committee, January 8, 1895, and vice-president January 14, 1908, which office he still holds. On November 17, 1910, he was elected president of the Connecticut Association of Local Fire Insurance agents for the usual term of one year. Another honor was bestowed on him August 18, 1911, when he was elected chairman of the New England Conference. The conference is composed of a committee of two from each of the state associations of New England, Local Fire Insurance Agents. He is also a member of the publicity committee of the National Association of Local Fire Insurance Agents.

Mr. Cowles is a member of Jeremiah Wadsworth Branch of the Connecticut Society, Sons of the American Revolution; the Hartford Club and the Hartford Golf Club. His political affiliations are with the Republican party, but he has not held office.

On January 18, 1893, Mr. Cowles was united in marriage to Miss Ella Crowell Harrington of Hartford. They have two children, Dorothy Harrington and Edwin Stephen, Jr.

He is assiduously attentive to his business interests and brings to them the equipment of a clear head and a pleasing manner.

PHOENIX MUTUAL LIFE INSURANCE CO.

A Purely Mutual Company that Has an Interesting Career.

As a rule statistics make rather dull reading. However, anyone who has the interests of Hartford at heart and reads with pride of her growth and development will pause to note the figures in the annual statements of the Phoenix Mutual Life Insurance Company. Up to and including the year 1910, the company since its organization in 1851, had paid to policy holders \$63,254,700, which was in excess (with assets), over premiums, received, of \$4,739,920. In 1900 the amount of insurance in force was \$63,802,139. The amount had increased to \$126,000,000 in 1910. The Insurance Cyclopedia of 1910 mentions this company as issuing "all of the desirable forms of policies known to modern life insurance. Its policies are brief, clear, and liberal with endorsed values covering every contingency."

This company is known as one of the most progressive in the country. Operating on a purely mutual basis, the aim of the company is to furnish absolutely safe insurance at the lowest possible cost, at the same time giving contracts as liberal as is possible with efficiency, service and protection.



JOHN M. HOLCOMBE

The early success of the company was due principally to the fact that the incorporators were temperance advocates. The company was formed with the benevolent idea of pushing the cause of temperance by advocating life insurance as a reward. At that time this form of insurance was comparatively unknown.

That early planting, figuratively speaking, has resulted in a bountiful harvest. The Phoenix has grown so rapidly that the extent of its future successes is a matter of the widest conjecture.

The home office of the company is located at No. 49 Pearl Street, Hartford, where it occupies a six-story massive stone and brick building containing beautiful office suites. The company is officered as follows: President, John M. Holcombe; Vice-President, William A. Moore; Second Vice-President and Actuary, Archibald A. W. Welch; Secretary, Silas H. Cornwell; Medical Examiner, William D. M. Morgan, M. D.; Superintendent of Agencies, Dr. George S. Miller.

JOHN M. HOLCOMBE.

John Marshall Holcombe, president of the Phoenix Mutual Life Insurance Company, Hartford, was born in Hartford, June 8, 1848, where he has lived continuously. He is descended in the eighth generation from Thomas Holcombe, who came from England to Boston in 1630, later settling in Connecticut. The family includes many persons who have achieved distinction.

Mr. Holcombe was educated in the Hartford Public High School, graduating from Yale University in 1869 and receiving the honorary degree of M. A. in 1909. He immediately connected himself with the insurance business. In 1871 he was appointed actuary of the Connecticut Insurance Department; three years later he became assistant secretary of the Phoenix Mutual Life Insurance Co., of Hartford, in 1875, its secretary, in 1889 its vice-president and in 1904 its president. He has lectured on insurance at Yale University and written articles on insurance. He is a Trustee and Vice-President of the Mechanics Savings Bank, of the Fidelity Trust Company, a director of the Connecticut Fire Insurance company, and the Phoenix National Bank, all of Hartford.

A Republican in politics, he was elected to the Common Council in 1882 and 1883, the latter year serving as president of the Board; was on the Board of Aldermen in 1884 and 1885, acting as president of that body. He has also served on the Board of Health.

Among the many organizations with which he is identified are the Hartford Club of Hartford, the University Club of New York City, a Fellow of the Actuarial Society of America, the Society of Colonial Wars, the Sons of the American Revolution, and the Society of the War of 1812.

Mr. Holcombe is a member of the First Congregational Church of Hartford, and is prominent in affairs of church and society. He was married January 29, 1873, to Miss Emily Seymour Goodwin, daughter of E. O. Goodwin, of Brooklyn, N. Y. They have three children, two sons and a daughter.

He enjoys the complete confidence of all friends. As a citizen and public official, he is equally esteemed.

HENRY LUCIAN PHILLIPS.

Henry Lucian Phillips, manager of the Factory Insurance Association and prominent in insurance circles, was born in Worcester, Mass., August 20, 1871, the son of Oscar and Irene Trask Phillips. His father was a boot and shoe manufacturer.

After graduating from the Worcester High School in 1889 he entered upon a mechanical engineering course at the Worcester Polytechnic Institute, from which he graduated with a degree of Bachelor of Science in 1893. He became apprentice inspector of the Factory Insurance Association in February, 1894, and in 1896 took an office position in connection with inspection work. In 1898 he became confidential clerk to the executive committee, and in 1903 was made assistant manager. On the death of William H. Stratton in August of that year he was made acting manager and in May, 1904, received his appointment as manager.

The Factory Insurance Association is an organization of forty-seven stock fire insurance companies making a specialty of insuring factory risks of improved construction and equipped with automatic sprinklers and other fire protection apparatus.

Mr. Phillips has applied himself to the study of insurance engineering and his work has given him an opportunity to specialize regarding factory risks. Probably the most important factor in his experience has been the opportunity afforded him of coming in contact with and obtaining the co-operation of the manufacturer in preventing the fires. He has a good force under him and the spirit of harmony which prevails in all departments has made the work eminently successful. An enthusiast himself in giving the best that is



HENRY L. PHILLIPS

in him to his work, he has the faculty of instilling a like enthusiasm in those around him.

Mr. Phillips was elected President of the National Fire Protection Association, May 16, of this year. The objects of this Association are to promote the science and improve the methods of fire protection and prevention; to circulate information on these subjects and to secure the co-operation of its members in establishing proper safeguards against loss of life and property by fire.

Mr. Phillips is Vice-President of the Insurance Institute of Hartford; a member of the Hartford Club and the University Club of Hartford. He is also an associate member of the National Association of Cotton Manufacturers and the American Cotton Manufacturers Association.

He was married in Holden, Mass., May 17, 1895, to Miss Frances L. Armington. They have a son, Henry Lucian Phillips, Jr., born August 16, 1904.

SILAS CHAPMAN, JR.

Mr. Silas Chapman, Jr., was born in Hartford, and is the third in direct line of descent to bear the name.

Beginning his business career, after leaving high school, as an office boy with the North American Fire Insurance Company, Mr. Chapman has by his industry and integrity become an important factor in the fire insurance business, not only in Hartford, but in this country.

Within five years from the time he began as office boy, he secured the local agency of the Firemen's Fund Insurance Company of San Francisco, and succeeded in placing \$200,000 of stock of that company in Hartford. In 1892 Mr. Chapman took over the business of B. R. Allen, with offices in the Hartford Fire Insurance Building.

Silas Chapman, Jr., is the local and state agent of the Hartford Fire Insurance Company, holding the most responsible position outside the regular officers of the company. He is also the local agent of the Orient Insurance Company.

Although Mr. Chapman is a busy man, he finds time for considerable church work. He has been librarian of the First Baptist Church for over 20 years. In 1873 he was appointed clerk of the First Baptist Society, and has continued actively in religious endeavor since that time.

Mr. Chapman is also one of the few thirty-third degree Masons residing in Hartford. He



SILAS CHAPMAN, JR.

is a member of Washington Commandery, Knight Templars, and Master of Hartford Council, Princess of Jerusalem.

Besides his insurance interests, Mr. Chapman is a director of the Charter Oak National Bank, the Billings & Spencer Company and several other manufacturing concerns. He is also connected with the Middlesex County Mutual Fire Insurance Company. On December 10, 1868, Mr. Chapman married Miss Julia A. Camp of Windsor.

The present offices of Silas Chapman, Jr., are located on the ground floor of the Hartford Fire Insurance Building.

DWIGHT GERARD HOLBROOK.

Dwight Gerard Holbrook, Manager for the State of Connecticut for the Mutual Life Insurance Company of New York, is one of the prominent insurance men of Connecticut. He was born in Windsor Locks, Conn., July 27, 1867, his father being Dwight Holbrook, and his mother Kalista (Thayer) Holbrook, both born in the United States of English parentage.

His first business experience was in the passenger department of the New York Central railroad.

In less than a year he was offered and accepted a position in the actuary's department, and later in the executive department, of the Mutual Life Insurance Company of New York.



DWIGHT G. HOLBROOK

After thus spending a number of years in the home office of the Mutual Life, he was sent to the Dakotas to organize what became under his management the most productive life insurance agency in that field. Five of his associates in the work became managers for the Mutual Life in that and other fields, three became managers or general agents for other companies and two became agency superintendents in the home offices of other companies.

Later on he was called upon to assume the duties of Connecticut manager for the company in Hartford, where he has been for several years. He is an ardent believer in the association movement for the improvement of life insurance field work, and has served as chairman of the executive committee, vice-president and president of the Connecticut Association of Life Underwriters.

He is a Scottish Rite Mason and a member of the Hartford Golf Club, Hartford Yacht Club, Rocky Mountain Club of New York, New Haven Yacht Club, Sons of the American Revolution, Republican Club in Hartford and the Dauntless Club.

WILLIAM C. SCHEIDE

William Cornell Scheide of No. 64 Pearl Street, Hartford, is the Manager in the United States for the Prussian Life Insurance Company of Berlin, and the Balkan National Insurance Company of Sofia, Bulgaria. He was born in St. Louis, Mo., the son of Dr. Hamilton Scheide, a German-American, and Virginia Cornell of Newburgh, N. Y. After receiving his education he entered the insurance business in Wisconsin in 1886. In 1890 he removed to San Francisco and shortly afterward married Miss Isabelle Cutter, daughter of the late James H. Cutter, a pioneer merchant of that city. In 1897 Mr. Scheide was appointed Resident Secretary of the United States Department of the Royal Exchange Assurance Corporation of London, with office in New York City, and in 1904 he left the Royal Exchange to become United States Manager for the Prussian Life Insurance Company, which is an old and wealthy company of the most conservative German type. Mr. Scheide is interested, but takes no active part in politics. He is a member of the Lawyers' Club and Lo-



WILLIAM C. SCHEIDE

tus Club of New York, the Hartford Club and the Farmington Country Club.

RICHARD O. DUNKUM.

Richard Olney Dunkum, superintendent of the Hartford office of the Metropolitan Life Insurance Company, was born in Buckingham County, Virginia, January 17, 1876, the son of James M. and Eliza S. Dunkum. His paternal and maternal grandparents emigrated from England and settled in Virginia in the seventeenth century.

Mr. Dunkum was reared on a farm, where during his school days he worked industriously. The pages of biography are filled with stories of men who got their real start in life away from the whirl of the big city. They made the best possible use of their time and talents and were equipped for service when they left home. Such was the case with Mr. Dunkum.

In 1898 he accepted an Agency in the office of the Metropolitan Life Insurance Company at Richmond, Va., where he was speedily promoted. The company sent him to Philadelphia two years later as an Assistant Superintendent and transferred him to Pittsburg in 1904. Four years of efficient service there resulted in his transfer to the Hartford office as superintendent.

Mr. Dunkum, although a young man, is very well known in the business life of Hartford, especially in insurance circles. He was



RICHARD O. DUNKUM

elected secretary and treasurer of the Connecticut Life Underwriters Association in February, 1910. The following February he was elected to the vice-presidency, and in September, 1911, was elected President to fill out the unexpired term caused by the death of Richard M. Northrop. On February of this year he was again honored by being re-elected to the presidency.

Fraternally Mr. Dunkum is a member of Orient Lodge, No. 590, A. F. & A. M., of Wilkesbury, Pa., and Hartford Lodge, No. 19, B. P. O. E. He also has a membership in the Hartford Club and the Hartford Business Men's Association. Politically, he casts his lot with the Republican party, but has not sought office.

He is an intelligent observer of public affairs and interests. He inherits high traits of character and his accomplishments are such as befit him for greater usefulness.

Mr. Dunkum was married in Pittsburg in November, 1908, to Miss Minnie Acheson of that city.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Over Sixty-Six Years of Real Success and Progress.

The history of the Connecticut Mutual Life Insurance Company, one of the largest, most prominent and substantial insurance organizations in the world, is a part of the history of the City of Hartford and the State of Connecticut. Hartford, always affiliated with the system of fire insurance, quickly became interested in life insurance when, in 1845, James L. Howard secured an insurance policy from a New Jersey company and began preaching the benefits of insurance.

A charter was secured by the Connecticut Mutual in May, 1846, from the legislature. The company was started like all Connecticut insurance companies—in a small way—but it



CONNECTICUT MUTUAL LIFE INSURANCE BUILDING



JOHN LATIMER WAY

was soon attracting the attention of Connecticut people and the business began to pour in. The men in charge of the affairs of the company at that time included Thomas K. Brace, Dr. Guy R. Phelps, Elisha B. Pratt and many other prominent men.

Eliphalet A. Bulkeley was the first president of the Connecticut Mutual. He was a lawyer, judge and statesman. He was born in Colchester and graduated from Yale University. Dr. Guy R. Phelps was elected secretary and Dr. David S. Dodge was chosen as the company's physician. At a later date Elisha B. Pratt was elected vice-president. The premium note idea of the mutual fire insurance companies was adopted by the Connecticut Mutual. This method appealed to men who wanted to carry more insurance than their ready cash admitted of, and by 1870, or in 24 years after organization, the total face value of these notes amounted to almost \$12,000,000.

At the beginning of the year, 1908, the amount had fallen to considerably less than \$400,000 and since then to a much less figure,

Connected with the Connecticut Mutual Life Insurance Company has been at various times, some of the biggest men in American insurance, among them being Major James Goodwin, who was elected the president, January 1, 1843, Jacob L. Greene and John H. Taylor. Others were William W. Ellsworth, Ebenezer Flower, Dr. George Sumner, Simeon L. Loomis and others whose names were powerful in insurance circles.

It would be impossible to give in the short space of this notice anything like a detailed account of the progress of the great Connecticut Mutual Company. Progress and advancement was the motto and the methods upon which the men connected with the company worked. It was the theme of their daily song and how well they succeeded in advancing in the world of life insurance may be found in the annual statements issued by the company and the records found in the archives of the state insurance commissioner. The company stands alone in having returned

to policy holders and estates more money than received in premiums.

Today the officers and directors of the Connecticut Mutual Life Insurance Company are as follows: President, John M. Taylor; Vice-President, Henry M. Robinson; Secretary, William H. Deming; Assistant Secretaries, John D. Parker and James L. Loomis; Treasurer, Herbert H. White; Actuary, Daniel H. Wells; Assistant Actuary, Charles Hildebrand.

The board of directors includes men of the highest standing, each one with a familiar knowledge of the banking and insurance business.

JOHN LATIMER WAY.

John Latimer Way, vice-president and director of the Travelers Insurance Company, and vice-president and director of the Travelers Indemnity Company, is widely and favorably known, especially among insurance men throughout the United States and the Dominion of Canada, and is one of the most popular and successful men in the insurance business.

Mr. Way was born in Gilead, Tolland county, Connecticut, July 1, 1860, his parents being John M. Way and Elizabeth J. (Welles) Way. His father was bookkeeper in the Farmers and Mechanics bank of Hartford over 30 years. Mr. Way was educated in the common schools and his first business experience was with The Travelers Insurance Company, he entering its service at the home office in 1878 as a clerk. Subsequently he became special agent for the company in Iowa and Nebraska and afterward state agent for Connecticut and Rhode Island. In the course of a year or so his untiring industry and phenomenal success justified the company in appointing him state agent for an unusually large territory, to wit, the states of Missouri, Arkansas, Iowa, Nebraska and Texas, with headquarters in St. Louis, where he successfully represented the company until he was elected a vice-president of The Travelers Insurance Company in 1903, the office he holds at the present writing.

In all these positions Mr. Way displayed the

Executive ability which made him conspicuous among insurance men. He was eminently successful in organizing the territory under his jurisdiction and in the production of business. His great success fully justified his elevation to the very important office of vice-president and director of the two companies above named.

Mr. Way is also a director in The Hartford Trust Company and a trustee of the Mechanics Savings Bank.

Mr. Way has been twice married. His first wife was Mary Gertrude Hamner of Wethersfield to whom he was married October 15, 1891, and by whom he had two children, Frederic Latimer Way and Elizabeth Way, both still living. His second wife was Mildred A. E. Camp to whom he was married in Hartford, April 5, 1909.

Mr. Way is connected with several social and civic organizations and is prominently identified with many business corporations. He is a member of the Hartford Club, Hartford Golf Club, Twentieth Century Club, Connecticut Historical Society, St. John's Lodge, No. 4, A. F. & A. M., Washington Commandery, Hartford, Sphinx Temple, Hartford, St. Louis (Mo.) Consistory, Country Club of Farmington and Connecticut Sons of the American Revolution.

Mr. Way owns and spends a good deal of his time in the house where he was born which was built in 1763 and has been occupied by his family from that time to this, and has so developed the farm, added to it and decorated it, that it is the joy of all the people living in his vicinity. Mr. Way resides in an attractive house on Prospect avenue, Hartford. In both localities he is surrounded by a host of friends and acquaintances. He is devoted to his home and is deeply interested in things which bring peace and happiness not only to himself and family but to his associates and other acquaintances. He counts among his friends practically all of the prominent business men in the city of Hartford and many in all circles of the insurance fraternity.



HOME OF THE HARTFORD LIFE

HARTFORD LIFE INSURANCE COMPANY.

Has a World-wide Reputation for its Progressive Methods.

The Hartford Life Insurance Company is known the world over. This is not an extravagant statement if the saying, "Figures never lie," holds true. The company is forty-five years old, has grown with age and more than lived up to the purposes of its organization.

It has a special charter from the Connecticut legislature, granted in 1866 and has been in continuous and successful operation since 1867. Its policies are issued upon the legal reserve plan, and are up-to-date in all their features. Beside the ordinary life, limited payment, and endowment forms, which are issued both as participating and non-participating, the company writes special contracts, such as guaranteed addition policies, annually increasing additions and pure endowment. All the policies have the installment settlement clause and other liberal features.

The original capital of this company was \$300,000 which has since been increased to \$500,000. It has paid policy holders and beneficiaries since organization more than \$39,000,000. The assets of the company are over the five-million dollar mark and the surplus and capital more than \$1,000,000. In its younger days the company occupied space in the old Warburton building, but is now the possessor of a fine modern home office building at No. 252 Asylum St., Hartford.

The officers are as follows: John G. Hoyt, President; Thomas E. Lawrence, Vice-President and Secretary; F. H. Morgan, Assistant Secretary; R. D. Murphy, Actuary; Dr. R. L. Rowley, Medical Director. The officers are all men of high standing in insurance world and they keep pace with the times. They are ever busy devising policy forms with increased advantages for the insured.

An idea of the wide territory covered by the Hartford Life Insurance Company may be obtained from the statement that it writes insurance in twenty-five different states and maintains a branch office in each. The company has done a great deal towards making Hartford a banner city in the matter of insurance interests.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY

Financial Standing of Which is of the Highest

The Connecticut General Life Insurance Company, one of the old and successful organizations of its kind in this country, stands today a monument to fair and honest business dealing, careful and conservative investments, legitimate transactions and honorable and upright methods.

Chartered in 1865, largely through the work and influence of Dr. Guy R. Phelps, for years the secretary of the Connecticut Mutual, the Connecticut General entered upon an era of successful insurance business that was not at that time dreamed of by the promoters and

founders. A capital stock of \$500,000 was determined upon, and of this one half was paid in during the first year. The first board of directors included the names of many who became prominent insurance men in after years, and who, by their broad minded foresight into insurance matters and conservative business methods, assisted materially in making the State of Connecticut what it is today in the insurance world.

Dr. Guy R. Phelps' original idea was "why should there not be a form of insurance for those who could not pass the examination for regular insurance?" It was practically upon this idea that the Connecticut General Life Insurance Company was launched. The new idea was not entirely a success. Men rejected by other companies could not see why they should pay a higher rate of insurance to one company than their neighbors.

The sub-standard plan having been abandoned, there was no further necessity of so large a capital, and accordingly in 1874, it was cut in two, the stock notes being cancelled, and the capital was further reduced in 1880 to \$150,000.

The changes were found to be greatly advantageous, the company being the only one in the State of Connecticut having a capital stock entirely in cash.

From the date of the change the company's business has grown steadily. There was a time, in the mid-70's when anxiety was felt everywhere, and when other companies were feeling and suffering under the financial pressure, the Connecticut General, thanks to the officers and friends of the company, pulled through without much loss.

President R. W. Huntington, Jr., is an insurance man through and through. P. Henry Woodward, vice president of the company, is another man whose knowledge of insurance has been gained by years of association and experience. The Secretary, George E. Buckley is a man of wide insurance experience and the other officers and directors are men whose names are synonyms for all that stands good in life insurance. The finan-



ARTHUR J. BIRDSEYE

cial standing of the Connecticut General Life Insurance Company is of the highest. On January 1, 1912, the assets of the company were \$10,914,040.82, and the liabilities \$9,582,187.27. The unassigned funds amounted at the same time to \$1,031,853.58, capital stock, \$300,000. Payments made to policyholders since the company was organized amounts to \$11,290,291.00.

ARTHUR J. BIRDSEYE

Arthur J. Birdseye, State Agent Mutual Benefit Life Insurance Company of Newark, N. J., was born at Waterloo, N. Y., August 21, 1858. He comes from the best of the good old Connecticut stock, dating his ancestry in this country back to Deacon John Birdseye of Windsor in 1630, and down through generations of Connecticut people prominent in New England Colony affairs from the early days to those of the present.

As a boy he studied in the common schools and entered the Waterloo Academy, and later engaged with private tutors in the quest of an education. While a very young man he entered the jewelry business in which he remained for some time and afterward took up the life insurance business in Rochester, N. Y., in which he had been engaged for years, making a decided success of the work and being eminently successful in his methods and manners of doing business.

Mr. Birdseye came to Hartford from Rochester in 1900, representing the Mutual Benefit Life Insurance Company of Newark, as the state agent. This is the first Life Insurance Company to write life insurance in this state. He established himself in comfortable offices in the First National Bank building on State street, and made a signal success of his work from the very first. Since that time he has succeeded even beyond his expectations, and reports writing during the last few years more life insurance than any other company in the state which confines its writing to the same line and same class of business.

Being greatly interested in insurance, aside from the fact that he sells it, he has made an especial study of the underlying principles of insurance and has familiarized himself with

every department of the business and is much sought after for his interesting lectures on the subject of Fundamentals of Life Insurance.

He selected Farmington as a place of residence shortly after coming to Hartford, and became one of the best known men in that famous and wealthy town. He became prominent in politics and was elected in 1897 a representative in the General Assembly. He was the first Democrat elected from that town in 14 years, a tribute to his popularity, his ability and his personality.

Mr. Birdseye was very prominent in the legislature, being an active member of the Banking Committee, a strong supporter of Governor Woodruff, and his policies, and made a name for himself by succeeding in passing the "Birdseye Money Shark Bill," prohibiting the loaning of money at exorbitant rates of interest to wage earners on the security of their wages.

Mr. Birdseye is a prominent churchman, being the treasurer and vestryman of St. James' Episcopal church, Farmington, a member of the Church Club of Connecticut, an officer of the Farmington Grange, a director in the Connecticut Children's Aid Society, the Hartford Club and Country Club. He is a thirty-second degree Mason, a Shriner, and a member of the Hartford Municipal Art Society. He is also connected with the Founders and Patriots of America and many other civic and social organizations.

CHARLES EDWARD PARKER.

Of all the men connected with the great insurance interests in Hartford, none is better or more favorably known than Charles Edward Parker of the firm of Charles E. Parker & Company, 50 State street. He was born in this city, February 13, 1865, the son of James E. and Mary A. Parker. He was educated in the Hartford Grammar and the High Schools, and has been connected with the fire insurance business since 1880, when he took up a business career and became identified with the fire insurance business.

Mr. Parker has made an especial study of fire insurance during all the time he has been connected with it in a business way, and knows the methods and the manners of underwriting from A to Z. Charles E. Parker & Company are today among the leading insurance firms in the eastern states. Representing the Insurance Company of North America, the oldest American Insurance Company, organized in 1792, the firm has done a wonderful business because the big company it rep-



CHARLES E. PARKER

resented, combined with the excellent reputation of Mr. Parker and his associates, gave confidence to those seeking an agency in which they might place their business, and, incidentally, their confidence.

In addition to the Insurance Company of North America, Charles E. Parker & Company represent as New England managers the Philadelphia Underwriters and the Alliance Insurance Company of Philadelphia, the New England Department being established at Hartford in 1865. Mr. Parker, as an agent, manager or representative, is able to issue an insurance policy of every description for automobile, fire, marine, lightning and tornado.

The firm of Charles E. Parker & Company is the outgrowth of one of the oldest agencies in the city of Hartford. Established in 1865 by Charles C. Kimball, he was succeeded by Kimball & McCray, and in 1899, upon the death of Colonel McCray, the firm became Kimball & Parker, and in 1907, upon the death of Mr. Kimball, the name was changed to Charles E. Parker & Company, William H. Smith being the other member of the firm. The firm has made an enviable reputation for itself, the business qualifications and the methods of Mr. Parker and his associates in doing business appealing to those having relations with them. Mr. Parker is president of the Hartford Board of Fire Underwriters, and has been for the last five years.

In politics Mr. Parker is a Republican. He was a fire commissioner from 1899 to 1909, filling the office of president during the last six years of his service. He was an able representative of the city and did much to secure the splendid department which the city has at the present time. In addition to other important business connections, Mr. Parker is one of the directors of the Riverside Trust Company.

He was married in 1893 to Miss Ida A. Abbe of Hartford, and they have three children, Charles Ernest Parker, Miss B. R. Parker and Grenville Morgan Parker. Mr. Parker is a member of the Hartford Club, the Hartford Golf Club, and the Republican Club.

He is a thorough business man of wide experience and acquaintance, and has been connected with a number of movements that have tended to materially aid the City of Hartford in its wonderful growth and expansion. He is a representative citizen, one who has the interests of the city at heart, and who, aside from the time and attention he gives to his home and business, is always ready to give his best efforts for the welfare of the community.



THOMAS W. MORGAN

THOMAS WILLIAM MORGAN

Thomas William Morgan, insurance, connected with the Phoenix Insurance Company, was born in Birmingham, England, December 23, 1861. His father was Thomas Morgan, a gunsmith, and his mother Caroline E. (Aldridge) Morgan.

His early education was secured in the South School, which he left when he was but 12 years old. He is a self made man. He began his business career when he entered the employ of the Phoenix Insurance Company as a mail boy, and by strict attention to business and a regard for himself and others he was rapidly advanced, going through various positions until directed by the company to take charge of the reserve fund for re-insurance.

Mr. Morgan is a Republican in politics, and was in the Court of Common Council for three years. He also represented the Fifth Ward as an Alderman in 1900-1901.

Mr. Morgan is a 33d degree Mason. He is the grand inspector for the Knights Templar, Past Commander of Washington Commandery, No. 1, K. T., a member of the Country Club of Farmington, Oasis Club, and is connected with several other civic and social organizations.

Mr. Morgan has made a name for himself as a band director, having charge of the Sphinx Temple band of which he has been band master for twelve years. During that time he has directed at times more than fifty music-



ALTON E. WOODFORD



BURTON L. NEWTON

ians, members of the Shpinx Temple band, all members, too, of the Mystic Shrine. This band has appeared in public on many occasions and has always made a pronounced reputation for itself and created credit for the Shrine and the director.

The Sphinx band has advertised Hartford by the fact that it has been conspicuous upon great occasions in Washington, Saratoga Springs, Atlantic City, Niagara Falls and Rochester at meetings of Imperial Council. The band was organized February 28, 1899, and the first president was Dr. Henry Bickford, who served in that capacity for nine years. The officers today are: Col. C. H. Case, president; Theodore H. Goodrich, vice president; T. W. Morgan, treasurer and band master; W. L. Whittemore, secretary; Norman L. Hope, drum major; Henry Welker, librarian. The members of the band are:

I. A. Allen, jr., J. H. George, R. H. Prutting, A. H. Prutting, N. G. Barber, Frank Goodrich, C. F. Richmond, A. E. Blakeslee, T. H. Goodrich, L. J. Rowe, Louis L. Beach, Louis H. Grohs, W. G. Rose, Henry Bickford, C. R. Hubbard, E. B. Smith, G. P. Sanborn, Forest A. Bliss, N. L. Hope, H. E. Sargeant, F. E. Brown, Burton Hills, G. H. Shores, E. W. Burnet, W. J. Hearn, Wm. E. Sayers, C. A. Blodgett, Joseph A. Jackson, W. R. Stevens, C. E. Bunce, A. W. Jarvis, E. A. Stevens, J. O. Casey, Thos. H. Judd, Geo. H. Taylor, Clayton H. Case, Otto Kuhrt, W. O. Vandeburg, Geo.

S. Cutler, A. H. Lathrop, E. W. Woodhead, C. E. Day, G. P. Merritt, P. Weidenhammer, A. W. Dow, Thos. W. Morgan, R. H. Whitaker, E. H. Elder, Wallace Nimms, W. E. Whittemore, F. D. Fuller, F. A. Pope, A. C. J. Williams, W. H. Filley, J. F. Park, W. B. Woodruff, H. W. Fish, C. H. Preston, Wm. B. Young, jr., P. G. Goulding, Henry Welker, F. L. Worthington, H. H. Worthington, F. J. Howard. The first bandmaster was J. O. Casey who served one year.

ALTON E. WOODFORD.

Alton E. Woodford, Insurance; nothing but the best; always has been and always will be. Service unexcelled. Suite 304-305, Phoenix Bank Building, 803 Main street, Hartford, Connecticut.

BURTON LEWIS NEWTON.

Burton Lewis Newton, of the firm of Theodore Newton & Company, builders and contractors, 65 Pearl Street, and Police Commissioner, is one of the best known men of Hartford. He was born May 15, 1869. Mr. Newton was educated in the public and private schools and afterward attended the Yale Law School, graduating in 1891.

He has been identified with the building interests of Hartford for many years and has engaged in some of the largest and most important building operations in this city and



JOSEPH BUTHS

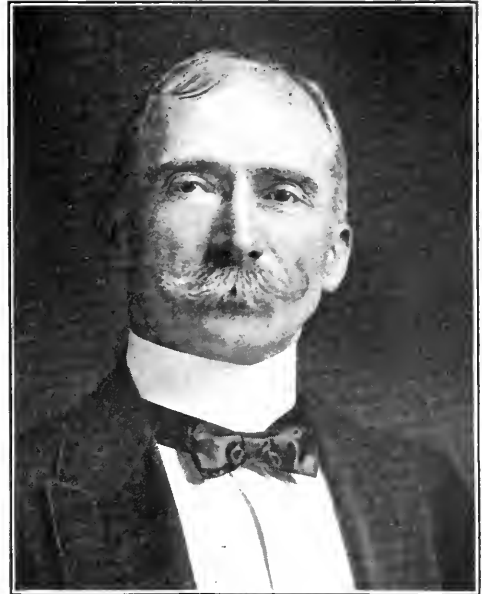
vicinity. He is also treasurer of the Hartford Realty Company, on Pearl Street, and is connected with other business organizations in various capacities.

Mr. Newton is a Police Commissioner having been appointed by Mayor Smith and he is also a member of the Republican State Central Committee. He is a partner in the building and contracting firm of Theodore Newton & Company, and devotes a large part of his time to the business of that firm. He holds membership in the Hartford Club, the Hartford Automobile Club and other organizations and societies. In 1891 he was married to Sarah Newton and they have one son, Theodore Newton.

JOSEPH BUTHS.

Joseph Buths, Street Commissioner, Real Estate Appraiser for the State Savings Bank of Hartford, and senior member of the firm of Joseph Buths & Son, real estate dealers, 39 Pearl Street, comes from Koenigstein, near Frankfort-on-the-Main, Germany. He was born June 2, 1858. His early days were spent in the grammar and high schools in his native town, and he began a business career by entering the railway and telegraph service in Germany, in which he remained for a number of years. He came to America when he was 23 years old and located in Hartford. His ability and energy speedily won for him a prominent place in business circles.

In 1881 he started in the State Street Savings



GEORGE ULRICH

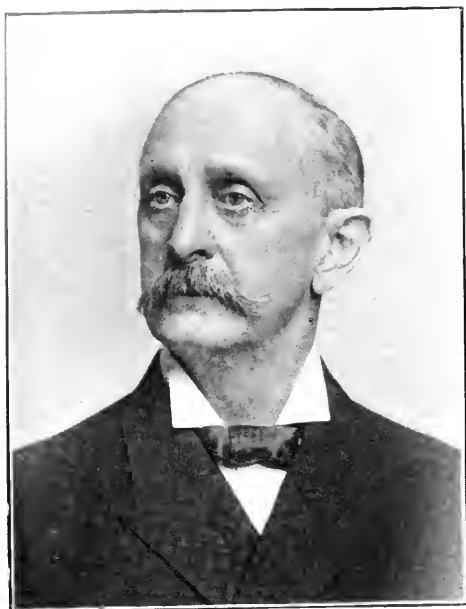
Bank, and today is the appraiser of real estate for the bank, which position he has held for a number of years. He has had much to do with the appraisal of real estate upon which the bank has loaned large sums of money, and has himself built several houses for sale or for lease, and has been engaged in other business enterprises.

In 1883 Mr. Buths married Louise R. Stamm, who was born in Hartford, one of the four daughters of John and Rosina Stamm. Mrs. Buths died in 1893 at the age of thirty-seven, leaving two children, Anna Eva and Louise S. Buths.

Mr. Buths is a Democrat in politics and has served in both branches of the Court of Common Council. He has long been a member of the board of street commissioners, and has served, too, on the committee of the Washington School district for the last 16 years. He is a prominent Mason, being connected with several of the Masonic orders, and also holding membership in other organizations. He is an active member of the First Universalist Church of Hartford and is a member of the church committee.

GEORGE ULRICH.

George Ulrich, prominent Democrat and Banker of Hartford, is one of the best known men in this section of Connecticut. He is a keen judge of investment securities connected with the banking systems—his judgment of



COLONEL WILLIAM E. CONE

the value of stocks and bonds being based upon close study and observation. He is a shrewd business man and his insight into business affairs connected with the banking interests has brought him into close contact with other enterprises that are notably successful.

As a prominent Democrat Mr. Ulrich has done much for his party. He has always been a good counselor and his advice on matters of importance connected with the party has been wise and opportune. He was a selectman of the town of Hartford for six years, and has also served as a councilman and an alderman. For twelve years he was a member of the board of fire commissioners, receiving his appointment from four different mayors, two Democrats and two Republicans. He served as a member of the Town Farm committee with the late A. E. Burr, Fred S. Brown, G. W. Fowler and H. W. Conklin, and was the originator of the idea that brought Sigouney Square to life.

Mr. Ulrich is a prominent Mason and a member of the Order of Elks and Red Men; also a member of the Business Men's Association and was state treasurer for two terms. At the present time Mr. Ulrich is president of the Wilson Club and chairman of the Democratic town committee. He has traveled extensively and is nearly as well acquainted with foreign countries as he is with his own. The summer home of Mr. Ulrich is at Granby and adjoins

that of Senator McLean. It is called "At The Turn of The Road."

Mr. Ulrich is an enthusiastic sportsman. He takes a deal of delight in fishing and hunting and loves the out door life which, he says, is perfection. Mr. Ulrich is a friendly, affable gentleman, whose friends are legion, and has the reputation of having few enemies. He is a progressive citizen and is active in all movements that tend to advance the interests of Hartford and Connecticut.

COLONEL WILLIAM E. CONE.

Colonel William E. Cone, the well known hardware merchant, and one of the most active Republican politicians in the state, was born in Hartford June 14, 1842. Col. Cone's parents were Sylvanus F. Cone, a former selectman of Hartford, and Sarah Terry Miller Cone. They were of Scotch ancestry, the Cone family tree showing that all the Cones in America today were descendants of Daniel Cone who settled in Connecticut in 1640 and who is buried in Millington. Col. Cone has visited the graves of all his ancestors from that of Daniel Cone to the burial place of his father.

Educated in the West Middle and Hartford High Schools he entered business life as clerk in his brother's hardware store (Terry & Cone) in 1861. One year later he joined the 22nd Conn. (Vol.) Regiment in the Civil War and continued with it during its term of service, being promoted to the rank of sergeant. After the war Col. Cone purchased Mr. Terry's interest in the hardware firm, it becoming J. H. & W. E. Cone. About twenty years ago Mr. Joseph H. Cone died and W. E. Cone has continued the business since.

Col. Cone cast his first vote for Abraham Lincoln, and for each Republican president since. In 1873-75 he was a member of the Common Council, later elected three terms as Alderman and was Acting President of the board and chairman of the ways and means committee. He was also a member of the board of Street Commissioners for 18 years being first appointed by Mayor Bulkeley. Colonel Cone has been a member of the city government for twenty-six years.

Colonel Cone has an interesting military record. In 1872 he was appointed quarter master of the First Regiment, Connecticut National Guard, and later promoted to major, lieutenant colonel and colonel, continuing in command of the regiment until 1890.

Colonel W. E. Cone was the first Chancellor Commander of Washington Lodge, K. of P.,



LEWIS B. HURLBUT

Past Master St. John's Lodge, F. & A. M., a member of the Pythagoras Chapter and Wolcott Council, Masons, Robert O. Tyler Post, G. A. R., the Army and Navy Club, Hartford Business Men's Association, the Republican Town Committee, the Fifth Ward Republican Club, and was for 15 years chairman of the old First ward Republican committee. Col. Cone is unmarried.

Col. Cone was lieutenant-colonel of the First Connecticut regiment, General Barbour commanding upon its memorable visit to Charleston, South Carolina in 1881, when it was so royally received in that Southern city by gallant ex-members of the Confederate Army and their relatives who suspended business for a day to welcome the Yankee regiment and to show that the Mason and Dixon line had been obliterated. Col. Cone visited many other cities, including Montreal, with his regiment, where great ovations were tendered it, but the Charleston visit he delights to recall.

LEWIS B. HURLBUT.

Lewis Browning Hurlbut of Hartford retired, was born in Montville, this State, February 1, 1858, the son of Alfred and Elizabeth Browning Tillotson Hurlbut. He can trace his ancestry to Thomas Hurlbut of Saybrook, Conn., and later of Wethersfield, who came to

New England as early as 1637 and served as a soldier under Captain Lion Gardiner, who built and had command of the fort at Saybrook. Alfred Hurlbut was engaged in the manufacture of cotton line in Montville for many years, retiring in 1893. He was a commissioner in New London county for four years and died November 15, 1901, at the age of 70 years. Mrs. Hurlbut died October 31, 1907.

The subject of this sketch, after completing his education in the Montville schools, was employed in a grocery store in Montville until 1880. Then for a period of thirteen years he was superintendent of his father's mill. He conducted a store in Montville until 1897, when he was appointed Postmaster of that town, serving until April 1, 1912. Subsequently he removed with his family to Hartford, where he purchased the residence, 19 Warrenton Avenue, owned and occupied several years by the Rev. James Balfour Connel, now deceased.

Mr. Hurlbut is a member of Uncas Lodge, No. 17, A. O. U. W., Thames Lodge, No. 22, I. O. O. F., and the Thames Social Club, all of Montville. In politics he is a staunch Republican. He served his native town on the Board of Assessors.

He was married in Moodus, Conn., June 3, 1885, to Miss Minnie M. Nessler of Montville. They have three children, Mrs. Elizaeth Maud Hewitt of Uncasville, Conn., who graduated from the Williams Memorial Institute, New London, in 1906; John Browning, who attends the Norwich Free Academy and Donald Nessler Hurlbut.

Mr. Hurlbut is a man of strong force of character, genial disposition and generous sympathies. In New London County, where he has lived most of his life, he enjoys the respect and confidence of a host of friends.

ALFRED CHARLES JOSEPH WILLIAMS

Alfred Charles Joseph Williams, Furrier, 33 Allyn Street, Hartford, is one of the few experts in furs in Hartford and the east. Mr. Williams has been in the fur business ever since he was a boy. He was born in London, England, December 9, 1855, his father, Alfred and his mother, Martha A. (Farley) Williams. He was educated in the Hartford and Brooklyn schools and attended for 3 years the famous Gold Street Institute in Brooklyn, N. Y. His business career began as a reporter for the Hartford Post.

Mr. Williams was brought to this country



ALFRED C. J. WILLIAMS



F. B. SKIFF

when he was but three years old. His father was a manager for a fur house on Maiden Lane in New York. He came to Hartford at the request of Strong & Woodruff, and remained with them until 1875, when he went into business for himself at 345 Main Street, and in 1880 moved to 99 and 101 Pratt Street. It was in his father's store that A. C. J. Williams learned the furrier's business and has been identified with that trade since 1873. Upon the death of his father in 1892 Mr. Williams continued the business, moving at a later date to his present location on Allyn Street. As an expert in furs Mr. Williams has been called on a number of times for an expression of an opinion. His judgment is of the best and his knowledge of the quality and value of furs extend to points far beyond the borders of Connecticut.

Mr. Williams was married in 1882 to Millie K. Bond a native of Hartford, the only daughter of Lafayette K. Bond a well known cabinet maker.

Mr. Williams is a prominent Mason, being a member of nearly all the Masonic lodges and organizations, and the order of Heptasophs. For 24 years he was a member of the Governor's Foot Guard, and since his retirement from that organization has been one of the prominent members of the Veteran Corps. Mr. Williams is a vocalist of more than ordinary ability and for 20 years has been connected with Christ church choir in this city. He is a musician and plays an instrument in the

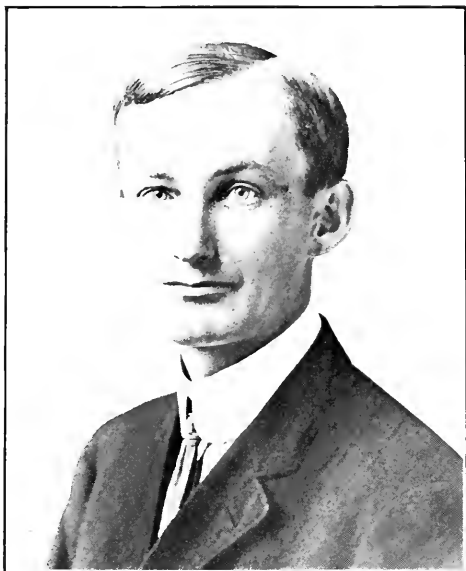
Sphinx Temple Band, of which he is a charter member. Both he and Mrs. Williams are members of Christ's Episcopal Church.

F. B. SKIFF & COMPANY.

F. B. Skiff & Company, 40-42 Ann Street, Hartford, manufacturers of signs, awnings, tents, flags, banners, etc., was established in 1897 by F. B. Skiff. The original capital was \$500, but with increased business, a growth and an expansion which has meant much to the concern, the capital was increased to \$7,000. From a single employe the work has grown so fast that 13 men are now required to meet the demands made upon the firm, and the floor space in two stores is none too large for carrying on the work. The annual output is valued at over \$20,000.

The product of the company is sold to the trade direct in Hartford and vicinity and some of the notable examples of work done by the firm can be seen in many of the finest homes in Hartford and other parts of Connecticut and in many business houses throughout Connecticut.

F. B. Skiff, the head of the concern, was born in Brooklyn, N. Y., in 1867. His parents were Cornelius B. and Josephine May Skiff. He was educated in the public and high schools of Brooklyn, and entered business first as a bookkeeper for a mercantile firm, changing later to the sign business which he has followed ever since. Mr. Skiff was married in 1886 to Minnie E. Bailey, and they have two



CHARLES J. BENNETT

sons. Mr. Skiff is not active in politics, although he takes a lively interest in the campaigns. He is a popular man, well and favorably known and belongs to the Automobile Club of Hartford, the Hartford Business Men's Association, Lafayette Lodge, A. F. & A. M., Washington Lodge, K. of P., and the Governor's Foot Guard.

CHARLES J. BENNETT.

Charles J. Bennett, Superintendent of Streets, Hartford, was born in Frome, England, in February, 1878. His parents were English. He came to this country when he was but four years old, and was educated in the common and high schools of Amsterdam, N. Y., and in Union College, Schenectady, N. Y., from which institutions he graduated with the class of 1901, where he received the C. E. degree.

He began engineering work as a rodman in 1895, in the office of the city engineer of Amsterdam, N. Y., and did work in the office up to and through his college course to March, 1902, when he secured a place with the Metropolitan Street Railway Company of New York, and continued in its employ until October, 1903, being general assistant in construction work, which included the building of several surface lines with some experience in the removal of snow.

He then entered the employ of the New York Central Railroad as an assistant in the elimination of grade crossings at Schenectady, N. Y.

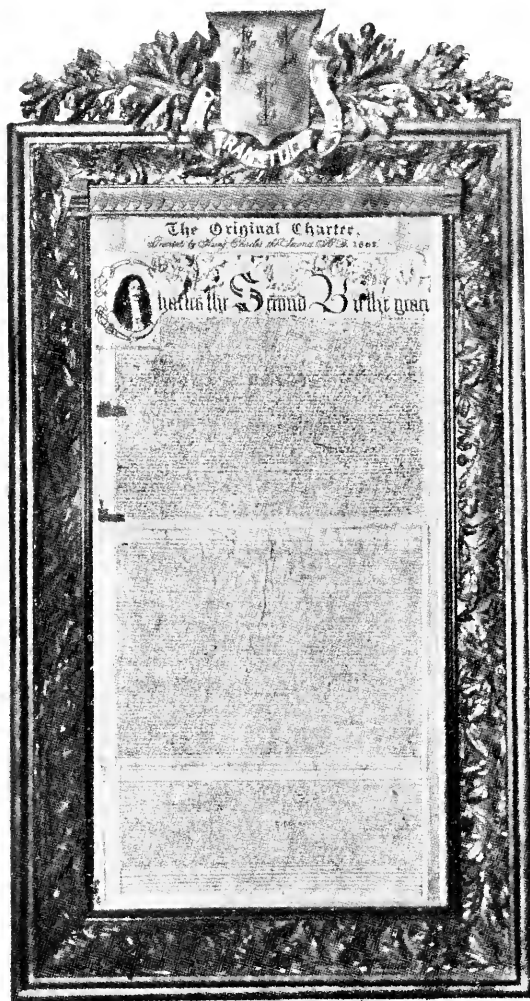
Mr. Bennett became an employe of the New York, New Haven & Hartford Railroad Company in March, 1905, as a transit man and assistant engineer on the construction of the freight terminal in this city.

In November, 1907, he was put in charge of the work of eliminating the Walnut street grade crossing in this city, the work being carried to completion under his direction and supervision. In March, 1908, he was made assistant engineer in charge of maintenance and construction on the Midland Division of the road, where a number of important pieces of work were under consideration, and where he was active in the renewal of the bridge at Willimantic, over the Willimantic river, the filling in of a trestle bridge at Versailles, and the reconstruction of the draw bridge at Dutch Point in this city. He was constantly at the head of from 200 to 500 men, and had an engineering force of from six to ten men.

In September, 1909, he left the employ of the railroad company to become assistant engineer of the Saybrook and Lyme Bridge Commission under Edward W. Bush, the plans for the bridge at that time having been accepted by the war department at Washington.

He was appointed deputy superintendent of streets in Hartford, March, 1910, and was made superintendent in March, 1911. Mr. Bennett is a thorough business man and understands his duties and his business in all their details. During the time that he has been superintendent of streets several important changes and additions have been made in the streets and many of them were under his direction.

Mr. Bennett was married to Margaret Balch in Galway, New York, in 1905, and they have four children, two boys and two girls. He is a man well liked by those who know him, and he is associated with a number of prominent business men and others in social affairs. He is a member of the Connecticut Society of Civil Engineers, the Rotary Club, University Club, Hartford Business Men's Association, and the New England Alumni Association of Union College. He is chairman of the committee on better street lighting for Hartford, and he is also connected with the National Association of City Planning, and has membership in several other associations. Mr. Bennett has no political affiliations.



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CAPITOL

HARTFORD--Its Legal Profession

The City Draws Its Strength From the Legal Fraternity

Connecticut has always been proud of her judiciary—the tribunals that adjudicate the differences which arise between men, and which at times, under the provisions of the Constitution, are forced to deprive men of their lives and freedom. From the time when the first form of government was created in Connecticut by the General Court of Massachusetts, the men who have occupied positions on the bench have been of unimpeachable character, and well versed in law. On March 3, 1636, Roger Ludlow, William Pinchon, John Steele, William Swayne, Henry Smith, William Phelps, William Westwood, and Andrew Ward were appointed a committee with full power and authority to hear and determine in a judicial way all controversies which might arise between parties, and also to inflict corporal punishment or imprisonment. Under this order, the first court was held in Newtown (Hartford), April 26, 1636. From that time to the present date, Connecticut courts have been conducted with conservatism and justice.

Owing to various changes in the Constitution, the character of the courts has undergone modification from time to time. At one time the lieutenant-governor and the council constituted the supreme court of errors. Later the governor was added, but in 1806 the court was changed to embrace one chief justice and eight associate justices. In May, 1819, another change was made, reducing the number of associate justices to four, since which time there

has been no change in this particular. From time to time, the General Assembly provided for "particular courts," "superior courts," "courts of common pleas," "county courts," etc. The "particular courts" and "county courts" were afterwards abolished, and at the present time, the judiciary of the state consists of a supreme court of errors, and superior court, together with inferior courts of various kinds.

The judges of the supreme court of errors, the superior court, the courts of common pleas and the district courts are appointed by the General Assembly on nomination by the Governor. The term of appointment for the supreme court of errors and the superior court is eight years, but all judges in these courts are retired at the age of seventy years, under the provisions of the Constitution. The integrity of the Connecticut courts never has been called into question. Some of the brightest legal minds of the country have honored the Connecticut Bench, and it may be added that a number of these have come up from the ranks, starting in life with a poor education, but by perseverance and a close application to study, later in life, have reached the apex of judicial life in this state.

Closely allied to the bench is the bar of the state—and Connecticut has reason to be proud of the men who plead the case of their clients. It would require too much space to enumerate the eminent men who have practised before the courts of Connecticut in the past, and who, at the present time, compose the bar of the state. These are those who are well and fav-

orably known throughout the country as men of large acumen, men of integrity and skill, whose constant aim is to remove from the legal profession any suspicion of taint.

So, then, the Nutmeg State is to be congratulated on the men who constitute the "bench and the bar." No state has a better right to compliment itself in this particular. As the legislature, from session to session, formulate new laws, the bench and the bar strive to obtain a correct interpretation of them. While the General Assembly has failed to provide some laws that are generally demanded by the people, that is no fault of the courts, for theirs is a judicial, and not a legislative function.

HON. EDWARD L. SMITH.

Edward Laurence Smith, Judge of the Court of Common Pleas, and former Mayor of Hartford, was born in Hartford, January 22, 1875, the son of Andrew and Julia Burke Smith, both of whom were natives of Ireland. Andrew Smith was a printer and well known in Hartford.

Judge Smith attended the famous old Wadsworth School in Hartford and graduated from the Hartford Public High School in 1893. His education was continued at Yale College from which he was graduated with the B. A. degree and at Yale Law School, where he received the degree of LL. B. He was a high honor man at Yale.

After his graduation Judge Smith became engaged in the practice of law with Judge William F. Henney, who has also been a mayor of Hartford. In 1902 he was appointed a member of the Board of Water Commissioners and remained until 1909. Further honor came to him in 1910, when, as the Democratic candidate, he defeated E. W. Hooker for the office of Mayor. Last year he was appointed Judge of the Court of Common Pleas, succeeding Judge John Coats, who retired May 1, 1912, having reached the age limit, 70 years.

Judge Smith is a very able lawyer, and a forceful speaker. He is a member of the Knights of Columbus, the Ancient Order of Hibernians, the Hartford Club, the Graduates Club of New Haven and the University Club. He was married February 6, 1909, to Miss Grace Mooney Lynch, of Olyphant, Pa. They have one daughter. In 1912 Trinity College gave Judge Smith the honorary degree



HON. EDWARD L. SMITH

of Master of Arts in recognition of his professional and literary attainments and in honor of his public service.

HON. WILLIAM HAMERSLEY.

William Hamersley, State Referee, and retired Judge of the Supreme Court of Errors of Connecticut, was born in Hartford, September 9, 1838. He is fourth in descent from William Hamersley, an officer of the British naval ship *Valeur*, which in 1716, was stationed at New York. Judge Hamersley's father, William James Hamersley, was at one time postmaster of Hartford and for several years editor of the *American Mercury*. His mother, Laura Sophia Cooke, was a daughter of Oliver Dudley Cooke, of Puritan descent. Judge Hamersley, after passing through the grammar and high school of Hartford entered Trinity College in 1854. He was admitted to the bar in 1859. Four years later he entered the Common Council, in 1866 being chosen vice-president of that body. During the session of 1867 and 1868 he served as president.

From 1866 to 1868 he was city attorney, resigning his office to accept the appointment of State's Attorney. He occupied that position for twenty years, establishing a record for thoroughness in preparation and fairness in prosecution of cases. He represented Hartford in the legislature of 1886, serving on the judiciary and federal relations committees. He was one of the founders of the Connecticut



HON. WILLIAM HAMERSLEY

State Bar Association. He was a member with Richard D. Hubbard and Simeon E. Baldwin, present governor of the state, of the Committee of the State Bar Association, through whose initiative the American Bar Association was organized. He is also remembered as a promoter of the civil procedure reform and as a member of the commission which drafted the practice act, as well as the rules adopted by the court for giving due effect to the act. In 1893 he received the degree of LL. D. from Trinity College.

He was elected a member of the General Assembly of 1893, but on February 8, was nominated by Governor Morris a judge of the Superior Court. When his appointment was confirmed he resigned his seat. Afterward he was nominated by Governor Morris to the vacancy on the Supreme Court bench to occur January 14, 1894, upon the retirement of Judge Carpenter. He served on the Supreme Court bench until September 9, 1908, when having reached the age of 70 years, he was retired under the constitutional limitation as to age.

HON. HERBERT S. BULLARD.

Herbert S. Bullard, judge of the City Court of Hartford, was born May 19, 1865, in Hartford, son of the Rev. Charles E. Bullard, District Secretary of the American Tract Society, and Susan Augusta Spencer. Judge Bullard is of



HON. HERBERT S. BULLARD

English and American ancestry, and is universally respected for his intellectuality and upright character. His education was received in the West Middle and Hartford Public High schools, the Sheffield Scientific school and the Yale Law school, from which he graduated in 1895.

Judge Bullard has been quite active in the affairs of Hartford. From 1898 to 1901 he served as Superintendent of Schools in Hartford; from 1898 to 1904 he was a member of the Board of School Visitors and he represented the Tenth Ward in the Court of Common Council, 1904-5.

He has for several years sat on the bench of the City Court of Hartford. In that capacity his service has commended itself to members of the bar and those directly interested in trial cases.

Judge Bullard in politics is a Republican. He is a member of the Asylum Avenue Congregational Church; president of the Connecticut Congregational Club, the Yale Alumni Association of Hartford, and the Hartford Choral Club; also a member of the University Club, Educational Club and Archeological Society of America.

On February 14, 1906, he was joined in marriage to Miss Elizabeth Williston, daughter of Hon. R. Lyman Williston of Northampton, Mass. He has continuously resided in Hartford, except during the six years



CHARLES E. GROSS

immediately subsequent to graduation from Yale; from 1887 to 1903, when he resided in Bridgeport. Judge Bullard is genial but unostentatious and possesses traits that are prized and honored by his fellow-men.

CHARLES E. GROSS.

Charles Edward Gross, lawyer, was born in Hartford, August 18, 1847. His family line can be traced in direct succession to Isaac Gross, who emigrated from England and settled in Boston before 1625. In branches of the family tree may be mentioned Gov. Richard Treat, Lieut. Governor Webster, the Wolcott, Edwards and Seymour families and Capt. Joseph Wadsworth, who had a part in hiding the charter of the colony.

Mr. Gross attended the public schools, was graduated from the Hartford Public High School and from Yale University in the class of 1869. He was a Phi Beta Kappa man and a member of Alpha Delta Phi.

After leaving college Mr. Gross taught at Hall's School in Ellington for a short time. Then he began a study of the technicalities of the legal profession with Hon. Charles J. Hoadley, and subsequently in the office of Waldo, Hubbard & Hyde. In September, 1872, he was admitted to the bar, remaining with the firm with which he had studied. In January, 1877, he was made a member of the firm. Four years later, on the death of Judge Waldo, the title changed to Hubbard, Hyde & Gross. Again death made a change. When Governor Hubbard passed on in 1884 the firm became Hyde, Gross & Hyde. Once more there was a change in name to Gross, Hyde & Shipman following the death of Hon. A. P. Hyde. Mr. Gross' associates of today are Hon. William Waldo Hyde, Arthur L. Shipman, Charles Welles Gross and Alvan Waldo Hyde.

Mr. Gross has made a special study of insurance and corporation laws and his services are in constant demand. There is probably no better informed man in Connecticut on the technicalities of corporation and insurance laws than he. He may properly be termed a specialist.

In a professional capacity Mr. Gross is associated with several of the great business corporations of New England. He is the President of The Holyoke Water Power Company, a director in the Aetna Insurance Company; the Phoenix Mutual Life Insurance Company; the Society for Savings; the Wadsworth Atheneum; the Fidelity Trust Com-



CHARLES W. GROSS

pany; and in 1893, was a director in the New York & New England Railroad Company. He was one of the organizers of the Hartford Board of Trade, which has done so much toward the development of the city. He is also Vice-President of the Hartford Bar Association.

Mr. Gross is a member of the Connecticut Society of the Colonial Wars; the Connecticut Society of the Cincinnati; the Connecticut Mayflower Society; the Connecticut Society of the Sons of the American Revolution; the Yale Alumni Association of Hartford; is a member and has been president of the Hartford Board of Park Commissioners; was the first president of the City Club and for several years a member of the Board of School visitors.

He is a member of the Asylum Hill Congregational church, having an active interest in all church and society work.

On October 5, 1875, he was married to Miss Ellen Clarissa, daughter of the late Calvin Spencer. They have two children, Charles Welles Gross, a very promising lawyer, and Helen Clarissa.

Mr. Gross is public spirited, of large sympathies and deeply considerate of his fellow man.

On June 21, 1912, he was elected president of the Society for Savings, succeeding the late Jonathan B. Bunce.

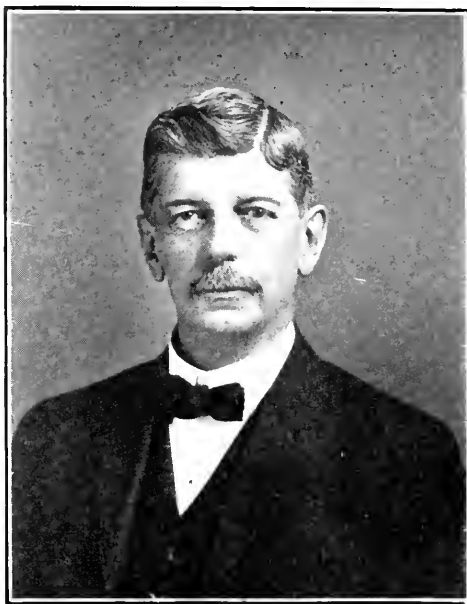
CHARLES WELLES GROSS.

Charles Welles Gross, a member of the law firm of Gross, Hyde & Shipman, was born in Hartford, October 13, 1876. He is the son of Charles E. Gross, the senior partner of that firm and Ellen C. (Spencer) Gross. He is descended from the early Massachusetts settlers, the direct male line having settled in Boston in 1636, and on both sides of the family he had ancestors who were passengers on the Mayflower. Mr. Gross graduated from the Hartford Public High School in the class of 1893. In 1898 he graduated from Yale University with the A. B. degree. In 1901 he received the degree of LL.B. cum laude, at Harvard University. Immediately upon graduation he took up the practice of law. Mr. Gross is affiliated with the democratic party. From 1907 to 1909 he was a member of the Hartford Board of Street Commissioners. He is a trustee of the Security Company and of the Hartford Theological Seminary, and a director of the New Haven Clock Company, Bristol Brass Company, American Silver Company, and Smith Worthington Company. He is a member of numerous social organizations among which are—Hartford Club, Hartford Golf Club, University Club of Hartford, Graduate Club of New Haven, Yale Club of New York, Twentieth Century Club, Society of Colonial Wars and Hubbard Escort. He is a member of the Asylum Hill Congregational Church. On November 2, 1905, he was married to Miss Hilda Frances Welch of New Haven, daughter of Pierce N. Welch. They have two children, Spencer Gross, born December 22, 1906, and Mason Welch Gross, born June 3, 1911.

HON. WILLIAM WALDO HYDE.

William Waldo Hyde, former mayor of Hartford, and one of the most prominent lawyers of this state, was born in Tolland, Conn., March 25, 1854. His parents were Alvan Pinney Hyde and Frances Elizabeth Waldo Hyde. His father ranked as one of the leading lawyers of Connecticut, practicing in Tolland from 1849 to 1863, and in Hartford from 1863 to 1894.

His early education was secured at the public schools of Tolland and Hartford and later he attended Yale College and the Boston University Law School. Leaving the Law School he began as a clerk in the office of Waldo, Hubbard and Hyde, and in 1881 was made a member of the firm which today is known as Gross, Hyde & Shipman.



HON WILLIAM WALDO HYDE

Early in life Mr. Hyde, who is a Democrat, identified himself with politics. He was a member of the Board of School Visitors, and Acting School Visitor for a number of years. He was also a member of the Board of Street Commissioners for some time, serving as its president. As mayor of Hartford from 1892 to 1894, he gave the city an excellent administration. His last important office was as Corporation Counsel for two years from May 1, 1910.

Mr. Hyde is a director of the Dime Savings Bank, Hartford Public Library, American School for the deaf, and trustee of the Connecticut Hospital for the Insane at Middletown. He is a member of the University Club and Yale Club of New York, Graduates' Club of New Haven, Nayasset Club of Springfield, Hartford Club, Hartford Golf Club, Farmington Country Club, St. John's Lodge, No. 4, A. F. & A. M., Pythagoras Chapter No. 17, R. A. M., Wolcott Council, No. 1, R. & S. M., Washington Commandery No. 1, Charter Oak Lodge of Perfection, Hartford Council Princess of Jerusalem, Cyrus Goodell Chapter of Rose Croix. He is a Mason of the thirty-second degree and is a member of the Sphinx Temple of the Nobles of the Mystic Shrine. He is also a member of the Sons of the American Revolution, Society of Colonial Wars, Mayflower Descendants, and the Connecticut Historical Society.

He was married on December 1, 1877. in



ARTHUR L. SHIPMAN

Hartford, to Miss Helen Eliza Watson. They have two children, Elizabeth Hyde, born October 17, 1877, and Alvan Waldo Hyde, born August 21, 1880, and three grandchildren, Helen Waldo Hyde, and Elizabeth Howard Hyde, daughters of Alvan Waldo Hyde and Helen Elizabeth Howard Hyde, deceased, and Jeanette MacGillivray Hyde, daughter of Alvan Waldo Hyde and Teresa McGillivray Hyde.

ARTHUR L. SHIPMAN

Arthur Leffingwell Shipman, Attorney at Law, is one of the best known lawyers in the State of Connecticut. Mr. Shipman is a member of the law firm of Gross, Hyde and Shipman, and as attorney for the City of Hartford for a number of years, has made himself quite as well and as favorably known as has the mayor, the city clerk or the judges of the courts.

Arthur L. Shipman was born in Hartford, November 19, 1864. He is a son of Nathaniel Shipman, a noted jurist, deceased, and Mary Robinson Shipman, both being scions of good old Connecticut ancestry.

Mr. Shipman received his education in the Hartford public schools and was graduated from Yale University. His first business occupation was that of a clerk in the office of Seward, DaCosta & Guthrie, attorneys in New York, coming to Hartford in 1890. He was a partner with William F. Henney from 1890-4, and in the latter year entered the firm of

Hyde, Gross & Hyde, the name being changed to Gross, Hyde & Shipman.

Mr. Shipman has had a successful business career. He is a gentleman of the old school, his father before him being one of the most distinguished gentlemen in the State. He is a Republican in politics, and served his ward, the Seventh, as councilman in 1891-2, and acted as corporation counsel from 1904-8, and was again appointed to the office this year.

Mr. Shipman is connected in a business way with the Travelers Insurance Company, Aetna Insurance Company, Hartford Steam Boiler Inspection & Insurance Company, the Collins Company, the Hart & Hegeman Manufacturing Company, Capewell Horse Nail Company, the Connecticut River Banking Company, and various charitable and other corporations.

He is a member of the Graduates' Club of New Haven, the Farmington Club, Hartford Club, Hartford Golf Club, and various fishing and hunting clubs.

Mr. Shipman was married in Poughkeepsie, N. Y., June 27, 1901, to Miss Melvina VanKleeck, and has four children, Natalie, Anne VanKleeck, A. L. jr., and Mary Caroline Shipman.

Mr. Shipman is a man well and favorably known. His interests are those of Hartford and those of his family. His friendly, affable manner, his lovable, sympathetic nature has endeared him to the people of Hartford in a bond of truest friendship. As a public official he is thorough and painstaking, never jumping at conclusions, and his advice on matters pertaining to the city has been exceptionally conservative and correct. Mr. Shipman is destined to make a still further mark in citizenship before many years pass away.

ALVAN WALDO HYDE

Alvan Waldo Hyde, Attorney at Law and Police Commissioner, was born in Hartford, August 21, 1880, the son of William Waldo and Helen Eliza (Watson) Hyde. The elder Hyde is an ex-mayor of Hartford and one of the most prominent attorneys in the state.

The subject of this sketch was educated in the public schools of Hartford and later graduated from Yale University and the Harvard Law School. His education completed, he became identified with the long established firm of Gross, Hyde & Shipman. Mr. Hyde possesses an alert mind, the gift of speech, has a delightful personality and his future is of great promise.



HON. L. P. WALDO MARVIN



ALVAN WALDO HYDE

In politics he is a Democrat and he takes a lively interest in all public affairs. He is a member of the Board of Police Commissioners and has been instrumental in helping to bring the Hartford police department up to a state of high efficiency.

He is a member of the Hartford Club, Hartford Golf Club and the First Company, Governor's Foot Guard, of which he is Judge Advocate.

M. Hyde was married to Miss Helen E. Howard, December 6, 1905, who died November 9, 1906. He was again married on April 4, 1911, his wife being Teresa MacGillivray. There are three children, Helen Waldo and Elizabeth Howard, born October 22, 1906, and Jeanette MacGillivray, born June 13, 1912.

Of the younger men of Hartford, none is better or more favorably known than Mr. Hyde. He is fully equipped for competent service along the lines of public duty and those who know him best anticipate for him a career of great usefulness and distinguished honor.

HON. L. P. WALDO MARVIN.

L. P. Waldo Marvin, Judge of Probate of Hartford, was born in Hartford October 19, 1870, the son of Edwin E. and Cynthia P. (Waldo) Marvin. His father was a captain in the Fifth Connecticut United States Volunteers in the War of the Rebellion and for several years has been clerk of the United States

District and Circuit Courts and a United States Commissioner. His mother, who died March 18, 1908, was a daughter of Loren P. Waldo, a former Representative in Congress, a Judge of the Superior Court and United States Commissioner of Pensions.

Judge Marvin has always resided in Hartford. He graduated from the West Middle District School in 1884; the Hartford Public High School in 1888; the Academic Department of Yale College in 1892 and from the Yale Law School in 1894.

Immediately after his graduation he began the practice of law, in which he has had a most successful career. He has twice been a Democratic candidate for Representative of the city of Hartford in the State Legislature. From January, 1904, until April, 1906, he was chairman of the Democratic Town Committee and his resignation was accepted with keen regret. In November, 1906, after a notable campaign, he was elected Judge of Probate for the district of Hartford, defeating Judge William J. McConville, the Republican candidate and succeeding Harrison B. Freeman, who was obliged to retire on account of the age limit. Judge Marvin has had the liberal support of both parties, and in the fall election of 1910 was the regular nominee of both the Democratic and Republican parties.

He has been secretary of the Hartford Public High School Committee and a member of the Board of Street Commissioners. He is a trustee of the Hartford Theological Seminary, a director of the Y. M. C. A., president of the Federation of Churches, and of the Open Hearth Association, and a vestryman of Trinity Episcopal church. He is a member of the Hartford Club, the Hartford Golf Club, the University Club, the Elihu Club of New Haven, the Alpha Delta Phi of New York, Connecticut Historical Society, Municipal Art Society and many other local organizations.

On June 4, 1895, he was united in marriage to F. Belle Watrous, a daughter of Christopher and Lottie C. Watrous, of Chicago. They have two children, Florence Watrous Marvin, born December 2, 1896, and Edwin Waldo Marvin, born June 13, 1899.

LEWIS SPERRY.

Lewis Sperry, former member of Congress and one of Connecticut's best known lawyers, was born in East Windsor Hill, this State, January 23, 1843, the son of Daniel Gibert and Harriet Frances Pelton Sperry. He was graduated from Monson Academy in the class of '69, and from Amherst in 1873. His education



RICHARD J. GOODMAN



LEWIS SPERRY

completed, he entered the law office of Waldo, Hubbard & Hyde, of Hartford, one of the most noted firms in the State and was admitted to the bar in March, 1875. The following year he was a member of Legislature from his native town and served as chairman of the Education Committee.

Mr. Sperry was from 1876, to 1895 associated with the late Lieutenant Governor George G. Sill in the practice of law. The firm of Sperry & McLean was formed in 1896 and has since continued. Mr. McLean, the junior partner, since the partnership was formed, has served the state as Governor and is now a member of the United States Senate. When the present coroner law was enacted in 1880, Mr. Sperry was appointed coroner for Hartford county. He held that office until about the time he was elected to Congress, in the fall of 1891. Mr. Sperry represented the Hartford District from March 4, 1890, until March 4, 1895. His service at Washington won the highest praise of his constituents. In his first campaign he defeated former Congressman William E. Simonds and in his second campaign he defeated E. Stevens Henry.

Mr. Sperry has a brilliant record as an attorney. When the Hartford toll bridge was condemned in 1887 he made appearance for the town of South Windsor, and when the Board of Commissioners was organized he became its counsel. The present board was or-

ganized under the act approved June 28, 1895, and Mr. Sperry was appointed commissioner, serving continuously ever since. Thus he has been identified with the establishment of the new bridge since the time the agitation was first started. To him is due the credit for having a drawless bridge between Hartford and East Hartford. The original plans provided for a steel draw at the west end of the structure. Mr. Sperry went to Washington in February, 1905, and succeeded in securing the passage of a bill abolishing the draw.

He is Vice-President of the Bridge Commission, and also legal counsel.

Mr. Sperry has worked all these years for the best interests of town, county and state with zeal, earnestness and ability.

RICHARD J. GOODMAN.

Richard Johnston Goodman, Attorney at Law and Lieutenant-Colonel of the First Regiment, C. N. G., was born in Hartford, March 23, 1875, the son of Aaron C. and Annie M. (Johnston) Goodman. The senior Goodman, now deceased, was for years a member of the firm of Sumner & Goodman, booksellers, and latterly president of the Phoenix Mutual Life Insurance Company of Hartford. At one time he was a wholesale paper merchant in New York City.

Richard J. Goodman was educated in the West Middle School, the Collins Street Classical School, Huntsinger's Business College and Hartford Public High School, graduating from the latter in 1892. Four years later he was graduated from Yale College, and in 1899 from Yale Law School.

He was admitted to the bar in January, 1899, and in September of that year he opened an office and began the practice of law. In January, 1905, he formed a partnership with Leslie W. Newberry and they since have had an office in the First National Bank Building, No. 50 State Street, Hartford.

Colonel Goodman is one of the best known military men in the state. He enlisted as a private in Company K, First Regiment, in September, 1899; was made Second Lieutenant in November, 1902; Captain in December, 1902; Major of the First Infantry in March, 1907, and Lieutenant-Colonel in November, 1908. The regiment is now in a high state of efficiency.

Colonel Goodman is president of the Bush Manufacturing Company, Hartford, which was organized about four years ago. The company is engaged in the manufacture of automobile radiators, mud guards and other auto-

mobile accessories. It has had a steady, healthful growth.

In politics, Colonel Goodman has been quite active. He represented the lower Board from the Ninth Ward in the Court of Common Council for two years. He was a member of the Board of Health Commissioners from 1908 to 1911 and a member of the Republican Town Committee from 1904 to 1908. Since January, 1912, he has been chairman of the committee, succeeding Ernest Walker Smith. In this office he has shown splendid ability, and has received the hearty support of members of his party.

Fraternally, Colonel Goodman is a member of St. John's Lodge, A. F. A. M., Washington Commandery, Sphinx Temple. He also has a membership in the Hartford Club, Republican Club, University Club, Hartford Golf Club, Twentieth Century Club, the Graduate Club of New Haven, Yale Club of New York and the Connecticut Historical Society. He is also treasurer of Hartford Bar Library Association and the Open Hearth Association.

Colonel Goodman is one of the most popular young men in the city. His genial and generous qualities render him conspicuous in all social and public affairs.

CHARLES A. GOODWIN.

Charles Archibald Goodwin, attorney-at-law and one of the foremost young men in this state, was born in Hartford, November 18, 1876. He is the son of Rev. Dr. Francis and Mary Alsop Jackson Goodwin. His early education was received in the private schools of Hartford and St. Paul's School at Concord, N. H. The degree of A. B. was conferred on him in 1898, when he graduated from Yale University and LL. B. when he graduated from Harvard Law School in 1901. On January 1, 1902, he was admitted to the bar and his entry into the legal profession was in the office of Gross, Hyde & Shipman. He was with that firm until January 1, 1904, when he formed a partnership with M. Toscan Bennett, under the name of Eennett & Goodwin. In 1905 Mr. Goodwin was elected to the Court of Common Council from the Fourth Ward, and the next year became chairman of the Republican Town Committee, resigning May 13, 1908. During his chairmanship he refused to be considered a candidate for the mayoralty. He however, was unsparing in his time and ef-



CHARLES A. GOODWIN

forts for the good of the Republican party. A short time after the late George L. Lilley became governor of the state he named Mr. Goodwin as his executive secretary. Upon Governor Lilley's death Mr. Goodwin tendered his resignation to Governor Weeks, expressing the opinion that the office was one which should be filled by a close, personal friend of the governor. Governor Weeks would not dispense with his services. In 1910 Mr. Goodwin became the Republican nominee for gubernatorial honors and after a stirring campaign was defeated at the November election by Judge Simeon E. Baldwin. He helped greatly in the passage of a public utilities bill and employers' liability act and war against tuberculosis. One of the leading Connecticut dailies said of him: "Those who meet him casually need only this meeting to get a true sense of him. His character is stamped on his face and his manner."

Besides having served on the Board of Aldermen and the City Plan Commission Mr. Goodwin is a member of the Hartford Yacht Club and has been its commodore since 1904. He also represented the Second Senatorial District on the Republican State Central Committee. The consideration already given so young a man attests to the confidence in which he is held.

On June 29, 1912, Mr. Goodwin was married to Ruth Cheney, daughter of the late Col. Frank N. Cheney of South Manchester.



GEN. THOMAS McMANUS

GEN. THOMAS McMANUS.

Thomas McManus was born in Hartford, January 20, 1834, and has resided there almost continuously since. His parents emigrated from Ireland in February, 1830. He was educated in the old Catholic Parochial School and finishing at the Hartford Public High School, and after learning the carpenters' trade and working at it for several years in the repair shop of the N. Y., N. H. & H. R. R. he studied law in the office of the late Hon. William W. Eaton and Goodwin Collier, Esq., January 20, 1864, he was admitted to the bar. He has had a busy, successful career. From 1866 to 1868 he was assistant judge of Hartford City Court; judge of the Court of Common Pleas for Hartford County from 1875 to 1877; represented Hartford in the State Legislature in 1878; quartermaster-general of the State of Connecticut from 1883 to 1885; director of the Connecticut State Prison at Wethersfield from 1879 to 1887; chief of division in the Treasury Department at Washington from 1887 to 1889, and Recorder of the Hartford City Court from 1893 to 1897. In the War of the Rebellion he was major in the Twenty-fifth Connecticut Regiment and saw very active service in Louisiana and commanded his regiment at Port Hudson. General McManus has always been prominently connected with reunions of the boys in blue and his reminiscences of life in camp and on the battlefield are delightfully



HON. FREDERICK A. SCOTT

interesting. He possesses a remarkably retentive memory and his advice is often sought by those of younger generations who appreciate his sterling worth and honesty. No one ever has had the interests of the city more at heart than he. He has witnessed the city's marvelous growth and no one questions that he has been an important factor in its progress. While still maintaining an office in the city he has for years avoided practice in the courts. He enjoys the respect, confidence and esteem of all acquaintances.

Of five children of his, only one is now living, Mrs. Michael F. Dooley of Providence, R. I., whose mother (Margaret Cook) was the General's first wife.

HON. FREDERICK A. SCOTT.

Frederick A. Scott, United States District Attorney, was born in Terryville, town of Plymouth, Conn., November 8, 1866, the son of Walter H. and Sarah Grannis Scott. He was educated in the public schools and was graduated from the Hartford Public High School, class of 1885; Yale College, class of 1889; and Yale Law School, class of 1891, receiving the degree of LL.B., cum laude.

The following June he was admitted to the bar. His office is at 750 Main street, Hartford. On April 15 of this year, he was appointed United States District Attorney by President Taft, qualifying a few days later. Mr. Scott is recognized as a lawyer of ability,

But is perhaps best known on account of his political activities. His long connection with the general assemblies has made him thoroughly conversant with the affairs of the state and high honors undoubtedly await him. Mr. Scott was a school visitor of his town from 1892 to 1899, and has served on the Public Library directorate since 1895, being now President of the Board. He was assistant clerk of the House of Representatives in 1895, clerk in 1897, clerk of the Senate in 1899, Clerk of Bills in 1901, Engrossing clerk in 1903 and 1907. He represented his town in the House at the session of 1905 and was clerk of the incorporation committee, and chairman of the engrossed bills committee. He was also appointed House Chairman of the Joint Special Committee raised to investigate the fees of sheriffs, town clerks, judges of probate and clerks of courts of common pleas.

At the 1909 session he again represented his town in the House, serving as the House chairman of the Cities and Boroughs, chairman of the committee on contested elections and House chairman of the special committee on public utilities.

He presided over the deliberations in the House during the memorable session of 1911, being the unanimous choice of his party for Speaker. It will be recalled that the session was long drawn out and weighty problems came up for debate. Mr. Scott was fair in his rulings and gained the good will of the members of both parties. He is a force to be reckoned with in every matter of public interest.

ANSON THEODORE McCOOK.

Anson Theodore McCook was born in this city March 30, 1881. His father is Professor John James McCook of Trinity college, one of the Ohio family of that name; his mother, Eliza Sheldon (Butler) McCook, is descended from the earliest Hartford settlers. Mr. McCook secured his education in the public schools of this city and was graduated from the High School in 1898; he then attended Trinity College, graduating in the class of 1902. After a year of teaching he began his legal training at the Harvard Law School, from which he received the degree of LL.B. in 1906. There followed a year in New York, in the law office of his brother, Philip J. McCook, after which he returned to Hartford and opened an office at 50 State Street. Mr. McCook has always taken a keen interest in politics, being an active member of the Republican party. He has also been closely associated



ANSON THEODORE McCOOK

with Trinity College affairs, especially as Graduate Treasurer of the Athletic Association during 1910 and 1911. He is a director of the Y. M. C. A., the Charity Organization Society and several other charitable and civic organizations.

ROYAL WINDFORD THOMPSON.

Royal Windford Thompson is one of Hartford's ablest and most trustworthy young lawyers. He was born on October 23, 1874, at Ellington, Tolland County, this state. His parents were John Thompson and Amanda J. (Bancroft) Thompson. R. W. Thompson was educated in the common schools and Select school of Ellington, the High School at Rockville, and the Wesleyan Academy at Wilbraham, Mass. Later he took a business course at Huntsinger's Business College of Hartford and pursued a course of studies in the National University of Washington, D. C., receiving the Degree of LL. B. and LL. M. His first business experience was as secretary in the Superintendent's office of the old Central New England railroad in Hartford. Other positions filled intelligently by him thereafter were: P. & F. Corbin, New Britain; private secretary to Hon. Joseph R. Hawley; clerk of the United States Senate committee on Military Affairs from 1897 to 1905; private secretary to Hon. Morgan G. Bulkeley, United States Senator, from 1905 to 1911. Mr. Thompson is at present actively engaged in



ROYAL W. THOMPSON

the practice of law, having an office at 50 State Street. He has the confidence of all who know him and has built up an enviable reputation in the field of his chosen profession. In politics he is a Republican, having been a live and active figure in the political life of the community, and being ever ready to perform his duty as a citizen. He was married on November 15, 1895, at Ellington, to Selina J. Evans. They have two children living, Reginald Everett, and Royal W. Thompson, Jr.

CARLYLE C. THOMSON

Carlyle C. Thomson, attorney at law, was born in West Hartford, March 19, 1884. His father, Paul Thomson, who died in February, 1909, was a native of Scotland and a florist in West Hartford. His mother, Jeannette D. Thomson, comes from a line of distinguished English ancestry and is a Daughter of the American Revolution.

Mr. Thomson was educated in the public schools of West Hartford, and Yale College, from which he graduated in 1906. He spent three years getting a practical knowledge of law in one of the largest legal firms of Hartford and then opened his own office at No. 36 Pearl Street. He is one of the younger lawyers in Hartford and has a lucrative and growing practice.

Politically he is a Republican. He has been chairman of the Republican Town Committee in West Hartford and also a member of



CARLYLE C. THOMSON

the Board of Assessors for two years. He is a member of the University Club. He was married in May, 1908 to Miss Alice B. Harvey. They have two children, Paul, born in March, 1909, and Virginia H., born in October, 1910.

Mr. Thomson is immensely popular in his native town and there is no doubt but that he will gain distinction in his chosen profession.

THOMAS J. SPELLACY.

Thomas J. Spellacy, attorney at law, was born in Hartford, March 6, 1880. In the field of politics as well as the legal profession he has gained a most enviable reputation.

Mr. Spellacy's education was received in the Brown School, Hartford, the Hartford Public High School, Miss Burbank's School, Holy Cross College at Worcester and the Georgetown Law School, from which he graduated in 1901. Like so many of our men in public life Mr. Spellacy had his first real experience as a newspaper man,—as reporter for the Hartford Telegram. He began the practice of law two years after his graduation from Georgetown.

His interest in public matters and expressions of opinion concerning them was recognized by the older men of the Democratic party and in November, 1906, he was sent to the State Senate from the Third District. In 1910 he was reelected to the Senate from the same district by a majority over five times larger than his first election. Mr. Spellacy with his previous legislative experience,



THOMAS J. SPELLACY

showed wonderful development on the floor of the Senate and surprised his intimates with his knowledge of the intricacies of political problems. He had a large part in the passage of the Workmen's Compensation bill and fought hard for a Public Utilities bill, unlike in some respects to the one which was passed. He served most acceptably on the contested elections and executive nominations committees. This year he was nominated by the Democrats as their candidate for mayor but was defeated by Mayor Louis R. Cheney, although carrying his senatorial district comprising the first, second and third wards by a much larger plurality than he did for senator in 1910.

Willie O. Burr, editor of the Hartford Times, appointed Mr. Spellacy as his alternate to the Democratic National Convention at Baltimore, and as Mr. Burr was unable to attend Mr. Spellacy took his place as delegate at large to that convention. He is chairman of the Democratic Town Committee, having succeeded Dr. Henry McManus, who resigned. He is a member of the Democratic State Central Committee from the third Senatorial District.

In 1903 Mr. Spellacy was married to Miss Nellie Walsh of Middletown. He is associated with Edward M. Yeomans under the firm name of Spellacy & Yeomans.

LOUIS H. KATZ

Louis H. Katz, Attorney at Law, is a foreigner by birth, but an American by citizenship and adoption, and one of the promising young men of Hartford. He came to this country with his parents 24 years ago and lived for a time in Keene, N. H., when he came to this city with his parents and the rest of the family. He attended the Brown school and afterward a business college and made the most of all his opportunities. He began work as a bookkeeper and then took up a continued course in the University of Michigan, and later studied at Yale. He was admitted to the bar in 1906, and has an office at 902 Main street. He is a Republican in politics and holds membership in several secret and social organizations.

AUGUSTINE LONERGAN.

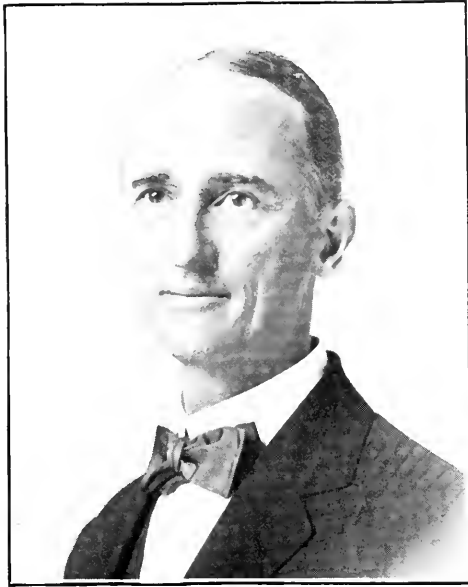
Augustine Lonergan of Hartford, Attorney at Law, who has become quite prominent in the political life of the state, is a native of Thompson, this state. His early education was received in the schools of Rockville and Bridgeport after which he attended and graduated from the Yale Law School in June, 1901.

He was first identified with the long established law firm of Perkins & Perkins of Hartford which brought him into the preparation and trial of many important and complicated cases. He now has an office at No. 26 State Street and is rapidly advancing to the front in the legal profession.

Mr. Lonergan has a most pleasing personality, great confidence and a thorough knowledge of law. He has not been content to merely slide through cases. In every case, no matter how unimportant it may appear, he thoroughly prepares his defense and does not leave his client's interests to luck.

In 1910 Mr. Lonergan was the Democratic candidate for congress from the First District which then comprised Hartford and Tolland counties, having for his opponent from the Republican side E. Stevens Henry of Vernon. Mr. Lonergan made a wonderful run, receiving 18,132 votes. Congressman Henry's plurality was only 1,235, which was cut down from 11,234 in the preceding election. The last election plainly showed that Mr. Lonergan is a force to be reckoned with. Political experts believe that if the young lawyer is nominated for Congress again the victory will be his.

While William Waldo Hyde was Corporation



HARRY R. WILLIAMS

Counsel of Hartford, Mr. Lonergan rendered him valuable assistance. Mr. Lonergan has taken a deep interest in Legislative matters and several bills that he advocated have passed with the approval of the governor. He is a member of several fraternal organizations, the Hartford Business Men's Association and the Board of Trade, City Plan Commission, Connecticut State Agricultural Society, and his services as a public speaker are much in demand. All who know him are confident that he will have a brilliant future.

HARRY R. WILLIAMS.

Harry Roberts Williams, Patent Lawyer, was born in Hartford, October 18, 1861, the son of James and Sarah Augusta (Roberts) Williams. The senior Williams was a wholesale drygoods merchant and the family was directly descended from Captain Elias Williams, who was a member of the Committee of Safety in 1776. The mother of the subject of this sketch was a daughter of W. W. Roberts, who built the first opera house in Hartford.

After completing his studies in the Hartford schools Mr. Williams studied patent law under the late Hon. William E. Simonds, formerly a member of Congress and United States Commissioner of Patents at Washington. He also studied under the late Colonel Charles L. Burdett, a civil engineer and patent attorney of Hartford.

For nearly thirty years Mr. Williams has

been practicing as a solicitor of patents and experts in patent cases before the United States Courts. Some of the biggest corporations in the state are his clients. He has procured thousands of patents, registered hundreds of trademarks and copyrights and given testimony in many courts.

Mr. Williams is president of the S. C. Holley Corporation of Danbury and has a membership in the Hartford Club, Company K Veteran Corps, the Sons of the American Revolution and the Asylum Avenue Baptist church. He is a Republican in politics, but has not been active.

He was married in Danbury, Conn., to Miss Harriet Beard Holley of that town. They have three children: Beatrice Holley, Lois Paulding and Elizabeth Wolcott Williams.

EDWARD M. DAY.

Edward M. Day, attorney at law, with an office at 50 State Street, is one of the many promising young men of Hartford. Born in Colchester, Conn., his father being Erastus S. Day, a well known attorney, and his mother Catherine G. (Olmstead) Day, he made the most of the opportunities afforded him and secured an education that fitted him for the activities of every day life.

Mr. Day graduated from Bacon Academy in 1890, and from Yale University in 1894. From the Yale Law School Mr. Day received his diploma in 1896, after which he entered upon the career of a lawyer and few young men have met with more success than he.

All his life Mr. Day has been engaged in pursuits of public spiritedness. He has been greatly interested in the welfare of his town and state and did much to aid in that direction. In 1897 he represented Colchester in the State legislature, and during the tenure of office of Gov. George E. Lounsbury was the executive secretary, as he was for Gov. Henry Roberts in 1905-6.

During the time he was thus engaged Mr. Day showed on numerous occasions the caliber of the man he was and exhibited qualifications that were hardly expected of many men of more mature years. As an executive secretary he was an affable, painstaking gentleman, granting to every one those rights to which they were entitled and giving to each and every one opportunities that they could hardly expect. He was eminently successful in making friends, his pleasant, open hearted manliness and his generosity bringing many to his side who otherwise might have gone the other way.



JOHN BUCKLEY

Mr. Day is a Republican in politics but so far has exhibited no signs of having a political bee in his bonnet above that of the gubernatorial office.

Mr. Day is one of the directors of the Phoenix Insurance Company and is connected with several business organizations in various capacities. He is a shrewd business man and his counsel and advice has been sought many times. He is actively engaged in practice as an attorney at law.

JOHN BUCKLEY.

John Buckley, Attorney at Law, was born in Stafford, this State, May 12, 1885. At an early age he became a resident of Union, which he still claims his home, though residing in Hartford.

Mr. Buckley's early education was received in the public schools of Union. He graduated from the Hitchcock Academy, Brimfield, Mass., and later from the University of Maine Law School in the class of 1907, receiving the degree of LL. B. The same year he was formally admitted to the bar in the Superior Court in Rockville. Immediately afterward he returned to the University of Maine where he took a post graduate course, and graduated with the class of 1908, with the degree of LL. M.

Mr. Buckley represented the town of Union in the Legislature of 1903, and was chairman

of the Committee on Labor. As a representative he had the honor of being the youngest member in the House. In the General Assembly of 1911 he was Assistant Clerk of the House, discharging the duties with great efficiency.

Mr. Buckley is a lawyer of ability, genial in manner and his future is of great promise.

EPHRAIM HENRY HYDE.

Ephraim Henry Hyde, of Hartford, one of the leading members of the Connecticut bar, was born in Stafford, this State, October 5, 1848, the son of Hon. Ephraim H. Hyde and Hannah Converse Young Hyde. The father of the subject of this sketch was a manufacturer and farmer and was Lieutenant-Governor of Connecticut in 1867-1868.

In his youth Mr. Hyde attended the district schools of Stafford, studied at the Wesleyan Academy at Wilbraham, and the Monson Academy at Monson, Massachusetts; entered Yale College with the class of 1871, but left at the end of his freshman year to begin the study of law in the office of Waldo, Hubbard & Hyde, at Hartford.

In 1871 he was admitted to the bar, and until 1875 was associated with the late Samuel F. Jones. He formed a partnership with Charles M. Joslyn in April, 1875, under the firm name of Hyde & Joslyn, and so continued until 1894, when George H. Gilman was admitted and the firm became Hyde, Joslyn & Gilman until September 1, 1897, when Frank L. Hungerford, of New Britain was admitted to the firm, and the firm became Hungerford, Hyde, Joslyn & Gilman, and so continued until the death of Mr. F. L. Hungerford, June 22nd, 1909. Upon his death his son, Wm. C. Hungerford, was admitted to the firm, since which date it has been Hyde, Joslyn, Gilman & Hungerford.

Mr. Hyde was assistant Clerk of the House of Representatives in 1873; clerk in 1874, and in 1875 was clerk of the Senate. He was prosecuting Attorney in the Hartford Police Court from October 1, 1875, to April 1, 1877, and from April 1, 1879, to April 1, 1880. From 1893 to 1904 he was a member of the commission on Uniform State Legislation and from 1896 to 1901 was president of the Board of Charity Commissioners, and is at present a member of the Municipal Building Commission of Hartford.

He is a Past Master of St. John's Lodge of Masons, of Hartford, a member of the Hartford Club, Hartford Golf Club, Country Club of Farmington, Army and Navy Club of New

York. He was Commandant of the First Company, Governor's Foot Guard from 1891 to 1898.

He was married June 2, 1881, to Miss Clara Pearce Tuttle. Mr. Hyde is a man of unusual attainments, of pleasing personality and has a host of friends throughout the state.

WILLIAM F. HENNEY.

William Franklin Henney, President of the Chamber of Commerce of Hartford, twice Mayor of that city and one of the leading Attorneys of Connecticut, was born in Enfield, this State, November 2, 1852, the son of John Henney and Mene Barclay Henney. They were born in Scotland, and came to America about eighty years ago, settling in Connecticut. The family moved from Enfield to Iowa, thence to Windham and then to Hartford.

William F. Henney attended the public schools of Hartford, graduating from the Hartford Public High School. He took up a collegiate course at Princeton, graduating in 1874. Then he studied law with the late Henry C. Robinson and was admitted to the bar two years later.

Mr. Henney in 1904 was chosen as the Republican nominee for the mayoralty of Hartford and after a most exciting campaign won a splendid victory. So pleasing was his administration that he was elected for a second term. No mayor of the city ever had better administrations than he. He won the confidence, respect and good will of everybody.

To him fell the honor as Mayor of presiding at the laying of the cornerstone of the new Hartford bridge April 16, 1904, and again at the setting of the last stone on August 19, 1907.

Mr. Henney has also served as a member of the Court of Common Council, clerk and judge of Police Court and City Attorney. He is a member of St. John's Lodge, A. F. & A. M., Pythagoras Chapter, R. A. M., Washington Commandery, Knights Templar, B. H. Webb Council, No. 702, Royal Arcanum and by virtue of his parentage is affiliated with the Order of Scottish Clans.

His professional career in Hartford has been a distinct and acknowledged success. He is a man of generous sympathies, an able orator and a citizen of which Hartford and the State is proud.

HON. CHARLES E. PERKINS

Hon. Charles Enoch Perkins, Attorney at Law and president of the Hartford County

Bar Association, was born in Hartford, March 24, 1832, the son of Thomas C. Perkins, who was a prominent Hartford lawyer, and Mary Foote Beecher. Thomas C. Perkins was a son of Enoch Perkins who came to Hartford from Norwich, Connecticut.

The subject of this sketch attended the old grammar school in Hartford, the Hartford Public High School and graduated from Williams College in 1853. He was admitted to the bar in 1855 and took up the practice of law with his father. He has for years been engaged in practice with his son, Arthur Perkins, under the firm name of Perkins & Perkins.

In politics, Mr. Perkins was originally a Whig, but has been a full fledged Republican ever since the party was organized. "I intend to be a Republican as long as I live," he says, which goes to show how strong his faith in that party is.

Mr. Perkins has served in the Court of Common Council of Hartford and as City Attorney. He represented Hartford in the Legislature in New Haven the year Hartford was chosen as sole Capitol of the State and there are some who will remember how hard he worked for it. Since 1882 he has been President of the Hartford County Bar Association. This Association was organized March 20, 1795. He is a member of the Princess Anne Shooting Club of Virginia.

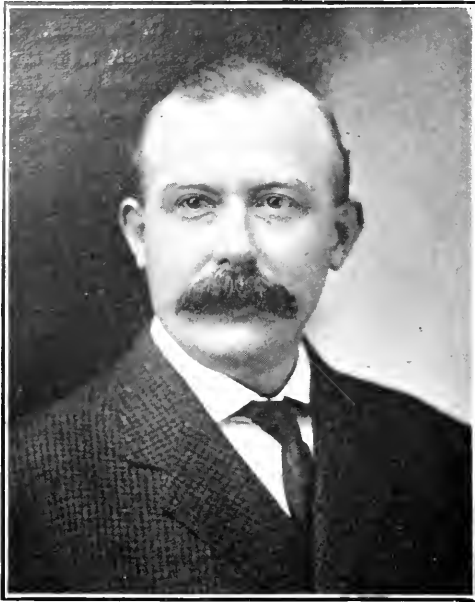
In 1855 Mr. Perkins was married to Miss Lucy A. Adams of Boston, Mass., at Roxbury, same state. There are five children, Arthur, Thomas C., Mrs. Emily Knapp, Lucy Perkins of Hartford and Mrs. Mary Hooker of Dillon, Montana.

His life has been of varied fruitful activity and his counsel is widely sought on account of his ripe judgment and rare accomplishments.

HON. CHARLES HENRY BRISCOE

The Hon. Charles Henry Briscoe, one of the leading lawyers of Hartford, and for years judge of the Court of Common Pleas, and a representative of one of the oldest New England families, was born in Newtown, Conn., December 20, 1831. His parents were Charles and Mary Briscoe, the father being a direct descendant of Nathaniel Briscoe, the American ancestor of the family, who came to this country during the first settlements of the English in 1634, and on his grandmother's side from the Rev. John Sherman, 1637.

His early life was spent in Newtown, Conn., where he attended the public schools and Harry Peck's school. He studied law with Amos S. Treat and was admitted to the bar of



ANDREW J. BROUGHEL

Fairfield County in 1854. He began the practice of law in Enfield, where he resided, the following fall, and has since made his residence in that town. In 1868 he moved his office to Hartford, where he practiced alone until June, 1877, when he became associated with T. M. Maltbie, the connection being continued until about October, 1881, and from January, 1882, to January, 1894, was associated with James P. Andrews, now the Supreme Court reporter.

In 1857, 1864 and 1878 he represented the town of Enfield in the General Assembly, and was Speaker of the House during the latter year. He was a member of the State Senate in 1861, serving as chairman of the committee on military affairs. He was the first judge of the Court of Common Pleas for Hartford County, serving from 1869 to 1875, his record being one of the best. His services in the Assembly and the Senate were able and valuable to the state. As a lawyer, Judge Briscoe ranks high in the profession, and enjoys a large and important practice, having for years been identified with some of the most important cases tried in this state. His counsel was always of the best and many records are there of his work in which he has brought order out of disorder and in which he has straightened and smoothed the roads of social and business progress. Judge Briscoe is a pleasant, affable gentleman, one easily approached, who counts his friends and acquaintances in every walk of life.

Charles H. Briscoe was married November 14, 1855, to Anna J. Traver, of Newark, N. J., who died in March, 1875, and in June, 1878, he married Alice E. Bradley, daughter of the Hon. George W. Bradley, of Newtown, Conn. By his first wife he had two sons and one daughter.

At the age of 80, in splendid health and prosperity, Judge Briscoe takes a lively interest in affairs of the city and state and is one of the most up-to-date, wide awake citizens in the Capitol City of Connecticut.

ANDREW J. BROUGHEL

Andrew J. Broughel, Attorney at Law, Real Estate Promoter, Democrat, and prominent Hartford business man, is a native of Hartford. Born in Hartford, March 4, 1866, his parents being Andrew J. and Mary F. Broughel. His father, now dead, was a well known mechanic. His mother is still living. Both were Irish. Young Broughel received his early education in the common schools and later had a private tutor.

Andrew J. Broughel started as an office boy and then as a law student with Judge William Hamersley, and became an attorney at law, building up a splendid practice in Hartford and vicinity. Mr. Broughel was associated for a time with several prominent attorneys, including the late lieutenant-governor, George G. Sumner, George A. Kellogg, referee in bankruptcy, and Edward D. Robbins, formerly corporation counsel for the old New York & New England Railroad. He was admitted to the bar in 1893. By strict attention to business and hard work, careful and attentive services to clients and faithful and honest dealings he has built up a business that many an older practitioner might envy.

Mr. Broughel makes a specialty as an attorney of real estate law, probate law, and damage suits, and in this line of practice has been eminently successful.

He is connected with a number of business interests, being treasurer and director of the Sound View Land Company, secretary and director of the Hartford Automobile Parts Company, and is prominent in other important business organizations. He is president of the Democratic Club, member of the Connecticut Shell Fish Commission, and his popularity was amply demonstrated by the large vote he received when running as a candidate for secretary of state in 1908 and for lieutenant-governor in 1910.

Mr. Broughel was married April 22, 1903, to Isabelle G. Driscoll of Hartford, and they have



SOLOMON ELSNER

four children. Mr. Broughel is a member of the Knights of Columbus, Hibernians, Foresters, Red Men, Elks, Catholic Benevolent Legion, Holy Name Society and a trustee of St. Patrick's Church Corporation. He was the last president of the Catholic Club of Hartford and was formerly treasurer of the Cathedral Lyceum.

SOLOMON ELSNER.

Solomon Elsner, Attorney at Law and member of the Board of Fire Commissioners of Hartford, was born in Hartford, April 20, 1883, the son of Moses E. and Rosa Wieder Elsner. His parents were born in German Bohemia.

Mr. Elsner has resided in Hartford all his life and has a very large acquaintance. He was educated in the Brown School and Hartford Public High School, graduating from the latter in 1901. Four years later he was graduated from the Law Department of Yale University and upon being admitted to the bar opened an office in Hartford. He now has a suite of offices at No. 902 Main Street.

In politics Mr. Elsner is a Republican and an enthusiastic worker. He was manager of the Goodwin Campaign in the Third Ward in the fall of 1910 and in his direction of affairs showed great ability. Though young in years he became very well informed on civic matters which received recognition from



SOLOMON R. HERRUP

Mayor Cheney and resulted in his appointment to the Fire Board April 15, 1912.

Mr. Elsner is a member of St. John's Lodge, No. 4, A. F. & A. M.; Pythagoras Chapter, R. A. M.; Wolcott Council, R. & S. M.; John Hay Lodge, K. of P.; Ararat Lodge, I. O. B. B.; Judith Lodge, F. S. of L. He is also a trustee of Congregation Beth Israel and of the Board of Governors of the Touro Club.

On June 4, 1912, he was united in marriage to Miss Carolyn B. Segalla in Hartford. Mr. Elsner appeared as counsel in many important cases and met with great success. He is well read in law, has a splendid personality, a capacity for making friends—in fact all those qualities that insure success.

SOLOMON R. HERRUP.

Solomon R. Herrup of Hartford, Attorney at Law and one of the younger practitioners in Hartford County, was born in Brodie, Austria, October 16, 1879, the son of Eli and Grace Herrup. The elder Herrup is a prosperous real estate agent in Hartford.

Mr. Herrup attended the Hartford Public Schools, received a High School Diploma Equivalent from the Regents of the State of New York and the New York University Law School, from which he received the degree of LL. B. He was admitted to law practice in New York State, February 11, 1907, and had an office there until September, 1910. The



MORRIS OLDER

same month he was admitted to the bar in Connecticut. He showed an early interest in politics which is evidenced by his having been chairman of the East Side Whitman League of New York City when Judge Charles S. Whitman ran for the office of District Attorney.

Much credit is due Mr. Herrup for his success. He had not the early advantages which so many have enjoyed. He was, however, of a studious nature, self-reliant and ambitious. His ambition was to enter the legal profession and that it was realized was due entirely to his own efforts. His start was made in New York City, where competition was keen and it reflects no little credit upon him for his pluck in the face of large odds. Since coming to Hartford he has built up a big practice and has appeared in many important cases. He has an office in room No. 80, in the Sage-Allen Building.

Mr. Herrup is president and director of the Connecticut Contracting Company of New Britain. He has all the attributes of a gentleman, in fact all those qualities which deserve and bring recognition.

MORRIS OLDER.

Morris Older, attorney at law; was born in Poland, August 14, 1879. Of Jewish ancestry and humble origin he is a splendid example of what a man with ambition and determination can do. It has been truly said that the king

is the man who can. Mr. Older received his early education in the Hartford public schools and in 1904 graduated from Yale Law school. The mere statement concerning his education does not begin to tell the story. Mr. Older prepared for entrance to Yale while serving on The Courant's reportorial staff. Many will remember his going about the city with books under his arm, which he studied in spare moments. He was a good reporter and those men of newspaper experience who branch out into other spheres generally "make good." Mr. Older is a keen observer. While on the scent for news he was adding to his knowledge. From the time he put out his shingle to the present his practice has steadily grown and he now has a suite of offices in the new Pilgard block. In politics he is a Republican and has served as a member of the board of charity commissioners. Besides being a grand juror he is president of the Aaron club, president of Rebecca Lodge, treasurer of Ararat Lodge, I. O. B. B., past Chancellor of John Hay Lodge, K. of P., Past Chief of Abraham Lincoln Lodge, F. of A. On November 13, 1904 Mr. Older was married to Miss Ethel Stodel of New Haven and they have two children. In all his relations Mr. Older's services have been valuable. He has high traits of character and is everywhere regarded as a wise counsellor, faithful servant and upright citizen.

WARREN DOTY CHASE.

Warren Doty Chase, attorney at law, and prominent in business circles in Hartford and vicinity, was born in Holden, Mass., April 15, 1878. His parents were Charles D. and Eliza J. Chase, the father coming from English settlers, his mother being of English and Scotch-Irish nationality. Young Chase first attended school in Danielson, Conn., and later attended the Leland-Stanford University in California. Before going to college Chase worked in his father's woolen mills in Danielson, Conn., and after leaving the University engaged in the newspaper business for a short time and then entered the law office of Judge Back in Danielson where he remained for two years, studying law.

Coming to Hartford Chase entered the office of Edward D. Robbins, and was admitted to the bar in 1903. He was always an apt student and his progress in the study of the law was aided materially by Mr. Robbins and other friends of his. It was July 1, 1906, when the young attorney hung out his own shingle and began practicing for himself. From that

time he has made rapid strides. On April 1, 1907, he was appointed assistant attorney for the New York, New Haven & Hartford Railroad Company, which position he held until November, 1909, when he resigned to again take up his private practice in Hartford.

On March 1, 1911, Mr. Chase formed a partnership with Judge Back with offices in the Connecticut Mutual building. In addition to his law practice, which is a large and profitable one, Mr. Chase is connected with many industrial concerns in an official capacity, his thorough business training making him a valuable member of several boards and the directorate of several institutions.

Mr. Chase is the president of the Rowe Calk Company and treasurer of the Rowing Point Company, both of Hartford. He is vice-president and secretary of the Walsh-Standard Store Service, Inc., of Springfield, a director of the E. Horton & Son Company of Windsor Locks, secretary and treasurer of the Chestnut Hill Reservoir Company, and secretary of the Chase Woolen Company, both of Danielson.

Mr. Chase was active in Republican politics in the town of Killingly, but has not engaged actively in political work in Hartford. He was married September 1, 1906, at Charlevoix, Michigan, to Miss Elizabeth Spencer Ward of Yonkers, N. Y., and they have one son, Charles Ward Chase, who was born Feb. 28, 1908.

Mr. Chase belongs to many secret and civic organizations in Hartford and is a popular member of the Hartford Club, the Hartford Yacht Club, the Hartford Automobile Club, the Bohemian Club of Danielson, Moriah Lodge, A. F. & A. M., Danielson, the Patrons of Husbandry, the Municipal Art Society of Connecticut, the Historical Society, the National Geographical Society, the American and International societies for testing materials, the American Bar Association, Connecticut Society of Social Hygiene, Hartford Business Men's Association, the Killingly Hunting and Fishing Club, the American Academy of Political and Social Science, the American Economic Association, the American Society of International Law, and the American Humane Association.

HARRY E. BACK.

Harry Eugene Back, Attorney at Law, was born in Union, this State, July 8, 1869, the son of Roscius and Harriet Robbins Back. His father was a farmer and lumberman. The subject of this sketch comes from New England stock with English antecedents.

Mr. Back was educated in the common schools, the Hitchcock Free Academy of Brimfield, Mass., the Boston University College of Liberal Arts and the Boston University Law School.

From 1892 to 1897 he was employed as a newspaper reporter on the Boston Globe, the New Hampshire Republican of Nashua, and the Worcester Evening Post. His newspaper training has proved of inestimable value to him in the legal profession.

In 1897 he opened a law office in Danielson and is now associated with Warren D. Chase under the firm name of Back & Chase at 36 Pearl Street, Hartford. The firm has a large law practice.

Mr. Back was united in marriage to Miss Ella Davenport Hutchins at Danielson. They have two children, Samuel Hutchins, born January 9, 1903, and Harry E. Back, Jr., born August 3, 1904.

Mr. Back enjoys the acquaintance of a large circle of friends. He is cordial to a marked degree and is an agreeable associate in every circle or influence.

SAMUEL ROSENTHAL

Samuel Rosenthal, one of the youngest and most promising lawyers in the City of Hartford, was born in Wassha, Russia, May 12, 1888. His father, Nathan Rosenthal, is a jeweler, and his mother is Annie Rosenthal, both of Jewish nationality.

Young Rosenthal received his early education in the West Middle School, the Hartford High School and the Yale Law School. His first business occupation was as a practising lawyer in which profession he perfected himself and studied diligently to acquire.

Young Rosenthal is located at 1026 Main street, Hartford, and has built up a splendid practice in spite of the fact that he has been engaged in the profession but a short time. He began the practice of law in January 1911 in the law office of Morris Older and became a partner in the firm June 1, 1912, the firm being Older & Rosenthal.

Mr. Rosenthal is one of the bright young men of Hartford and is already on the high road toward success in his chosen profession. He is a man of keen perception, quick to take advantage of circumstances and is alive to the requirements of the times.

Mr. Rosenthal is a member and secretary of the Aaron Club, a member of Ararat Lodge, No. 13, I. O. B. B., Capitol City Lodge, No. 119, I. O. B. A., and a member of Hartford Lodge, No. 88, A. F. & A. M.



SAMUEL ROSENTHAL

Being but 24 years old, Mr. Rosenthal has not as yet engaged in political affairs, but he has his inclinations and preferences and some day may become actively engaged in the whirl of politics.

FERDINAND D'ESOPO

Alderman Ferdinand D'Esopo was born in Hartford, May 12, 1883, and is of Italian extraction. Donato D'Esopo, his father, is a retired merchant and real estate man, who has lived here for about 40 years; his mother's name was Grazia M. D'Esopo, who died last November.

Mr. D'Esopo was educated in the public schools of Hartford, having graduated from the Brown School and the Hartford Public High School. He was admitted to Yale Law School, from which institution he was graduated with the degree of LL. B. In January, 1908, he was admitted to the bar and is engaged in active practice. He has an office at No. 902 Main Street, and a branch law office in New Britain.

In politics Mr. D'Esopo is a staunch and loyal Republican. In 1909 he was elected Councilman from the Fifth Ward and was re-elected for two terms to the lower board of Common Council. In April, 1912, he was elected Alderman from the Fifth Ward and his term will expire in 1914. As a city father, Mr. D'Esopo performs his duties well and faithfully. During the three years that he



FERDINAND D'ESOPO

was in the lower board he was on the ordinance committee for the first two years, and the third year he was on the education committee. He is now chairman of the committee on charities.

Mr. D'Esopo is a fraternalist in every sense of the word, and is the state president of the Order of Owls and national chairman of the supreme board of trustees. He belongs to Court Samuel Colt, Foresters of America; Arrow-Head Tribe No. 56, Improved Order of Redmen; Camp Ulrich, Modern Woodmen of America; Glenwood Council, No. 59, Fraternal Benefit League; Wauwaume Council, Degree of Pocahontas; the Humbert Society; the Tunxis Club and other fraternities.

He is unmarried.

As a lawyer, politician, and fraternalist, he has a wide acquaintance and has many friends not only in Hartford, but throughout the State. He loves his native City of Hartford and praises it wherever he goes.

Mr. D'Esopo is the sixth son of a family of seven brothers who are all living in Hartford and who are engaged in either business or professional pursuits.

JUDGE SAMUEL OSCAR PRENTICE.

Judge Samuel O. Prentice, Judge of the Supreme Court of Errors since 1901, was born at North Stonington, Conn., in 1850. He graduated from Yale College in 1873, and was admitted to the bar in 1875. He was ad-



J. J. McKONE

mitted to partnership of Johnson & Prentice in 1876, which ended in July, 1889, and was corporation counsel for the City of Hartford, 1882-9, and was appointed executive secretary to Governor Bulkeley, 1889; Judge of the Superior Court of Connecticut from 1889 to 1901, and was appointed to the bench of the Supreme Court in 1901. Judge Prentice was married in April, 1901, to Anne Combe Post, of Jersey City, N. J. Judge Prentice has been a member of the State Bar Examining Committee since its organization in 1890, and chairman since 1893. He has been the chairman of the Hartford Public Library since 1895, and Watkinson Library since 1906. Judge Prentice is a Republican and has always been identified with political movements as a wise counsellor and advocate of public improvements. In all the honorable positions which he has held he has shown that birth and breeding which comes to those who are scions of the old Connecticut families.

JOHN J. McKONE

John J. McKone, Attorney at Law, is a prominent member of the bar in Hartford. He was born in Hartford, February 6, 1878, the son of Patrick McKone, a building contractor, and Mary (Gunning) McKone, both of Irish nationality.

John J. McKone received his education in the Hartford public schools, Yale College and the Catholic University of America, and after-

wards became attached to the law office of Hungerford, Hyde, Joslyn & Gilman in this city, where he studied for some time and at which place he began the practice of law, which he has followed since 1900.

Mr. McKone is a Democrat in politics, but has not held public office. He is actively engaged in the practice of law and attends strictly to business. In 1898 he was a member of Company K, First Connecticut Vol. Infantry, Spanish-American war, and was honorably discharged from his command. At the present time he is secretary of the C. A. Carroll Company, a member of the E. P. O. E., and the Spanish War Veterans.

Mr. McKone was married October 7, 1903, to Erna P. Coffrin, at Alderson, West Virginia, and they have two daughters, Elizabeth and Kathleen McKone.

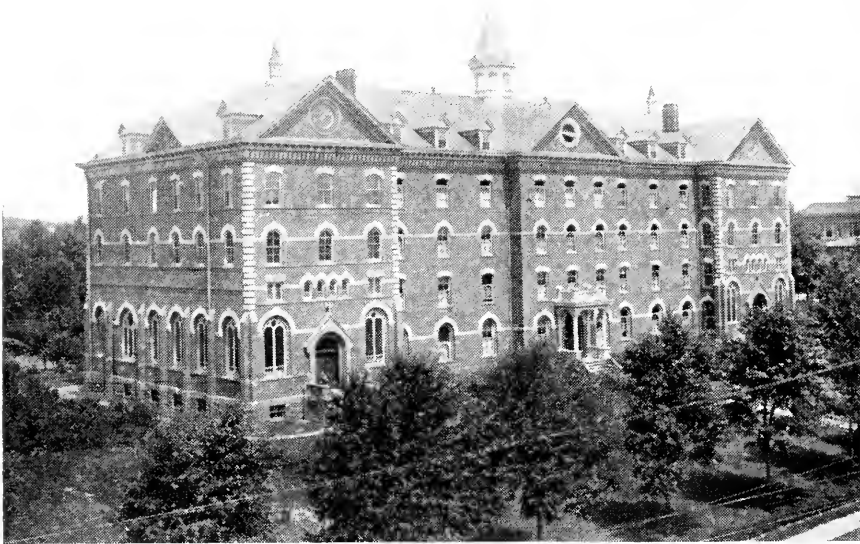
BORACE S. HOWE

Horace S. Howe, general insurance agent, is one of the best known business and insurance men in Hartford. He is a Connecticut man, receiving his education in Hartford and Lakeville and later attending Yale, where he graduated from the Scientific School in 1903. He started in the general insurance business in Hartford and is now representing at his office in Hartford four prominent insurance companies and five other companies in East Hartford. Mr. Howe is the successor of E. A. Treat, the agency being established in 1868. Mr. Howe is the general agent for the United States Casualty Company and the local agent for the Title Guaranty and Surety Company. His office is located at 811 Main Street, Hartford.

HENRY ROBERTS

Henry Roberts, ex-Governor of Connecticut, prominent business man and one of the most distinguished citizens, was born in Brooklyn, January 22, 1853. He is the son of George and Elvira (Evans) Roberts, and was educated in the public schools, graduating from Yale College in 1877. He studied in the Columbia and Yale Law Schools for two years.

He was an alderman in Hartford in 1897, member of the House of Representatives in 1889-1901; senate, 1901-3; lieut.-gov., 1903-5; Governor of Connecticut 1905-7. Henry Roberts is a Republican. He is connected with a number of social and civic organizations, among them being a director of the Slater Normal and Industrial School, Winston, N. C. He lives in Prospect Avenue, Hartford.



LA SALETTE COLLEGE



ST. AUGUSTINE'S CHURCH

HARTFORD--Its School Facilities

The Educational Institutions and Churches of the City

By James William Connell

Connecticut is known the world over for its contributions to the pages of history, its industries, its insurance interests, its educational advantages. Of the latter volumes might be written and then the half would not be told. In its steady growth through these channels that have given the state an enduring name, education has never for a moment been lost sight of.

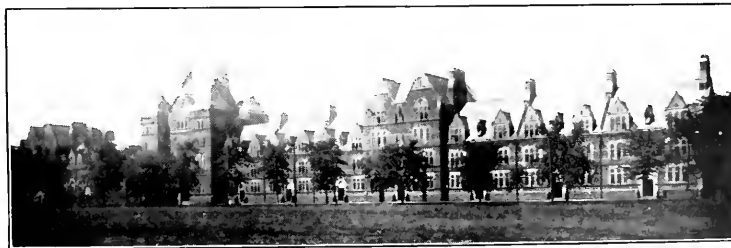
Yale university, for which a charter was obtained October 9, 1701, and Trinity college, founded in 1824 under the name of Washington college, and Wesleyan university, founded in 1830 and the oldest college of the Methodist denomination in the country, are seats of learning which give the state lofty prestige.

One cannot read without a sense of pride that Thomas Hooker, born in England, who was silenced for non-conformity, settled with 100 other colonists in Hartford in 1666, thirty-five years before a charter was given Yale university and gave freely of his services

as an educator. The first classical school was formed here in 1638, and the first public school in 1642. From these early days up to the present time there have been great strides in education.

The public school system with the kindergarten as a stepping stone is so perfected that ignorance is almost a sin. No stretch of the truth is required to say that no city in the country offers better advantages to knowledge-seekers than Hartford. He who cannot attend the day schools may, without cost, receive instruction in public night schools. And he who can attend either is offered free use of the magnificent public library. It has been truly said that "books are the great means of instruction in our time. They are not only the repositories of knowledge but they multiply knowledge a thousand fold."

The public school system of Hartford is elaborate. The city is divided into nine districts and the district system has always been in vogue. Under this system each district has



TRINITY COLLEGE



THE HARTFORD PUBLIC HIGH SCHOOL

its own committee and collector and takes full charge of its own affairs, keeping its schools close to the people. On first thought it might appear that this plan would not work as well as having the city manage the school system, but its adherents insist that, for Hartford, at least, the district system is the better. The various districts have always had capable committees who have provided efficient corps of instructors and carefully financed properties.

Hartford's growth has been so rapid that the problem of housing pupils has become difficult. The Hartford public high school on Hopkins street, which is an immense structure, is far too small and an addition will shortly be built on Broad street for which the city has voted an appropriation of \$400,000.

Trinity college, of which Dr. Flavel S. Luther is at the head, is Hartford's pride. From its birth it has stood for the best in the higher education of young men and its graduates are all over the world, many of them occupying places of eminence.

Another institution of learning that has had a most healthful growth is the Hartford Theological Seminary, now in its seventy-eighth year. The seminary has a library containing

about 94,500 books and 51,000 pamphlets. Property for a new site has been acquired on Girard avenue, one of the best locations in the city, and it is hard to foretell what the seminary's development will be. With the seminary are affiliated the Hartford School of Religious Pedagogy and the newly founded Hartford School of Missions.

Still another high educational institution is the La Salette Missionary college, founded in 1898. It is properly called an Apostolic school and is only open to youths who are qualified to become priests or missionaries of the Order of La Salette.

Hartford is also the home of Mount St. Joseph Seminary. This institution, which is under the direction of the Sisters of Mercy, was founded by the Right Reverend Francis P. McFarland in 1873 at the Mother House on Farmington avenue. It now occupies the highest point of Hamilton Heights on the borders of Elizabeth Park. Its aim is to give a refined Catholic education by the careful development of the faculties of the pupil in a religious atmosphere.

The Union for Home Work on Market street is doing a splendid work on educational lines for girls. Besides conducting a flower

mission from June to October, a day nursery and diet kitchen, it has a cooking and training school and girls' sewing school.

In addition to these places of learning mention should be made of Miss Coe's School of Oratory, one of the leading schools of its kind in the country; the Oxford School, the theory of which is based on the need of the individual child, and three business colleges, Connecticut, Morse and Huntsinger's.

This review of Hartford's educational system, brief as it is, clearly demonstrates its high standard.

JOHN JAMES MCCOOK

Rev. John James McCook, professor of modern languages at Trinity College, was born at New Lisbon, Ohio, February 2, 1843. His education was secured at several noted institutions and he served as an educator and as a minister in several places and churches. His whole life has been spent in educational pursuits and his work in this line has been most prominent and noteworthy. Prof. McCook has always taken the greatest interest in public affairs and his advice and counsel has been sought many times by those who have engaged in matters of public importance. As a writer on subjects of public interest, Prof. McCook has contributed to many publications. He has written reports on poor law administration, and prison reform; he has also written extensively on vagabondage, venality, pauperism, drink and kindred subjects. In Hartford, where he has lived for many years, and is well known, he is one of the prominent and esteemed citizens. Prof. McCook is a representative man and stands in both politics and citizenship for all that is good and elevating in mankind and progressiveness.

BISHOP CHAUNCEY BUNCE BREWSTER

Bishop Chauncey Bunce Brewster was born in Windham County, Conn., September 5, 1848. His labors and services in the church included terms in Rye, N. Y.; Detroit, Baltimore, Brooklyn, and other places. He was consecrated coadjutor bishop of Connecticut in 1897, and bishop of Connecticut, February 7, 1899. As an author he is the writer of *Key of Life—Good Friday Addresses, 1894; Aspects of Revelation, 1901; The Catholic Ideal of the Church, 1895.* He was married to Alice Turner Stephenson of East Orange, N. J., June 20, 1893. Address, 98 Woodland Street, Hartford.

GEORGE SEYMOUR GODARD.

George Seymour Godard, Librarian at the State Library, was born in Granby, Conn.,

June 17, 1865. He is the son of Harvey and Sabra Lavinia (Beach) Godard. He graduated from Wesleyan University in 1892, and studied in the Northwestern University at Evanston, Ill., 1892-4, and the Yale University, 1895. He married Kate Estelle Dewey of Granby, June 3, 1897. His studies were those which fitted him especially for the duties of a librarian, and in this work he has been eminently successful. In 1898 he was made the assistant librarian at the capitol at Hartford, and held that position until 1900, when he was appointed librarian, which important post he has held since and filled with great credit to himself and to those with whom he has come in contact. He is the editor of the Connecticut State Records, and a trustee of Wesleyan Academy, Wilbraham, Mass.; Mem. Council, A. L. A.; president of the National Association of State Libraries, 1904-5; Connecticut Library Association, 1906-7; American Association of Law Libraries, 1909. He is also connected with the Connecticut Historical Society, the New England Historical Society, the Genealogical Society, and the Congregationalist, etc. His home is at 350 Blue Hills avenue, Hartford.

CHARLES NOEL FLAGG.

Charles Noel Flagg, Hartford's well known artist, was born in Brooklyn, N. Y., December 25, 1848, son of the Rev. Jarad Bradley and Louisa (Hart) Flagg. He was educated in the Hopkins Grammar School at New Haven, and was a pupil of Jacquesson de la Chevreuse. Mr. Flagg was married to Ellen F. Earle of New York, April 23, 1874. Mr. Flagg founded, in 1888, the League of Art Students in Hartford, a free evening art school for men, in which he is a director and an instructor. He is a member of the Connecticut State Capitol Commission of Sculpture, and was awarded the Thomas R. Proctor prize for a portrait at the National Academy of Design in 1898. Mr. Flagg is a member of several prominent literary and art societies, and is president of the Connecticut Academy of Fine Arts. He is a member of Le Cercle Francais Club, Hartford, and the Hartford Yacht Club. As an author he wrote "The Evolution of the Equestrian Statue," 1909, and has contributed largely to the many art journals. He has a studio in the Ballerstein building.

CAROLINE MARIA HEWINS.

Caroline Maria Hewins, who has been the Librarian at the Hartford Public Library since 1892, was born in Roxbury, Mass. Her edu-

education was received in the high schools of Boston, and she received her library training at the Boston Athenaeum; she taught in private schools several years, and later took a special course in the Boston University. She was librarian of the Hartford Library Association from 1875-1892, when she was appointed to the place she holds at the present time. She has been the secretary of the Connecticut Public Library Commission since 1893, and has done considerable editorial work for literary journals. As an author many of her books and contributions have been highly valued and reproduced. Miss Hewins is a member of several literary organizations and associations, and her place in the circle of letters and literature is among the prominent literary people of the day.

FLAVEL SWEETEN LUTHER.

Flavel Sweeten Luther, Jr., president of Trinity College in this city, is one of the foremost men in the educational world.

President Luther was born in Brooklyn, this state, on March 26, 1850. His parents were Flavel S. Luther and Jane Lillie Luther. The father was a merchant and farmer. The ancestry of the family was American from English and German descent. None of the ancestors came to America later than 1640.

President Luther attended school in Brooklyn and completed his education at Trinity College. He then entered upon teaching, which has developed into his life work.

Aside from his college duties, he has always found time to attend to the full duties of citizenship, taking an active interest in everything that is for the welfare of the city, state and country.

He served two terms on the High School Committee, two terms as Charity Commissioner, and was twice elected to the State Senate. He has been a Republican, and while a member of the Senate made an enviable reputation for himself because of his fearless attitude on important matters that came before that body. In 1912 he signed the call for the Progressive Convention in Chicago.

Professor Luther belongs to the University Clubs of Hartford, Boston and Providence; Graduates' Club of New Haven and American Association of Mechanical Engineers.

The faculties of all the large colleges throughout the country recognize President Luther as one of the ablest educators the country can boast, and his grasp of affairs at Trinity has lifted the college to a higher plane than it ever occupied before.



REV. FLAVEL S. LUTHER

On November 2, 1871, President Luther was married in this city to Isabel Blake Ely.

Hartford Churches

Hartford is blessed with some of the handsomest church edifices in the state. Hartford is a religious city. Its church organizations and associations are among the most prominent and prosperous in New England. Hartford is the home of many prominent ministers, and bishops of the Protestant Episcopal, Methodist, and Roman Catholic Churches live here.

For years the church-going and church-maintaining people of the city have been prominently identified with religious movements that have tended to upbuild and advance the Church of Christ and the Word of God. The Sabbath Day has been kept sacredly and the worship of the Divine Saviour has flourished in every generation.

There are nearly 100 churches and chapel organizations of all creeds in Hartford. More than 18 different faiths and denominations have stated hours of worship, and there are nearly 150 ordained ministers residing here,

nearly all of whom are actively engaged.

Hartford's churches are a source of great pride to the people in general and to the religious element in particular. Both large and small, the church edifices number about 75, and they are as much to the splendid city of Hartford in their way as the great insurance and banking concerns are in theirs.

There is hardly a denomination in this great country that is not well represented here. The good results of the work of ministers, pastors and church workers is daily shown among the people, and the influence which serves and works is most powerful and beneficial.

The churches are keeping pace with the growth of the city; new church organizations are constantly springing into existence, and the good work is ever on the increase.

ST. AUGUSTINE'S CHURCH.

St. Augustine's Church in Campfield park at Bond Street and Campfield Avenue, of which the Rev. M. W. Barry is pastor, is one of the finest structures of its kind in New England. St. Augustine's parish was originally set aside as a separate parish by Bishop Tierney in September, 1902. The parish census at that time numbered about 100 families, comprising about 640 persons.

The site consists of five city lots and the original design was for a basement chapel which was immediately built. The corner stone was laid November 23, 1902, by the Right Rev. Bishop Tierney, and the dedication ceremonies were observed Sunday, Feb. 22, 1903, Bishop Tierney again officiating.

The edifice is architecturally handsome, being built along the impressive lines of the Roman Renaissance of pure white Kentucky marble, presents a most impressive front, with massive granite steps, leading up to a beautifully designed marble porch, sup-

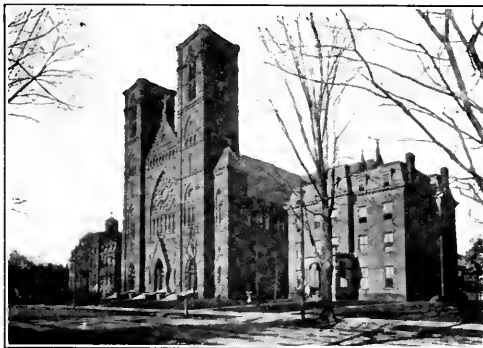
ported by eight large marble columns of the Roman period, and over this are two domes of majestic height. The remaining part of the building is carried out in the same architectural style and built from the same material. The church is filled with handsome memorial windows.

The Rev. M. W. Barry, an assistant pastor at St. Patrick's Church, a man of exceptional executive ability and a priest of the highest attainments, was made the first pastor, being appointed by Bishop Tierney. Father Barry's pastorate has been eminently successful and the church has grown and thrived and is today one of the most successful parishes in the diocese. To Father Barry much is due for the growth, and the business management of the church, and its successful existence in all branches including the increased attendance, the additional support and the improvement to the edifice itself. Father Barry has proved himself one of the men of the hour, and by careful, conscientious work and consideration has aided materially in advancing the interests of his church and the Catholic religion.

REV. JOHN T. HUNTINGTON

The Rev. John T. Huntington, rector of St. James' Episcopal church, Hartford, and who lives at 17 Clinton Street, was one of seven children, the father was born in Middletown and received his education there. His mother was a Miss Taylor, a niece of Nathaniel Taylor, of Yale College. His father was for twenty years rector of the Episcopal Church at New Milford.

John T. Huntington, born in New Milford, received his education in the common and high school there, and graduated from Trinity College in 1850, taking the valedictory honor. In 1853 he graduated from the General Theolog-



ST. JOSEPH'S CATHEDRAL



ST. THOMAS' SEMINARY

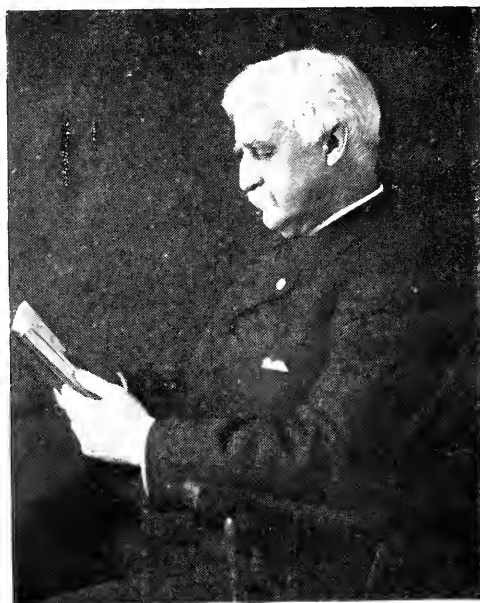


REV. JOHN T. HUNTINGTON

ical Seminary, New York. His first labor in the church was as an assistant at St. James' Episcopal church in Philadelphia, where he served three years. From 1856 to 1862 he was the first rector of St. John's in New Haven, and from 1863 to 1864 was rector of the Episcopal church at Great Barrington. Mr. Huntington in 1864 became professor of Greek in Trinity College and remained there until 1870. During the time that he was in Trinity he organized a Sunday School which finally developed into the Church of the Incarnation. Eight years later he was recalled to the rectorship, and about the same time he resigned the chair in Trinity College to take up the work in the church. He is the third rector and is proud of the church which is the outgrowth of the Sunday School which he himself organized in 1866. Its original name was changed in 1878 to St. James' Church, a new parish having been organized. Mr. Huntington is the oldest pastor in the city and the only one to organize his own church.

Mr. Huntington is connected with a large number of religious organizations, and does a good deal of missionary work. He has had charge of Christ Church in Hartford for three years, and for three years was in charge of Christ Church in West Hartford. He has a Sunday School of which he is superintendent and has twenty assistants of which his daughter, Charlotte, is among the number.

Rev. Mr. Huntington was married at Nor-



REV. JOSEPH H. TWICHELL

wich in 1856, to Elizabeth T. Williams, to whom four children were born, two of whom are still living—Harwood a graduate of Trinity College, now a lawyer in New York, and Charlotte E., who lives at her father's home. The mother died in 1887. The Rev. Mr. Huntington is one of the ministers in the city whose acquaintance is with everyone, and who recalls the advancement and progress of the Church of Christ in Hartford with gladness and thanksgiving.

REV. JOSEPH H. TWICHELL.

The Rev. Joseph Hopkins Twichell, clergyman; pastor emeritus of the Asylum Hill Congregational church, was born in Southington, Conn., May 27, 1838. He is the son of Edward and Selina D. (Carter) Twichell, and graduated from Yale College in 1859. He was afterward a student in the Union Theological Seminary and the Andover Theological Seminary, and was ordained a Congregational minister in 1863. Mr. Twichell was chaplain of the Seventy-first New York Volunteers from 1861 to 1864. He has been the pastor of the Asylum Hill Congregational church since 1865, and has been prominent and active in the welfare of Hartford and the church from early manhood. He has been a Fellow of the Yale Association since 1874, and as an author wrote "Life of John Winthrop," and "Some Old Puritan Love Letters," (correspondence of John and Margaret Winthrop.)

HARTFORD--Its Manufacturing

Some of the Remarkable Industrial Achievements of the Past Decade

Few cities in the country have a finer industrial record than Hartford. The whole history of its industrial life is one of steady, sturdy and substantial progress. Of labor troubles there have been very few and with a single exception, possibly, these have been quickly adjusted and factories and workmen have gone on their even upward trend. It is a notable fact that a large number of the workmen of this city own their own homes—an indication that there have been few breaks in the industrial continuity of its history.

As a manufacturing city Hartford is nearly ideal. One thing that is tending to bring it even closer to perfection as the ideal home of the industrial classes is the fact that in the past few years there has been given an impetus in the matter of food production in the territory immediately contiguous to the city, so that now many acres of hitherto non-producing land are given over to gardens and fruit raising.

But to look into the industrial facts of Hartford. First, there is the question of money invested. According to the Census bureau, in 1904 the city had a showing of \$28,359,000 invested in manufactories. By 1909 this had increased to \$48,085,000, making a gain of \$19,725,000, or 70 per cent. in five years. In that period it led the state in the percentage of capital invested, was second in the percentage of wages paid and led in the percentage of annual production.

Since 1909 the increase has been quite as interesting, quite as satisfactory because quite as substantial.

The output of Hartford manufactories in 1904 were \$25,974,000. In 1909 they had risen to \$40,680,000, a gain of \$14,706,000 or a 57 per cent. gain.

A record which no other city in the state had made!

Turning to the matter of wages paid out one finds that in 1904 factory employes received \$8,255,000. In 1909 they received \$12,084,000, a gain of 46 per cent.

As in the very nature of things the larger part of this money is spent in the city it is easily understood that the whole city is uniformly prosperous. There is this added virtue: Most of the products of Hartford shops and factories are for world wide consumption. The "Made in Hartford" tag reaches practically every part of the globe and the goods are of such a quality that once an avenue is opened for them the demand keeps up. This suggests that because of the character and the diversified nature of our products the city is but little affected by financial depression elsewhere.

And again a striking illustration of the industrial growth of Hartford is readily seen in the annual report of the Secretary of the Board of Trade for 1912. The report dwells little on theory but drives home with convincing force the story of the city's growth!

The figures for the last year, contained in this report are truly impressive. The productive increase of 1912 over 1911 it is estimated will be 300 per cent. There will be added to the present factory space 278,000 square feet and there will be employment for 1,200 more hands. Of the added space 68,000 square feet will be contained in the Chamber of Commerce building now being erected on Hawthorne street. The Underwood factory is to increase its space by 70,000 square feet and increase its output by one-fifth. The Royal Typewriter company is to increase its output 50 per cent., the Hartford Rubber Works 35 per cent. and so on down the list, practically all industries reporting some increase planned. Factory expansion during the past year, it is estimated, cost

\$333,900 and 303,000 square feet were added to the factory space, while the productive increase over the preceding year was 274 per cent.

Industrial education gets a word in the report and the plan of certain manufacturers to give co-operative education of this kind is alluded to. By this plan it is expected that a certain number of shop boys will be given a half day of shop work and a half day of school training in their trade, thus providing the city in the future with a superior and well trained class of mechanics.

Hartford has a commanding geographical position. It is the centre of a trading community of at least a half million people—a radius penetrated and crossed by electric and steam lines and with a steambot line reaching Hartford from the Sound by way of the Connecticut river. These elements are, of course, contributing influences to the city's growth.

Hartford ought to have a very great future before it. Will it reach out to the limits of its possibilities—that is the great question—the solution of which the present day must lay the foundation. The future greatness of the city depends entirely upon the men and women of the present time—how well they utilize their own opportunities and how much importance they attach to developing the latent possibilities of the place.

Connecticut it bound to grow. Hartford will grow. But how well it keeps up with the pace it has already set depends entirely upon the people.

Everything is here to make a great city—even to the capital, a thing which many another city which has risen to industrial greatness has had to fight for, beg for and plead for. The genius for organization and development is here—another asset which few cities have had, native born, as it were. Artisans, mechanics, workmen and laborers are here or can be easily brought here so that this feature is provided for in advance. The opportunity is here and that, therefore, doesn't have to be searched out. Nor is an excuse needed for any action that tends to bring manufacturing interests here.

The accompanying tables should be of interest to every person who has the love of Hartford in his heart and who holds a hope for its greater prosperity as one of his dominant desires. The figures for 1904 are official, as compiled by the census bureau, while those for 1912 are estimated by the best authorities:

VALUE OF ANNUAL PRODUCTS

1904	\$25,974,000.00
1912	50,000,000.00

CAPITAL INVESTED

1904	\$28,359,000.00
1912	55,000,000.00

WAGES PAID EMPLOYEES

1904	\$ 8,225,000.00
1912	13,000,000.00

NUMBER OF WAGE-EARNERS

1904	11,221
1912	18,500

The following table gives the approximate list of the number of employees in the various manufacturing establishments for 1912, as estimated by the Board of Trade:

Tools and machinery	4,225
Typewriter manufacture	4,400
Automobile industry	2,500
Rubber tires	1,600
Electrical appliances	1,100
Fire arms	950
Screw making	785
Garment manufacturing	700
Horseshoe nails	600
Cigars and tobacco	560
Valves	400
Leather	400
Foundries	375
Breweries	160
Box manufacturing	150
Organ building	100

Total18,500

The object in publishing the foregoing statistics is to show Hartford's position clearly and distinctly. Any interested reader can see more in a minute in a few tables and charts than can be seen in dozens of pages of text matter.

The result of this review is that this city has made great progress in the past decade in manufacturing. It shows that Hartford is a desirable place to locate in because it proves that those that are already here have enjoyed extraordinary prosperity.

The question whether this wonderful increase will continue depends solely upon how the citizens take advantage of the numerous opportunities that are now lying practically dormant at the city's door.

With the right kind of publicity to make known its present industries and the right kind of push and energy to properly exploit its numerous opportunities the Greater Hartford of tomorrow will be a world beater in population and industrial growth.

...Eleven Manufacturing Records...

This table shows in detail the industrial condition of eleven of the principal cities in Connecticut for the years 1904 and 1909, as reported by the Census Bureau. It tells the increase or decrease, as the case may be, and the percentage of increase. It shows clearly and forcefully the position Hartford occupies in manufacturing, and it speaks volumes for the progressiveness of this citadel of industry.

Cities.	Year.	Capital Invested.	Average No. Employes.	Wages Paid Employed.	Value Annual Products.
Ansonia	1909	\$9,763,000	4,127	\$2,821,000	\$20,088,000
	1904	7,626,000	3,394	2,060,000	15,132,000
	Increase.	2,137,000	733	761,000	956,000
	P. of I.	28%	22%	37%	5%
Bridgeport	1909	62,779,000	25,775	17,058,000	65,609,000
	1904	49,381,000	19,492	11,991,000	44,587,000
	Increase.	13,398,000	6,283	5,067,000	21,022,000
	P. of I.	27%	32%	42%	47%
Hartford	1909	48,085,000	14,627	12,084,000	40,680,000
	1904	28,359,000	11,221	8,225,000	25,974,000
	Increase.	19,725,000	3,406	3,829,000	14,706,000
	P. of I.	70%	30%	46%	57%
Meriden	1909	17,675,000	7,845	5,429,000	16,317,000
	1904	16,442,000	7,281	4,475,000	13,764,000
	Increase.	1,233,000	564	954,000	2,553,000
	P. of I.	7%	8%	21%	19%
Middletown	1909	3,544,000	2,434	1,251,000	4,955,000
	1904	3,583,000	2,318	1,122,000	3,351,000
	Increase	*39,000	116	129,000	604,000
	P. of I.	*1%	5%	11%	14%
New Britain	1909	31,790,000	13,513	8,218,000	22,021,000
	1904	19,980,000	10,073	5,578,000	14,960,000
	Increase.	11,810,000	3,440	2,640,000	7,061,000
	P. of I.	59%	34%	47%	47%
New Haven	1909	52,014,000	23,547	16,238,000	51,071,000
	1904	31,413,000	21,437	13,230,000	39,666,000
	Increase.	20,601,000	2,110	3,008,000	11,405,000
	P. of I.	66%	10%	23%	29%
New London	1909	5,467,000	2,225	1,109,000	4,483,000
	1904	4,590,000	2,554	1,231,000	4,710,000
	Increase.	877,000	*329	*122,000	*227,000
	P. of I.	19%	*13%	*10%	*5%
Norwich	1909	12,531,000	4,470	2,550,000	9,389,000
	1904	8,475,000	3,706	2,004,000	6,022,000
	Increase.	4,056,000	764	546,000	3,367,000
	P. of I.	48%	21%	27%	56%
Stamford	1909	11,926,000	3,984	3,091,000	8,740,000
	1904	7,526,000	3,341	2,161,000	5,890,000
	Increase.	4,400,000	643	930,000	2,850,000
	P. of I.	58%	19%	43%	48%
Waterbury	1909	44,653,000	20,170	13,169,000	50,350,000
	1904	32,950,000	15,406	9,537,000	32,367,000
	Increase.	11,703,000	4,764	3,632,000	17,983,000
	P. of I.	36%	31%	38%	56%

* Decrease. P. of I.—Percentage of Increase.

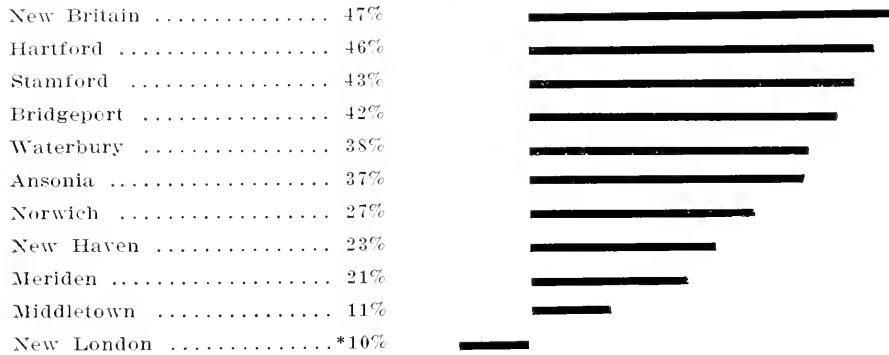
....Manufacturing Summary....

This is the essence of the Census report on factory progress of the principal cities in Connecticut for the years 1904 and 1909. The figures show that Hartford was the Top Notcher in the amount of capital invested, and the value of the goods produced, while this city ran second only in the amount of wages paid the employees.

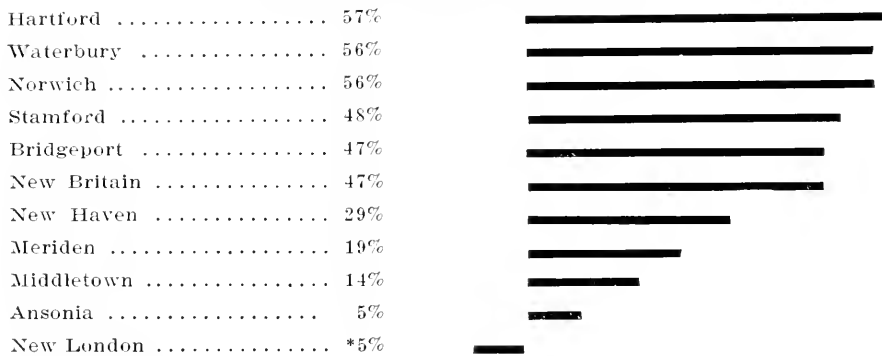
CAPITAL INVESTED.



WAGES PAID EMPLOYEES.



VALUE OF ANNUAL PRODUCTS.



* Decrease.

Manufacturers' Directory

Partial List of Hartford Leading Firms

AUTOMATIC REFRIGERATORS

Automatic Refrigerating Co.

AUTOMATIC MACHINE SCREWS

Universal Machine Screw Co.

AUTOMOBILES

Pope Mfg. Co.

Columbia Motor Car Co.

AUTOMOBILE HOODS, RADIATORS, ETC.

Bush Mfg. Co.

BALL BEARING DRILLING MACHINES

Henry & Wright Mfg. Co.

BELTING

Jewell Belting Co.

BICYCLES

Pope Mfg. Co.

BOXES (PLAIN AND FANCY)

C. J. Callaghan

BRASS FOUNDRY

Edwin J. Blake

CASTINGS AND MACHINERY

Taylor & Fenn Co.

CHAINS (ALL KINDS)

Whitney Mfg. Co.

CIGAR BOXES (ALL KINDS)

Bronson & Robinson Co.

CYCLOMETERS

Veeder Mfg. Co.

DRILLING AND RIVETING MACHINES

H. P. Townsend Mfg. Co.

ELECTRIC SWITCHES

Hart Mfg. Co.

FEED WATER HEATER

I. B. Davis & Son

FIRE ARMS

Colt's Patent Fire Arms Mfg. Co.

GAS ENGINES

Brown-Collins Gas Engine Co.

GRAY IRON CASTINGS

Capitol Foundry Co.

HAT AND BONNET FRAMES

Hartford Bandeau Co.

HORSE NAILS

Capewell Horse Nail Co.

IMPROVED DRILL CHUCKS

Jacobs Mfg. Co.

Cushman Chuck Co.

IRON AND BRASS FOUNDERS

Pratt & Cady Co.

IRON WORK

Anchor Post Iron Works

LEATHER GOODS

Smith Worthington Mfg. Co.

MACHINISTS' TOOLS

Billings & Spencer Co.

METAL CORNICES, ETC.

Cullen & Atkinson Co.

MILLED SCREWS

Hartford Machine Screw Co.

ORGANS

Austin Organ Co.

PATTERN & MODEL MAKERS

J. C. Barrett Co.

SAFETY SET SCREWS

Allen Mfg. Co.

SMALL TOOLS

Pratt & Whitney Co.

SPECIAL MACHINERY

Sigourney Tool Co.

STEEL BALLS

Abbott Ball Co.

STEEL AND WIRE WORK

Connecticut Steel & Wire Co.

TYPEWRITERS

Royal Mfg. Co.

Underwood Mfg. Co.

VACUUM CLEANING APPARATUS

Spencer Turbine Cleaner Co.

VULCABESTON

Johns-Pratt Co.

WOOD SCREW MACHINERY

Asa S. Cook Co.

THE COLUMBIA MOTOR CAR CO.

Columbia automobiles and motor cars have been in successful operation for so long that the history of the automobile must of necessity include a lengthy reference to the Columbia Motor Car Company. Since 1895 the Columbia car has been a standard in the ranks of the "whiz wagons" and the "gasoline buggies."

The manufactory in Hartford is so well known all over the auto world than any reference to a motor car without mentioning the Columbia car is a reference incomplete.

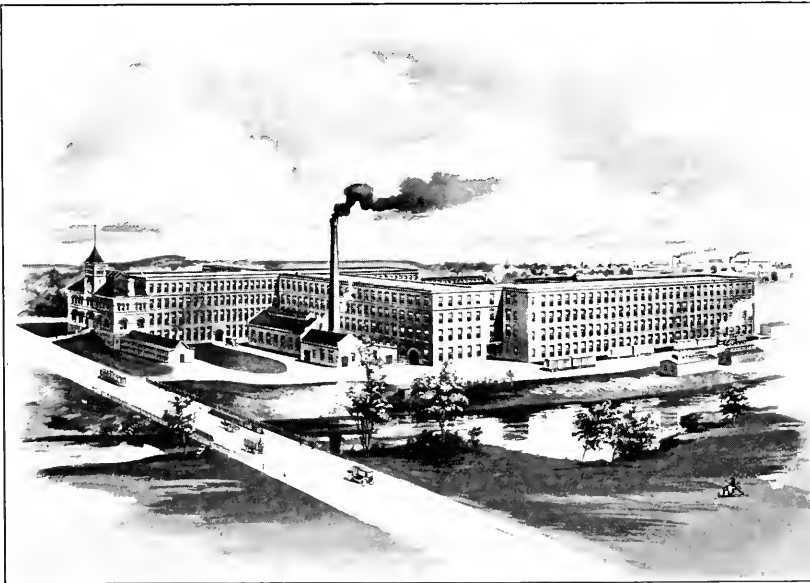
The Columbia Motor Car Company, whose interests have been so closely identified with the manufacturing interests of Hartford, has for a long time been an important cog in the machine which has made the success of Hartford and its immense growth so pronounced.

The manufactory, located in the heart of the manufacturing district, is one of the largest in Hartford and one of the most im-

portant. The company is incorporated under the laws of the state of Connecticut and is capitalized at \$3,000,000, of which \$2,400,000 has been issued. There is no borrowed capital, and the company is free from any fixed charges on bonds, notes or other form of indebtedness.

The great factory on Capitol Avenue, Hartford, contains more than 250,000 square feet of floor space, and in all the departments, each one being absolutely complete in point of necessary equipment, is a full complement of skilled workmen who know all the ins and outs of automobile construction.

The first Columbia was an electric vehicle and was built in 1895. It had been in the process of completion for nearly two years, and when it was ready for a test and trial it was found to be quite as perfect and as complete as other machines built in those days. About the same time a gasoline vehicle was built, this vehicle having one cylinder and was equally perfect in point of



THE COLUMBIA MOTOR CAR COMPANY

construction, and absolutely without a flaw regarding its propelling power.

Both cars were produced in large numbers for that time. Since then both the electric and the gasoline cars have been wonderfully improved and thousands of Columbia cars have been built and shipped to every quarter of the globe where they are now regarded as among the best in the line of automobile manufacture.

The first two cylinder car in America was built at the Columbia shops. This car, which won the first road race in this country, traveled at the rate of 28 miles an hour, is now on exhibition at the Columbia shops and can be seen by any one desiring to look at one of the earliest built Columbia cars.

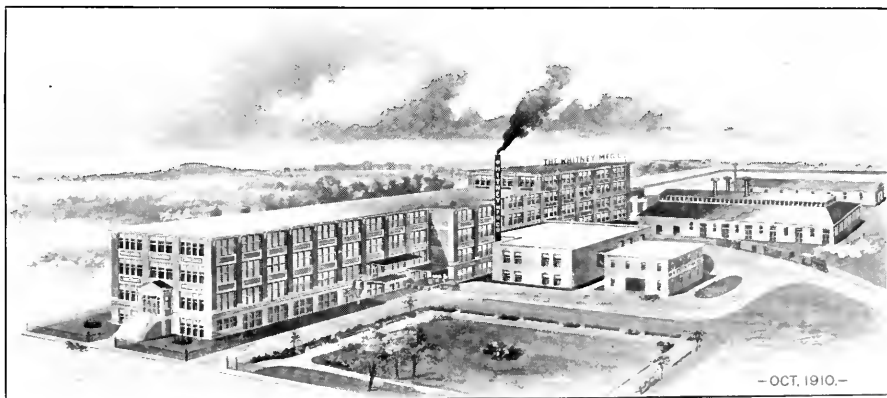
So rapidly did the Columbia cars become popular with the public that as far back as 1900 the company maintained agencies in the foreign capitals, Mr. Hart O. Berg acting as representative with his headquarters in Paris, London and Berlin.

The Columbia motor car today is the acme of perfection. No car in the world is better made, more perfect in its appointments, nor has it more up to date equipment. From a scientific point of view the Columbia car combines more style and finish, better engines, simpler operating equipment and less liable-to-get-out-of-order gearing than any car now on the market, and there are hundreds of cars whose manufacturers claim all the good points in automobile construction.

At the present time the Columbia car is at the head, in the very front of high grade

automobiles. Two years ago a variety of eleven different types of automobile bodies, involving the use of four different styles of chassis, were offered for sale. Today the factory not only offers the same class of vehicles, but in addition several other different styles which bear the stamp of 1912 and those of 1913. All the cars are made with such decorations and interior trimmings as desired by the purchaser, although the stock car built by the company is of the highest grade in motor car manufacture.

H. W. Nuckols is the president and general manager of the concern. Herbert Lloyd is vice president, and W. W. Owen is secretary and treasurer. Under the management of Mr. Nuckols the business of the company has been maintained at the high point of manufacturing interest, and the product of the company very ably placed before the public. Mr. Nuckols has been connected with the company for the past seven years and has held many responsible positions there. Mr. Nuckols, although a comparatively young man, is endowed with unusual executive ability, and grasps the business end of a manufacturing concern like a man who was born and brought up in it. He has had a long experience in mechanical training, having been identified with several important mechanical enterprises. He is a gentleman of rare abilities and tastes, but makes a specialty of his work. He is a member of the Hartford, University and Hartford Golf Clubs and the Country Club of Farmington.



THE WHITNEY MANUFACTURING CO.

Manufacturers of Hand and Weight (feed) Milling Machines, High Grade Driving Chains, Water Tool Grinders, Keys and Cutters for "The Woodruff System of Keying" Presto Drill Chucks, Collets and Friction Tapping Devices.



CHARLES B. COOK

ROYAL TYPEWRITER COMPANY.

One of Hartford's Greatest Industries.

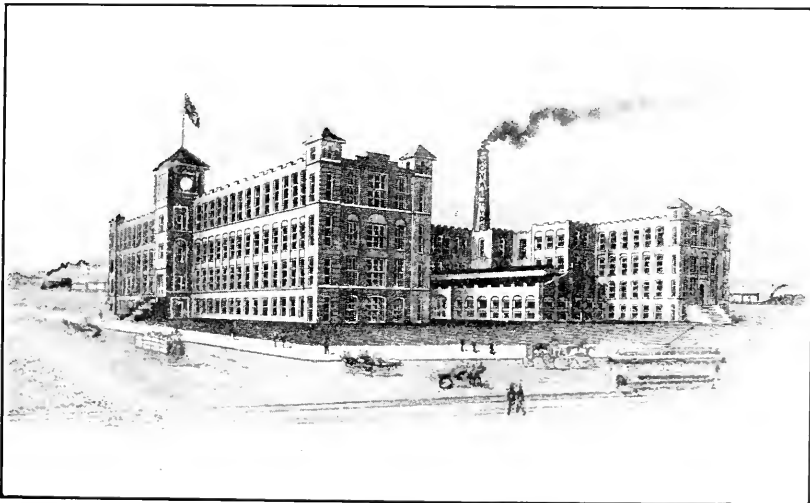
The Royal Typewriter Company of Hartford is an industry that has materially helped to make a "Greater Hartford." Very recently a prominent clergyman recommended from his pulpit that blue and pessimistic persons read biography, adding that if they did they would not remain in that condition long. It is indeed true that the pages of biography record some wonderful successes developed from humble beginnings. What is true of individuals is true of industries.

The Royal Typewriter had its birth in Bay Ridge, Brooklyn, only six years ago. There was a working force of 150 men with an output of twenty-five machines a week. The concern moved to Hartford three years later, where its business grew in leaps and bounds. Not long after the company started in business here the necessity of more room became apparent notwithstanding that there was 110,000 square feet of floor space. A tremendous addition was built and now with a floor space

of about 200,000 square feet the company finds itself in cramped quarters.

The working force numbers 1,100 men and the annual payroll amounts to over \$750,000. The Royal Standard Typewriter is now known the world over. The company's growth has neither been an accident nor the result of luck. Its wonderful development is due to good management and it goes without saying that the typewriter meets every requirement. The Royal Typewriter offers all the value of the standard high-price machines at approximately half the cost, and with many improvements not found on other machines. Every machine is sold with a guarantee attached to it which reads that it is made of the highest grade materials obtainable and by the most skillful workmen money can lure; that it will do work of the best quality for a greater length of time at less expense for upkeep than any other typewriter, regardless of price.

The Royal Typewriter Company is capitalized at \$1,500,000. So great has been its progress that even experts dare not predict what its size will be and the volume of business it



ROYAL TYPEWRITER COMPANY

will do within the next ten years. The main and executive offices of the company are in New York and there are branches in all the principal cities of America and foreign countries.

The officers of the company are as follows: Allan A. Ryan, President; Edward J. Manning, Vice-President and General Manager; L. V. McGlone, Treasurer; C. M. Burlingame, Assistant Treasurer; K. I. Howard, Secretary.

When the factory was established here Mr. Manning was factory manager, and it was under his direction that the company began to grow. His valuable services to the concern were rewarded January 1, 1911, when he was made Vice-President and General Manager. The factory management was then turned over to Charles B. Cook who has been associated with Mr. Manning for fourteen years in the typewriter business. Mr. Cook is known throughout the country as a manufacturing and system expert and has written many articles on factory methods, and accounting. He is also author of a book on factory management. His early experience was received in the Underwood Typewriter Company with whom he went to work as a stock room boy. He has made a study of every phase of factory work. One of the theories to which he has become a convert is the idea of helping boys secure an education befitting them for their future vocation and obtained by the high school and factory co-operating, boys spending a part of time in school and part at factory.

No factory is better equipped than the Royal. It has the latest appliances for safeguarding the life and health of employees; an emergency hospital, trained fire company, dining room, magnificent library and Mutual Benefit Association. There is nothing of the prison atmosphere or appearance about the factory. It is second to none for light and ventilation.

The product of this company needs little description. The speed of operation of the machine is unlimited, its touch is light and responsive because of the built-in accelerative type bar movement. It manifolds perfectly and does fine stencil cutting. The alignment

cannot be improved upon and the writing is visible.

Hartford may well be proud of this important industry.

THE HENRY & WRIGHT MFG. COMPANY.

Makers of Ball Bearing Drilling Machines.

The product of this Company is patented ball bearing drilling machines and, though young in years, it has wrought a revolution in its particular line. The business started in a small way in 1901 at 135 Sheldon Street and was incorporated under the laws of Connecticut four years later, and from its inception the Company has had a steady growth and now ranks as one of the important industries in Hartford.

The machines are made in over one hundred different styles and are accepted as standard by a majority of the best known and largest manufacturers in the world. In Hartford about thirty-five manufacturers use from one to eighteen hundred spindles each, replacing hundreds of spindles of other makes.

It is claimed that The Henry & Wright drilling machine is not only the first material improvement in sensitive drilling machines in over a quarter of a century, but that it has completely revolutionized the drilling business, enabling the operator to get from 200 to 400 per cent. more output than is possible on any plain bearing machine, using the same power.

Among the users of the machines in Hartford are the Underwood Typewriter Company, the Royal Typewriter Company, The Colt Patent Fire Arms Mfg. Company, the Pratt & Whitney Company, the Johns-Pratt Company, the Pratt & Cady Company, the Billings & Spencer Company and Cheney Bros.

The Company maintains on this side of the water offices in Boston, New York, Chicago, Cleveland, St. Louis, Cincinnati, Philadelphia, Minneapolis, San Francisco, Syracuse, Buffalo, Rochester, Toronto and Montreal, also in Milan, Italy; Bilboa, Spain; Zurich, Switzerland; Moscow, Russia; Stockholm, Sweden; Copenhagen, Denmark and Melbourne, Australia.

It is sometimes hard to find a ready market for a new mechanical product, but the Henry & Wright machines jumped into favor almost immediately, thus proving their superiority over any previous design of drilling machine. In the few years of the Company's existence nearly eleven thousand spindles have been placed in operation.

On account of the increase in business the company has been compelled to move to a new factory, at 760 Windsor Street, where they are now situated. This factory is modern in every respect and inspection is invited from anyone interested.

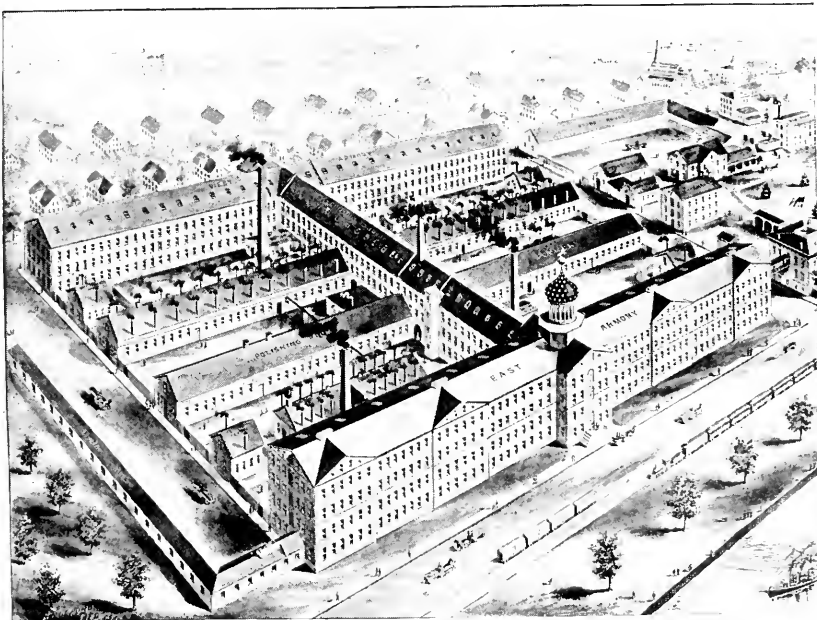
The company is capitalized at \$80,000, and its officers are as follows: Robert G. Henry, President; Joseph H. King, Vice-President; D. M. Wright, Secretary and Treasurer.

Already, on account of the rapid increase in business, the company has in preparation plans for extensions to their new building.

COLT'S PATENT FIRE ARMS MANUFACTURING CO.

The Colt Patent Fire Arms Manufacturing Company, manufacturers of revolvers,

automatic pistols and machine guns is one of the oldest manufacturing concerns in Connecticut and one of the best known. The company was originally established by Col. Samuel Colt, the inventor of the famous Colt revolver, and was first established in Paterson, N. J., in 1836. The company was afterward incorporated in 1855 in Hartford and the name changed to that which it bears today. For years the company has been engaged in the manufacture of guns, pistols, automatic pistols, a new invention, and rapid fire machine guns. In addition to the manufacture of guns and pistols for the trade the Colt's Patent Fire Arms Manufacturing Company is almost constantly engaged in government work of which it has large orders. At the present time nearly 800 hands are employed in the Colt shops, principally on the patented automatic pistols which has a large sale in almost every country in the world. Branch offices are maintained in London and New York and representatives of the company are to be found in every important city.



COLT'S PATENT FIRE ARMS MANUFACTURING COMPANY

HARTFORD BANDEAU COMPANY

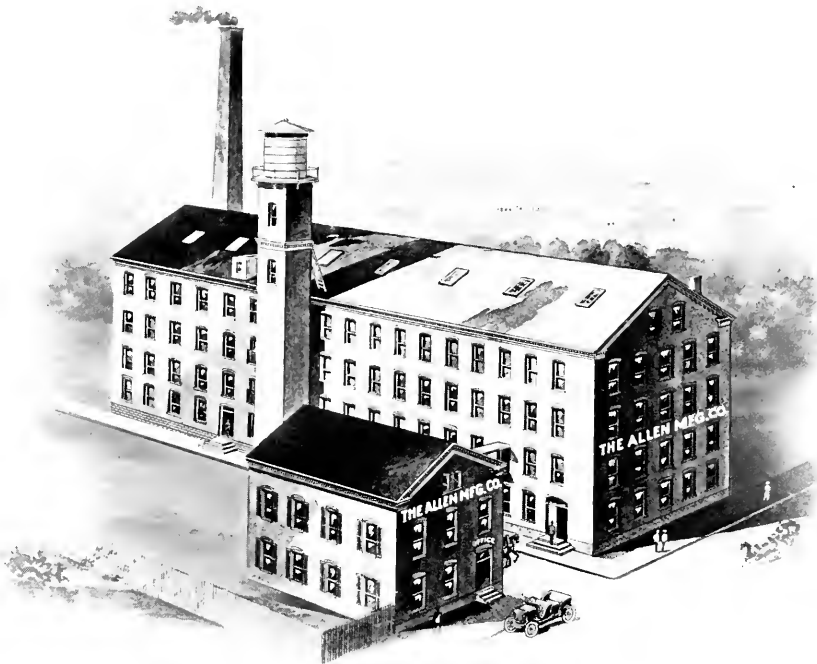
The Hartford Bandeau Company, manufacturers of Hat and Bonnet Frames, Buckram and Textile Bands, is a manufacturing business not entirely new to Hartford, but always a novelty. Located at 63 Asylum Street, the plant employs several hands and the class of goods turned out are used by milliners all over the country, the larger part of the output, however, being used by manufacturing milliners and jobbers throughout New England and New York. The company also has accounts in other states.

The business as established about three years ago was under the management of Charles Toretsky and his son, Barney Toretsky, but recently the son's interest in the business was bought by a brother, Jacob Toretsky, and

the business is now carried on by Charles and Joseph Toretsky, father and son.

In addition to the Hat and Bonnet Frames and the Buckram and Textile Bands, which are regarded as being excellent in the degree of manufacture, and stand equally as well with other and foreign goods, the company carries as a side issue a complete line of work room supplies which are especially good in millinery work shops.

Especial attention is made by the members of the company to keep abreast of the times and the fashions and the goods which they produce are always in accordance with the demands of the fickle public. The Hartford Bandeau Company's goods are a standard of excellence and have an A1 name wherever they are used throughout the country. The Hartford Bandeau Company is the only concern manufacturing Bandeaux on a large scale in New England, excepting Boston.



THE ALLEN MANUFACTURING CO.
Sheldon St., Hartford.
Manufacturers of Allen's Patent Safety Set Screws.

UNDERWOOD STANDARD TYPEWRITER

The Underwood Typewriter Company, manufacturers of the standard typewriter of the world, occupies one of the largest and finest factory buildings in the eastern states, and gives employment to thousands of hands the year 'round. The Underwood typewriter is the universal typewriter of the age, and because of its excellence in point of design and finish, its capabilities in doing the work required of typewriters, its compactness and completeness, and its effectiveness and durability, stands first, last and all the time in the good opinion of all who know a real typewriter. The great output of Underwood typewriters is a matter of history with which every typewriter operator is well acquainted and which those employed in business houses freely and frankly regard as the outcome of excellence, as viewed from every standpoint. The Underwood typewriter has revolutionized typewriter methods of construction and broken all records for manufacture and sale. The Hartford plant turns out machines at an average rate of one a minute, throughout the year.

THE ABBOTT BALL COMPANY.

The Abbott Ball Company, inventors, designers and manufacturers of the Abbott Burnishing process by means of steel balls, is now located in their new factory building at Elmwood, Conn. With the new model plant and improved shipping facilities the company

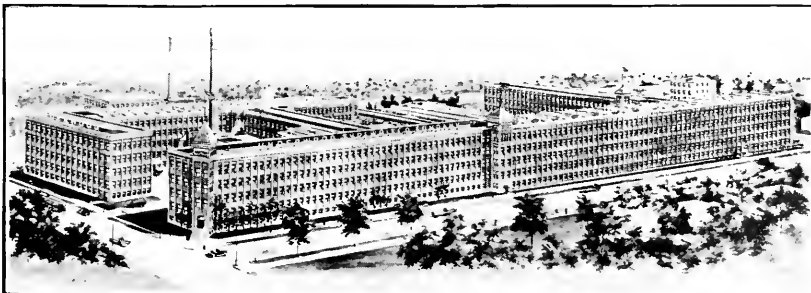
offers the trade even better service than in the past.

The Abbott Burnishing process by means of steel balls is the subject of the company's attractive advertising displayed in beautifully printed pamphlets and folders and in which is given at length a detailed account of how the burnishing process was brought about.

Burnishing with steel balls is a very simple operation when it is understood what the operation really is. It is the new and improved method of burnishing which was formerly accomplished with a hand burnishing tool, the working end of the tool having to be very hard and finished very smooth, and the pressure of this against the piece of work, in connection with the proper lubricant or soap mixture on the work and the tool produces the highly burnished or polished surface.

Burnishing with steel balls, manufactured by the Abbott Ball Company, is a new and simple device which has practically revolutionized the work. The steel balls for burnishing purposes are very hard and are finished with a very smooth surface. They do the same work as a burnishing tool, but the work is so much better and the amount of work performed in the same length of time so much larger that the old way is now to be forgotten.

Articles to be burnished are placed in a specially constructed barrel, then with a sufficient quantity of the soap mixture or burnishing compound, with the barrel rotating, these balls slide in and out, over and under the ar-



THE UNDERWOOD TYPEWRITER COMPANY

icles, and providing there is sufficient weight on the balls, they will have the same effect in burnishing the articles as a hand burnishing tool has when rubbed against a piece of work.

By this process the advantage and economy is in handling hundreds, even thousands, of pieces at one time instead of one piece at a time, as in the old method of finishing. Anything that can be placed in the specially constructed barrels with a sufficient number of the balls can be polished to the highest degree of perfection in the shortest space of time. In burnishing small articles such as bags and purse ornaments, belt, suspender and garter buckles, metal buttons and cabinet hardware, picture hooks, hose supporter trimmings, jewelry, cabinet, trunk and case locks, corset trimmings, and similar small articles, hundreds of pieces can be done at one and the same time, while larger and heavier pieces can be done on equally as quick a basis.

The results obtained in the use of the Abbott Ball Burnishing process are so effective and satisfactory that the burnishers by the old method now wonder how they ever managed to get along as they did.

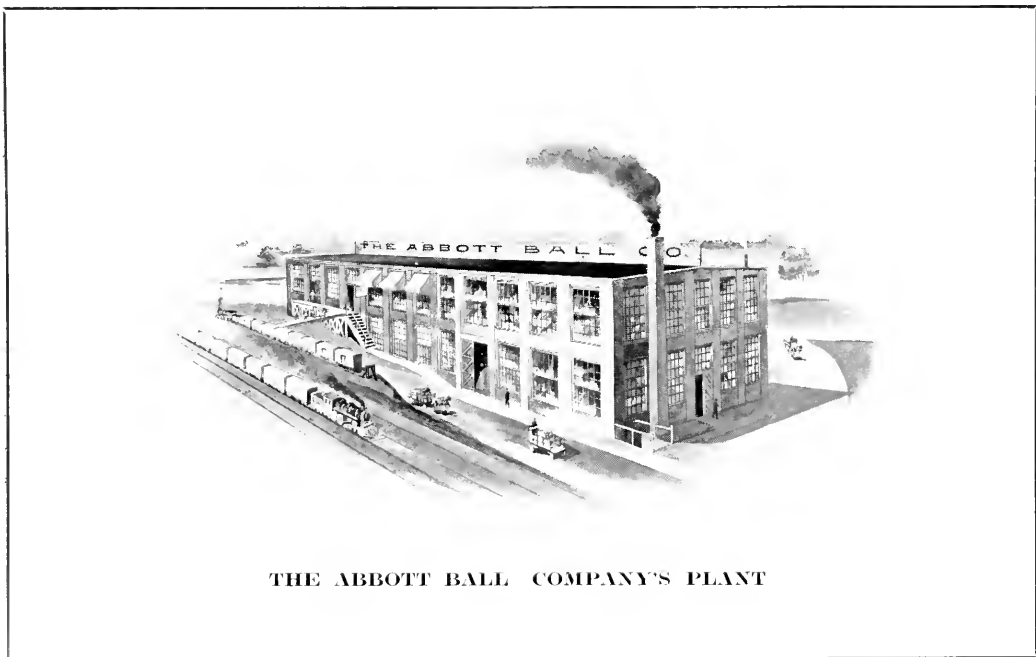
Burnishing balls are made with a view of the work to be performed. The steel balls must be selected in accordance with the work to be done. Just what kind of balls are to be used will depend very largely on the work

to be burnished. The time of burnishing is, too, a matter of careful consideration and is usually from one to five hours in accordance with the work to be treated. All this the Abbott Ball Company explains in their attractive pamphlets and is a minute description of the new and improved process of accomplishing something that is worthy the consideration even of those who have no interest in new mechanical devices.

HARTFORD CITY GAS LIGHT COMPANY.

The Hartford City Gas Light Company, in spite of the remarkable growth of Hartford and the increasing demand for gas, has, under its able management rendered more efficient service than most companies. The supply of this indispensable product is always far in excess of the demand. The average person knows that the use of gas is somewhat irregular. Weather and the seasons make a vast difference in the consumption. Sometimes the demand almost doubles in a night. Years of study on the part of the management of the company has brought the business down to a science. In some cities the matter of supply and demand is a vexatious problem, but not so in Hartford.

The Hartford City Gas Light Company was organized in May, 1848, with a capital of \$100,000 and with a gas capacity of 50,000 cubic feet per day. The plant has been improved



THE ABBOTT BALL COMPANY'S PLANT

upon from time to time until now it is one of the most modern in the country. The company has in the neighborhood of 25,000 customers, its capital has been increased to \$2,000,000 and the capacity to 5,000,000 cubic feet per day. In this day, when there is so much warm talk on the subject of public utilities it is interesting to know that the price of gas is now from 75 to 90 cents per 1,000 feet, against the price of \$4 per 1,000 feet years ago, and at the present time is the cheapest in Connecticut. Then again no one will dispute the statement that gas has improved in quality and that it has no equal for lighting, cooking, industrial purposes and water heating. It is a great labor-saver to housewives and more economical than coal for cooking purposes. For illuminating purposes gas cannot be excelled, especially when the modern Welsbach burners are used.

The present officers of the company are: E. B. Bennett, President; George Bullock, Vice-President; John A. McArthur, Secretary and Treasurer; John T. Robinson, Assistant Secretary; E. W. Perkins, General Manager.

UNITED STATES TIRE COMPANY Hartford Branch

No manufacturing concern in Hartford among all those which are practically known the world over is more favorably known than the old Hartford Rubber Works, now the Hartford branch of the United States Tire Company. In the manufacture of Hartford Tires for automobiles, carriages, bicycles, trucks and other vehicles, the product of the com-

pany is best and most reliably known and vouched for. The Hartford Tires are those "with the doubt and risk left out." Hartford Tires mark the standard by which tire quality is measured. It is the best tire in the world and the guarantee behind it, aside from all others, is that it was "Made in Hartford."

The Hartford Rubber Works Company was established in 1881, and incorporated in 1888. Today the capital stock is \$1,000,000. The plant is one of the best known in existence and its product is known all over the world. Hartford Tires are used everywhere.

BUSH MANUFACTURING COMPANY.

The rapid growth of the business of the Bush Manufacturing Company at 81 Commerce Street, Hartford, manufacturer of auto radiators, hoods, guards, hinges, tanks, bodies, etc., is but another indication of what a live, up to date, progressive manufacturing firm can accomplish by putting on the market the best manufactured articles.

Established in 1907 and incorporated in 1908 by Phillip M. Bush, E. J. Jetter and Bernard Garner, the Company has been compelled to increase its capital stock from \$2,500 to \$50,000, \$26,700 having been issued. It has enlarged its plant and working force far beyond the sanguine expectations of its incorporators. From the beginning the business has increased rapidly and the manufactured products turned out have attracted wide and favorable attention in the automobile world.



THE HARTFORD RUBBER WORKS



PHILIP MILTON BUSH

PHILIP MILTON BUSH

Philip Milton Bush, treasurer of the Bush Manufacturing Company, was born in Hartford November 11, 1880. He is the son of Benjamin Franklin Bush and Eliza (Smith) Bush, the mother being of Scotch ancestry and his father a descendant of those early Dutch settlers in Pennsylvania. Young Bush was educated in Hartford and became a draughtsman and worked for the Sterling Blower and Pipe Manufacturing Company, later being engaged in the auto department. Mr. Bush has been prominently identified with the manufacturing business for a number of years and is one of the best known men in the manufacturing centers of Connecticut.

The Bush Manufacturing concern at 81 Commerce street, is one of the most successful in the city, and has a good, steady trade. Mr. Bush was married June 6, 1905, to Gertrude L. Lyman, and they have two children, a girl and a boy.

BENJAMIN MYRRICK DES JARDINS.

Benjamin Myrrick Des Jardins is widely known as a potent factor in the American inventive and mechanical arts. The fruits of his fertile mind, in the form of ingenious mechanical inventions and devices, have taken their positions in the industrial and commercial life in this country and abroad. They are lessening and making more accurate the tedious detail labor of thousands of workers in banks, insurance offices, commercial institutions and private dwellings.

Mr. Des Jardins' inventive genius has come to him through a distinguished line of progenitors, which extends back directly into the old French nobility. The first of this branch of the Des Jardins to locate in the New World, during the French Revolutionary period was Zacharie Des Jardins who settled near the city of Quebec and was one of the sturdy pioneers of that province. One of his sons, Gregoir Des Jardins, the father of Benjamin M. Des Jardins, crossed into the United States and settled in Michigan at the town of Tyre during the first half of the 19th century. With him was his third wife, Marie Trudeau, a French-Canadian by birth, and of prominent family, and to this couple was born October

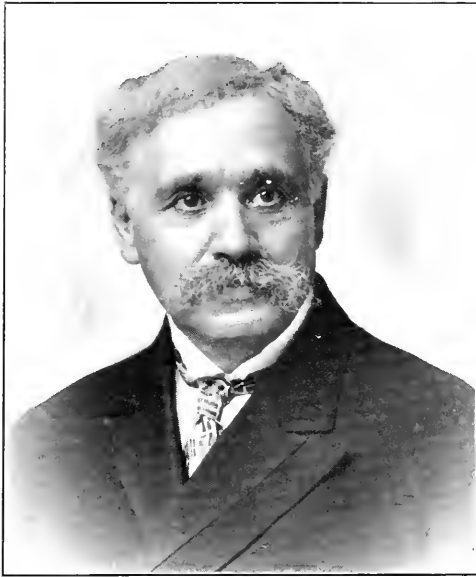
At first the work of the company was largely experimental but soon the demand for the goods largely exceeded the supply, the result being that the company was compelled to enlarge its plant so that its capacity is now more than 5,000 radiators a year.

Originally the Bush plant had but a few feet of floor space, but as additional room was required, floor after floor was secured until today the company occupies the entire building in which it originally began business, having under its control and use more than 13,000 square feet of floor space.

The manufactured product of the Bush Company is well known wherever an automobile is run. The company sells direct to the trade and has a market not only in the United States but in many parts of Canada. The Bush Company is the largest manufacturer of radiators in Hartford and the work done is regarded by first class mechanics and mechanical experts as being the best on the market.

Plans are under way to increase the output and to enlarge the plant's capacity with a view of increased trade for 1913 and the following years.

Richard J. Goodman is president of the company. Philip M. Bush is treasurer and L. W. Newberry, secretary. The directors include the officers and Bernard Garner, and E. J. Jetter.



BENJAMIN M. DES JARDINS

10, 1858, Benjamin M. Des Jardins, one of the youngest of thirteen children.

At the age of seventeen, young Des Jardins, to further his education, went to Kalamazoo in 1875 to enter college, taking up his residence in the household of Senator Julius C. Burrows and becoming a staff-member of a daily newspaper. His newspaper duties brought him more or less in contact with the mechanical end of the business, and here his life's work was formed. His intuitive knowledge of mechanics made him aware of the lack of harmony existing between the work of the compositors and the printing press, and he immediately began to perfect a typesetting machine. The result is the perfected automatic type-justifier which bears his name and which was brought to completion in this city in 1894.

It was labor which cost the inventor ceaseless thought for many years and a struggle against obstacles which would have daunted a less determined man. Many times did Mr. Des Jardins obtain the co-operation of men of means, only to lose their support as the difficulties of the work became apparent. Time and again the experiments and studies on the invention were, perforce, postponed, while the inventor created an income to defray current living expenses. Thus alternating between a struggle to obtain a livelihood and a struggle to bring his machine to perfection, he finally succeeded in 1888 in creating an improved typesetter and justifier. The end of the

struggle seemed to have come—but, one night in 1891 a caprice of fortune wiped out the work of years in an instant when the Chicago Electric Light Building in which Mr. Des Jardins' shop was located burst into flames and his models, plans and paraphernalia were consumed.

In 1892 Mr. Des Jardins came to Hartford, and with the aid of William H. Rand, of the Rand, McNally & Co., again began his experiments, this time working for an automatic type-justifier modelled after his 1888 machine. In 1899 he had built five machines, and one of these was taken to the Paris Exposition in 1900 where it received, together with others of Mr. Des Jardins' inventions three diplomas, a gold medal, a silver medal and an honorable mention.

The type-justifier has an almost human intelligence, and even does its work more accurately and smoothly than can be done by hand. By a wonderful computing device the machine will accurately space the type words in a line of type as fast as the most expert operator can manipulate the keys of a type-setting machine.

Besides the type-justifying machine, Mr. Des Jardins has created a series of machines and devices with wonderful computing ability. One is an adding machine which is readily attached to any make of typewriter and which is operated by the regular keys. The sum of each addition, as each successive line of figures is written, appears before the operator, and upon writing the last figure of each number the adding device is automatically disconnected the total remaining in view from which the operator can copy the sum. All the typewriter adding machines on the American market have licenses under the Des Jardins' patents.

One of the most remarkable of the machines is the cryptograph, a typewriter created for secret correspondence by using a displacement of characters. The possibilities of this machine are startling; it is susceptible of one hundred and sixty billion combinations of ciphers and is beyond the possibility of any human being deciphering a message without the key to the combination. When the key is known a child can read the message. The machine itself is extremely simple, having but few parts and is small enough to be carried in a coat pocket.

Mr. Des Jardins has combined the salient features of the cash register and the weighing scales, his invention, when properly set, computing the cost of any number of pounds

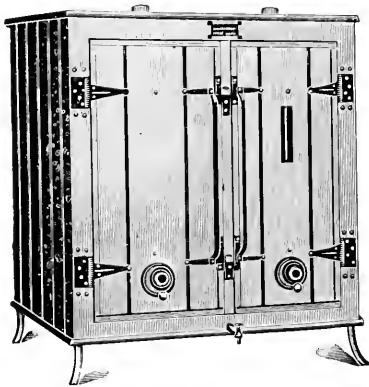
or fraction thereof at any given price, per pound, and displaying to the customer the exact amount of the purchase. His more recent series of inventions are along the lines of multiplication and division. He is now perfecting a device which will perform accurately and which can be purchased at a low cost, while he has completed important multiplying machines of large capacity and speed which are capable of performing all the most difficult operations of calculation called for in large commercial houses and banks.

The Des Jardins' inventions have contributed many new motions and devices which are being used to great advantage in other machines, benefiting a number of arts besides those with which he has been directly connected.

Mr. Des Jardins was married in Evanston, Ill. Aug. 1, 1889, to Miss Cora Viola Snyder, daughter of Herman and Harriet J. (Smith) Snyder of that city. His winter residence is in Washington, D. C., and his summer home at Buena Vista, West Hartford.

THE CULLEN & ATKINSON COMPANY.

The Cullen & Atkinson Company, manufacturers of Japanning ovens, tobacco stoves and specialties in sheet metal work, by power, is one of the very few firms building these ovens and making a specialty of them to the trade. The Cullen & Atkinson Company,



organized several years ago, sends these ovens all over the country and they have made the name of the manufacturing firm well known wherever they are used.

When first established the company engaged extensively in the manufacture of sheet metal

work, making a specialty of cornices and skylights and also ventilators, conductors and gutters, but the work of manufacturing Japanning ovens became so important that the other work has become almost a side issue, although all of this work is carried on and workmen are daily engaged in producing the product which the company originally worked on.

In the manufacture of Japanning ovens and tobacco stoves the force of workmen at the Cullen & Atkinson shops on Allyn Street, is kept busy on full time daily. The ovens are specially made, having been designed for exclusive work, and combine many points of manufacture that do not appear in other ovens of a similar kind. They are used extensively and have never failed to give the greatest satisfaction. In tobacco stoves the company has, too, a large and growing business, one which grows larger as the tobacco seasons come and go. These stoves are the best on the market and are used extensively, not only in and about Connecticut, but in other states as well.



Screw Top Tobacco Stove

Other sheet metal work done by the company is of the best. The concern established by Michael Cullen has for several years been engaged in this work and under Mr. Cullen's direct supervision the work has been maintained to a high standard of excellence and the goods produced among the best in the market. Special work is done by contract and orders in this line are earnestly solicited. The officers of the company now, are: M. Cullen, president; G. M. Cullen, treasurer; F. A. Cullen, secretary.

THE POPE MANUFACTURING COMPANY

The Pope Manufacturing Company, one of the greatest manufacturing concerns in the world, long since made its enviable reputation by the excellence of its output. Years ago the great Columbia bicycle was the "wheel" of the day, the guarantee of the Pope Manufacturing Company being behind it, and today the great motor car, the Pope-Hartford, is the standard by which all persons familiar with the best, make their estimates. For thirty-five years the Pope Manufacturing Company has been prominently before the public with the best of manufactured goods, and with a reputation backed up, not only by standard makes, but by millions of dollars in capital stock. Albert L. Pope is the president; Charles E. Walker, vice-president; George Pope, treasurer; H. C. Walker, secretary; Henry A. Lienhard, assistant secretary, and E. M. Cutting, assistant treasurer.

AUTOMATIC REFRIGERATING COMPANY.

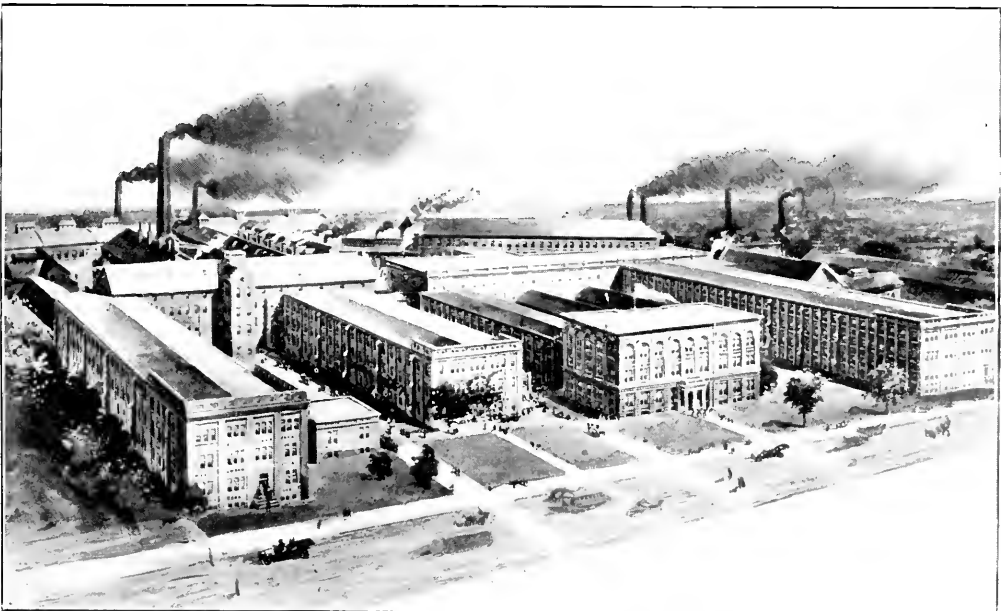
So rapid are the improvements in mechanics that the average person welcomes each new invention with but little surprise. This is because supposed impossible things are being accomplished. It is only when one makes a study of some new appliance that its wonders

can be appreciated. This may well be called the automatic age for so much work that was formerly done by hand is now done by merely setting machinery in motion.

Hartford has the distinction of being the home of the Automatic Refrigerating Company, the only enterprise of its kind in the country. This concern manufactures plants, adapted for installation in hotels, hospitals, bacteriological laboratories, dairies, creameries, packers' and brewers' branch houses, florists, markets, produce and fruit houses, restaurants, club houses, large residences—in fact, any business using 1,000 pounds or over of ice per day.

The problem of making machinery and apparatus which not only cheapens the cost of refrigeration, but furnishes a better and steadier supply, has been solved by this company. The machine works automatically, therefore only when needed, and does the work better than any human agency.

The automatic Refrigerating Company was organized in 1903 with an authorized capital of \$500,000. At that time only five hands were employed, but the business soon got beyond the experimental stage. Today over 100 men are employed and the plant occupies a floor space of about 10,000 feet. When it is considered that the company started in a small



POPE MANUFACTURING COMPANY'S PLANT



C. E. BILLINGS

way and in nine years has marketed about 400 machines at a cost of from \$1,000 to \$10,000 each, its record is remarkable.

The company had its inception in New York, but removed to Hartford through the efforts of A. C. Dunham in 1906. He saw the possibilities of the industry and wanted Hartford to profit by it. Since coming to Hartford the company has established branch offices in New York, Chicago, Indianapolis, Columbus, Baltimore and Boston. The officers are: President and Treasurer, I. K. Hamilton, Jr.; Vice-President, A. C. Dunham; Secretary, M. F. Owens.

It is the influence of such men as form the management of this growing concern that is making a Greater Hartford. It is an industry of which its citizens may well be proud.

THE BILLINGS & SPENCER COMPANY

Thousands of skilled mechanics in every part of the wide world use the small tools made by the Billings & Spencer Company of Hartford, and thousands more are well aware of the excellence of these tools. Made to withstand lateral, tensile and twisting pressure the Billings & Spencer product never fails

no matter how much or how little the pressure is that is put upon them.

For years the Billings & Spencer Manufacturing concern has been regarded as among the standard in the manufacturing world. The tools sent out of this shop to every quarter of the globe have been pronounced among the very best which skilled mechanics make and which skilled mechanics must have in the manufacture of other machines and parts of machinery, no matter how large or how small.

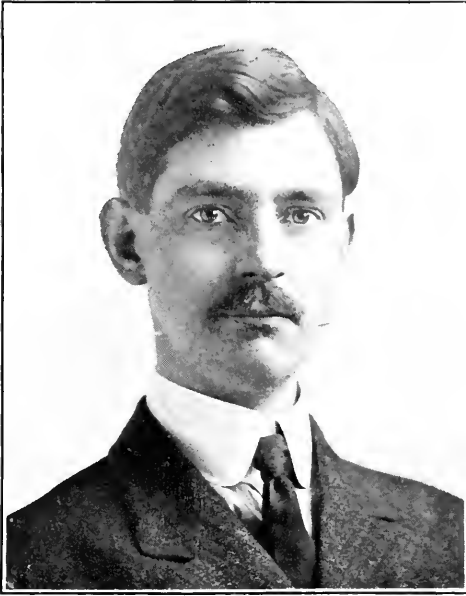
In the production of machinists' tools the company's list of manufactured goods include about everything that can be found in any first-class shop. Of the most important tools however, may be mentioned machinists' hammers, lathe tools, wrenches and ratchet drills, screw drivers, squares and a combination set of tools used almost exclusively by automobilists and drivers of aeroplanes.

Especial attention is given at this time to tools used by automobilists and by the men engaged in driving aeroplanes and flying machines. Among other important tools made by the company are pliers, hand vises, caliper squares and lathe dogs, and important parts of motors, generators and small parts for other machines. All these and more are manufactured by the Billings & Spencer Company.

The organization of the company was effected in 1869. It was the outgrowth of the old Roper Arms Company, which made the Spencer rifle. Charles E. Billings and Christopher M. Spencer were both born inventors; they were men of genius, as their many splendid productions will testify. Mr. Billings had not only a genius for invention, but he was a genius for business organization and management as well. Mr. Spencer was not only the inventor of his famous rifle, but also perfected the Spencer screw machine, which was subsequently sold to the Spencer Screw Machine Company, now the Hartford Machine Screw Company.

The company besides turning out small tools also does an extensive business in heavy forgings. Of its heavy machinery product the best known, perhaps, are the heavy forging hammers, seventy-five of which are used by the United States government in the arsenals and navy yards. The company has representatives in pretty nearly every country on the face of the globe.

The company recently increased its plant by building a large addition to their factory at Dividend, nine miles below Hartford on the Connecticut River. It is expected that



J. C. BARRETT

the output for the coming year will be largely in excess of that of any previous year, and preparations are being made for the increase.

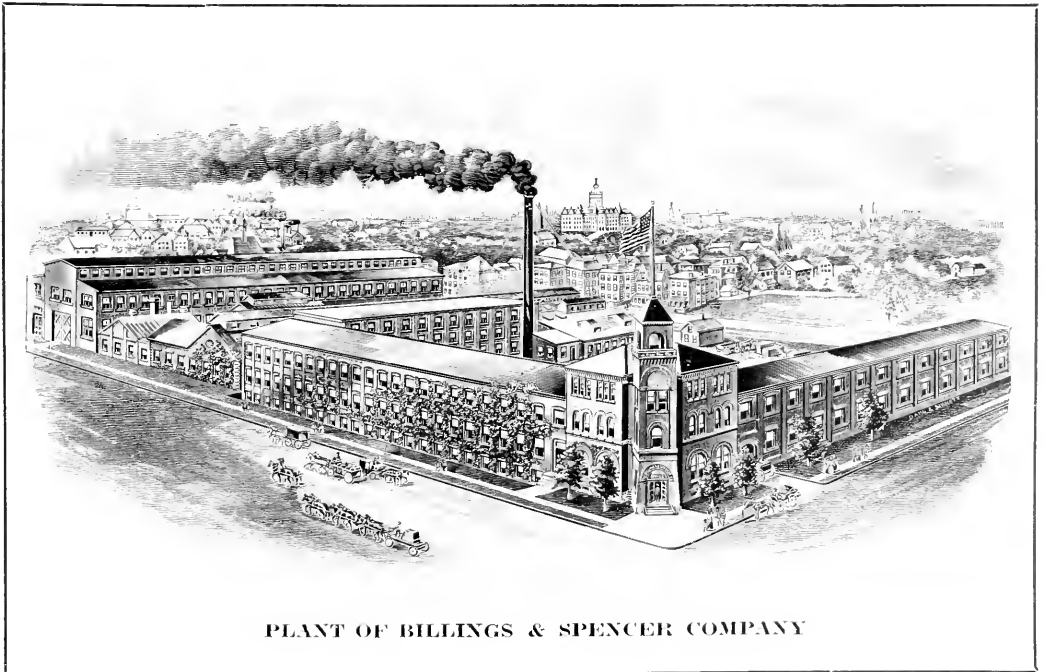
THE J. C. BARRETT CO., INC.

The J. C. Barrett Company, Inc., pattern and model makers, is one of the younger

thriving industries of Hartford. From a very small beginning the concern has developed steadily. John C. Barrett started the business at No. 14 Hicks street, January 2, 1904. At that time he had one assistant. He was not overburdened with orders for a while, but he knew the possibilities of the business, and giving close attention to it saw it expand.

In the fall of 1907 the Hicks street plant was found to be too small for the increasing business and it was removed to the more modern and commodious building, No. 308 Pearl street.

On August 13, 1909, the business was incorporated with Mr. Barrett as President and treasurer; John M. Taylor as vice-president, and Harry B. Horne as secretary. These gentlemen also comprise the board of directors. The company was capitalized at \$20,000 and the plant was equipped with the most up-to-date wood and metal-working machinery for all kinds of patterns. The company now employs about fifteen men. Its products are sold to manufacturers throughout the Atlantic States. The company's specialty is wood and metal patterns, either single, gated or fitted for moulding machine use. Some of the splendid work has been turned out for electrical goods, automobile and motorcycle cylinders. The reputation of the company is based on excellent work, prompt delivery and moderate prices.



PLANT OF BILLINGS & SPENCER COMPANY

Mr. Barrett, president of the company, was born in New Britain, Conn., May 5, 1880, the son of John C. Barrett and Lillian M. Spencer Barrett. His father was an expert patternmaker for the P. & F. Corbin Company, New Britain. Mr. Barrett was married a few years ago to Miss Harriet A. Morgans of Kensington.

THE BRONSON & ROBINSON COMPANY.

The Bronson & Robinson Company, manufacturers of cigar boxes of every description, was established May 1, 1891, in Hartford, by Eben B. Hill and A. D. Robinson. The company was incorporated in 1903 by Samuel M. Bronson, Charles B. Ware and Arthur D. Robinson, and during all its years of existence has had a successful business career.

The manufacturing of cigar boxes was originally started by the firm of Hastings & White, who were succeeded by Hill & Robinson, and later by The Bronson & Robinson Company. The originators confined themselves to the manufacture of cigar boxes, doing pretty much what would be called a local business.

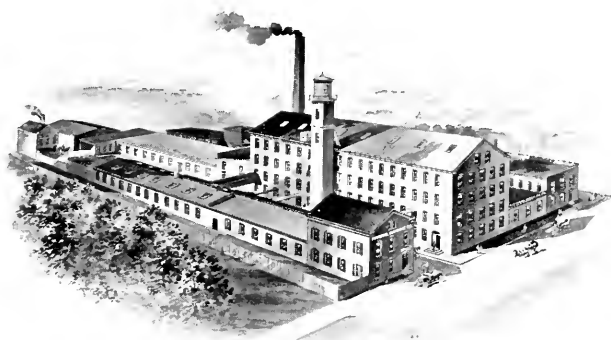
Upon the incorporation of The Bronson & Robinson Company there was added a complete printing plant for the printing and embossing of cigar box labels, while the business was extended to cover the entire New England States, increasing the size and the amount of their business commensurate with the enlarged territory they supply with their product.

They manufacture every kind of wooden cigar boxes, also fancy Holiday, Coin, Jewelry and Light Shipping Boxes, in fact, every kind of box that cigar box lumber can be utilized for in construction. The lumber used consists of the imported Spanish cedar from Cuba, the only country that produces this wood, the domestic cedar from Wisconsin, and Topelo or Basswood from Alabama.

Over 1,200 different cigar box labels are carried in stock of their production, and they are able and prepared to fill any order upon the shortest kind of notice. The public at large does not realize the handsome cigar box to have been entirely "Made in Hartford." In addition to cigar box trimmings, the firm's output consists of fancy bottle and package labels, confectionery and paper box designs in embossing.

Since the company was organized they have turned out some notable orders. The company's output is not confined to Hartford and its immediate vicinity, but covers a large territory in the surrounding states. The facilities which they have in their factory are complete and adequate, and they possess the force and material to fill an order no matter how large or how exacting. The plant has been enlarged and equipped to meet a growing business, with the result that they are prepared to do the work in the highest degree of perfection and upon the quickest notice.

The officers of the company are: Silas Chapman, Jr., president; Charles B. Ware, treasurer, and Arthur D. Robinson, secretary, the same acting as a board of directors.



BRONSON & ROBINSON CO.'S PLANT

THE H. P. TOWNSEND MFG. CO.

The success of the H. P. Townsend Manufacturing Company, organized in 1907 in Hartford, is a mighty good instance of what pluck, perseverance and ability will do for a concern that starts business in the manufacturing world. Manufacturers of thirty-two styles and sizes of Riveting Machines, Drilling Machines and Automatic Hopper Feed Screw Machines, the growth of the plant, both in capacity and importance, is a matter of especial notice.

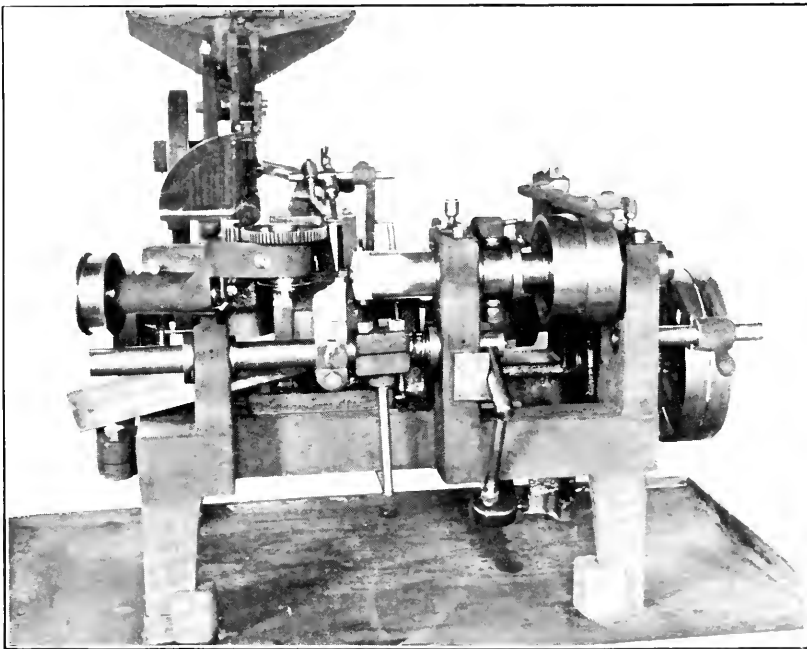
The H. P. Townsend Manufacturing Company's plant was established at 32 Union Place on June 1, 1907, but was incorporated February 1, of the same year, by H. P. Townsend, E. K. Mitchell and Charles M. Joslyn. It has grown steadily in point of prosperity, the product of the concern having become in great demand not only in the United States, but in Canada, Europe, South America, South Africa and Australia.

Since starting business with but a few hands the company's output has grown to such an extent that more than a dozen employes are

now engaged and are working full time to manufacture and get out twenty machines a month, or from 200 to 250 machines a year.

The Riveting, Drilling and Automatic Hopper Feed Machines are covered with patents owned by the inventor and the Company, and are different from other machines on the market, in fact are better and more productive of good results than anything else designed for similar work. The trade of the concern is with the countries mentioned, but fully thirty per cent. of the machines are designed and built for the export trade, and in this the Company makes a specialty.

So great has been the demand for the product of the H. P. Townsend Manufacturing Company that the business has tripled in 1911 and 1912, and the indications are that this extent of growth will be more than surpassed in the year to come. There is little or no competition in the manufacture and sale of these machines and the prospects are extremely favorable for a continuance of the good business and fortune that has met the Company since its inception.



Automatic Hopper Feed Screw Machine. One of a Line of Eight Similar Machines.

**H. P. TOWNSEND MANUFACTURING COMPANY,
HARTFORD, CONN.**

Mr. H. P. Townsend, a member of the American Society of Mechanical Engineers, is the designer of all the products manufactured by the H. P. Townsend Manufacturing Company, and is well known in mechanical circles. He is the originator and patentee of the bicycle coaster brake, as now used, and has been a mechanical engineer with the New Departure Manufacturing Company, the Russell & Erwin Company, a mechanical superintendent at the Corbin Cabinet Lock Company, and a consulting engineer with the E. J. Manville Machine Company of Waterbury. Mr. Townsend has given his personal attention to the welfare of the Townsend Company since April, 1911, and sees to it that all machines are built to cover requirements in manufacturing not met by anything else on the market in this country.

The H. P. Townsend occupies a part of a brick building on Hoadley Place, Hartford, and the space which they use covers an area of more than 6,000 square feet. It is a busy concern and the orders which have been received and the product which is scheduled for shipment within a stipulated time, makes it imperative to keep going all the time while the going is good and the indications point to a continuance of the good times and a continuance of the Company's prosperity.

THE CONNECTICUT STEEL & WIRE CO.

The Connecticut Steel & Wire Company, manufacturers of wire and grilles of every description, and making a specialty of automobile trunk racks, has made rapid strides in the manufacturing world since its incorporation in February, 1906. Starting in a small way, with less than a dozen employes, the business of the company has grown so fast and extensive that not only the working force of the company had to be trebled and quadrupled, but the plant itself has been materially enlarged to meet the requirements made upon it. Located at 57 Allyn Street, Hartford, the managing directors are seriously considering the advisability of either building additions or moving to a larger and more commodious factory building to accommodate the increased force and the annual output of its productions.

C. W. Ferguson and Henry Green were the incorporators of the company and its capital stock was then but \$50,000. An idea of the company's advancement can be gained from the fact that in the year of 1911 the output was far in excess of \$48,000, a fact that has made the members of the company take especial notice of their growing business and

compelling them through force of circumstances to take the necessary steps to accommodate their increasing trade.

In addition to wire work and grilles of every possible kind, the Connecticut Steel & Wire Company is the largest trunk rack manufacturing firm in this country. In this line of work alone the company is rushed with orders and has kept a large force of men at work upon this class of manufactured goods for a long time, with no sign of a let-up. The company's output of this class of work is regarded as the most perfect of all those manufactured in the United States and the fact that trunk racks are manufactured by the Connecticut company exclusively for the Packard, Peerless, Alco, Thomas, Cadillac, Lexington, Mattheson, Pierce-Racine, Pope Hartford, National, and nearly all the smaller automobile manufacturing companies, is proof positive that the goods are in the first class, and practically by themselves.

The wire and grille work is also a specialty with this company, and the very finest and most artistic specimens of wire and grille work manufactured by the Connecticut Steel & Wire Company will be found in many of the banks, saving institutions, offices and stores throughout this country, Canada and Mexico. In this particular branch of the work the company has secured the services of special designers and draughtsmen and these men are continually at work perfecting plans for new designs and arrangement.

From the outset the Connecticut Steel & Wire Company adopted a broad business basis upon which to conduct their work. A system, a business principle was long since established which prevents friction in the shipments or in the transportation of manufactured goods, nor is there at any time a condition brought about which jobbers or others handling the manufactured goods can take exception in the distribution of the output.

Under the management of C. W. Ferguson, president and treasurer of the company, the business of the Connecticut Steel & Wire Company has increased wonderfully. This is largely due to the business sagacity of Mr. Ferguson, who has made a careful study of the work in which the company is engaged. He has been ably assisted by H. E. Phelps, the secretary of the organization, and there are reasons to believe that during the next year or two the business, plant and good will of the company will be quite largely increased as it has during the six years it has been in existence.



WILLIAM H. JULIFF



ALBERT V. B. CUTLER

THE FELDSPAR PRODUCTS CORPORATION

The Feldspar Products Corporation has been organized under the State Laws of Connecticut for the purpose of working and marketing their extensive supply of Feldspar.

The property is located in the town of Middletown, Middlesex County, Connecticut, and consists of 135 acres of land. The capital stock of the corporation is \$200,000, 8,000 shares, par value of \$25.00—all common stock, full paid and non-assessible. The officers and directors are, Albert V. B. Cutler, president and general manager; Philip N. Robinson, vice president; William H. Juliff, secretary and treasurer.

The property is situated within 1500 feet of the Valley Division of the N. Y., N. H. & H. Railroad, and within 1600 feet of deep water dockage on the Connecticut River, possessing facilities and advantages for inexpensive transportation unequalled by any other Feldspar properties in the country. It will readily be seen that these transportation facilities give a decided advantage over all competitors in the marketing of their product.

Ground Feldspar is the only staple product used throughout the world in the manufacture of glazed ware, such as china, crockery, enamelware, electrical porcelain, tiling, opal glassware, and all sanitary utensils and conveniences, such as porcelain bath tubs, lavatories, sinks, closets and bowls, etc.

For the above and a multitude of minor

uses, such as enamel signs, for street-door plates, automobile number plates, for scouring soaps and abrasives, etc., etc., ground Feldspar of high quality is constantly increasing, the visible supply in newly discovered Feldspar deposits is by no means keeping pace with this demand.

In confirmation with the soundness of the expectations for immediate success in the production of ground Feldspar, the Feldspar Corporation has now in its possession requests for contracts running to 20 tons daily in excess of the entire daily output of their initial mill.

The corporation calls attention to the fact that while in the United States and Canada there are upwards of 1899 manufacturing concerns whose manufactures call for their product, the total number of Feldspar producing properties is less than 12.

Investigation will show that the property of the Feldspar Products Corporation embraces a large area of high grade Feldspar, and a demand for this product is exceedingly large and constantly increasing; the facilities for producing and transporting the product are more advantageously situated than any other Feldspar producer in the country.

Albert V. B. Cutler, the president and general manager of the Feldspar Products Corporation, was born August 28, 1869. His parents were of American and English ancestry. Mr. Cutler was educated in the Worcester High School, and his first business occupation was

HENRY C. DANIELS



HENRY C. DANIELS

Henry C. Daniels, formerly Daniels, the Printer, now engaged in the manufacturing business, is a man well and favorably known in Hartford and elsewhere. He was born in Manchester, Conn., October 11, 1851. He received a liberal education in the public schools of Hartford, and at the age of 13 began to learn the trade of a printer. He followed this business for several years spending three years in New Haven. Removing thence to Worcester, he there carried on a printing business for two years after which he removed to Hartford where he has been ever since.

About twenty-five years ago he established his printing business at 284 Asylum street, but gave this up in December, 1910, and has since been engaged in the laboratory business, interested in the manufacture of several valuable compounds of which he is the inventor, and all of which have made a good reputation in the mercantile world.

Mr. Daniels is an inventor of no mean ability. His "Myhtib," a splendid solution for the preservation of rubber tires, has met with much favorable comment and is generally used by automobilists everywhere. A company has been formed for the manufacture of this splendid solution, and incorporated with a capital stock of \$400,000. He is also the inventor of "Daniels' Pile Cure" and "Vegetable Ointment," which has been on the market for sixteen years. "Daniels' Arch Builder," "Trydan Tonic Bitters" and "Danielen," a flexible glue, are all inventions of Mr. Daniels and these have made money and a reputation for him.

Mr. Daniels has been located in his present location over twenty-six years. Associated with him in his many enterprises is Andrew H. Tryon, of the firm of Watson Tryon & Son, the well known builders, and they have made a distinct success of their business.

Henry C. Daniels is a man who is worthy one's acquaintance. He is a pleasant man to meet, a pleasanter one to know and his friendship is valuable. Mr. Daniels was married in 1874, to Mary E. Kempton, who was born in New Haven. He is a member of several secret and civic organizations and is prominent in the circle of Odd Fellows and among the order of American Mechanics. He is popular and counts among his friends many of the prominent people of Hartford and the State.

As an attest to Mr. Daniels' wide popularity perhaps nothing more fitting could be cited

that of a mechanical engineer. Subsequently he became superintendent of the Buick Motor Car Company. He is also connected at the present time with the Toledo Electric Welder Company of Cincinnati, as a branch manager. Mr. Cutler was married in 1891 to Clair C. Crawford, of Atlanta.

William H. Juliff, the secretary and treasurer of the company, was born March 4, 1878, at Sherbrooke, Canada, his father being a mining engineer. Both his parents were of American and English descent. William Juliff was educated in Boston at the Massachusetts Institute of Technology, and his first business engagement was in asbestos and copper mining. He subsequently became a mining engineer, doing extensive work in both the United States and Canada. As an officer of the Feldspar Corporation, Mr. Juliff is a valuable man, his mining experience being of inestimable worth in promoting the mining of the product on the Connecticut River.

Philip M. Robinson, vice president of the company, was born in Wilkes-Barre, Pa., in 1864, and practiced law in New Haven, Conn., 1886-1895, when he went to the Catholic University at Washington as secretary to the faculty, and was identified with the law school until 1903. Since the fall of 1907 Mr. Robinson has not engaged in active business until the incorporation of the Feldspar Products Corporation.

than the signal victory he achieved in the Washington trip contest of the Hartford Post, in January, 1900. We quote from the Post: "In that competition the candidate receiving the largest vote was given a week's trip to Washington at the expense of the paper, dating from March 4th, the anniversary of McKinley's inauguration, until the 11th inst. This trip also included the successful candidate's wife. Mr. and Mrs. Daniels won the contest, they having a grand total vote in the preliminary and final competition of 32,250. The total vote throughout the state was 134,898. Mr. and Mrs. Daniels went to Washington, saw all the sights, and shook hands with the president."

THE ANCHOR POST IRON WORKS

The Anchor Post Iron Works, located at Garwood, N. J., on the Central Railroad of New Jersey, manufacturers of wrought iron railings and gates, fence posts and wire fences of all descriptions, of which Mr. Nellis E. Day is manager of the New England branch in Hartford, was established 20 years ago in New York City, by W. H. Thompson & Son. With a small beginning, only four hands being employed, the concern is now one of the largest and most important in this section of the country, having an office at 165 Broadway, New York, and five branches. A large force of employes work daily in the factory, which has a floor space of over 25,000 square feet, and puts out annually a large amount of iron work in addition to over one million feet of fence. The product is sold direct to the trade in the United States and Canada, and the notable examples of their work are not only numerous, but are located in every section of the country. The board of officers and directors are as follows: H. G. Thomson, president; E. L. Waterman, secretary; W. H. Thomson, treasurer.

Nellis Edgar Day, who has been for four years manager of the Central New England branch of the Anchor Post Iron Works, is a native of West Avon, Conn., having been born in that town in 1871. His parents were Philemon R. Day and Henrietta M. (Woodford) Day. He was educated in the Unionville High School, and his first business occupation was in a general store. He was afterward in the office of the Upson Nut Company, was then engaged with his father in the fence business, assuming sole management upon his retirement in 1903. Mr. Day is located at 902 Main street, and is working in the interest of the



NELLIS EDGAR DAY

Anchor Post Iron Works, and has taken some notable orders in this vicinity, among them being the handsome new fence around Charter Oak Park.

Mr. Day is a Republican, and for two years served on the board of assessors. He is a member of Willis Lodge, A. F. and A. M., West Hartford. Besides his fraternal connections, he is actively engaged in church work, being for many years superintendent of the Bible School and deacon of the West Hartford Congregational Church. In 1899 he married Miss Bertha E. Lord of West Hartford. Mr. and Mrs. Day have one son, Donald G. Day.

HIRAM PERCY MAXIM

Hiram Percy Maxim, the inventor, was born in Brooklyn, N. Y., Sept. 2, 1869. He is a graduate of the Massachusetts Institute of Technology, class of '86, being the youngest student in his class. He married Josephine, daughter of ex-Governor Hamilton of Maryland, December 21, 1898. He has been engaged in mechanical, electrical and engineering pursuits for many years and his connection with Hartford concerns dates back to the time when he became chief engineer of the Electrical Vehicle Company, 1895-7; he was afterward president of the Maxim Silent Firearms Company, (New York); partner Maxim & Goodrich; inventor of electrical devices and ordnance; Columbia automobiles and the Maxim silencer, etc. He



GEORGE C. F. WILLIAMS

is a member of several mechanical, scientific and other clubs and organizations, and is also connected with the Automobile Club of America, Hartford Golf Club, Aero Club, (Hartford), and many others. His address is Hartford, Conn.

THE CAPEWELL HORSE NAIL COMPANY

The Capewell Horse Nail Company, organized in January, 1881, is one of Hartford's most prominent manufacturing concerns. Manufacturers of the famous Capewell Horse Nail, the Company has become known almost the wide world over for the great product which they make and which they send to all civilized countries. The Capewell Horse Nail is known everywhere. In addition to offices maintained in all the larger American cities, the Company maintains offices in Toronto, Canada, the City of Mexico, and in Yokohama. In all of these countries the Capewell Horse Nail is known and used extensively. The factory is located on Governor Street, corner of Charter Oak Avenue, Hartford. The president is George C. F. Williams.

HARTFORD MACHINE SCREW COMPANY

The Hartford Machine Screw Company, manufacturers of milled screws and parts, and makers of special turned pieces of any shape, nature or material for any purpose, and made from gold, silver, platinum, copper, brass,

bronze or aluminum, iron or steel wire, is one of the wonder factories of the world. Screws so small that the threads cannot be seen with the naked eye are made by this company by the millions and other screws and small parts are turned out by the workmen whose skill is that of the artist. The Hartford Machine Screw Company are makers and contractors for complicated parts of machinery and for all the intricate small pieces for small machines, clocks, watches, sewing machines, optical goods, electrical appliances, pistols, guns and typewriters. The factory buildings are among the most complete in the eastern states, and the force of workmen which numbers a thousand or more, are experts in their line.

THE PRATT & CADY COMPANY

The Pratt & Cady Company of Hartford, are iron and brass founders, and are makers of the famous brass gate valve, the Shirley valve and valves of other kinds, one of which, the largest in the world, is used at Niagara Falls for harnessing the waters used by several of the manufacturing plants there. The company are also manufacturers of water gauges, and gauge cocks, return steam traps and boiler feeders, fire hydrants, back pressure valves and checks and lock checks. The great valves made by the company has given the concern a wonderful reputation among mechanics and machinists of the world where their goods are used and are well known. The company's plant, on Capitol Avenue, is one of the largest and most important among all the great New England shops and turns out a class of goods that is used in almost every country in the world.

HARTFORD & NEW YORK TRANSPORTATION CO.

The Hartford & New York Transportation Company, organized in 1877, has done much for Hartford, Springfield and Connecticut River towns in providing cheap passenger rates to New York and developing coal, lumber and freight-handling facilities.

The company has proved a boon and blessing to the hundreds in this vicinity who make and receive freight shipments. The rates are low and the service insures shipments without delay. Freight put aboard a boat in New York one day is delivered in Hartford the next morning. Thus the delay which attends shipment by rail is prevented. In the months that the river is open for navigation, averaging nine

per year, an immense amount of business is done. There is a great difference between the old system of traffic on the river and the present.

Before the company entered the field there were a number of small owners working independently and this disorganized service resulted in great inconvenience to patrons. The change came thirty-five years ago, when the owners of various tugs and barges then employed in commerce on the river united in the organization of the Hartford & New York Transportation Company, taking stock to the amount of their various ownership valuations.

The earnings of the first year amounted to \$77,000 with a dividend to the owners of 6 per cent. In 1882, the vessels of the then bankrupt estate of the Hartford & New York Steamboat Company, with wharf property and leases were purchased. Still later followed the purchase of M. L. Darton's shipyard at Dutch Point, Hartford.

The Connecticut River has a torturous channel and some of its stretches are very shallow. That those big side-wheel steamers, City of Richmond and City of Springfield, now gone, were successfully navigated was the wonder of many boatmen.

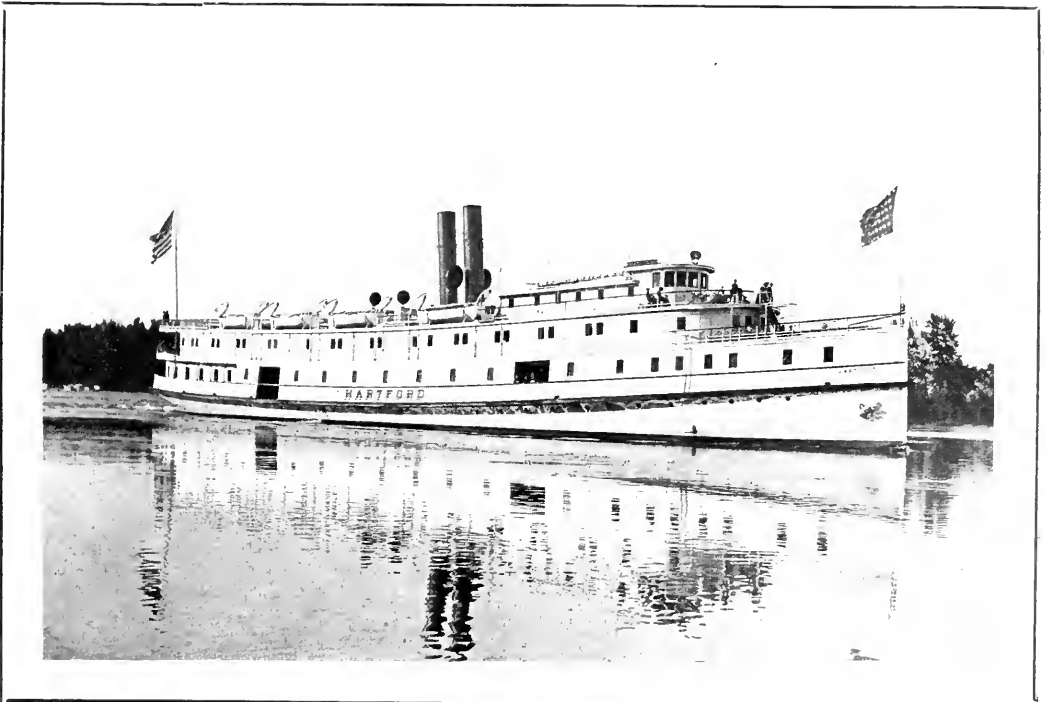
The year 1892 marked a new era in navigation, when the twin screw steam propeller Hartford was built. It was a long time before

people in the Connecticut valley ceased to look on the vessel with wonder. During the Spanish-American war the Hartford was sold to the government for Cuban service. She was followed for local service by the steamer Middletown in 1896 and in 1899 by the present steamer Hartford. Both boats have proved good investments.

In 1906 the stock was acquired by and in exchange for stock of the N. Y., N. H. & H. R. R. Co., rates and service remaining as before and the company operating distinctly separate from the railroad company. In April, 1908, its capital stock was increased and the boats and leases of the independent lines operating to Providence, Bridgeport and Portland, Maine, were added.

In addition to the steamships the company has thirty-one barges and six tugs in commission. A new barge is under construction and a new tug, Spartan, will go into commission this year. They have also a dredging, a ship building and a wharf building outfit.

C. C. Goodrich, vice-president of the company, has ably managed it since its organization. He has for years been advocating the improvement of the Connecticut river and favors a plan which provides for the widening of the channel to 200 feet with a depth of 15 feet. He is one of the most progressive men in the state.





JOSEPH H. GOWEN

Edgar L. Smith, assistant treasurer of the company, has long been connected with it. He is an indefatigable worker and his services have resulted in much good for the service.

THE EMPIRE LAUNDRY COMPANY.

So many excellent changes and labor saving improvements have been made in the manner and methods of doing the work in the public laundries that the methods of a few years ago are now looked back upon and smiled at for their crudeness. Hand work has practically been supplanted by a power produced by gas, steam and electricity. The back breaking methods observed by our mothers years ago are all gone and in their place are the labor saving devices which perform the work in an hour over which the family wash was worked and labored at for a day.

A decade ago the steam laundry business was comparatively young, but rapid strides in the production of laundering machinery were made and laundry work is done today, all the clothes, from the white pieces of lingerie, to the gingham dress and kitchen apron, and the heavier pieces of laundriable goods, are being washed, ironed and folded without being handled but once or twice by human hands.

The Empire Laundry, Hartford, is one of the most up-to-date establishments in this country, and undoubtedly one of the largest and most complete laundries in New England. In this plant laundry work is done in the

most modern way. The company has adopted an entirely new system of washing clothes. They are not torn, no buttons ripped off, the clothes are not ruined, but washed clean, coming out of the big machines as white and as sweet as those over which our mothers used to labor for so long in trying to "do up" some particular piece for some special occasion.

The Empire Laundry is owned by Mr. Wm. E. Fanning, and the main office is at No. 24 Church Street. Mr. Fanning is a well known business man who has been serving the public for a great many years and who has always taken a deep interest in all the movements for the betterment of the city.

JOSEPH H. GOWEN.

Joseph H. Gowen, proprietor of the Hartford Apron and Towel Supply Co., is a native of New York, having been born in Fort Covington. His early education was received in Malone, N. Y., after which he removed to Springfield, Mass. His entry into the activities of life was at farming. For several years he was in the milk business and from that pursuit he branched out as a groceryman at Gilbertville, Mass. Subsequently he went out as a salesman for Kibbe Brothers of Springfield.

From 1890 until 1893 he was identified with W. F. Schraft & Co. of Boston, wholesale confectioners. His next and last venture was to come to Hartford as junior partner in the Hartford Apron and Towel Supply Company. It was the pioneer concern of its kind in the city and following days of struggle has developed into a really important industry, one of the largest outside of Boston and New York.

Three months after organization Mr. Gowen bought his partners' interests and has since continued alone under the firm's original name. Mr. Gowen is not without a sense of humor. He recalls that at the time he took over the business there were liabilities of about \$1,700 with assets down to the \$300 mark. "I guess my rating is better today," he said.

In 1909 Mr. Gowen, who is a staunch Republican, was elected to serve as councilman from the eighth ward and was a member of the joint standing committee on nominations. His keen interest in politics coupled with ability as an organizer resulted in his election as chairman of the Republican ward committee.

Mr. Gowen is a member of the Hartford Business Mens' Association, Hartford Road Drivers' Club, Putnam Phalanx, Connecticut Lodge, No. 93, I. O. O. F., St. John's Lodge, A. F. & A. M., Hartford Commandery and Order of Golden Cross. He is an enthusiastic auto-

mobilitist and has an attractive residence at No. 664 New Britain avenue. Of excellent judgment, good business principles and genial address he represents a splendid type of good citizenship.

THE BENNETT MANUFACTURING COMPANY

The Bennett Manufacturing Company, located at Elmwood, and engaged in heat treating steel, is perhaps the newest of the many manufacturing concerns established and thriving in the great Connecticut valley.

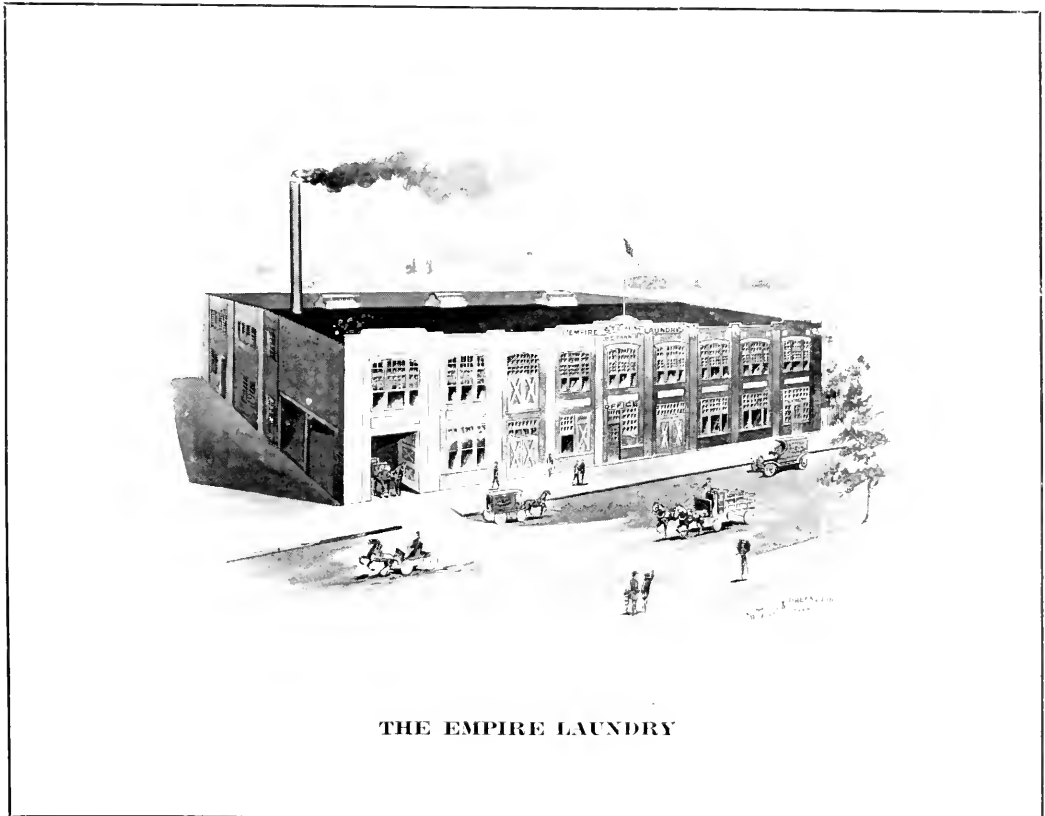
The Bennett Manufacturing Company, incorporated under the laws of Massachusetts in December, 1911, began operations in March, 1912, in the manufacture of carbonizing compound, and a secret process of heat treating steel, with one customer, the Waterbury Tool Company, and from that one have today a very large number of the great manufacturing concerns of Connecticut among their customers, together with a large number of others in New England and New York.

One of the first contracts taken by the company was that of treating cylinder barrels to go on the turret mechanism of Jap-

anese battleships. Success, followed by growth and expansion, has been the result of the company's efforts during the six months of its existence and it looks as if these results were to continue, for great prosperity stares the company in the face and orders and work bear out the pleasing indications.

It has been the custom of manufacturing industries to make their tools from crucible tool steel, the cost of which ranges from 16 to 25 cents base, per pound. The first cost, together with the extra cost, for machining this material, makes this an expensive proposition. This company advises the use of Open Hearth Machinery steel in the manufacture of all these tools. Owing to the fact that this steel can be purchased at a price as low as 1.8 cents per pound, and a guaranteed saving of 50 per cent on machining is assured, the manufacturers in general take kindly to this proposition.

The growth of the business is due to the fact that by convincing one manufacturer that tools made from this material and treated by the Bennett process are equal and in many cases superior to those made from crucible steel, is naturally pleasing to him, and he in



THE EMPIRE LAUNDRY

turn does not miss an opportunity to inform his friends of the possibilities of this process.

Since the establishment of the plant at Elmwood six months ago, the business has grown about as fast as the company and the working force could handle it. At the present time the capacity for treating steel is from two and a half to five tons a day, and a capacity of ten tons a day for the carbonating compound. The factory force is at present engaged in work for a large number of Hartford and other Connecticut manufacturers and many from outside the state, all of whom have found the process used by the Bennett Manufacturing Company to be the very best—the superior process now in use for this purpose.

The company asks from manufacturers a trial and suggests that they make a reamer, tap, drill, threading, thread rolling, blanking, forming or a cold striking die, forming or milling cutter of machinery steel, and send it to them by express, prepaid, and they will cheerfully harden the first tool gratis, and in this way convince those who want to know about the great process which the Bennett Manufacturing Company is using. It is a manufacturer's money saver. It saves the cost of manufacturing.

The company also manufactures the "Celeritite" the fastest as well as the lowest priced carbonizing compound on the market.

The officers and directors of the company are: E. L. Shubert, Hartford, president; F. L. Drew, Boston, vice-president; J. F. Sheldon, Boston, secretary; E. M. Parker, Waltham, treasurer; W. R. Bennett, Hartford, assistant treasurer and manager.

THE BROWN-COLLINS GAS ENGINE COMPANY

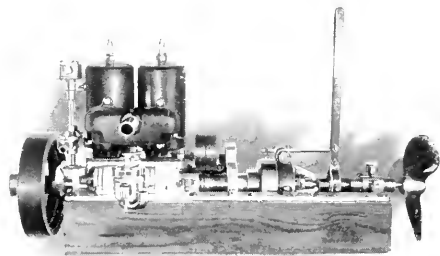
One of the newest and most promising of Hartford's manufacturing enterprises is the Brown-Collins Gas Engine Company organized and incorporated in January of the present year. Located at No. 6 Ford Place, the Company is engaged in manufacturing the new style marine and stationary gas engines of which B. F. Brown is the original designer, and who is also connected with the B. F. Brown Gas Engine Company of Syracuse and Schenectady, N. Y.

Great praise is given to these engines for their power and effectiveness and much is said in commendatory tones for their simplicity and compactness. They are especially designed for light weight power boats, canoes and tenders and for belting outfits, and for this class

of work they are unsurpassed, unequalled for style and finish and stand high among mechanical engineers for their stability and power results.

These motors are made in the highest style of the art, in engine building. All working parts are ground to the limit gauge and all parts are interchangeable. The engines are built on a plan that is simplicity itself and are particularly noticeable because of the absence of water pipes and other attachments which tend to make them intricate and complex.

Already the company has a number of or-



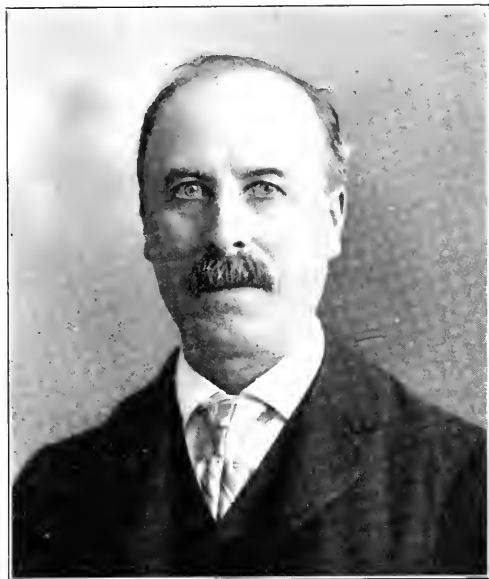
ders on hand and have established a plant on Ford Place where the work is being executed. Among the orders are several for various size engines, the engines being built from a one and a half to a twenty horse power, and more are coming in. During the fall and winter the Company expects to be busy and the indications point strongly in that direction.

The officers of the Company are: President and Treasurer, F. S. Collins; Vice-President and General Manager, B. F. Brown; Secretary, Clarence Seymour.

THE CALLAGHAN BOX FACTORY

Users of fine fancy, holiday, plain and ordinary paper boxes might well give a thought to a paper box manufacturing concern in Hartford managed by a woman, a business woman and a successful business woman, too. This thriving box concern was established by C. J. Callaghan in Union Place, in 1883, with about six employes, and a capacity at that time of about 700 boxes a day. Now the plant is located at 333 Windsor Avenue, and has a capacity of from 2,500 to 5,000 boxes a day.

The concern started years ago with three machines operated by hand and it now has 17 operated by electricity, and thirty operatives find steady employment there. The business



C. J. CALLAGHAN

was started by C. J. Callaghan, who died in 1906. Mrs. M. A. Callaghan took up the business upon the death of Mr. Callaghan and by a persistent adherence to strict business principles she has not only increased the business properly, but has enlarged the plant and the capacity of the plant. Mrs. Callaghan is one of Hartford's successful women. She took immediate possession of the business and her methods and manners of conducting this manufactory have been proven to be more than successful.

Among the specially designed boxes which the Company manufactures are a lot of high-class leatherette covered and fancy lined paper boxes, as well as a fine grade of silk lined boxes for the silver and other high class trade. The Company sells direct to the trade and to the jobbers and covers a territory reaching as far as the big cities of the west and south. New England is covered thoroughly.

The factory is located at 333 Windsor Avenue and is completely furnished and fitted with all the necessary machinery and paraphernalia for doing the extra work. Mrs. Callaghan will be compelled soon to enlarge the factory building, for the business is constantly increasing and the present quarters are becoming more cramped every day. The increased trade brought about by the woman manager is responsible for this agreeable state of affairs. Much credit is due to Mrs. Callaghan for her successful business ability.

THE HART MANUFACTURING COMPANY

The Hart Manufacturing Company, a New Jersey corporation, located at the corner of Hamilton Street and Bartholomew Avenue, Hartford, manufacturers of Electric Light Accessories, "Diamond H" Switches, etc., was incorporated in 1898 by Gerald W. Hart, T. B. Enders and Elwood C. Harris.

The business of the Company was first started at 302 Asylum Street, where it remained for five years, at the end of which time it moved into a new factory building at 103-5 Allyn Street, remaining there until the new building at Hamilton Street and Bartholomew Avenue, occupied at the present time, was completed and ready for occupancy in December, 1910.

From the beginning the business of the Company was a success, and from the start, when less than a dozen hands were employed, the business began to grow. There seemed to be a steady demand for the goods bearing the "Diamond H" trade mark and manufactured by the Hart Manufacturing Company, for the reason that they were apparently better than other manufactured goods of the same description. The product of the Company consists of Snap Switches of all types, Automatic Door Switches, Door Bolt Control Switches for Hotel use only, and Remote Control Magnetic Switches up to 1600 light capacity.

All these goods were designed by Gerald W. Hart, and are so perfect in design and construction as to make them the very best goods on the market. The excellence of the goods is shown in the fact that they are in constant demand in nearly every country on the face of the earth, and the Company maintains offices not only in several of the important cities of this country, but in London as well, where a complete stock of the manufactured goods are kept constantly on hand to supply the demand at the shortest possible notice.

The London office handles the business of the Company both in Great Britain and on the continent, and in the British colonies. The volume of trade done from the London office is quite large and is constantly increasing.

So well acquainted with the excellence of the Hart Company's goods are the contractors and electricians that in very many cases are these goods stipulated in contracts and agreements when contracts and agreements are made. For a perfect and complete system of lighting, either in the home, the factory, or the mill, the electric accessories should be made by the Hart Manufacturing Company. The Company's product is sold to both the trade and to jobbers and goes over the whole world.

The very excellent Door Bolt Control Switch for hotel use only is one of the many perfect and money-saving devices which this Company produces. This Door Bolt Control Switch is so made and attached to the door of a room at a hotel that when the door is locked from the outside the current of electricity running into the room is cut off and the saving is thereby made by the proprietor or manager. The unlocking of the door from the outside turns on the current and the lights, should there have been any with the current on, they will be instantly re-lighted as they were when the door was locked. Locking and unlocking of the door from the inside has no effect on the control switch whatever. These Control Switches have been known to have

saved hotel managers as much as \$5.95 per room per year.

The new factory building of the Hart Manufacturing Company is one of the most complete in the city of Hartford. Built of brick and stone, four stories with a basement, the building contains all the added conveniences of modern factory buildings. Every floor and every room is large, light and airy and contains all that the most exacting law could require in the way of comforts and conveniences for the operatives. Special designing and constructing rooms are set aside for special experimental work and modern laboratories and elevators are large and roomy; the stock, packing and shipping rooms are all fitted with the needed requirements and each is supervised by a foreman or a superintendent who looks after the welfare of his help.

The officers and directors of the Company are Gerald W. Hart, president and treasurer; T. B. Enders, vice-president; A. W. Harris, secretary.

THE SKAT COMPANY

The Skat Company of Hartford, manufacturers of soap, is growing so rapidly that H. A. Blakeslee and R. H. Blakeslee, who own the business, contemplate erecting a plant in Newington adjacent to the railroad to have more favorable shipping facilities. The



THE HART MANUFACTURING COMPANY

present plant is worked to its utmost capacity in order to keep up with orders.

The original plant was in the loft of an old barn, where the output was about one hundred cans daily. In the summer of 1908 a separate factory was erected on Francis Avenue, adjoining the New York, New Haven & Hartford Railroad. This new factory was equipped for the manufacture of tin cans used for putting up "Skat," a hand soap that has met with increasing favor. During the winter of 1910 a soap-boiling plant was added so that now the company makes practically the entire product in its own plant.

There are seventeen hands employed in the factory which has an output of over 19,000 cans per day. The total output last year was 1,600,000 cans.

Messrs. Blakeslee attribute their success quite largely to the fact that they have given quality with quantity at reasonable prices. The product is known all over this country now and shipments are even made to South America, Hawaii, England and Denmark. Several car-loads of tin plate are used annually and in the neighborhood of 200 tons of finished base soap. Pumice, in large quantities, is imported direct from Italy.

At the present time the company manufactures Skat hand soap and Skat cleaner. In the near future others soaps used for laundry and toilet purposes will be made. When the plant is built in Newington there will be no better equipped one of its kind in the country.

THE F. C. STURTEVANT COMPANY

The F. C. Sturtevant Company, manufacturers of Poultry and Veterinary Remedies, was incorporated in 1904, the capital stock being \$25,000, the stock now being \$50,000. An idea of the business growth of the concern is shown in the fact that when first started the output annually was about \$5,000, and now it is \$60,000 a year. The building used in the manufacture of these Poultry and Veterinary Remedies is one of four stories and contains 10,000 feet of floor space.

The goods are sold to jobbers and the retailers in the United States, Canada, Mexico, and other countries, and exports are made to South Africa, Australia and South America. The Columbia Antiseptic Healing Powder is one of the standard healing remedies and has an enviable reputation for its healing powers and its effectiveness. It is good for man or beast and has wonderful powers for healing sores of any kind, and is for blood and skin eruptions, irritations, chafing, and for any af-

fliction with which a horse or other animal might be suffering.

The business is now owned by F. H. Prior, and C. S. Fosselman, having been bought from F. C. Sturtevant, the founder. The present officers and directors include F. H. Prior, C. C. Hawkins, I. V. Prior and W. E. Bradley.

AUSTIN ORGAN COMPANY

The Austin Organ Company, builders of Electric and Tubular Pneumatic Pipe Organs and Automatic Symphony Pipe Organs, has a record of building ten four-manual organs last year, which is more than any other organ firm in this country, and this besides a large number of three and two manual organs.

The Austin Organ Company has had an unusual era of prosperity since its organization. Located at 158-166 Woodland Street, Hartford, the Company has built and has placed more magnificent organs in prominent buildings during the last few years than any other company. A list of the notable places in which the Company has placed magnificent instruments would include many colleges, libraries, churches, auditoriums, city halls and homes of the country reaching from Maine to California and from Michigan to the Gulf of Mexico. One of the most prominent locations of an Austin organ is in the John Wanamaker concert hall in Philadelphia, where it is listened to daily by thousands of people.

The Austin Organ Company is making an especial feature of the universal air chest system connected with the organs which they build and claim that it provides immediate access to all parts of the action, even while the wind is on, reducing the cost of maintenance to a minimum.

John T. Austin is president, John Spencer Camp, vice-president and treasurer; Waldo S. Pratt, secretary; and these, with Basil G. Austin, form the board of directors.

THE TERRY STEAM TURBINE COMPANY

The Terry Steam Turbine Company, established in 1906 by E. C. Terry, and incorporated by E. C. Terry, J. S. Hunter, and L. C. Grover with a capital stock of \$250,000, now has a working force of 100 employes.

The Terry Turbine is used on the Battleship Connecticut and on sixteen United States torpedo boat destroyers for auxiliary power as well as in revenue cutters. The largest boiler feed installation in the world consists of pumps driven by Terry Turbines. The territory covered by the Company consists of the whole United States, and the export is enormous.

The plant of the Company at 874 Windsor Street, corner Windsor Avenue, where these famous Turbines are made, is one of the busiest places in Hartford. The floor space is 16,000 square feet, and is being increased to 33,400 square feet. The general sales rooms are at 90 West Street, New York, and there are branch offices in Boston, Philadelphia, Pittsburgh, Cleveland, Chicago, Detroit, St. Louis and many other important cities.

Steam Turbines are becoming unusually popular and are taking the place of other engines which have so long been used for power purposes. The Terry Turbine Company is crowded with orders and more are continually coming in. The business of the Company is constantly on the increase and there are indications not only of an enlarged building capacity, but an increased force of workmen that will number considerably above 200.

LEVERING & GARRIGUES COMPANY

The Levering & Garrigues Company, Structural Iron and Steel and Ornamental Iron Work for buildings, is a manufacturing concern with a branch office in Hartford that has been in existence for years. The company was established in 1888 in Philadelphia by William M. Levering (now deceased), and William A. Garrigues, and incorporated in 1902 by William A. Garrigues and his present associates. The original capital stock was \$20,000 which was subsequently increased to \$150,000 and then to \$250,000. At the start the number of employes were but few and the plant small and inconvenient. Since then the plant has been enlarged and located at Dunellen, N. J., 25 miles from New York on the Philadelphia and Reading railroad, which has been increased from time to time and which has been enlarged so that the capacity is now for thirty thousand tons of structural iron work in addition to miscellaneous and ornamental iron work. The growth of the business of the Company has been gradual from about \$250,000 a year to \$2,000,000 at the present time. The product is sold to builders and owners and the territory covered includes New York, New Jersey, New England, and the Pacific coast. The Company's plant is one of the largest in the east. The Hartford office is at 36 Pearl Street, and is in charge of R. F. Gadd as manager.

THE CUSHMAN CHUCK COMPANY

The Cushman Chuck Company, established in 1862 by Austin F. Cushman in Hartford,

is one of the big, reliable manufacturing concerns of Hartford, and has been for years, Manufacturers of Lathe Chucks, Drill Chucks and Face Plate Jaws, the Company has long since made an enviable reputation for itself as one of the leading manufacturers of Connecticut.

The product of the Company is sold in the United States and Canada by all dealers in machinery and tools, and the goods are known and relied upon everywhere as being of the first class. They have stood the test for years and are now regarded as among the best in the world.

The Cushman Chuck Company was started fifty years ago, a few hands only being necessary to do the work. Now a handsome big factory stands on Cushman Street, Hartford, containing an immense floor space of over 30,000 square feet, and where more than 150 hands are engaged in turning out the Cushman product, known the world over as the best. The office, sales rooms and shipping departments are on Ann Street, where 15,000 square feet of floor space is used. The offices are: A. F. Cushman, president; E. L. Cushman, secretary and treasurer; F. H. Dean, assistant secretary; A. P. Sloan, superintendent.

W. H. PICKERING & COMPANY

W. H. Pickering & Company, Engineers and Machinists, and Dealers in Engineers' Supplies, is an establishment of 28 years' standing. The plant today at 110 Commerce Street, Hartford, was started in 1883 by W. H. Pickering as a general machine shop and work of that kind has been carried on extensively.

The firm today carries a large and complete line of portable tools to bore cylinders, valve ports, and turn crank pins in position without removing same from engine. Portable key seater for splining shafts without removing from hangers, and portable hydraulic presses for pressing on and off cranks and couplings, etc.

The firm is extensively engaged in making repairs to engines and all kinds of machinery. They are agents for the Nagle Engines and Boilers and make a specialty of selling and setting up in position these famous engines and boilers and other machinery.

W. H. Pickering & Company are extensively engaged in building machinery and parts for machines everywhere. They do an extensive machinists' business and have a trade covering a large part of the state. Orders by mail are promptly attended to.

HARTFORD--Its Hotels & Theatres

What Accommodations the City Offers To Travelers and Pleasure Seekers

No city in the state of Connecticut is better equipped with first class hotels than Hartford. In this respect the Capitol City can accommodate more guests in her several hotels than other cities of larger size and with reputations of having larger and better hotel accommodations.

All of the hotels of Hartford are well known and popular. Their unexcelled accommodations, the excellence of their cuisines, and the general conveniences which they possess make them highly entertaining to the traveling public and temporary stopping places for those who have occasion to be away from their homes for brief periods.

The Allyn House, the Heublein and the Garde are hostelrys which have a national reputation. They are known by every traveling man from the Atlantic to the Pacific, and by thousands of automobilists who tour the state almost every month in the year. As family hotels they frequently entertain large

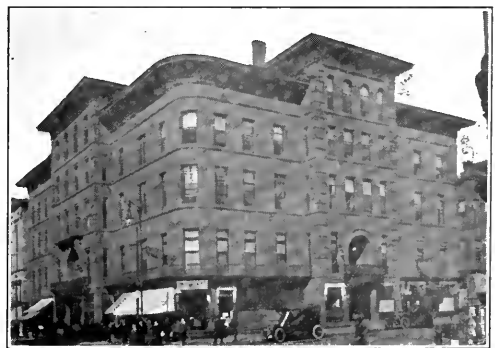
parties who find it extremely convenient to occupy suites and apartments there and to enjoy the accommodations which they afford.

The New Dom Hotel on Trumbull Street, the Sigourney House on Main Street and Long's Hotel on State Street are commercial hotels with excellent reputations, which entertain hundreds of guests every month, while the later additions to the number in the city, the Highland Court and the Dillon Court apartment hotels, are among the best in the country. These hotels are becoming immensely popular and are almost daily filled with transient guests attracted by the glowing accounts of their excellence.

While possessing but few in point of number, the hotels of Hartford are capable of accommodating many hundreds of people at one time and giving them the best accommodations which only the best hotels can give. There are several smaller houses which accommodate transient guests, and although they are excellent in point of service and accommodations they are not listed among the public hotels of the city.



GARDE HOTEL



ALLYN HOUSE



WALTER S. GARDE

WALTER S. GARDE

Walter S. Garde, of the Hotel Garde, Hartford, is a man well and favorably known not only in Hartford and vicinity, but throughout the state and far beyond its borders. The hotel business naturally brings one into touch with the masses, but it requires a strong character, a tactful, consistent personality and genuine business perception of discernment to make and hold friends. All these qualities Mr. Garde possesses. He was taught them when young, and very fortunately has retained and carried them into his business life.

Mr. Garde was born in Meriden, Conn., thirty-six years ago. He was educated in the Southington High School, the Hopkins Grammar School and the Yale Law School of New Haven. He has been a resident of Hartford not more than seven years, but during that time has firmly established himself in the business, social and the fraternal life of Hartford. He is a prominent Mason, a member of the Knights of Pythias, Royal Arcanum, the Ancient Order of United Workmen, the Elks and many other social and civic organizations. He is a member of the Republican Club of Hartford, Country Club, Union League Club of New Haven, and holds membership in several others.

In his many and varied business connections he has displayed sound judgment and his advice is frequently sought on financial matters. He is president of the Roslyn Investment Company and the Hartford Investment corporation. He is vice-president of the Eastern Machine Screw Company and a director of the People's Bank and Trust Company, and also of the New Haven, Hartford, Norwich and Colchester Railroad, and the Heel Plate Corporation. He is also president of the Hartford Dispensary.

Mr. Garde has always been deeply interested in politics, city, state and national. He is a staunch Republican, and for the past two years has been a member of the Republican State Central Committee. He attended the last Republican national convention, held in Chicago, and is a warm admirer of President Taft.

Nothing attests his popularity more than does the success of the Hotel Garde, which, under his direction, has become one of the leading hostelrys in the east. The Garde is located at No. 370 Asylum Street, corner of High Street, and is only one block from the Union station. It is a modern hotel in every respect with hot and cold running water and long distance telephone in every room, and



WILLIAM TEE

with eighty private baths. The hotel has accommodations for five hundred guests. It is on the direct automobile route from New York to Boston. Many notable banquets have been held at the Garde at which the service was par excellence. Hartford may well be proud of this hotel.

WILLIAM TEE

William Tee, manager of the Heublein Hotel, was born in London, in 1873, his father being an inn keeper. Mr. Tee started his business career at the bottom and worked his way up to the prominent positions he has held, including the management for five years of the



HEUBLEIN HOTEL



JOHN J. DAHILL

Auditorium Annex in Chicago, and six years at the Hotel Netherlands, Fifth Avenue and 59th Street, New York City, and the management of the Heublein. Mr. Tee was married April 20, 1895, to Miss Marian A. Johnson of Chicago, and they have one son, Earle Tee.

JOHN J. DAHILL.

Since 1873, when he was 13 years old, John J. Dahill has been connected with the Allyn House, one of the famous hosteleries in New England. He entered the employ of R. J. Allyn, the proprietor, as a bell boy, and made friends and acquaintances and was advanced in prominent positions rapidly. At the end of fourteen months he was made day clerk, and chief clerk six years later. Upon the death of R. J. Allyn in 1888, the business was turned over to Robert Allyn, Mr. Dahill continuing as chief clerk until 1890, when he was made the manager of the house. He remained as manager under the Allyn estate which came into possession of the property about fourteen years ago. The hotel was closed in 1898, during which time it was remodeled, renovated and improved under the direction of Mr. Dahill, and was reopened in October, 1899.

The Allyn House is known the wide world over as one of the best of the high class hotels in the United States. Time and again the most prominent men in the Republican and Democratic parties have made this house



CLIFFORD D. PERKINS

their abiding place during their stay in Hartford, and it has become as much of a meeting place between politicians in Connecticut as was the famous Fifth Avenue Hotel in New York. Manager Dahill has therefore entertained and given comforts to more prominent political men than comes ordinarily to the average hotel proprietor.

Personally Mr. Dahill is a friendly, affable gentleman, with a high regard for everyone and especially those who stop within his gates. He has a happy faculty of remembering names and faces and gives the glad hand to his guests and calls them by name when the guest is unaware that he is even recognized.

Mr. Dahill was married to Mary E. Fitzgerald in 1884, and two children, a girl and a boy, were born to them. Mr. Dahill holds membership in the Hartford Lodge of Elks, Foresters of America, Hartford Yacht Club, Hotel Men's Mutual Benefit Association, and he has been president of the Connecticut Hotel Association. He is also a member of several social and civic organizations and is highly popular not only in his place of business, but elsewhere as well.

CLIFFORD DELMAR PERKINS

Clifford Delmar Perkins, Manager of the Highland Court Hotel, is a man whose hotel experience has been wide and varied, and whose latter years have been spent as manager of the hotel he is at present engaged in



THE HIGHLAND COURT HOTEL

on Windsor Avenue, Hartford. Mr. Perkins was born in Colchester, Conn., in 1866, his father being Octavius Harrison Perkins and his mother, Ellen (Niles) Perkins. He was educated at Titusville, Penn., and finished at Bacon Academy, Colchester, Conn. He afterwards engaged as clerk in the general store at Merrow, Conn., the store at that time being owned by J. B. Merrow and Sons. One of the sons, G. W. Merrow, is now the owner of Highland Court Hotel. He subsequently engaged in the silk business, being identified for several years with the Springfield Silk Company, and the Ætna Silk Company of Norfolk, Conn. Mr. Perkins started in the hotel business in 1893 with Mr. E. C. Stevens, proprietor of the Stevens House, Norfolk, Conn. He was afterward connected with the Hotel Garde, New Haven, Conn., and remained there four years around the early nineties. He afterwards became associated with the Grenoble Hotel, under the Leland management, and for four years managed the Mohican Hotel, New London, Conn., owned by Frank A. Munsey. Mr. Perkins has also been at the head of the

management of hotels on the Indian River, in Florida, and successfully directed the fortunes of these famous hostelries of the South. He came to the Highland Court Hotel in Hartford, September 1, 1904, and under his direction and management has made this hotel one of the best and most popular in this part of New England.

Mr. Perkins is a member of Washington Commandery, Knights Templar, and Sphinx Temple of the Mystic Shrine. He was married in 1903 to Miss Gertrude Allender of New London, Conn.

DILLON COURT HOTEL.

The Dillon Court Hotel, one of the finest apartment hotels in the country, is the property of Richard J. Dillon, who has been a resident of Hartford all his life. The building is of brick with marble stone decorations, the interior being finished throughout with mahogany, oriental rugs and tapestries. The spacious dining rooms, and lounging rooms, smoking and writing rooms and reception parlors are furnished and fitted with the



RICHARD J. DILLON



ALBION F. ALLEN

elaborateness of modern and ancient decorative art.

The hotel is centrally located at High and Church streets, within a block of the Union depot and but ten minutes' walk of all the theatres and the business section of the city. The cuisine is equal to the best in the country and the sleeping apartments so arranged as to give guests all the advantages of light and air. The house has 200 rooms, all with baths, and each one contains all the modern conveniences with which big hotel guests are accustomed. It is managed on the American and European plan, and in connection with the house a garage, with large capacity, is maintained. One of the features of the hotel is the buffet, which attracts not a little favorable attention. There are suites and apartments so arranged that light house keeping can be carried on and in these all the modern, up to date conveniences have been installed. The building was designed by Architect L. D. Bayley and erected by Wm. F. O'Neil.

Richard J. Dillon, the owner and builder of the hotel, has been a life long resident of Hartford. He was born in this city. Mr. Dillon engaged in the restaurant business when he was old enough to work and has kept everlastingly at it. He owned all the restaurants along the line of the New York, New Haven & Hartford Railroad and maintained the chain for years, still having many of them in his possession at the present time.

Mr. Dillon has been identified with many public and private business enterprises in and about Hartford and has, through careful and considerate attention to business principles, made a success of his efforts. He is a heavy real estate owner and is interested in the Riverside Trust Company on Pearl Street.

Mr. Dillon is a Democrat in politics and at the present time a charity commissioner. He belongs to several civic and secret organizations and is one of the most charitable men in the city, being especially interested in hospital movements and in the care and comfort of the inmates of those institutions. He is well known throughout the state and New England. Mr. Dillon was married to Margaret J. Mahoney, and they have two children, Richard J. and Grace Dillon.

Albion F. Allen, manager of the Dillon Court Hotel, is a hotel man whose experience was secured in the largest and best hotels in this country. He was born in Pittsburg, his father being a contractor. He was educated in Pittsburg schools. He was at first proprietor of the Hotel Congress Hall and the Hotel Albion at Atlantic City, N. J., and in these famous hotels he made his reputation as a hotel manager and proprietor. Later he became manager of the Hotel Desworth at Atlantic City, and the representative of the Hotel Rudolph, two of the most famous watering resort hotels in the world. As the representative of the Rudolph Mr. Allen be-



DILLON COURT HOTEL
DESIGNED BY
LEWIS D. BAYLEY

THE DILLON COURT HOTEL



LEWIS D. BAYLEY, Architect



WILLIAM F. O'NEIL, Builder

came well known in New York and other prominent cities throughout the United States and through his efforts some of the greatest and most noted conventions ever held in this country were held there.

Mr. Allen is a man who makes friends easily and holds them. He is a pleasant, affable gentleman, one with a generous, sympathetic nature, who is interested in the things other people are and whose advice is well worth having. In politics he a Republican, but does not engage actively in the game.

LEWIS DAVIS BAYLEY

Lewis Davis Bayley, Architect, 49 Pearl Street, was born in Derby, Vermont, his parents being Joshua and Orrilla (Day) Bayley. They were both from New England ancestors. His father was a merchant, a mill owner and a farmer. Lewis D. Bayley after leaving the public schools took up the study of architecture and has been in practice about 30 years. In 1882 he was in Louisville, Ky., and came to Hartford in 1897, where he formed a partnership under the firm name of Bayley & Goodrich, which partnership was dissolved five years ago, after which Mr. Bayley continued in the business under his own name at 49 Pearl Street.

Mr. Bayley has been eminently successful in his work, and even when a young man designed some of the most important buildings in Louisville and elsewhere in the South. He planned and erected one hundred and seventeen residences in Louisville. His work has always been of the artistic order, but up-to-date and particularly suitable for the purposes for which the buildings were to be used. Time and again he has received encomiums of praise for the work accomplished and highly commended for his ability and his interest in seeing that the work of construction was properly carried out.

Among the buildings in Hartford which he designed and which show to excellent advantage, are the Garde Hotel on Asylum Street, the Dillon Court Hotel, on High Street, Highland Court Hotel, Windsor Avenue, and among the apartment buildings may be mentioned Lenox Court apartments at Ann and Church Streets, the Harvard apartment house, Washington Court apartments, (the latter now in course of construction on the corner of Washington and Vernon Streets,) the Belden apart-

ments, the Universalist building, torn down to make room for the Travelers Insurance building, besides many fine residences in the city and suburbs. He is the designer of the New Princess Theatre which is to take the place of the Hartford National Bank building now standing on State Street, also the new Hebrew Institute—The Talmud Torah—(the cornerstone of which was laid August 24th last.)

Mr. Bayley is a member of all the Masonic organizations in this city and also a member of the Hartford Business Men's Association.

SIGOURNEY HOUSE.

Under the same management for nearly forty years tells in a few words the reason why the Sigourney House, No. 1150 Main Street, Hartford, has been conducted with such great success. The Sigourney House was established forty-two years ago and has been conducted by Mrs. N. J. Coyle all but one year of that time.

This old hostelry stands at the head of Trumbull Street, a most advantageous location, being in close proximity to the Union depot and the center of the city. It has forty guest-rooms all light and airy. From nearly all of them there is a commanding view of either one of Hartford's busiest thoroughfares or the historic Connecticut River.

Special attention has always been paid by Mrs. Coyle to the cuisine and service, which are unsurpassed. The place is quiet, cheerful and hospitable, but no adequate conception of it can be secured from an exterior view.

Before her marriage, Mrs. Coyle was Nancy Jane Bill. She is of English ancestry and was born in Southwick, Mass., the daughter of Erastus and Phoebe Rood Bill. She was united in marriage June 1, 1851, to Owen Coyle. It was the first ceremony performed in the Fourth Congregational Church of Hartford, the clergyman being the Rev. Dr. Patten. Mr. Coyle died in January, 1875. Three daughters were born to the couple, all of whom are living. Miss Mary Coyle assists her mother in the management of the house. That several persons have resided continuously for years in the hotel attests to its popularity.

The Sigourney House was opened by a Mrs. Downes in 1870. She left in March, 1872, and Mrs. Coyle took possession. Within a year Mrs. Coyle has made some alterations in the house, which make it spick and span. The dining room has been refurnished and electricity has replaced gas. Her personal attention to everything in the hotel has greatly enhanced its reputation.



NEW DOM HOTEL

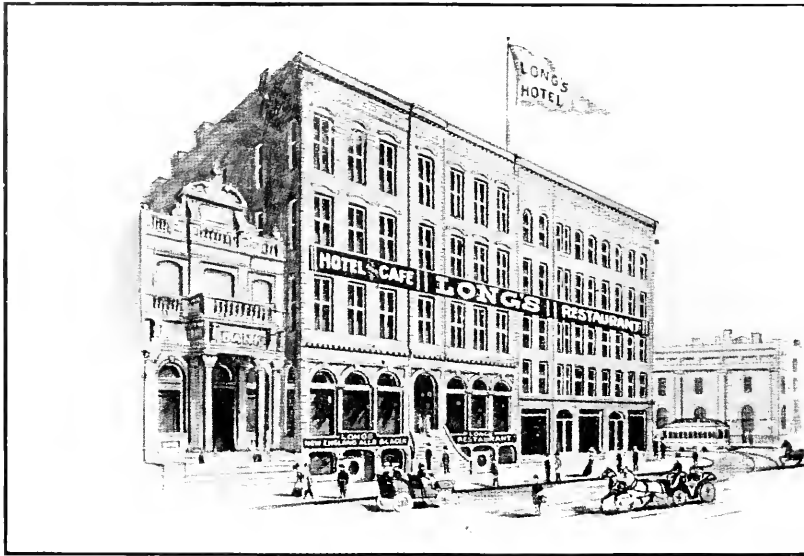
HERMAN TOBIAS

Herman Tobias, Proprietor of the New Dom Hotel, was born in 1872 in the town of Canton, Conn., his parents being Theodore and Pauline (Freeman) Tobias. He received his early education in the public schools of Hartford, and for fifteen years was baggage master in the employ of the New York, New Haven & Hartford Railroad Company. He resigned this position to become proprietor of the Sea View Hotel at Saybrook, Conn., which he successfully conducted for a number of years. He then became a partner of Joseph Davenport of this city in the restaurant business, and in July, 1911, became manager and proprietor of the New Dom Hotel.

In 1898 Mr. Tobias was married to Margaret

Whalon of Meriden. He is a member of Hartford Lodge of Elks and of Ararat Lodge, No. 13, I. O. O. B.

The New Dom hotel of which Mr. Tobias is now proprietor, is one of the leading commercial hotels of Hartford. The house has 150 rooms, all modern conveniences, including hot and cold running water, electric lights, telephones and baths and twelve large sample rooms. It has recently been overhauled throughout and a new lobby facing Trumbull Street has been built. Under the new management the house has enjoyed a splendid patronage and is today one of the most popular and successful hotels in this section of New England. The prices are reasonable and the accommodations the very best.



LONG'S HOTEL

**LONG BROTHERS' PALACE RESTAURANT
AND HOTEL**

Long Brothers' Palace Restaurant and Hotel, 78-82 State Street, Hartford, is one of the popular places of the Capitol city. The great hotel and restaurant is fitted up with all the requirements to make life comfortable and pleasant, and the conveniences are too numerous to mention. It is a headquarters for theatrical and athletic people and many other prominent people in all walks of life make their home there when in Hartford. John C. and Timothy J. Long are popular men and have made their hotel a popular place.

WILLIAM GILBERT BAXTER

William G. Baxter, the Decorator, dealer in wall paper, metal ceilings, etc., is one of the representative business men of Hartford. He established himself in business in this city

in 1891 and has been prominently before the public ever since. He was born in Springfield, in March, 1858, and came to Hartford after securing his education in the public schools and getting twelve years' business experience. He has completed many contracts for interior decoration in business houses and residences in this city and vicinity and a good deal of the beauty which marks the homes of many of Hartford's representative people is due to the designs made by Mr. Baxter and work performed under his supervision. Mr. Baxter has not entirely confined himself to his business, but has identified himself with the Republican party and has been interested in politics and in the advancement and the progress of his adopted city. He is connected with many of the secret and civic organizations and holds membership in twenty or more lodges and societies. He had the thirty-second degree of Masonry conferred on him twenty two years ago. Mr. Baxter's business is located at 231 Asylum street.

HARTFORD AMUSEMENT HOUSES

In Parsons' Theatre, where the very best productions from New York, both musical and dramatic, are seen; and Poli's, which presents the best and highest class vaudeville, Hartford is well cared for in the amusement line. All the first-class musical and dramatic productions playing New England are booked at Parsons' Theatre, one of the very best of the high-class theatres in the eastern states and playing only the attractions that the "big cities" get. At Poli's theatre, vaudeville booked only in the highest class vaudeville theatres is given, and with the several smaller vaudeville and moving picture houses all

classes of amusement lovers in the Capitol City are provided for.

H. C. Parsons, manager of the theatre which bears his name, is a manager of long years' standing. He has made his house one of the best on the eastern circuit, and attracts people to his house because of its beauty, its convenience of locality and the excellent management under which it is directed. Manager Parsons is a popular manager in this city. Manager Ascough of Poli's theatre is a new comer to Hartford. He comes highly recommended and will no doubt be an able assistant in the great Poli forces which have made Poli's theatres so popular and attractive wherever they are located.



PARSONS' THEATER



HERBERT C. PARSONS

HERBERT C. PARSONS

Herbert C. Parsons, Manager of Parsons' Theater, Hartford, enjoys the distinction of being one of the most successful theatrical managers in New England. He was born in East Windsor, Conn., and began his theatrical career in Jacksonville, Fla., afterward becoming business manager and advance agent for Dan Rise's "Paris Pavilion" Circus. He then became a hotel proprietor, but gave that up to become a partner in the Alvin Joslyn show, disposing of his interests in this enterprise to become a part owner of the Park City Theater in Bridgeport.

He built Parsons' Theater in the fall and winter of 1895-6, the house being opened early in the spring of 1896. Since then it has become one of the most prominent play houses in the east, its popularity being secured by its beauty, the class of attractions performed there, and its able management. The play house is beautifully decorated, a feature in itself that has made it inviting and attractive, and added much to its financial success. It has a seating capacity of 1,700.

Mr. Parsons is engaged in many other affairs in Hartford and finds time to associate himself with those in the social and civic world. He is a highly esteemed member of the Masonic order, the Mystic Shrine and the Elks. In politics Mr. Parsons is a Republican, but just how strong a Republican no one but himself really knows.



HENRY H. JENNINGS

HENRY HOWELL JENNINGS

Henry Howell Jennings, the well known theatrical manager, was born in Bridgeport in 1852, son of Captain William Jennings, who was a commission merchant and captain of packet vessels plying between Bridgeport and New York, and other ports, and Sarah A. Jennings. He was educated in the Bridgeport public schools.

Mr. Jennings was a newsboy when he was nine years old, and in 1863 became the bill boy and property boy, later stage manager in the old Franklin Hall Theater in Bridgeport. This was previous to 1870. From that time on he was connected with theatre enterprises in various capacities, and was stage manager of the Segee Opera House in Bridgeport in 1870, remaining with that house until 1877, then he was stage manager of Hawes' Opera House, Bridgeport, until 1890. He then became connected with Proctor's Opera House in Bridgeport, as business and stage manager until 1893, when he bought out Mr. Proctor's interest, previous to which time, during the summer months, he was connected with the Barnum & Bailey show as stage manager for the entertainment which followed the ring performances.

After assuming the management of Proctor Theatre he changed the name to the Grand Opera House and later sold out his interests to take up a half interest in the Park City Theatre with H. C. Parsons, who was then in Bridgeport. In 1896 he came to Hartford and

with Col. E. M. Graves managed the Hartford Opera House, then known as Robert's Opera House, and now as the Hartford Theatre. Col. Graves died in 1905, and Mr. Jennings became the sole owner and manager. Mr. Jennings has managed the house successfully for years. He remodeled the theatre in 1901, expending over \$70,000, making it one of the best theatre properties in the state.

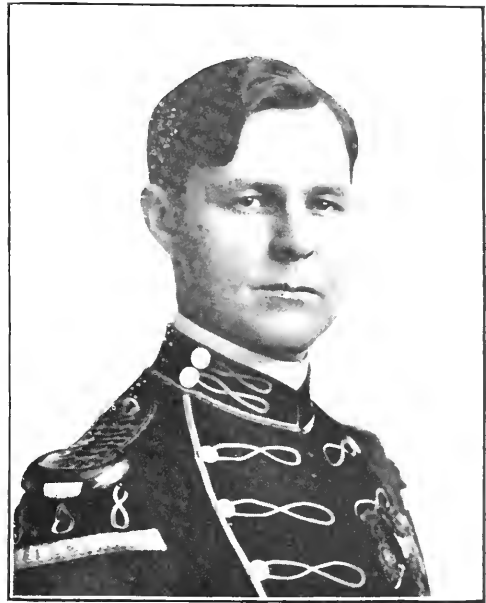
Mr. Jennings is a Republican and is a councilman from the Fifth ward. He is still interested in the business interests of the firm of Jennings & Graves, who have a long lease of the theatre. He is a member of the I. O. O. F. and has been since 1872. He was the founder of the Bridgeport Lodge of Elks. He is a member of the Grand Lodge of Elks, and is also a member of the Friars' club of New York, Hartford Business Men's Association, vice president of the Road Drivers' Club, and is interested in and owner of some fast trotting horses. Mr. Jennings was married in 1870 to Louise Monroe of Bridgeport and they had four children, H. H. Jennings, Jr., being the assistant manager of the Hartford Theatre. Another son, Fred, aged 22, a member of the Bridgeport Lodge of Elks, died in 1902. Two other children of Mr. Jennings died in infancy. Mr. Jennings has erected an Elks' monument in the Bridgeport cemetery, to the memory of his son, which is always shown visitors in Bridgeport. Mr. Jennings is a large property holder, and is much interested in a greater Hartford.

FRANCIS WILLIAM SUTHERLAND.

Francis William Sutherland, leader of the Foot Guard Band, was born in Dryden, Mich., March 11, 1877, and was brought up in a musical atmosphere, so to speak. His father was Reuben M. Sutherland, a veteran of the Civil War, who had been identified with band organizations in his younger days and was himself a capable musician. The elder Sutherland was of Scotch descent, and his wife, Abbie J. Sutherland, Francis William's mother, was of German descent.

At the age of 9 Francis W. Sutherland was a full fledged member of the Dryden band, playing the snare drum while yet a school boy. He was not, however, content to remain a snare drummer and he took up the brass instruments, one after another, finally settling on the cornet as the instrument he preferred. At 10 he was playing cornet in the band of his native city and that instrument has been his specialty ever since.

While he was a boy Mr. Sutherland's par-



FRANCIS W. SUTHERLAND

ents removed to Saginaw, Mich., and there he secured his education, attending the public and high schools. At the age of 17 Young Sutherland was fired with an ambition for martial life and enlisted as a bandsman in the Sixth United States Cavalry. He served for three years and three months with this regiment and then enlisted in the Fourth cavalry, serving three years as chief trumpeter on the non-commissioned staff of Col. Hayes, regimental commander.

When United States troops were sent to the Philippines during the Spanish-American war Mr. Sutherland went to the Islands with his regiment. His fame as a musician was then widespread and he was selected of all the musicians in the islands to sound taps over the body of General Henry W. Lawton as it was leaving the Philippines for the United States for burial in Arlington cemetery at Washington, General Lawton having died in the Philippine service in February, 1900.

Later in the same year Mr. Sutherland's enlistment expired and he returned to the United States, reaching here Oct. 24, 1900, and remaining for six months in San Francisco. Then he joined Haverly's minstrel company as band master and toured the country with them for three seasons. He paid his first visit to Hartford in April, 1901, when he came here with the minstrel company. During the summer season he played with a New York Band at Brandywine Springs, Delaware. The next



CHARLES P. HATCH

year he joined the Wizard of Oz company and the tour took him to Springfield, Mass. The band of the Second Massachusetts Regiment was then without a leader and the attention of the regimental officers was attracted to Mr. Sutherland and he was invited to take charge of the organization. He was tendered a year's contract and signed it.

Before the year expired flattering offers were made to Mr. Sutherland to become leader of the Foot Guard Band and he finally resigned and accepted the position, coming to Hartford, April 1, 1905. He has held the position ever since.

Mr. Sutherland has never taken an active part in politics. He has always been a Republican, but he is an enthusiastic admirer of Theodore Roosevelt. Although his principal interests are with the musical organization with which he is connected he also does some insurance business as an agent for the Mutual Benefit Life of New Jersey.

Mr. Sutherland is a life member of Saginaw, Mich., Lodge, No. 47, B. P. O. E., a member of Washington Lodge, No. 15, Knights of Pythias of this city; of the Loyal Order of Moose, of the Auto Club of Hartford, the Hartford Business Men's Association, Burdett camp, Spanish War Veterans, and the Musicians' Union. He is identified with the Masonic fraternity through membership in the following organizations: St. John's Lodge, No. 4, A. F. & A. M., Pythagoras chapter, Royal Arch

Masons; Wolcott Council, Royal and Select Masters; Washington Commandery, Knights Templar.

Mr. Sutherland was married in Boston on March 11, 1903, to Miss Florence Ellis of that city. She is an accomplished singer and plays the violin and piano. They have two children, Francis W. Sutherland, Jr., and Virginia Sutherland.

CHARLES P. HATCH.

Charles Phelps Hatch, director and manager of Hatch's First Regiment Band, conductor and manager of the Beeman and Hatch Orchestra, coraet virtuoso, pupil of the celebrated cornet virtuoso the late Louis Schreiber of New York, and one of the best known and most prominent musicians in New England, was born September 25, 1856, in Lebanon, Connecticut, being the son of Samuel Orville Hatch and Eunice (Armstrong) Hatch. Mr. Hatch when a boy manifested many of the talents which have since rendered him famous along his special walk of life. He received his early education in the schools of Lebanon, and secured his first employment with the Adams Nickel Plating Company of Windham.

During these years Mr. Hatch was continuing his studies on his chosen instrument, the cornet, and had already attained a rare proficiency which made him noted as a musician in the community where he resided at that time. Mr. Hatch was advanced to the position of foreman of the buffing room of the Adams Company and later learned many of the rudiments of the machinist's trade. He then became connected with M. A. Winter & Co., book publishers, the name of the firm being changed in 1885 to Winter & Hatch and later taking the names of Charles P. Hatch, Mr. Hatch becoming the sole proprietor.

Mr. Hatch came to Hartford in 1881 and received a successful trial as cornet soloist in Colt's Band, which was then under the direction of T. G. Atkins. He also secured a position with the Atkins & Severn Orchestra, and won instant recognition and success as a cornet soloist in Hartford. That reputation has steadily increased until he is now known far and wide in New England, not only as a bandmaster and cornet soloist, but as a skillful instructor and musician as well.

Director Hatch's first work as a band conductor was with Weed's Band, where his talents won instant success. He soon became one of the best known band instructors in the entire state, and his services were in great demand. Mr. Hatch was the first instructor

of the Hartford City Band, receiving a yearly salary of \$1,000 for his work, the largest salary, it is said, ever paid a bandmaster for such work anywhere in the entire state. The band was finally deeded to Mr. Hatch in 1893, and its name changed to Hatch's Military Band (now Hatch's First Infantry Band), and the great success which he has made with that famous organization makes it one of the best known concert bands in the east, and one of which Hartford citizens and music lovers are justly proud.

Mr. Hatch has branched out in even larger fields of work during the last ten years, being now the conductor of a symphony orchestra which is stated by competent critics to be the best in New England outside of Boston. This orchestra has appeared at many notable functions in the city and state, and has been enthusiastically received wherever it has appeared.

Beeman & Hatch Orchestra has been prominent in oratorio work throughout the state, including important local engagements under the direction of Ralph L. Baldwin, who credits much of the success of the oratorios to the sympathetic work of the orchestra.

The triumph of this organization was at the big Automobile Show at the State Armory in February, 1911, the contract being given to Mr. Hatch to furnish his orchestra of 50 musicians for one week, for a concert of twelve numbers each afternoon and evening. The programs contained many rare and choice numbers, none being duplicated, making 132 different selections played during the week.

For ten years Mr. Hatch was cornet soloist at Watch Hill, and earned an excellent name as a musician at that fashionable resort. He has always had a very large class of pupils, and many cornetists now holding prominent positions, owe their musical education and success entirely to him.

Mr. Hatch enlisted on July 18, 1904, as chief musician of the First Regiment, Connecticut National Guard, and has continued in that military organization ever since. He was asked by Colonel Schulze to accept this position, and accepted the honor with the enthusiastic support and endorsement of the commander.

He is also the successful manager of Laurel Park, one of the most delightful pleasure resorts in the East; and it is due almost entirely to his efforts that Laurel Park has enjoyed such great prosperity since he took charge.

Conductor Hatch is temperate in his habits and insists upon temperance from every mem-

ber of his musical organizations while they are on duty. Thirty consecutive years in Hartford have gained for Mr. Hatch a name for honesty and integrity in all business dealings, an enviable reputation, surely.

WILLIAM D. ASCOUGH

In William D. Ascough, the new manager of Poli's Theatre, Mr. S. Z. Poli has secured one of the ablest vaudeville managers in the country as his assistant. Mr. Ascough is a born theatrical man, his knowledge of theatrical affairs and the insight into house management having been secured by years of personal work and practical experience. He was first a newspaper man, and made a reputation by being the first man to introduce vaudeville in the state of Colorado, opening up his house in Colorado City. The natives were not sufficiently interested in the new theatrical enterprise and the venture was a failure.

Mr. Ascough afterwards associated himself with Sullivan & Considine as a traveling auditor and later as traveling manager west of the Missouri river and continued in this work for years, all the time getting closer and closer to the intricacies of theatrical affairs and management. For one year he was connected with a stock company at the Star Theatre in Portland, Ore., and another year in stock at Tacoma, Wash. For four years previous to his assuming the management of Poli's in this city, Mr. Ascough managed the Orpheum and Grand theatres in Vancouver, B. C., and made a reputation for himself as manager and a popular man that reached far and wide.

His wife was Lillian Mattice, one of Henry W. Savage's prima donnas, who appeared in leading roles in "Woodland," "King Dodo" and "Parsifal." Mrs. Ascough is an exceptionally fine vocalist, having studied with the best masters abroad, and who speaks three languages fluently. They live at the Dillon Court Hotel.

Facts About Hartford

Hartford is the capitol of Connecticut.

Hartford has an area of 18 square miles.

Hartford has a new million dollar state library.

Hartford has a present population of over 100,000.

Hartford is the trading center of a population of 500,000.

Hartford is the head of river navigation, 50 miles from the Sound.



MAJOR W. G. SIMMONS
President Hartford Business Men's Association

HARTFORD--Its New Buildings

How the Building Operations Have Kept Apace With All Lines of Trade

By E. Bower Bates

Nineteen hundred and twelve, the banner year in building achievement in Hartford, has witnessed a remarkable change in the general appearance of the city. Building plans that two years ago were talked about have been consummated—others are under way.

Main Street south from the head of Village Street illustrates progressive Hartford; the new Pilgard building on the left, Wise-Smith's nine story addition on the right, the tall structure of the Hartford National Bank, the massive Travelers' Insurance building and the beginning in earnest of the beautiful new municipal building, acclaim to both resident and stranger alike that "Hartford is alive."

The capital city of Connecticut has changed its sky line.

Not only has Main Street been improved, but the sunlight of progress is shining in that realm where old clothes are mysteriously transformed into drinks and lodging—Front Street is becoming a prominent thoroughfare, with the regrading and widening of the street, the property owners have put in new store fronts and handsome business buildings have been erected and the old Front Street has almost lost its identity.

Church Street will soon be the center of big construction enterprises following the improvement to that neighborhood made by the new store of Mellen & Hewes.

Allyn Street from the depot to Trumbull Street, proudly presents four new business buildings erected during the year. The Dillon Court Hotel completed in July has increased Hartford's apartment-hotel facilities. The

new Morgan Art Gallery is nearing completion and the Elks are adding to their handsome home on Prospect Street. Improvements are also being made to the Hunt Memorial, The Scottish Union Insurance Company is also putting up an office building on Elm Street.

In all sections of residential Hartford, vast building operations are giving employment to the skilled labor and the pleasing architecture lending added charm to the general aspect of the city. From another standpoint the small boy watches greedily the march of progress that is rapidly filling in the circus grounds with new homes and streets. Residents religiously inclined point with pride to the new St. Augustine's Church recently dedicated, which relieves the green landscapes of the southern section with its yellow and red walls and domes.

The increased population of the city due to the extensive enlarging of the manufacturing plants causes a demand for tenements and small houses and building booms on various tracts of land away from the center of the city have been most successful.

Besides the present activity in construction work there are many projects in embryo. The new Heublein Hotel, Bond's Hotel, Poli's new theatre, an addition to the Hartford Club, a new Theological Seminary and an office building in Church Street, are a few enterprises that the dawn of another year will materialize.

Hartford may well be proud of its wonderful progress in building and street improvements; every city uses the building operations as a

Building Records of Nine Progressive Cities

This table gives the building record of nine of the leading cities of the United States, of Hartford's general class, for the past three years. It will be seen at a glance that Hartford practically leads the procession for the years mentioned.









	1908	1909	1910	1911
Bridgeport, Conn.	\$2,156,990	\$3,030,361	\$2,174,868	\$2,743,441
Cambridge, Mass.	2,153,070	2,249,745	2,341,425	2,915,525
Fall River, Mass.	1,140,927	1,146,702	1,666,254	2,413,815
Grand Rapids, Mich.	2,181,759	2,872,427	2,256,621	2,503,714
HARTFORD, CONN.	3,107,348	3,440,925	4,541,979	5,896,244
Lowell, Mass.	1,019,081	1,328,853	1,777,654	*1,270,328
New Haven, Conn.	3,091,465	4,226,322	4,386,065	5,868,519
Reading, Pa.	497,700	1,046,900	1,054,555	1,072,825
Richmond, Va.	3,169,431	3,574,812	4,012,822	5,474,289

*Decrease for the year.

Hartford, January 1, to July 31st, 7 months, \$5,322,635.

Hartford's Ratio of Building Growth

The following composite table and chart is positive proof of Hartford's remarkable progress in building in the past eight years. The city has made a gain of approximately 200 per cent. since 1904, which is at a ratio of over 25 per cent. each year. And, from present indications, 1912 will far exceed any previous year in the city's history.

Year	Permit	Total Am't	
1904	511	\$2,144,695	
1905	664	3,076,092	
1906	652	3,732,915	
1907	733	4,054,335	
1908	676	3,107,348	
1909	863	3,440,925	
1910	1053	4,541,979	
1911	1305	5,896,244	



FRANK IRVIN DAVIS



WILLIAM FREDERICK BROOKS

cyclometer to show the speed of the spirit of civic enterprise. Hartford is far ahead of any other city of equal population in this country and the amount of money expended in construction is greater in 1912, than any other city of approximate size in New England.

From January 1st to July 31st, 1912, Building Inspector Michael F. Jordan issued 807 permits representing an outlay of \$5,322,635. This is \$1,519,575 more than the same period in 1911, which year was larger than the one previous. In fact each succeeding year shows an increase of new buildings in Hartford.

The following carefully tabulated list of cities, shows Hartford's supremacy in indisputable figures, as it is necessary to use comparisons with statistics of other cities in different parts of the country to further demonstrate that Hartford is a leading city.

DAVIS & BROOKS.

Frank Irvin Davis and William Frederick Brooks, architects, associated in the business under the firm name of Davis & Brooks, at 49 Pearl Street, Hartford, have a reputation that extends beyond the boundaries of Connecticut. In no profession is competition keener or greater strides taken than in archi-

ture. From the days of the log cabin in the wilderness to the skyscraper in the heart of the big city, volumes might be written leaving enough on architecture for a voluminous postscript.

Public buildings and private residences designed by Davis & Brooks are distinctly original and have already made for the firm an enduring name. They have a full appreciation of the possibilities of the future in their profession and judging them by their past achievements will yet do bigger things.

They are also the architects for the new municipal building in Hartford, which, when completed, will be one of the finest in the country. Among the buildings designed by the firm are the following: Library of the New Britain Institute, Colonial Trust Company, Waterbury, Willimantic Model School, Huntington Memorial Library at the Hampton Institute, Virginia; Orient Insurance Company, Hartford; New Britain National Bank, additions to the Connecticut General and Phoenix Mutual Life Insurance Companies; West Middle School gymnasium, Hartford; residences for Dr. E. P. Swasey and J. S. North, New Britain; Erwin house, Fenwick; C. M. Jarvis, Berlin; Farmington Country Club; S. H. Williams, Glastonbury; H. S. Seeley, Waterbury.

The partnership of Davis & Brooks was formed in New Britain, May 19, 1897. Subsequently they removed to Hartford where they have a suite of offices in the Phoenix Mutual Life Insurance Company's building.



WILLIAM D. JOHNSON

Mr. Davis was born in Wiscasset, Maine, April 28, 1869, the son of Roswell and Mary Louise Davis. His education was received in the Massachusetts Institute of Technology, Boston. His first occupation was with the P. & F. Corbin Company of New Britain, as architect. Later he became a practicing architect, in New Britain. Before forming his partnership with Mr. Brooks he had another associate and did business under the name of Davis & Moon. He is a Republican in politics. He is a member of the Republican Club of Hartford, the American Institute of Architects and Connecticut Chapter, American Institute of Architects. He was married October 15, 1896, to Miss Eunice Stebbins Parker. They have three children.

Mr. Brooks is a native of New York City, having been born there February 26, 1872. He was educated in the Columbia College School of Mines from which he graduated in 1893 with the degree of B. A. After spending two years abroad studying architecture he began work in Ernest Flagg's office, New York City. His partnership with Mr. Davis followed as previously stated.

Mr. Brooks resides in New Britain, where he is chairman of the Board of Park Commissioners. He has a membership in the Connecticut Chapter, American Institute of Architects, the University Club of Hartford and the New Britain Club.



THOMAS C. BURNS

WILLIAM D. JOHNSON.

William David Johnson, Architect and President of the firm of Johnson & Burns, Inc., of Hartford, was born in Staffordville, Conn., November 13, 1863. His father, David E. Johnson, was a carpenter and contractor. Mr. Johnson was educated in the Woodstock Connecticut Academy, New Haven High School, Sheffield Scientific School, and Yale University.

For five years after his education was completed he was employed by the New York, New Haven & Hartford Railroad Company as a civil engineer. He retired from that position to become an architect, which profession he has followed in Hartford for over two decades. From May 1, 1891, until 1903, he was engaged in business under the firm name of Curtis & Johnson. That year he bought out Mr. Curtis' interest and continued the business alone.

Since 1903 the business has been incorporated as Johnson & Burns, the offices being at No. 26 State Street.

Mr. Johnson is connected with the Hydraulic Properties Co. of New York and the Wm. D. Johnson Construction Co., of Westfield, N. J. He is secretary and treasurer of the Vehicle Specialty Co. of Hartford, president of the Hartford Baptist Union and a member of the Yale Alumni Association of Hartford, and the Connecticut Society of Civil Engineers. During the time that he has been an architect



ERNEST R. WILLIAMS

Mr. Johnson has designed in the neighborhood of six hundred buildings, including schools, theaters, churches and fine residences. He planned all the buildings for the Connecticut Hospital for the Insane during the last eighteen years; also the State Reformatory now under construction at Cheshire. Other work designed by him includes the office building for the Farrell Foundry at Ansonia, the Cyril and Julia Johnson Memorial Hospital at Stafford, The North West School, Hartford, and many residences in Connecticut and New Jersey. He has also designed a number of apartment houses for the American Real Estate Co. of New York.

In politics Mr. Johnson is a Republican, and he is one of the leading Baptist laymen of the State. On December 15, 1887, he was married in Putnam to Miss Carrie L. Webster. They have one son, Roy Webster Johnson.

THOMAS C. BURNS.

Thomas Christopher Burns of the firm of Johnson & Burns, Inc., architects of Hartford, was born in Norwood, Mass., January 18, 1881. His parents were Daniel F. and Annie Maher Burns. He received his education in the New Haven Grammar schools, after which he became architectural draughtsman and superintendent for the firm of Curtis & Johnson.

In 1903 Mr. Johnson bought out Mr. Curtis' interest and subsequently Mr. Burns was admitted as a partner and made secretary. Mr.

Burns is young in years, but old in experience. The secret of his success lies in the fact that he has been kept busy.

Styles of architecture are ever changing and Mr. Burns has kept pace with the times because there has been a demand for designs from his firm. Johnson & Burns, Inc., have designed some of the finest buildings in this and other states.

The latest large buildings being the Connecticut Reformatory now under construction at this date, located at Cheshire, Conn.

Mr. Burns is progressive, studious and courteous. He is a fine example of the man who overcomes obstacles and gains success through personal enterprise. In politics he is a steadfast Republican. He is a member of the Elks, Knights of Pythias and Putnam Phalanx. In New York on March 15, 1905, he was united in marriage to Miss Gretchen B. Shulthless.

THE HARTFORD SASH & DOOR COMPANY

One of the business concerns which has had much to do with the interior beauty of Hartford is the Hartford Sash & Door Company, an organization which has grown and prospered since it was first started many years ago.

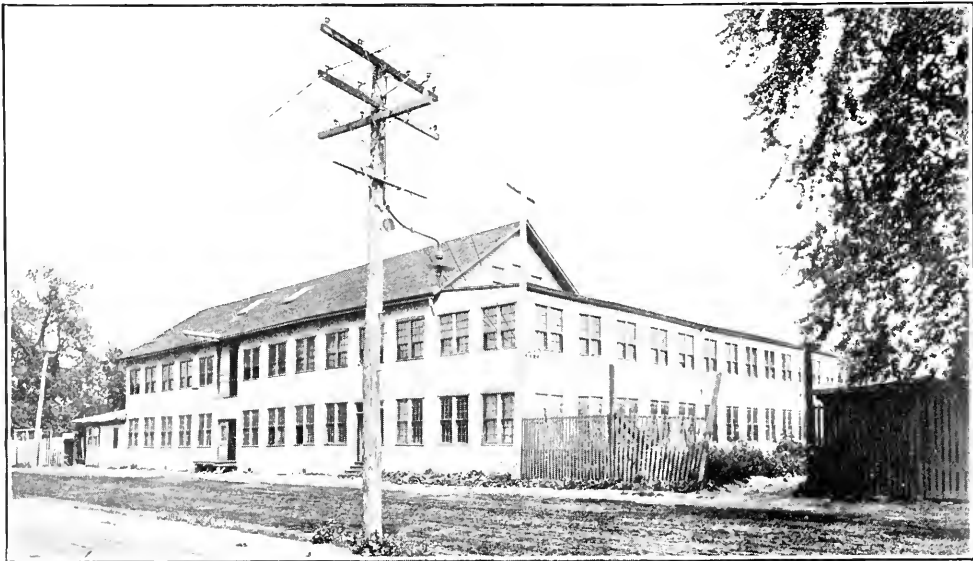
Originally owned and managed by H. A. French with the place of business on Main street, the concern first began the manufacture of doors, windows and blinds. Later the business was moved to 73 Arch street in more commodious quarters, and with better facilities for doing work.

The Rackliffe Brothers of New Britain finally bought out Mr. French's interest. The factory which originally employed about five people all told, grew steadily in popularity among architects and builders, and the capacity of the plant was increased. Later, when the business warranted it, window and door frames were made. The business grew materially and expanded and the sash and doors made by the company became those often-times specified in contracts between builders and those who were building their own homes and their own business places.

The Hartford Sash & Door Company was incorporated in April, 1908. At the present time under the management of E. R. Williams, president; E. J. Starkel, treasurer, and F. E. Rackliffe, secretary; the company is capitalized at \$50,000, and the business has grown so great during the last few years that steps are being taken to increase the facilities for doing work which now crowds the force and



PLANTS OF THE HARTFORD SASH AND DOOR CO.



makes it necessary to work oftentimes long overtime.

Recently it became necessary to purchase the old Universal Machine Screw buildings at 350 Sheldon street and there the company has established its wood working plant, giving employment the year round to a large force of expert workmen. All these are engaged in turning out almost wholly on order the splendid patterns in doors, sashes, window frames and interior finish. The big factory building on Sheldon street, which has a floor space of about 20,000 feet, is well equipped with all the needed machinery and appliances for doing the order work and in making the interior wood finishing jobs of which work the business has grown to be so great.

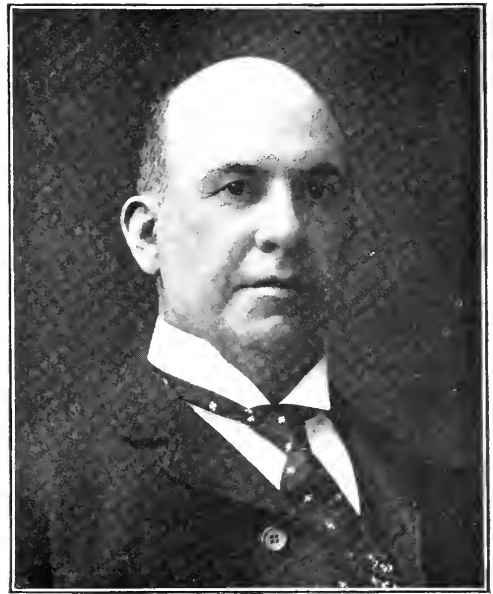
The office and ware rooms on Arch street are large and commodious, the ware rooms alone having a floor space of more than 10,000 feet. New offices have just been completed by the company to accommodate the force of clerks and bookkeepers, and additional facilities have been made to expedite matters pertaining to business.

Nearly all the public and private buildings, not only of Hartford, but of other cities all over the state have several or more doors and sashes and more or less wood interior which were made by the Hartford Sash & Door Company. The doors and sashes which the company has turned out have all especial charm of artistic finish in their design, and the workship is so much superior to that of other concerns that the comparison is marked. The doors and other interior wood supplies which they have supplied seems to have given especially good results.

So extensive has been the demand for the company's products that plans are under way to increase its manufacturing facilities.

Special order work has been turned out in large quantities. In addition to those already mentioned, the firm carries in stock all necessary builders' supplies, frames, hardwood mantles, bracket shelves, porch materials, window and leaded art glass. Nails, building paper, sash weights, sash cords and builders' hardware.

Architects, contractors and builders are expressing their preference for the Hartford doors and sashes and include them in the estimates. This demonstrates the fact that they are better than those of other makes, and that they are in better demand. The company's principles, to do the very best for every one, and supply the best that the market affords, has made it a popular concern and the



FRANK H. SNEATH

success of their efforts in this direction are daily demonstrated.

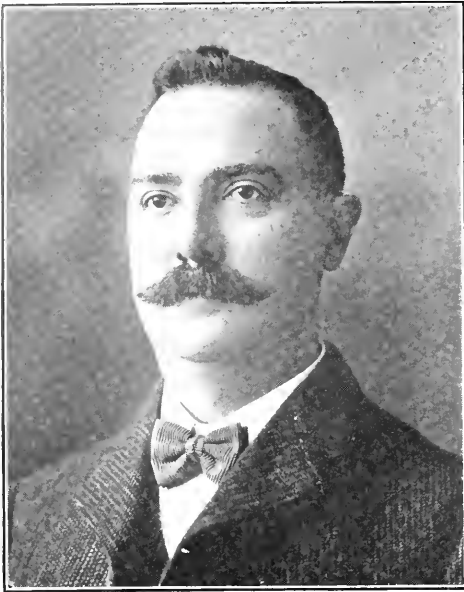
Ernest Russell Williams, president and general manager of the Hartford Sash & Door Company, was born in Meriden, and was a salesman for ten years for Rackliffe Brothers Company of New Britain. Mr. Williams was elected president of the Hartford Sash & Door Company in March, 1910, and his administration of the affairs of that well known business organization has resulted most successfully. Mr. Williams is a thorough business man and is especially well versed with the needs and requirements of builders and contractors. His successful management of the Hartford Sash & Door Co. demonstrates his marked ability not only as a salesman but as a manager as well.

FRANK HUNTINGTON SNEATH.

Frank Huntington Sneath, slate and tile roofer, with offices at 92 Pearl Street, is a man who has been identified with public affairs in Hartford and vicinity for more than thirty years. He was born in Hartford July 4, 1854, the son of John and Ann Sneath, whose nationality was English. Mr. Sneath received his education in the Hartford public schools and in Hannum's Business College.

He began business as a roofer and has made a special study of the work through all the years he has been engaged in it.

Mr. Sneath has always been a disciple of



GEORGE ZUNNER

Thomas Jefferson, a Democrat of the solid type. He, however, has not allowed his political preference to influence him in acting for the best interests of his city, town and state, but has made the doctrines of Democracy his stand by and has lived up to them about as well as the next Democrat in line.

He represented Farmington in the legislature of 1893 and was nominated for State senator in the Fourth District in 1898. He has been a delegate to congressional, senatorial and state conventions, serving as such in the Democratic state convention held in Hartford in 1904, when the delegates were instructed for Alton B. Parker; has served as a justice of the peace, and claims to have been a politician for twenty years. He wants to see Woodrow Wilson elected and the success of the Democratic party.

For years Mr. Sneath has been engaged in the roofing business and has been eminently successful. He owns several farms and lives in Farmington, Conn.

His business has grown so rapidly, and he has been compelled so often to go to other states to do work that he is regarded as the pioneer in the roofing business and to possess the largest roofing business in the State of Connecticut. Mr. Sneath was married over thirty years ago and has three children, two sons and one daughter. He is a member of the Hartford Business Men's Association and the Hartford Lodge of Elks.

Mr. Sneath is a splendid type of the successful business man, but his success in business has never turned his head nor influenced his good will and friendliness toward his friends and acquaintances. He is a man worth knowing and once known always liked and respected.

GEORGE ZUNNER

George Zunner, the well known Architect, was born in Amberg, Bavaria, Germany, Feb. 28, 1863. He is the son of George Zunner, a gunsmith, and Sophia (Knoch) Zunner, both of German parents.

George Zunner, the younger, was educated in Amberg and is a graduate of the Technical High School of Nuremberg, Germany. He was employed as a draughtsman by the German government, subsequently holding positions as a draughtsman in New York and Chicago, and during the Columbia World's Exposition he was supervising architect with the German commission at Chicago, at that time performing some exceptional work which has called for many expressions of commendation.

Since 1898 Mr. Zunner has been engaged in the business in Hartford. He has an office in the Hartford Trust Company's building, and keeps a force of men busy all the time. Some of the work he has performed in this city and in the vicinity has received much praise for it has shown exceptional taste and the designs are artistic and up to date. Among the many buildings that have been erected after the plans and under his supervision are the Columbia Ice Plant, O. K. Bakery, Pilgurd office building, Hirth building, Heins building, etc. Mr. Zunner is a Democrat. For four years he was a member of the High School committee (secretary), and is also a member of the High School building commission, the Municipal Art Society, B. P. O. E., Putnam Phalanx, Herman Lodge, K. of P., Hartford Saengerbund, Hartford Scheutzen-Verein, and a number of other societies. Mr. Zunner was married June 30, 1883, in New York, to Elizabeth Rutz, and they have one son, who is now a draughtsman in his father's office.

W. E. CAULKINS & SON.

Willis F. Caulkins & Son, Contractors and Builders, whose business was established ten years ago by W. E. and J. A. Caulkins as successors of the firm of Stoddard & Caulkins, established in 1891, is one of the best known contracting firms in Hartford and vicinity. The business is one of the most prominent in Connecticut, fifty men being

employed by the firm, and they are kept busy almost the entire year, contracts amounting from \$250,000 to \$300,000 a year, being filled.

Willis E. Caulkins & Son occupy a three-story brick building on Trumbull Street, with a floor space of about 12,000 square feet, where all kinds of carpenter, building construction, and cabinet work is done in a manner that is both modern and in accordance with the latest methods of architectural procedure. One of the notable contracts filled by the firm was the remodeling of the senate chamber at the State Capitol, and it is said that the interior furnishings in mahogany of the senate chamber is one of the finest specimens of interior work to be found anywhere. The Hartford Post building was another of the excellent specimens of work, and another notable contract is that of the Corning building on Trumbull Street.

WILLIAM H. SCOVILLE.

William H. Scoville, Architect and Builder, and one of the leading members of the Building industry in Hartford, was born in that city, June 10, 1862. He has been a lifelong resident of Hartford and has done much toward the advancement of the city's interests.

Mr. Scoville's education was received in the public schools of Hartford, after which he took up the study of architecture and building under his father, who was known throughout the country as a builder. Later he succeeded to his father's business.

For over a quarter of a century Mr. Scoville has made a special study of the development of real estate and general building, and is therefore conversant with all branches of it. One of his latest enterprises was the development of North Edgewood Street, Hartford, on which he erected thirty-nine houses.

He is a member of the Hartford Club, Hartford Automobile Club, Hartford Business Men's Association, Royal Arcanum, Historical Society of Hartford, and is a thirty-second degree Mason. He is also a member of the High School Committee and the committee having in charge the erection of the proposed new High School building.

He has always been interested in politics, especially in the local field. He has served as Councilman and Alderman for a number of terms as well as on the Board of Selectmen. He is married and has four children.

His life has been one of marked activity and usefulness. In his business relations he is straightforward and the success that has come to him is well deserved.



AUGUSTINE E. GREENE

AUGUSTINE EDWARD GREENE

Augustine Edward Greene, consulting mill engineer, president and treasurer of the Tolford Manufacturing Company, is a typical Connecticut business man wide awake, up to date, progressive and successful. He was born in Bristol, Conn., May 22, 1877, his father being George W. Greene, one of the early clock makers, who assisted in the construction and organization of the Ansonia Clock Company of Brooklyn, N. Y., his mother, Mary A. (Daley) Greene.

Mr. Greene's preliminary education was obtained in the public schools in Brooklyn, after which he entered the machine shops of Wheeler & Wilson in Bridgeport, Conn., going from there to the Chapman Manufacturing Company in Meriden, and later to the Miller Bros. Cutlery Company.

Having obtained a thorough knowledge of practical manufacturing, he then entered Lehigh University to study mechanical and electrical engineering, and graduated with the degree of Mechanical Engineer in 1906.

He then entered the laboratories of the Winchester Repeating Arms Company in New Haven to investigate the recoil of modern high power rifles under various conditions, and the treatment of steel for gun barrels, leaving there to become mechanical superintendent of the New Departure Manufacturing Company in Bristol.

During the four years he remained with this company he planned and supervised the con-



ROBERT H. FOX

struction of their new plant, and equipped the same with modern machinery. Two years ago he came to Hartford and opened an office at 847 Main St., as a consulting engineer.

Mr. Greene was elected president and treasurer of the Tolford Manufacturing Company, recently incorporated with a capital of \$25,000. He has made alterations in methods of production in several mills and manufacturing plants, and suggested methods to enable them to be operated in the most efficient manner. He has been employed by many cities and towns to carry out technical investigations relating to the construction of gas and electrical plants and the problems connected therewith.

Mr. Greene was married in 1908 to Susan R. Brock of Plainville, Conn. He is a member of the American Society of Mechanical Engineers, the National Association of Stationary Engineers, The University Club and Sigma Nu Fraternity. He is not directly affiliated with any political party choosing to be more or less independent. He is a man of very affable disposition and has the faculty of making and retaining friends. Mr. Greene takes a lively interest in all movements that tend to advance the name and the business of the community. He is connected with many organizations and societies and is regarded as a valuable member in all of them.

T. R. FOX & SON

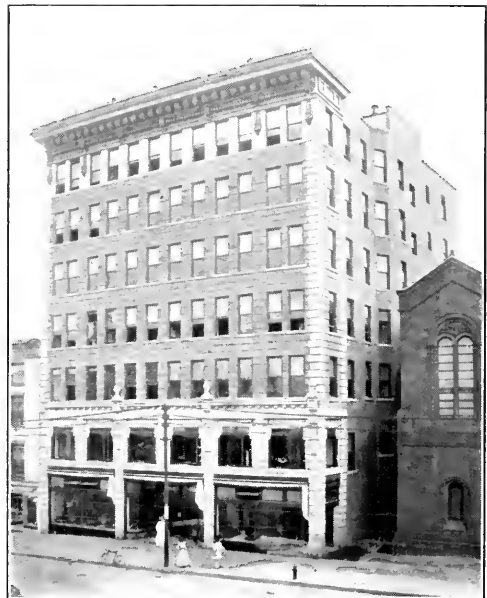
Thomas R. Fox & Son, Builders and Mason Contractors, with offices at 36 Pearl Street, have been in business in Hartford for a number of years. During that time they have been engaged in a general building business and have erected some of the most prominent buildings in the city, among them being the Pilgard building on Main Street. The firm is well known and they have in their employ a large number of hands to whom they pay more than \$1200 a week. The number of residences which the firm has built is very large and includes some of the handsomest in the city.

T. R. Fox & Son are successors to Hills & Fox, a building firm which was established in 1892.

The most recent contract secured by the firm was the Washington Apartments at Washington and Vernon Streets, the building being now in course of erection.

In the list of other buildings erected by this enterprising concern is included: Bristol Trust Co., two factories for Billings & Spencer, the handsome addition to the Hartford Fire building, and alterations to the structure of Neal, Goff & Inglis.

Of the private residences are included: Isador Wise, Charles E. Shepard, Charles E. Chase, E. L. Ropkins, S. C. Dunham, H. R. Williams, M. R. Storrs, C. H. Talcott, M. E. Enders and Dr. Endress.



PILGARD BUILDING

ROBERT H. FOX

One of the prominent builders and business men in Hartford is Robert H. Fox, of the firm of T. R. Fox & Son, Builders. Mr. Fox began his business career with his father in the building business and has remained with him ever since, the firm doing a lot of splendid work and being eminently successful. Mr. Fox is a Democrat and has served his ward, the Seventh, in the board of aldermen. He is also a member of the City Plan commission.

Mr. Fox is not connected with many of the secret organizations, but he is a member of the First Company, Governor's Foot Guard, the Elks and one or two more associations. He was married in 1903 to Miss Theresa C. Berry.

In his work Mr. Fox has been wonderfully successful, completing many notable contracts which have been excellent testimonials to his ability as a builder and contractor. Among the notable contracts on which he has worked and in which he has had a directing interest is the Pilgurd building, the Washington Apartments, the Bristol Trust Company's building, alteration work at Brown, Thomson & Company's Neil, Goff & Inglis, G. Fox & Company's, the Hartford Hospital, Nurses' Home, the building for the Connecticut Institute for the Blind, the Wise, Smith & Company's building and a number of handsome buildings on Prospect Avenue.

ALGERNON BROWN ALDERSON

Algernon Brown Alderson, civil engineer, with offices at 49 Pearl St., was born in London, England, November 6, 1867, both his father and mother being English, his father who was a member of the Institute of Mining Engineers had extensive experience in the management of properties in Spain, Norway and England.

Algernon Brown Alderson was educated in England at the Taplow Grammar School, near London, the Bristol Grammar School and at the Cliftonville College at Brighton. In Ottawa, Canada, he studied in the Ottawa Collegiate Institute, and took up civil engineering as his life's work.

Beginning work as level rodman he entered the profession as a civil engineer in 1887 on the Pennsylvania, Slatintgen & New England railroad, and subsequently was employed by several railroads as leveller and transitman in the civil engineering departments. Notable among these early "jobs" was one on the Trenton Cut-off of the Pennsylvania railroad as a draughtman and assistant engineer, this



ALGERNON B. ALDERSON

section as built was regarded as a standard of excellence no expense being spared to reduce gradients and curves to a minimum. In 1891-2 Mr. Alderson was in the service of the United States government as draughtsman to Corps No. 3, inter-Continental Railway commission, on surveys for the Inter-Continental railway, the division extending from Quito, Ecuador, to Cuzco, Peru.

Work on this line was done under the greatest difficulties, various sections of the line being difficult to travel over and the extremes of both heat and cold and malarial condition of the country made it extremely hazardous to all those engaged in the work, which partly followed the upper source of the Amazon River. While at work in the southern part of Peru Mr. Alderson was taken extremely ill, and acting on the advice of C. W. Rush, past assistant surgeon who had been detailed by the government to accompany the party, had to be carried bodily 80 miles to Salamanca where steamer was taken for Lima to recuperate.

Since 1892 Mr. Alderson has been engaged in both Steam, Electric and Cable Road Construction and in municipal engineering associating himself with the town of West Hartford in that capacity, from 1898 to 1910, during which time he also undertook considerable private engineering work. On December 1, 1910, he opened an office for himself at his present location. Mr. Alderson was married October 26, 1897, to Anne Geneva

Gladden at New Britain, Conn., two children being born to them, Sylvia G. and Alice E.

Mr. Alderson is a Republican in politics and has been identified with the party for years, but takes no active interest however in political work. He is an associate member of the American Society of Civil Engineers, belongs to the Masonic fraternity and the Hartford Business Men's association.

ALBERT HENRY GREENWOOD.

Albert Henry Greenwood of the firm of Greenwood & Noerr, Consulting Engineers, 847 Main Street, Hartford, Conn., was born in Lawrence, Mass., the son of James Greenwood, a merchant, and Mary (Howard) Greenwood.

He attended the public schools of his native city, received the degree of B. S. from Dartmouth College in 1899, and from the Thayer School of Civil Engineering the degree of C. E. in 1900. He is a member of Alpha Delta Phi fraternity and several technical and engineering societies, and is a director of The Tolford Mfg. Co.

Mr. Greenwood was married in 1904 to Mary A. Gage of Lawrence, and they have one son, James Greenwood, 2nd.

Mr. Greenwood's first engineering experience was with the Metropolitan Water Board of Boston, Mass. After serving as bridge inspector for the Boston & Maine Railroad, he was employed by the Proprietors of the Locks and Canals, Lowell, Mass. He next went to the Pacific Coast of Mexico as assistant engineer on a (\$6,000,000) government contract for the building of a breakwater at Manzanillo Harbor.

For seven years Mr. Greenwood worked as Construction Engineer for the Berlin Construction Company of this State.

Mr. Greenwood's technical training and his practical experience in the design and construction of modern factories and bridges have made him an expert whose services are sought by some of the most prominent concerns in the Eastern States. Among those of local interest are The Capewell Horse Nail Company, The Hart & Hegeman Manufacturing Company, and The Gray Telephone Pay Station Company.

ROBERT COLLYER NOERR.

Robert Collyer Noerr, of the firm of Greenwood & Noerr, Consulting Engineers at 847 Main Street, was born in Washington, D. C. in February, 1874. His father, Martin Luther Noerr, was a chief of one of the divisions of

the Treasury Department, and his mother was Francis L. (Shedd) Noerr.

He was given a preliminary education in the public schools and the high school of Washington, and was graduated with honors from the Lehigh University, receiving the degree of C. E. in 1897. For a long time he was connected with the Berlin Iron Bridge Company as a draughtsman and checker. He was afterward engaged as a designing engineer by the American Bridge Company at Wissahickon, Pa., and then took a similar position with the Berlin Construction Company at Berlin, Conn., where he remained until he formed his present affiliations.

Previous to receiving the degree of C. E., he was in the Auditor's office of the District of Columbia where he was given a splendid insight into office affairs. He was married in East Berlin to Estelle Burr Loveland in 1902, and they have one child, a son, Robert C., Jr. Mr. Noerr is an Associate member of the American Society of Civil Engineers, a member of the Connecticut Society of Civil Engineers, the Lehigh Alumni Association, the Tau Beta Pi honor fraternity, and is a director of The Tolford Mfg. Co. of this city. In politics he is independent.

Mr. Noerr is a respected citizen and holds a place of prominence among engineers, having designed many large bridges, buildings, and more complicated structures in this and other states. He is highly connected and his associates are men of prominence and distinction.

HARTFORD LUMBER COMPANY.

The Hartford Lumber Company, No. 17, Albany Avenue, is one of the big concerns that has come to stay. It is not one of the oldest firms of its kind, but none is more substantial, or better managed. The success of any business depends quite largely on the character of those who conduct it. The Hartford Lumber Company's officers need no introduction to the public. They are men of reputation with an acquaintance in Hartford covering a long term of years.

Hartford has grown in leaps and bounds during the last quarter of a century, especially in its building operations. There is an ever increasing demand for lumber notwithstanding that this is called the age of stone, concrete, brick and steel. It matters not what kind of lumber is wanted or whether the order is for a wagon load or runs up into thousands of feet, the Hartford Lumber Company always has a supply equal to the demand.

This firm was established in 1889 to suc-



A. HOFFMAN

ceed to the retail lumber business of J. W. Starkweather. It was incorporated under the laws of the State of Connecticut and was located in the "gas house" district, so called, at No. 25 Front street. Its original stockholders and officers were Arthur C. Dutton and George W. Alexander of Springfield, Mass., and Thomas A. Lake of Rockville, this state. About a year after its organization Messrs. Dutton and Alexander withdrew and were succeeded by George W. Hill and Everett J. Lake.

There was so much congestion in the Front street yard that in 1895 it was found necessary to move to larger quarters at 17 Albany Avenue. In addition to the lumber business the firm added thoroughly equipped dry kilns, planing mill and woodworking plant, where lumber can be worked in any form desired.

In 1900 Thomas A. Lake and George W. Hill withdrew from the firm and were succeeded by E. P. Brown and Howard B. Morse. In 1907 E. P. Brown died and Wm. J. Riley and B. E. Mackeen who had by their own efforts with the company demonstrated their ability as business men were taken into the concern. The present organization of the company is: Everett J. Lake, president; Bedford E. Mackeen, vice-president; William J. Riley, treasurer; Howard B. Morse, secretary and assistant treasurer.

In the past two decades the company has quadrupled its business and there is every indication of greater expansion.

At the present time from forty to sixty men are employed the year round.

The company deals in all kinds of spruce timber and boards, hemlock, white pine, Georgia, Alabama, and North Carolina pine, cypress, whitewood, brown and white ash, plain and quartered oak, sycamore, cherry, black-walnut, maple, (plain and birdseye), birch (plain and curly), mahogany and cedar. It also has the distinction in the lumber trades of carrying the largest stock of kiln dried hardwoods in New England.

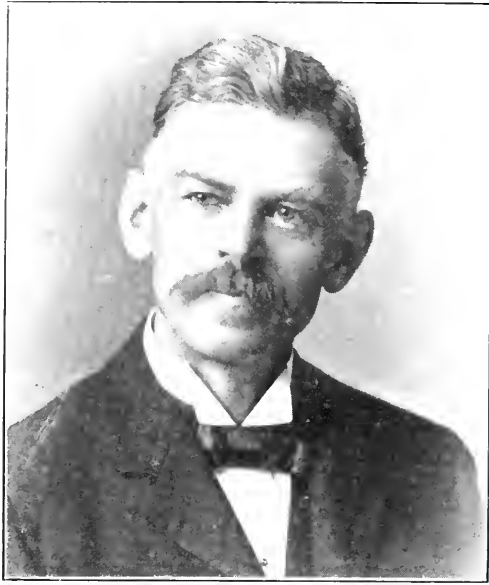
Everett J. Lake, former Lieut.-Governor of Connecticut, president of the Hartford Lumber Company, was born in Woodstock, Conn., February 8, 1874. He began his business career as a clerk in his father's concern, "The Hartford Lumber Co." In less than a year he was made secretary of the Company, and in 1896 he became Treasurer.

Mr. Lake has identified himself prominently with every interest of his town. He is a representative self-made man and he has in all respects, proven himself to be a worthy scion of a worthy family.

THE HOFFMAN WALL PAPER COMPANY

The Hoffman Wall Paper Company, of 1136 Main Street, Hartford, was established in 1897, and has grown rapidly from a small retail establishment, employing only two hands, to a wholesale and retail business employing nearly forty persons to whom nearly \$1000 a week is paid in wages. Mr. A. Hoffman, who established the business, has found it necessary to enlarge the business house several times and now in addition to a large store-room and basement, a big show room has been added. He has two large warehouses. Mr. W. E. Marks has charge of the wall paper department and is popular with the patrons of the store.

No change has been made in either the location or the management of the store. Dealing in mixed paints, white lead, varnishes, wall papers, mouldings, painters' supplies, and a general interior decorative business, Mr. Hoffman has made a pronounced name for himself as a successful business man, and has a business which figures up to a sum of \$125,000 a year and sometimes over. He deals with both the trade and the jobbers and covers a territory that reaches to the borders of the state and beyond. For the work done Mr. Hoffman has on many occasions received great commendation, the artistic finish and the use of combination colors giving to the workmen for Mr. Hoffman the name of artists.



LUTHER W. BURT

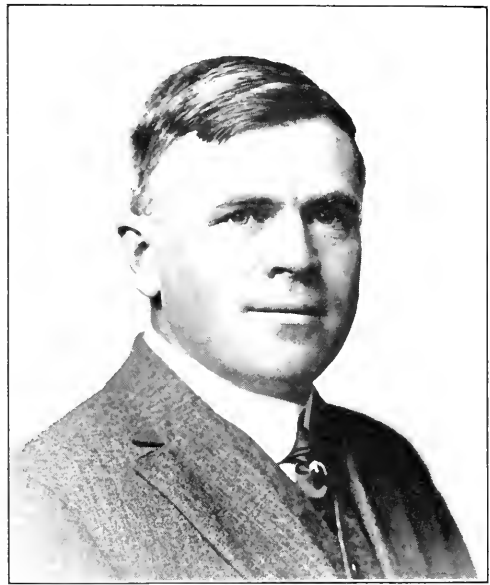
Recently the firm added a window shade and drapery department to its ever-increasing business, placing in charge of this new department Mr. Fred L. Marks, formerly with Seigel, Cooper & Company, of New York.

Abraham Hoffman, proprietor of the Hoffman Wall Paper Company, was born in 1878, his parents being Barros Hoffman, a real estate dealer, and his mother, Bella (Schwartz) Hoffman. Both were natives of Russia. He received his preliminary education in Russia and continued his studies after reaching this country in 1897. His first work was that of a painter and a designer, giving especial attention to the work of interior decoration. In this he made a splendid success and opened his store which he has conducted by himself. In politics he is a Republican, but takes no active interest in political matters.

He was married to Ida Kalesky of New York in Hartford in 1902, and they have two children, Estella and Samuel. Mr. Hoffman belongs to the Manufacturers & Employers' Association, the Master Painters' Association, and is a member of several organizations, including the Odd Fellows, Encampment, Bre Bret, Capital City Lodge of Bre Abraham, and other social and civic orders.

LUTHER WHITE BURT

One who is well fitted with experience, technical training and ability to head the Civil Engineering profession in this state is Luther W.



L. HAROLD BURT

Burt. He was born in Hartford in 1848, where he received instruction at the public schools, later entering Yale College and took the Scientific Course, graduating in the class of 1871.

He soon took up active work in his chosen profession, at first with the U. S. Government in the survey of the Connecticut river and later with the City of Hartford. At this time, a valuable map of the city was prepared by Mr. Burt from his own surveys. A large amount of public and special construction work was completed during this engagement, which covered over a period of six years.

Mr. Burt in 1880, opened an engineering and surveying office on the corner of Main and Asylum streets. The engineering work of the Connecticut Western Railroad under the superintendence of Major John F. Jones was for these years entrusted to Mr. Burt, and the excellent character of his work was attested by his later engagement by Major Jones in developing the towns of Blacksburg, S. C., and in engineering work on the Charlestown, Chicago & Cincinnati railroad.

Previously, under his leadership and direction, the survey, locations and plans for all structures, estimates of cost, etc., for the extension of the Central New England railroad from Tariffville to Springfield were projected and completed ready for contracting. Mr. Burt designed and constructed a railroad for the Middlesex Quarry Company and built the main

trunk sewers for the city of New Haven. He was engineer and superintendent of sewers for the city of Danbury.

In the early 90's Mr. Burt was appointed City Surveyor of Hartford. During his term of office, many public improvements were projected, including the main intercepting sewer system, the detail plans and specifications for which were prepared by him. Embraced in the latter was the preparation of the topographical map of the city which is the base of the present maps.

His several terms of office expiring in 1894, Mr. Burt resumed his private practice at his present address in the State Savings Bank building at 39 Pearl street. At this time he ran out property lines in the old "Ten Mile Woods" north of Tower avenue, and south through to Albany avenue, obtained the topography and furnished a map on which Keney Park is embraced. He also made topographical plans now in use by the Park Department of Bushnell, Goodwin and Riverside, the South Green, Tunnel and the smaller parks.

Among others he designed the dam and its accessories for the Hartford Ice Company at South Wetherfield. Mr. Burt made up preliminary plans for the Connecticut Bridge and Highway District for the Hartford approaches to the present East Hartford bridge. Under his direction were made the preliminary plans for the present hydro-electric plant south of Tariffville.

In 1911 Mr. Burt was appointed a member of the Connecticut State Board of Civil Engineers, in charge of construction, etc., of dams. Since that time he has represented the interests of the commonwealth in the design and construction of some eight dams and hydro-electric developments.

Mr. Burt is the senior member of the firm of L. W. Burt & Son, active and consulting Civil and Hydraulic Engineers with offices in the State Savings Bank building at 39 Pearl street, Hartford.

L. HAROLD BURT

One of the leaders in the field of engineering is L. Harold Burt, the junior member of the firm of L. W. Burt & Son. He was born in Hartford in 1876. After receiving the usual preliminary education mostly in Hartford's public schools, he entered Trinity College, took the course in Science, and graduated with his class in 1900.

Previously he had been employed in construction of parts of the Springfield branch of the Central New England Railroad, on the

topographical surveys of the various city parks and in general city practice.

He soon left Hartford to broaden his experience in railroad and municipal engineering in New York, New Jersey, Pennsylvania and Ohio in which he had charge of surveys, designs and construction of concrete and stone arch and steel bridges, miscellaneous foundations, developments of water powers, yard and track layouts.

Among the most important were designs for structures for four tracking the Pittsburgh Lake Erie railroad. The masonry design for the Delaware River Bridge above Easton, Pennsylvania, and the design of the West Morrisville yard for the Pennsylvania railroad and the new terminal designs for the New York Central, Hudson railroad.

During the five years immediately preceding his return to Hartford in 1911, he had charge of an important part of the new fifteen mile Bronx Valley sanitary sewer passing through the most valuable part of Westchester County, New York.

Mr. Burt is an associate member of the American Society of Civil Engineers, also a member of several fraternal associations.

By application and ability he has placed himself at the front of his profession. It is natural ability that tells, directed and led by a thorough acquaintance with the principles of the profession, which he has adopted as his life's work.

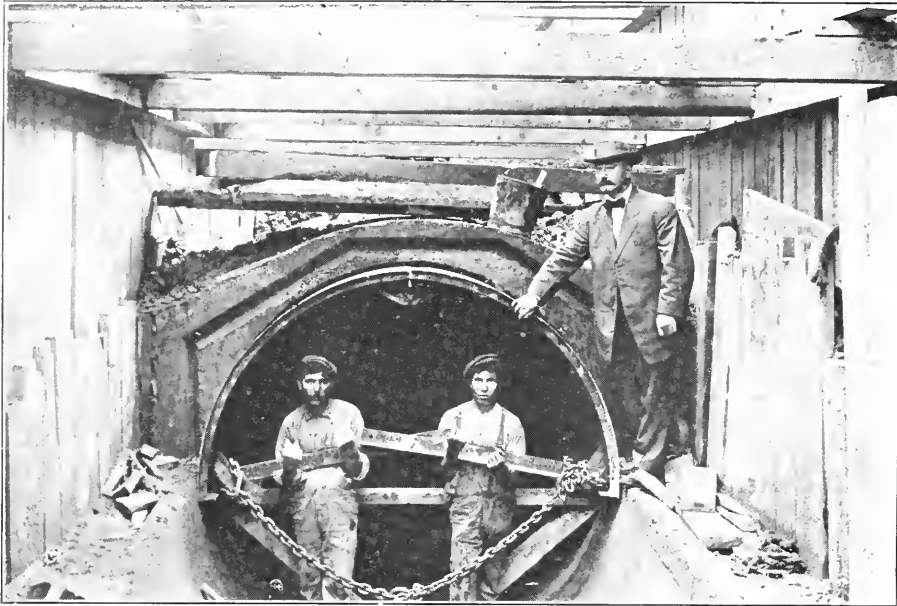
CHARLES E. HUBBARD

Charles E. Hubbard of Hartford, dealer in sewer pipe and earthenware, is in a steadily growing business, which today ranks as one of the biggest of its kind in the state. He succeeded Stanley B. Bosworth, at Nos. 160-170 Front Street.

Mr. Hubbard was formerly manager of the Farmington Street Railway Company and later purchasing agent of the Mahoning & Shenago Railway & Light Company, of Youngstown, Ohio. The knowledge he gained in these positions has materially helped him in later business enterprises.

He makes a specialty of the standard Ohio sewer pipe and fittings in every size from three-inch to twenty-four inch. His establishment contains a larger and more complete stock than any similar one between New York and Boston. Mr. Hubbard also carries always in stock land tile, wall coping, flue lining, chimney tops, in fact practically all the products of clay.

On the shortest notice contractors are able



VIEW SHOWING THE O'CONNOR SYSTEM IN CONSTRUCTION.

to secure from Mr. Hubbard whatever material is needed. The earthenware department is stocked with everything from the half-gallon jug to the fifty-gallon glazed tube, so much in demand for markets and stores.

Mr. Hubbard's success has been a phenomenal since he acquired the business and there is promise of even greater expansion in future days. He enjoys the respect and confidence of all with whom he has business relations.

THE HARTFORD PAVING AND CONSTRUCTION COMPANY

The Hartford Paving and Construction Company, one of the most important construction concerns in New England, has long since taken its place among the larger and substantial companies of the entire east. Located in Hartford, with offices at 703 Main street, it has taken no small part in the history of building foundations in Connecticut and other eastern states, and is looked upon as one of the ablest corporations now in the construction business.

Its operations have been on a large scale, having done the entire work on many of the big buildings and assisted on many others. Many of the more important foundations in

Connecticut and elsewhere have been erected by this concern and the work performed is always regarded by builders and by inspectors as being of the very first class.

Lately the use of the O'Connor Steel Centering forms for concrete have been used to great advantage and they have materially aided in the work of perfect construction. This O'Connor centering which is made with a removable section of its circumference, is being used exclusively wherever the forms have been introduced. The ease with which the forms may be adjusted, the saving in time, as well as in labor and money, have created almost a revolution in modern tunnel construction.

The forms are furnished in any size for the building of sewers or conduits, culverts or tunnels, and are adjusted by means of struts of exact length which, when clamped, and held by the weight of the concrete admits no variance in the diameter of the center at any point. The removable section may be readily withdrawn and the struts by simple pressure of the hand or by a slight blow with a hammer are immediately released from their rigid position.

The firm disposes of the right to manufacture on a royalty basis to reliable firms in un-

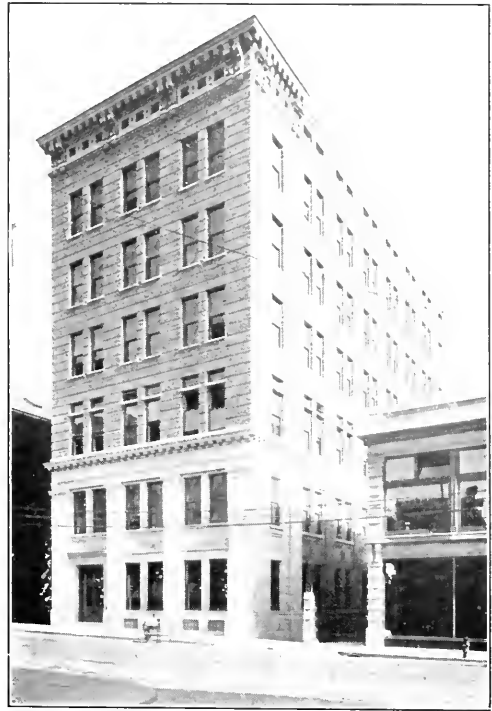
occupied territory, and wherever it has been demonstrated the O'Connor Collapsible Centering forms for concrete has superseded every other method of construction.

The work already accomplished by the Hartford Paving and Construction Company includes many sewers in Hartford, and other Connecticut cities and towns, and in other states. Among the larger contracts performed by this firm is the construction of Fort Constitution at Newcastle, in New Hampshire, and concrete walks at the fort near Watch Hill, R. I. Many other contracts have been received from the government, mostly for minor construction work, and larger operations in construction work has been completed at the Albany avenue bridge, over Wood's river, approach to the East Hartford bridge, concrete walks and abutments of concrete for the Springfield branch of the Central New England railroad, the Hartford station of the New York, New Haven & Hartford railroad, rebuilding of the west abutment of the Poughkeepsie bridge, concrete arches for the City of Hartford, West Hartford and other towns, concrete foundations for the power house for Hartford Street railway, dam at the Berkshire Power Company, Canaan, reservoirs for the City of Norwich, and many other large and small contracts.

The company makes a specialty of building cellar walls, steps, driveways, steel bound curbs, gutters and garage floors and approaches. All work is guaranteed to be of the best and done on the shortest possible time.

TELEPHONE BUILDING

The new six-story central office building of the Southern New England Telephone Company, No. 185 Pearl Street, typifies by its size and completeness of equipment the important factor that telephone service has become in the business and social light of Hartford. This building of six stories, as fireproof as a modern concrete and steel structure can be, houses as complete a central office equipment for telephone purposes as may be found anywhere in the country in a city of the size of Hartford. It also provides complete and up-to-date arrangements for the comfort of its operating force. The first floor of this building is devoted to the exchange and district offices. The second floor will be occupied by the A. T. & T. Co. The third floor is devoted to plant apparatus incident to central office equipment; the fourth and sixth floors to the local and toll boards, respectively, and the fifth floor to the operators' retiring, lunch and rest rooms.



THE TELEPHONE BUILDING

The entire building was erected by Charles B. Andrus & Son, the well-known contractors and builders at 902 Main Street.

HARTFORD PATTERN AND MODEL COMPANY

The Hartford Pattern and Model Company, makers of Pattern work of all descriptions in wood, metal and plaster of Paris, was organized in 1902 with a capital stock of \$4,200, and with but eight employes. The capital stock has been materially enlarged and the number of employes increased.

The concern has outgrown its former location and has moved to 120-124 Allyn Street, where 12,000 square feet of floor space is used and where from 25,000 to 30,000 feet of pine and mahogany lumber is used annually in the manufacture of patterns which the Company makes. The output is large and important, especial attention being given to automobile, gas engine and other complicated pattern work. More than \$600 is paid to employes weekly and a material increase in the business is expected.

The officers of the Hartford Pattern and Model Company are: H. G. Lorentz, president; Edwin W. Putnam, secretary and treasurer, and with Charles M. Joslyn constitute the board of directors.

HARTFORD REAL ESTATE A GILT-EDGE INVESTMENT

Fortunes Made By Realty Agents, Owners, Sellers and Buyers

In this publication we have said little about Hartford Real Estate, although it is a gilt edge investment. Why? Because any business man of good judgment knows perfectly well that, if a city is sure to have a strong, steady growth, real estate cannot help but gain in value, too, and that such property will certainly make profits for its owners. The aim has been to demonstrate that Hartford stands on a firm foundation, that it has a prosperous future, and, that fact once established, the certainty of real estate advancement and gain in value needs no further proofs. This whole issue is to back up Hartford realty enhancement, and all of the city's interests, in the highest sense of the term.

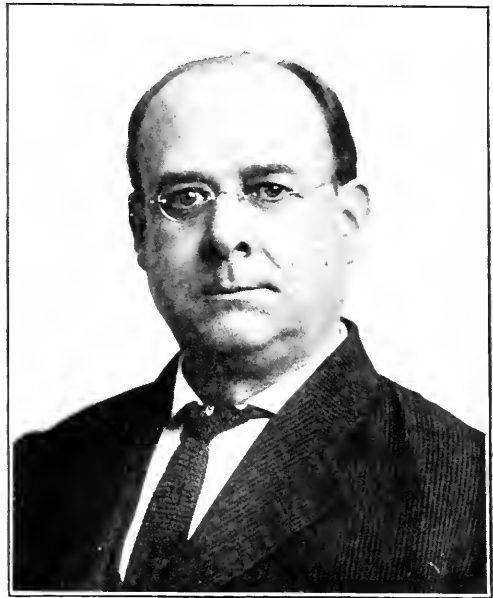
The spirit of this issue is not to put up a big "boom" story for Hartford, in which one has to stretch his imagination in order to swell the facts, but the aim is to tell the truth and be conservative at all times, claiming for the city what its merits actually warrant. Hartford is growing rapidly, and its real estate is as good an investment as can be found in the United States, no matter how conservative one may be. It's an old story to hear some old citizen say, in speaking of some property that has grown to be worth thousands, that he could have bought that property for a few dollars not many years ago. It is the men who believe and stand ready to help push the city that generally get the reward. Many men can't understand the importance of the place they live in until the live wires have reaped the harvest.

JOHN M. BRADY.

John M. Brady, Real Estate Dealer, is a man prominently known all over the state of Connecticut. Mr. Brady has been more or less in the public eye for a number of years. Born in Brockport, N. Y., August 13, 1864, he is the son of Michael and Ann (Conlin) Brady.

He was educated in the common and state normal schools and engaged in the meat and grocery business as his first occupation. He subsequently became interested in real estate and insurance and has made a great success in that line of business.

John M. Brady is a Democrat in politics and has served as an alderman from the Sixth



JOHN M. BRADY

ward of New Britain in the Court of Common Council. He is chairman of the town committee and during the session of the legislature of 1907-8 represented his district as a state senator. Mr. Brady also ran for comptroller on the Democratic ticket in 1908-10—but was defeated by his opponent. Mr. Brady is a public spirited man and is alive to the progressiveness of his state and his community. Fraternally Mr. Brady holds membership in the B. P. O. E., Eagles and other organizations, and is a member of the Hartford Board of Trade and the Hartford Business Men's Association.

Mr. Brady was married on September 19, 1887, to Kate Moffitt, and they have had seven children, Irene, Richard, (deceased), Joseph, Ethel, Earl, Harold and Howard.

Personally Mr. Brady is a man whose acquaintance is worthy of cultivation. He is an affable gentleman whose pleasant, interesting personality attracts friends and keeps them. As a business man he is thorough and painstaking, but always willing to give the other man an equal chance with himself.

SAMUEL COLT DOTY.

Samuel C. Doty, Real Estate Dealer, was born in East Hartford, March 12, 1867. His education was received in the common schools. Mr. Doty engaged in several business enterprises and for four years was connected with the Hartford Post as secretary when that



SAMUEL COLT DOTY

publication was owned and managed by John Addison Porter of Pomfret. He later engaged in the real estate business, in which he has made a decided success, being located at the present time at 50 State street in the First National Bank Building.

Mr. Doty is connected with many of Hartford's social and civic organizations, and is a thirty-second degree Mason, holding membership in all the Masonic orders in this city, and in other orders as well. He is connected with the business organizations of the city and is identified with many of the clubs.

For nine years he was a member of Company F., C. N. G., Hartford City Guard, and later served 17 years as a member of First Company, Governor's Foot Guard. At the present time he is a lieutenant on Major Wilcox's staff of the Foot Guard, and takes a great pride in his military experiences. Mr. Doty has been president of the Landlords' and Taxpayers' Association for more than five years and president of the state association of Landlords and Taxpayers for more than two years.

Mr. Doty was married to Helen D. Ballou and they had two daughters, Marjorie Ballou Doty and Helen Arline Doty. He is a Republican in politics and is actively engaged in political work with other Republicans. He is a member of the Sons of the American Revolution, and served two years as council-



EDGAR C. LINN

man from the old Seventh Ward, a democratic stronghold

EDGAR C. LINN

Success in real estate transactions are brought about by the most careful dealings. Edgar C. Linn has made a success of this business and bears a reputation of which any business man might well feel proud. Mr. Linn came to Hartford from "The Western Reserve," Ohio, his native city, nearly 17 years ago. He came East not only to give attention to realty developments, but also to accept the position as Secretary and Assistant to the manager of the Connecticut Building and Loan Association, an organization founded by a number of prominent Connecticut men, and which was very successful under their management.

Mr. Linn's previous business record preceded him, and this record, a most excellent one, was the means of securing him many influential friends who have since shown him ways and means of becoming financially successful. Mr. Linn also became a director of the Hartford Life Insurance Company, and manager of one of its departments, in which department in less than three years, he put on the books of the Company over \$10,000,000 profitable insurance. Mr. Linn voluntarily resigned from



CHRISTOPHER JOHNSTONE. Photographer.



ROBERT CHAPMAN KING

Both companies to give his entire attention to development of high-class land sub-divisions in various states throughout the United States.

He acquired a number of eligible tracts of land in what he called available places and said that they were in line for rapid improvement. These he divided into suitable building sites for householders. They were soon sold to individuals and these sub-divisions are now built up and covered with splendid homes, and in many cases with magnificent residences. Every residence is a monument to Mr. Linn's foresight and business enterprise, and many a house owner and land owner who has been made comparatively rich, through the increase of his property sold to him by Mr. Linn, may properly credit his prosperity to his business dealings with Mr. Linn.

Mr. Linn is president of the New England Land Company, which has divisions and sub-divisions located in many cities and in many states. His field of operation extends over a wide area. He now has in hand the development of property in New Jersey, New York, Ohio, Pennsylvania, Connecticut and Massachusetts and other states, and is figuring on opening up new sections in these same states. His operations in Hartford are extensive.

Mr. Linn was married in Conneaut, Ohio, to Miss Harriet M. Hawley, and they have three children. Mr. Linn is a descendant of Adjutant Joseph Linn of Revolutionary War fame, and William Buell, who came to the Massachusetts Bay Colony in 1630.

ROBERT CHAPMAN KING.

Robert Chapman King, Optician at 926 Main Street, Hartford, elevator entrance Brown, Thomson Building, is one of the successful young business men of the Capitol City. He was born April 13th, 1883, at Sag Harbor, Long Island, his parents being native Americans, and he received his education in Hartford in the public and private schools.

Determining upon a business career, Mr. King, because of his fitness for the work, chose that of an optician, and in this has been eminently successful. He was employed eight years by one of the largest retail opticians in New England, where he secured the best possible training in this line.

Mr. King has had a large and varied experience in the filling of oculists' prescriptions and finds a constantly increasing demand for this kind of work in which he guarantees to give absolute satisfaction. He is now completing a new equipment for manufacturing, which facilitates prompt, as well as efficient service.

Mr. King is a popular young man and is identified with several secret and civic organizations. He was married October 17, 1906, to Hallie M. Cottrell, and they have one daughter.

MAJOR J. P. ALLEN

Major J. P. Allen, Real Estate Dealer, and for years a dealer in carriages, harness and horse goods, is one of the best known business men in Hartford. He was born in this city, Feb. 24, 1846, his parents being Robert and Margaret Allen, who came from the north of Ireland in 1830. He engaged in the farming business and was educated in the common schools.

Major Allen was engaged in the boarding, sale and livery business from 1872 to 1897, and from 1897 to 1909 was extensively engaged in the carriage, harness and horse goods business at 124 Allyn Street, but owing to the introduction of the automobile he was forced to retire and since then has given his attention to the buying and developing of real estate, in which he has been very successful. Many big real estate deals have been brought about by him.

Major Allen has been a lifelong Republican, and early in April, 1900, he was chosen a councilman from the Fifth ward, in which capacity he served three years. He was afterwards elected to the aldermanic board in which he served for two years and where he



MAJOR J. P. ALLEN

was known as the fighting alderman because he was a fighter for what he thought was right and fair.

He was bitterly opposed to the scheme to filter the water from the Connecticut River for use in the City of Hartford, and aided materially in having the scheme killed, but he worked just as hard to have Hillside Avenue extended across Pope Park, and other similar improvements about the city.

Mr. Allen is connected in a business way with the Allyndale White Marble and Lime Company of East Canaan, Conn., and is one of the directors of the Company.

In politics Mr. Allen is a Republican and belongs to the Republican Club. He is a charter member of the Gentlemen's Driving Club, a thirty-second degree Mason, being a member of all the Masonic orders, including the Knights Templar and the Sphinx Temple. He is a member of the Landlords' Association, also the Business Men's Association.

Major Allen was married in June, 1870, to Mary E. Arnold, a daughter of Charles G. Arnold, of West Hartford.

Major Allen joined the Putnam Phalanx in 1893 and filled many positions of rank and trust in the Company. He occupied many minor offices up to 1905 when he served as captain for three years and was then elected major in 1908, the year of the Phalanx's fiftieth anniversary.

Major Allen is one of the most respected



MAJOR JOHN L. PURCELL

citizens of Hartford and has been identified with many public and private enterprises organized to further the interests of the city and he has always been ready and willing to do his share in any movement that would aid in any way to bring about a large and more prosperous Hartford.

MAJOR JOHN L. PURCELL

Major John L. Purcell, Wholesale Dealer in Plumbers' supplies, plumbing material, steam, water and gas fixtures, etc., and major of the First Infantry, commanding the Third Battalion composed of Companies G, Manchester, C, Middletown, L, Willimantic and F, Hartford, is a business man of Hartford who is well and favorably known. He was born in Hartford, October 2, 1880, and secured his education in the parochial school of St. Patrick's church and the Hartford High School. His first business engagement was as a plumbing contractor, and later engaged in the wholesale plumbing, steam, water and gas fitting business, with which he has been identified ever since.

Major Purcell has always been a Democrat, and has been a member of the Board of School Visitors for four years, and is chairman of its two principal committees. In his work as a city official he has always made it a point to use his best efforts for the good of the community and the city in which he lives. His energy was used to advance the interests of



WALTER T. KEMPIN

the schools for which he worked and his efforts have been eminently successful.

In his business dealings Major Purcell has been a strict business man and his record is as clean and his business dealings as fair as those of any man in the city or state. Square dealing and honest endeavors have been his mottos. In a business way he is connected with the Sanitary Company of Cleveland, Ohio. He holds membership in Hartford Lodge of Elks, the Hartford Aerie of Eagles and is identified with social and other civil organizations. He was married in 1907 to Miss Mary J. Wadron, and they have one son, Earl Twining Purcell, 4 years old.

WALTER T. KEMPIN

Walter Thomas Kempin, Supervisor of Agencies of the Travelers Indemnity Company, is a native of St. Louis, Missouri. He is the son of Edwin W. and Edna B. (Roche) Kempin of St. Louis.

He began his business career in the law office of Truman A. Post, a prominent insurance lawyer, in his native city, where he became sufficiently interested in insurance as a business to resign his position to enter the service of one of the large Casualty companies. Later he became identified with The Travelers Insurance Company in St. Louis, and afterwards became manager of its branch office at Buffalo. Two years later he was transferred to the company's office at Hartford



PAUL DE FAFCHAMPS

Mr. Kempin has met with great success in his business life and has done much to advance the interests of the company with which he is connected. He is a specialist in his particular line of insurance. He is a Congregationalist, unmarried, and a member of the Hartford Club.

PAUL DE FAFCHAMPS

Paul de Fafchamps, Photographer, 212 Asylum Street, is a native of Austria, having been born in Goding, in that country, October 26, 1878. His parents were Barthelemy de Fafchamps, director of the government iron works at Anina, Hungary. The father is a descendant from the noble families of Belgium, and the mother from the noble families of Hungary.

Young Paul was educated in the schools at Budapest, Hungary, and was a pupil in the High School in that city for seven years. His first occupation was in the government statistical office at Budapest, where he got a good insight into clerical and counting room work. He was taught in a practical way business methods which have been of great service to him since.

Paul de Fafchamps came to New York in 1896, starting work in a hotel, where he remained for some time, all the while learning the English language. He came to Hartford in 1901 and worked at the Alyn House taking up and studying photography all the time. He

remained at the Allyn House until August, 1906, when he retired and opened a photographic studio the same month.

From that time on his business has been increasing so much that two others have been engaged by him to help in the work, all of the studio people being busily engaged in getting out the work which they have on hand. Mr. de Fafchamps' success is an indication of what effort and perseverance will do, and he is proud of the distinction of having made a success of his efforts and with no help but that which he has given himself. That Mr. de Fafchamps is succeeding is shown by the number of photographs of prominent men and women of Hartford who have "sat" in his studio for their photos. Mr. de Fafchamps says himself, "I do more business every day."

ROBERT GLASER

Robert Glaser, President and Treasurer of the Aetna Brewing Company, was born in Vienna in 1861, and came alone to America in 1890. His parents were Victor Glaser, a banker, and his mother, Julia Glaser, both Austrians. He was educated in the schools of Bavaria and at the age of 20, after securing a fairly good education, entered the banking house of his father, where he remained for some time.

Upon his arrival in this country he engaged in the malt and hop business, selling the product to brewers all over the country. In 1896 he came to Hartford and started the Aetna Brewing Company in 1900, having previously been the receiver for the Columbia Brewing Company. Mr. Glaser was not only a man familiar with the business of brewing, but he possessed an especial business ability which has pushed him to the front ever since he came to America.

When he was made receiver for the Columbia Brewing Company he immediately began improvements and aided much in settling up the estate. A syndicate bought out the interests of the Company and the Aetna Brewing Company was established. Mr. Glaser was appointed treasurer, and his work in connection with the affairs of the company so impressed the stockholders and others interested in the business that he was made the president and treasurer. Improvements made to the plant owing to the increased business, amounted to nearly 200 per cent necessitating a new ice plant which was installed, with a capacity of fifty tons a day, and is the only artificial ice plant in Hartford.



ROBERT GLASER

Later a new bottling establishment was added to the Aetna brewery which helped materially to make the plant more modern and up to date. So fast did the business of the brewery increase that additional property was purchased and the entire capacity of the plant doubled. This fall business has been unusually good and more improvements are contemplated. At the present time there is being turned out of the plant a splendid beer, the excellence of which is attested by many hotels, cafes and households. Now the Brewing Company is furnishing a special old-fashioned German Beer, known as Kloster-Brau. This latter beverage is highly commended not only by the Germans, who know the good and bad qualities of beer, but by many American families which secure supplies from this Brewery.

Mr. Glaser is a man well known in Hartford and among the German element in the entire state. He is a gentleman whose acquaintance is worth much and with whom friendly relations are valuable. He is a thorough business man, but finds time to associate with his friends and acquaintances and to engage in every day affairs. Politically he is a Republican, but takes little active interest in the political game. He holds membership in the New York Leiderkrantz, Hartford Saengerbund, the Hartford Schuetzen Verein, Hartford Chess Club and other secret and civic organizations. Mr. Glaser is a bachelor.

THE PRINTING INDUSTRY

One of Hartford's Business Enterprises in Which an Immense Amount of Capital is Invested

The Printing industry of Hartford is perhaps one of the most important of any in the state. More than fifty concerns having invested from \$5,000 to more than \$500,000 do business here in addition to more than twenty other companies and establishments whose business is allied to that of the Printing trade, and these do not include the amount invested in newspapers, periodicals, magazines, nor those private and independent printing offices maintained by the large insurance companies.

A very large amount of magazine, price list, catalogue and job work is done in this city for companies and manufacturing concerns in New York, Boston, Springfield, Providence, and elsewhere, and this work is handled from the first typesetting to the completed book or pamphlet or the job work as required. Lithographic and other color work is done here and the big printing establishments are not only working on full time but employing a full force of skilled workmen.

THE BURR INDEX COMPANY.

The Burr Index Company of Hartford, Conn., is well known in all the mercantile houses of the east and in large parts of the west. Since 1882 the Burr Indexes have been well and favorably known and are used more extensively today than at any time since the business was established.

Incorporated in 1883, the manufacturing of indexes has steadily grown to large proportions. From the first it made a speciality of the index system and it is in this line that the Company is perhaps better known than in any other. In conjunction with the manufacture of indexes the company does general printing, and also manufactures trial balance sheets and blank books.

The completeness of the Burr Index long since established the company on a firm basis and gave to it a reputation that has been jealously guarded ever since.

The Burr Index is extensively used throughout commercial houses everywhere. Nearly everywhere in the United States and Canada the Index is an office fixture, while the governments of both the United States and Canada have found it most convenient to rely on the Burr Index for completeness. Railroad



HERBERT SPENCER KING

companies use the index extensively, and county and town records are kept with their aid.

The Burr Index system has been installed in nearly all the land record offices, the offices of vital statistics, and in most of the business houses dealing with a large trade.

The company maintains permanent agencies in New York, Chicago and San Francisco, and in London, England. The company is capitalized at \$50,000, and Silas Chapman, Jr., is president. The secretary and treasurer is R. K. Erving.

HERBERT SPENCER KING

Herbert Spencer King, one of the most popular members of the First Regiment, Connecticut National Guard, was born October 15, 1866, in Huntington, Mass., and secured his elementary education in the Springfield public schools. He afterward attended the Windsor Academy in Windsor, and took up a business life after graduating.

His first business engagement was with the Arms Pocketbook Company in Hartford, going with that firm as a bookkeeper and remaining in that position for some time, afterward securing a promising place with the J. B. Burr Company, printers and publishers, on Asylum street, Hartford, with which organization he has been ever since. He is now its president and treasurer. He has never worked in but two places in his life, devoting his best interests to those of his employer.

Mr. King has been with the J. B. Burr Company for 25 years and is regarded as one of the most faithful men in the mercantile business today.

For about the same length of time Mr. King has been a member of Company K, First Infantry, C. N. G., and has passed through all the positions from a corporal up to the rank of first lieutenant where he enjoys the respect and the confidence of his men and the good wishes of the officers of the regiment above him. He glories in the distinction of being one of the very few men who have never missed a drill of the company and in this respect is on an equal footing with Captain Delamater.

Mr. King has never engaged in politics. He belongs, however, to the Knights of Pythias, Old Newgate Lodge, of Simsbury, and to the Hartford Lodge, 723, Loyal Order of Moose, of which he is the Deputy Supreme Dictator.

Mr. King was married November 26, 1885 to Ada J. Phelps, in East Granby, Conn.

R. S. PECK & CO.

The firm of R. S. Peck & Company, Inc., printers, is the outcome of the Star Printing Company, organized about 1875 with Rial S. Peck and L. M. Prouty, proprietors. It is one of the leading printing establishments in New England and has a reputation for excellence in printing and binding second to none among the best printers in the country.

The Star Printing Company was originally at 91 Asylum street, and with Rial S. Peck and L. M. Prouty at the head, made rapid progressive among the business concerns of Hartford and elsewhere as an excellent printing establishment. Their work was of the best and not infrequently were they called upon to turn out some high class piece of work which other printers could not conveniently do. At one time, R. S. Peck & Company were the printers of the well known New England Magazine, a monthly publication equal in typographical appearance and many other aspects to the biggest and best published publications in this country.

Following the death of L. M. Prouty a number of years ago, the business was taken over by Rial S. Peck, and the name of the firm changed to R. S. Peck & Company. The business was located at 336 Asylum street and afterward moved to 15 Ford street, and then to 26-8 High street, where it has been located ever since, and where it has not only largely increased its business but its capacity and working facilities.

R. S. Peck died in March, 1911, and R. S. Peck's sons, Charles Erasmus Peck and Hubert Perry Peck, assumed control of the business, and are making a decided success of it. The company is engaged in a general printing, designing and book-binding business and have executed some of the finest specimens of printing that have been produced in this city or state. Not only is the company designers of good printing, but they are producers of good printing, and will take a "job" and do it from beginning to end. They do the designing, make the engravings, do the printing and book-binding and when completed and the imprint of R. S. Peck & Company is there, Mr. Customer is sure he has a perfect piece of work.

Charles Erasmus Peck, one of the heads of the R. S. Peck & Company, printers, was born in Hartford in 1875, and graduated from Yale University in 1896. He learned the printer's trade with his father and his first business engagement was with his father's establishment. At the present time he is president and treasurer of R. S. Peck & Company. In politics Mr. Peck is a Republican, but takes no active interest in politics. He was married in 1901, in Holyoke, to Ethel Chase, and they have two children, Alice and Eugenia. Mr. Peck is a Thirty-Second degree Mason, a member of the Republican Club and also of the Yale Alumni.

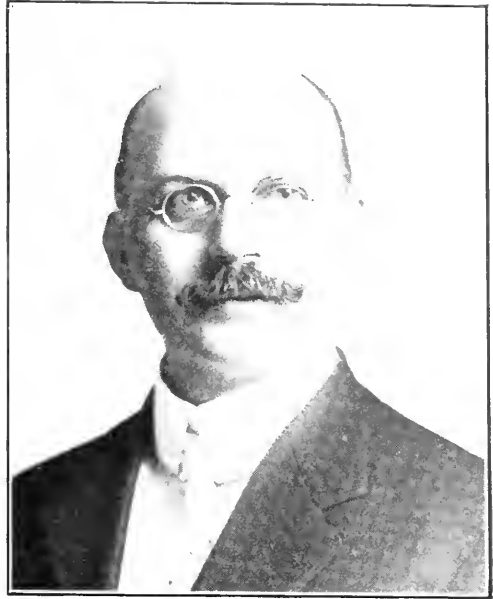
Hubert Perry Peck, vice president and assistant treasurer, was born in Hartford in 1880. He attended the schools of Hartford and went into business with his father where he has remained ever since. He was married to Mabel Wolcott.

At the present time R. S. Peck & Company have on hand an unusual amount of work, the force working full time to get out the orders on hand. Among the notable firms by whom they are engaged regularly for printing are the Billings & Spencer Company, the Pope Manufacturing Company, the Colt's Patent Fire Arms Manufacturing Company, the Hartford Rubber Works, the Collins Company of Collinsville, the American Thermos Bottle Company, New York, the American Writing Paper Company, Holyoke, the North & Judd Manufacturing Company, New Britain, the Swab Wagon Company, Elizabethtown, Penn., and many other notable corporations.

The company occupies an immense building on High street and utilizes a floor space of over 12,000 square feet. They have all the up-to-date equipment and printing material for the best work, and possess facilities for



OLIVER H. THRALL



DWIGHT A. THRALL

turning out a job as large as the biggest corporation could possibly require. The Peck Company does not confine itself to New England but has big contracts with many New York and other manufacturing concerns.

THOMAS B. SIMONDS

Thomas B. Simonds, the Printer, is a well-known Hartford business man. He established his printing business here in 1889, and with but one employe. In three months the business had grown to such an extent that he had to employ two more and from that time on the business has grown steadily. Fifteen men are now in the employ of Mr. Simonds and he uses three cylinder presses, five job presses, paper cutting machine and all the machinery and paraphernalia used in a first-class Printing and Bookbinding plant. Mr. Simonds is extremely particular about his work and will give quite as much attention to a job for a few milk tickets as he will for a half-tone publication. About \$20,000 worth of material is used annually in his shops and \$40,000 worth of the finished product is turned out of the office. Mr. Simonds is a man of the hour. He keeps in touch with things and events and is thoroughly up to date. Mr. Simonds is a popular man, and is a member of several social and fraternal organizations. He is a member of Hartford Lodge of Masons, the Elks, the Odd Fellows, the Road Drivers' Club, Free-for-All Driving Club, Manufactur-

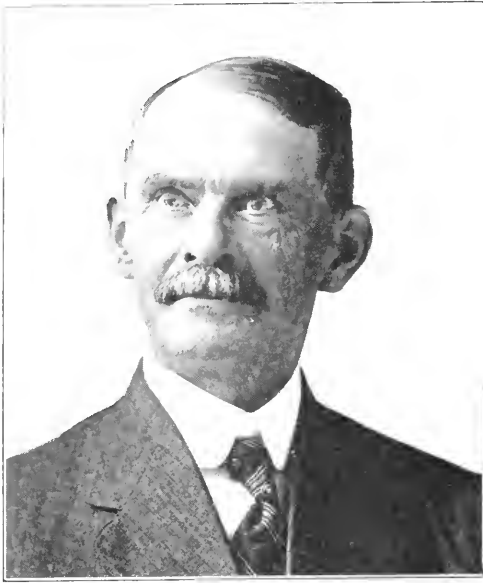
ers' Bureau of Hartford County and the Interstate Local Assembly.

OLIVER H. THRALL

Oliver H. Thrall, dealer in stocks and bonds, was born in Bloomfield, Conn., March 14, 1874, the son of Dwight Waters Thrall and Ellen Corey Thrall. The elder Thrall now retired, was for thirty-one years general agent of the Connecticut Humane Society, rendering highly efficient service. Mr. Thrall comes from good English ancestry. He graduated from the West Middle School, Hartford, in 1889 and completed his education at Storrs and Reed's private college two years later.

His first business occupation was as mail clerk at the Travelers Insurance Company. He was promoted to the Investment department and left the office in 1907 to engage in his present business. His previous business gave him the necessary qualifications to successfully carry on an investment business. Mr. Thrall's interests are connected with G. Edward Graff, No. 1 Wall Street, New York, and he is a member of the Chicago Board of Trade and Consolidated Stock Exchange. With these facilities he is enabled to give his patrons the best possible service.

He has always voted the Republican ticket, but has devoted his entire time and attention to his increasing business and kept out of the political arena. He is a member of the Hart-



DWIGHT WATERS THRALL

ford Club, Lafayette Lodge, No. 100, A. F. & A. M., Hartford Lodge, B. P. O. E., the McKinley Club, Road Drivers Club and the Eyelet Club. Mr. Thrall, like his father and brother, is particularly fond of horses and is seen at most of the local meets. He is unmarried and possesses to a marked degree those qualities which combine to make good citizenship. He has the happy faculty of making friends and bids fair to enjoy greater success.

DWIGHT A. THRALL.

Dwight Allen Thrall, importer of horses, was born in Bloomfield, Conn., May 12, 1875, his parents being Dwight W. and Ellen Corey Thrall. His education was received at the Hartford Public High School after which he travelled two years in Europe, visiting twenty different countries.

He studied medicine for two years, but was obliged to abandon it on account of poor health. For the same reason he could not continue his studies at the University of Pennsylvania. He is a member of the firm of D. W. & D. A. Thrall, horse importers, at 219 High Street, Hartford. D. W. Thrall, senior member of the firm was for thirty-one years agent of the Connecticut Humane Society. By square dealing Mr. Thrall finds himself in a rapidly growing business.

There is no better judge of horse-flesh in Connecticut than his father and his personal knowledge is an heritage. Last year the firm

paid \$100,000 for horses bought in Missouri alone, and this year over 1,000 horses were sold at the High Street stables.

Mr. Thrall cannot find that the automobile industry has affected his business. On the contrary he finds the demand for horses greater every year. His purchase of horses are with a view of not merely to make quick sales, but to give patrons value received.

He has sold race horses with records as low as 2.03 $\frac{1}{4}$, some of which have been shipped to England, Austria and Italy. Mr. Thrall is a member of the Center church of Hartford. In August, 1911, at Brooklyn, New York, he was joined in marriage to Miss Maude Swift Sutherland.

DWIGHT WATERS THRALL.

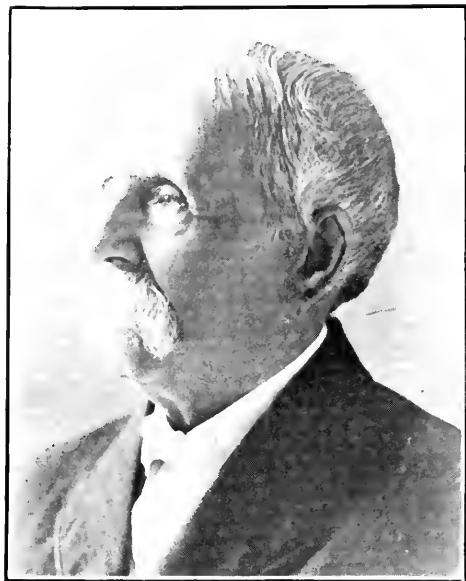
Dwight Waters Thrall of Hartford, who for thirty-one years was General Agent of the Connecticut Humane Society of Connecticut, was born in Bloomfield, this State, September 19, 1843, the son of Hiram and Melissa Griswold Thrall. The senior Thrall was a surveyor and farmer.

Mr. Thrall's education was received in the schools of Bloomfield and Hartford. His first occupation was surveying and farming. He was naturally fond of children and animals and became interested in a plan to organize a State Humane Society. During the winter of 1880 a meeting was held for this purpose, Mr. Thrall attending.

Shortly after the organization was perfected he gave up his business and became actively engaged in humane work. His compensation for some time was hardly sufficient to defray necessary expenses. He did not, however, lose heart in the work during its years of unpopularity and financial embarrassment.

He helped to secure a suitable home for the Society's use and influenced many legacies in its favor. His work was of such a nature that he could not curry favor with those who did not obey the law, yet he lost few friends among those he opposed. He selected and helped to secure the appointment of a large number of men to act as agents of the society, working in perfect harmony with them.

When he left the work last winter the Society was a power in Connecticut. His popularity among the agents was evidenced by his being tendered a banquet at which he was given a loving cup, a gold watch and a set of resolutions. Since then he has received letters from men and women from all parts of the State commending his work.



DR. T. D. CROTHERS

Mr. Thrall is now engaged in the business of importing horses with his son, D. A. Thrall. He is a member of the Masonic Lodge in Bloomfield and the Putnam Phalanx of Hartford. In politics he is a Republican.

On November 16, 1864, Mr. Thrall was married to Miss Ellen Olivet Corey. They have three children, Mrs. Eugena C. Fowler, Oliver H. Thrall and Dwight A. Thrall.

DR. T. D. CROTHERS

Dr. T. D. Crothers, President of the Walnut Lodge Hospital, is one of the best known men in America today. Wherever the question of treatment for alcohol or drug habits is discussed, and that is everywhere, Dr. Crothers' name is mentioned, he being the oldest physician in America and abroad today who has made a life-long study of the subject. It was through an article written by Dr. Crothers, that Dr. Keeley conceived the idea of the so-called "Gold Cure."

Dr. Crothers was born in Charlton, N. Y., 1842, and is a graduate of the Albany Medical College, (1862). He took a post graduate course at the Long Island Hospital. He first practised medicine in Galway, N. Y., and later in Albany, where he became clinical assistant and lecturer in the Albany Medical School. From 1872 to 1874 he was one of the editors of the Medical and Surgical Reporter of Philadelphia. In 1875 Dr. Crothers was appointed assistant superintendent and physician of the Binghamton, N. Y., Inebriate Asylum.

He founded the Walnut Lodge Hospital in 1878, which institution has housed as patients many of the most prominent men in the country. In fact, in all parts of the United States, Hartford and the Walnut Lodge Hospital are synonymous.

Dr. Crothers is the author of many treatises and text books on the treatment of inebriety and drug addictions and is the acknowledged authority in this branch of medical science and jurisprudence.

Dr. Crothers has been secretary of the American Association for the study and cure of inebriates during the last 37 years. He is editor of the Journal of Inebriety, the bulletin published by the American Temperance Society, and professor of diseases of the brain and nervous system in the New York School of Clinical Medicine. He is a member of the British Medical Association, the French Society for Psychological Research, the English Physiological Society, Belgium Society of Mental Medicine, honorary member of Russian Society of Mental Science, the American Association, and many medical and fraternal orders. In 1908 he was appointed professor of mental diseases at the College of Physicians and Surgeons, Boston, and in 1910 he was elected dean of the faculty. Dr. Crothers has been president of the American Medical Editors' Association, the American Electro Therapeutic Association, and is now president of the New York Medico-Legal Society.

Dr. Crothers is one of the very few physicians of Connecticut who has been prominent as an officer and leader in many of the great national scientific associations of the country. In 1899 he was made vice president of the Anti-Alcoholic International Congress, an organization against the abuse of alcohol held that year in Paris; also a delegate from this country. In 1904 and 1908 he was appointed by the president to represent this country in the same congress held at Stockholm, and in London in 1908.

In 1875, Dr. Crothers married Mrs. S. B. Rysedorph of Albany, N. Y.

EDGAR L. ROPKINS

Edgar L. Ropkins, of Ropkins & Co., was born in Hexton, Hertfordshire, England, September 24, 1863, and came to this country in 1888, where he followed up the brewing business. He came to Hartford in 1892 and purchased the plant known at that time as the Shannon and McCann Brewery.

The brewery is located at the corner of Front and Sheldon streets. It is one of the



Edward Rossiter

most complete in New England. Everything connected with the business is done at this plant even to the bottling, and the product, Ropkins' Bitter Ale, Light Dinner Ale, Family Porter, and Stock Porter, is put in complete readiness for delivery throughout New England. Special brewings, which are bottled for household use, and there is a great demand for this, is delivered to any part of the city, free. Every attention is given by skilled workmen to the preparation of the Ropkins' product. Special machinery has been installed in the brewery, the newest methods from England and America are used in the work, and all the details in the progress of the work are carefully considered. Every effort in the art of brewing is made at the Ropkins plant to keep the product as it is today up to the highest degree of excellence.

The plant is regarded as one of the most up to date in the brewing world. It is equipped with all the necessary machinery for doing the work and includes one of the finest refrigerating systems in the country. The bottling plant is complete in every detail. It is also provided with the necessary equipment for rewashing and cleaning the used bottles and putting them in shape for use again.

Edgar L. Ropkins is a man well and favorably known in Hartford and vicinity. He is identified with a number of business industries and his executive ability makes him a valuable man in business enterprises. He is also an owner of much real estate in Hartford and hereabouts.

He was married in 1894 to Kate C. Conkling of Greenport, L. I., at Brooklyn, N. Y. They have no children. Mr. Ropkins is a member of the Hartford Club, Country Club of Farmington, Hartford Yacht Club, Union League Club of New Haven, Lafayette Lodge, No. 100, A. F. & A. M., and the Elks. In politics he is a Republican.

THE HOME OF THE CLUB COCKTAILS

Success of the Model English Gin Distillery of G. F. Heublein & Brother

To start with, we may assume that everybody on the American continent who knows a good drink, is acquainted with "Club Cocktails." We might also say that it is doubtful if any other high class beverage has ever been imitated to such an extent as have the world renowned "Club Cocktails."

It is well known that for centuries English and Holland Gins have been recognized as occupying the very pinnacle of gin perfection,

and it has only been during the past few years that American gin manufacturers have really devoted the proper amount of attention to giving their products a sufficient high quality to compete with the imported articles.

It has been left for the corporation of G. F. Heublein & Brother of this city to demonstrate that the climate of New England is much more favorable than that of England for the distillation of English gin, and this fact, together with other natural advantages in this country, has enabled them to distill a product that is not only equal to the best imported, but has been proved by analysis even superior in purity and flavor.

The plant, which is fashioned after the most approved English gin distilleries, and which is located on Trumbull street, Hartford, is modern down to the smallest detail. The storage capacity itself is 125,000 gallons, and all of the spirits entering into this gin are triple distilled. After this there is a final distillation in which various herbs, roots, etc. enter to give the gin its peculiarly distinctive flavor.

This Milshire gin is distilled precisely in the way the best English gins are made. Instead of ordinary distillation with the addition of juniper to give a flavor, this product is not a flavored spirit, but a gin in every sense of the word.

Particular attention is devoted to the packages in which these goods are placed for shipment. These packages consist of barrels that have been prepared by special process devised by the Heubleins. The distillation itself is conducted in the cold season when the highest class gin can be produced.

Back of this most commendable and successful enterprise we find Mr. Louis F. Heublein, president; Mr. G. F. Heublein, vice president, and Mr. C. W. Driscoll, secretary and treasurer. The Heubleins have surrounded themselves by a most able corps of assistants, who have become thoroughly schooled in high class gin manufacture, and in the making of the famous "Club Cocktails."

No better evidence of the high quality of these products could be asked for than the fact that the patrons of this house continue to order and are ever increasing their patronage. There is also being added a large number of other houses that have heretofore not appreciated or understood the quality or goodness of this gin.

No effort is made to have an enormous output, but every care is taken to produce only the highest type of goods. Each department is



MAJOR L. M. SIMONSON

operated on the same general plans, and back of these plans is the spirit of the house, which is a perpetual insurance of honesty and right dealings.

Despite the most strenuous efforts of imitators, "Club Cocktails" have remained the exclusive property of this firm, and these goods—coupled with Milshire gin—are ever broadening out and annexing greater trade.

THE HENRY SOUTHER ENGINEERING COMPANY

The Henry Souther Engineering Company, composed of metallurgists, chemists and analysts, engaged in work to determine what steel will stand, and maintaining a laboratory for the purpose of testing the quality of metals, is housed in the new building recently completed by the company at the corner of Laurel and Willow Streets.

The Company was established by Henry Souther in this city in 1899, and incorporated in 1903. The capital stock was \$19,000. Since organization and incorporation the Company's business has grown wonderfully, making it necessary to build new quarters and enlarge their working plant to accommodate the demands made upon it. The members of the company are engaged chiefly in the testing of iron, steel, fuels, oils and other materials. In the new building all the needed paraphernalia and up-to-date equipment have been established and the laboratory has been

fitted up both as a physical and a chemical laboratory. The men connected with the Company are kept busily engaged.

Work is done for manufacturers and others in the eastern Atlantic states, the New England states and others as far west as the Mississippi River. This is one of the largest laboratories of its kind outside the Pittsburgh district. Henry Souther, the president of the Company, and consulting engineer, has offices in Philadelphia and in Dayton, Ohio.

MAJOR L. M. SIMONSON

L. Martin Simonson, a commissioned officer of the Salvation Army, is one of the popular men of the city of Hartford, and one who has among the residents of the Capital City many friends and acquaintances who are pleased with the success he has made in the administration of the Army's affairs.

Mr. Simonson was born on St. Patrick's Day in Denmark. The event was not celebrated to any great extent except by his father, a Danish farmer, who vowed at the time that he would give to the youngster the best he could afford. During the time he was growing up he attended the schools in the village in which he was an apt pupil. He became a cabinet maker and an undertaker, but growing tired of the quiet life in the village, he left his home and became a sailor.

During the time he was on ship board he traveled to about every quarter of the globe and visited inland many interesting spots of historic interest. All the while he was studying and improving his mind and became among the sailors what is familiarly known as "prof." He was never without friends, however, being of an amiable disposition and friendly with his mates.

Taking up the Salvation Army work in Oakland, California, in 1886, he became eminently successful and through his ability and cleverness did much to improve conditions wherever he was stationed, which were as follows: 10 years in California, Oregon, Washington and Montana, 2 years in charge of the Army in the Hawaiian Islands, was there at the time those islands were annexed by the United States, a year in Utah and Wyoming, 2 1-2 years in Newark and 4 years in Hartford in charge of the Southern New England Division, comprising the states of Connecticut, and Vermont, and the western part of Massachusetts.

He was married on Washington's birthday in Portland, Oregon, in 1892 to Catherine Churchill and they have five sons.

THE THOMAS BARRETT COMPANY

The Thomas Barrett Company, Contractors and Builders, with offices in the Hills Block, Main Street, Hartford, is one of the most prominent concerns of its kind in this city. The Thomas Barrett Company was organized and incorporated in 1908 by Thomas Barrett, for a number of years a prominent resident and builder of this city, Robert W. Barrett and Edward J. Miskill.

The new firm is the outcome of a business enterprise practically established by Thomas Barrett years ago, and which has been continued for years. At the present time the Thomas Barrett Company is operating extensively in this city and vicinity and have large orders and contracts on hand for building and construction work. The Company makes a specialty of factory buildings and resident houses, and in this line have erected several notable buildings which are splendid specimens of their kind, a kind which combine not only the latest designs in architecture and finish, but which are noted for the excellence of the interior arrangement and the completeness of the builders' work.

The Thomas Barrett Company is prepared to do any kind of building and house construction work, and according to their own advertisements say "no building is too large or too small for us."

A force of over half a hundred men are kept almost constantly at work, and work shops and work rooms are maintained by the company in which a good deal of their interior work is first worked out. Only skilled carpenters, masons, painters and laborers are employed and a contract is taken and completed on time or according to agreement. The Thomas Barrett Company has for its officers Robert W. Barrett, president and treasurer; Edward J. Miskill, vice-president and assistant treasurer; George O. Brott, secretary.

FRANCIS ANTONIO PALLOTTI.

Francis Antonio Pallotti, attorney at law, 877 Main street, Hartford, is a self-made man. He is the son of Nicholas Pallotti, banker and real estate dealer, and Mariantonia (Bonadies) Pallotti, both Italians.

Filled with the blood of independence, young Pallotti determined to make something of himself, and how well he succeeded is a part of the history of the young man's career. He was born in Hartford, August 21, 1886, going through the various branches of the public schools, including the Brown school and the Hartford High School.



FRANCIS A. PALLOTTI

He studied in the Holy Cross Prep. school and was graduated from Holy Cross College in the class of 1908, with the degree of A. B., and from the Yale Law School in 1911, receiving the degree of LL. B. (cum laude), having the distinction of being the president of his class at Yale, a position secured only through exceptional ability and personal popularity.

Beginning business in Hartford as an attorney, Mr. Pallotti has made not only friends but many business acquaintances. His affable manner, his independent attitude and his many personal qualities are sure to bring him into the limelight of public commendation and there are indications that he will some day be recognized by his fellow man with some emolument of public trust commensurate with the ability he exhibits.

Mr. Pallotti is a republican in politics. He has not engaged in active political work, preferring to attend strictly to his business and taking his recreation in other and more profitable and pleasant ways.

Mr. Pallotti is a member of the Knights of Columbus, the Chi Tau Kappa, which is the Yale Law School Honorary Society. He is unmarried. While at Holy Cross College he was actively engaged in athletics, being a member of the varsity football team for four years, and the track team, two years.

JOHN SPENCER CAMP

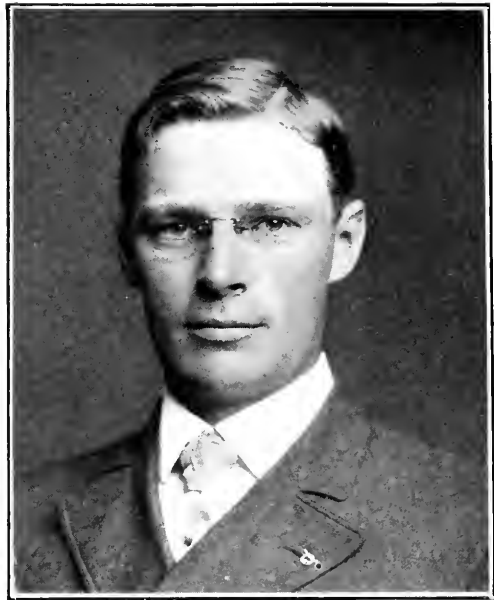
John Spencer Camp, composer and organist and well known business man of Hartford, was born in Middletown, Conn., January 30, 1858. He graduated from Wesleyan University and studied law a year and then took up music studying with E. A. Parsons, Dudley Buck and Dvorak. He married Susie Virginia Healy of Hartford, 1885. He was the president of the Pratt & Cady Company, which he reorganized in 1898; vice president of the Austin Organ Company, and also associated in an advisory capacity or connected with the management of a number of the leading business institutions of Hartford. Mr. Camp was director of the Hartford Philharmonic Orchestra; organist and choir master of the First Church of Christ, Congregational, Hartford, and member of several prominent musical and literary organizations. Many of Mr. Camp's compositions have a wide and valuable reputation and include compositions not only for voice, but for orchestra, choral societies, quartette, organ and piano. Address, 1021 Asylum Avenue, Hartford.

WILLIAM W. HUNT

William W. Hunt, Nurseryman, 167 Blue Hills Avenue, is a Hartford resident who has done much to aid in beautifying the city and has helped materially in laying out a plan of progress for the city's parking system that has brought forth good results. Mr. Hunt's native city is Kingston, N. H., where he was born Dec. 24, 1850. Mr. Hunt is a noted horticulturalist and holds membership in several organizations which have for their object the advancement of the horticultural industry. He has made several splendid exhibitions at the big Connecticut fair at Charter Oak Park which have been greatly admired by those who saw them, and he is greatly interested in the propagation of outdoor plants and shrubbery and is making strenuous efforts all the time to have the people interest themselves more in horticulture than they do at the present time, believing that in beautifying streets and parks, making gardens and resting spots at various points throughout the city the municipality is so much more benefited and so much more wealth added to the realty surrounding it.

AUGUST JOHN MEYER

August John Meyer, the well known upholsterer at 581 Main Street, Hartford, has lived in Hartford so long and has been identified with Democratic politics and military affairs



JOHN T. HENDERSON

to such an extent that he really needs no introduction. He was born in Hartford January 13, 1867, and was educated in the Brown School. His parents were prominent Germans, his father having been the treasurer, previous to his death ten years ago, of the Hartford Saengerbund for years.

When August Meyer first started to engage in business he adopted the trade of a cabinet maker and an upholsterer, the same as his father, and has been in that business ever since. Some of the work he has performed is today in existence in Hartford and other near by cities and is regarded as about as fine as the most skillful cabinet maker can perform.

When old enough to engage in politics Mr. Meyer was there among the Democrats. He served as a councilman in the Court of Common Council from the Sixth ward in 1889, and afterward as an alderman from the same ward for two terms from 1890 to 1894, being one of the first Democrats elected from that ward. At the present time he is a member of the Board of Relief, is chairman of the Sixth Ward Democratic committee and consequently a member of the Democratic Town Committee.

For years Mr. Meyer has been a member of Company B, (Hillyer Guard), First Infantry, C. N. G., and has served as corporal, sergeant and quartermaster sergeant, filling the latter office for more than five years. He is also a member of the Hartford Saengerbund. He is a popular member in German society and

has done much politically and otherwise for the town and the community in which he lives. Mr. Meyer is a busy man working diligently every day and is regarded as one of the steadiest among all the well known Germans of Hartford.

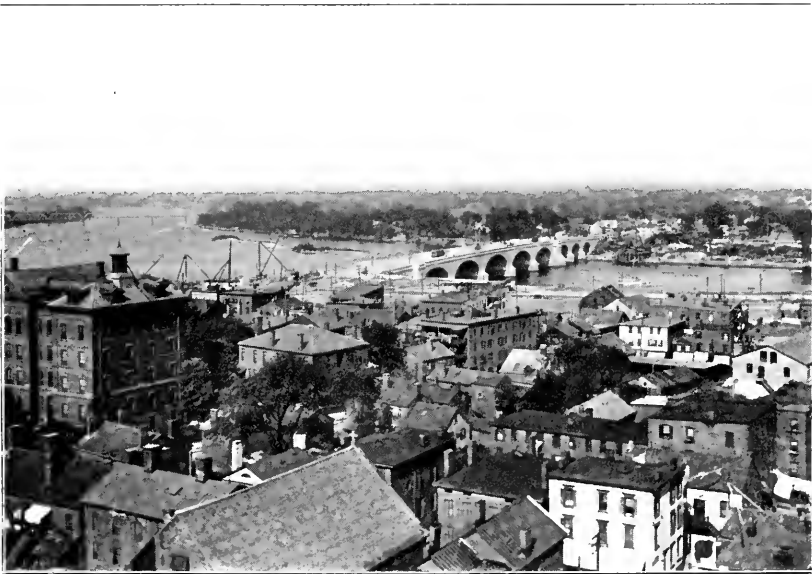
JOHN THOMAS HENDERSON.

John Thomas Henderson, chief engineer for the Connecticut River Bridge and Highway District at Hartford, was born on a farm at Elkton, Cecil County, Maryland, March 19, 1876, the son of William Cyrus Henderson, a farmer and merchant, and Anabel Smith Henderson.

After preparatory courses at the public schools of Cecil County and the Newark Academy, he entered Delaware College in Newark, Del. He was graduated with the civil engineer's degree in 1896 having worked during vacations to earn money for next year's col-

lege expenses. The two years following graduation, Mr. Henderson spent in the study of bridges and bridge building. In 1898 he entered the office of the Manhattan Elevated Railway Company of New York, as rodman. He also worked as draftsman for the late William Rich Hutton.

On June 1, 1898, Mr. Henderson located as draftsman for the Connecticut River Bridge and Highway District. While in that position he worked under Edwin D. Graves as consulting engineer, and designed several bridges for the Greenwich & Johnsonville Railway Company of New York City, the bridge across the Penobscot River at Bangor, Me., and a suspension foot bridge across the Kennebec River at Waterville, Me. He was chief draftsman in designing the steel plate-girder bridge, East Hartford, which cost \$120,000, and on all the preliminary studies for the bridge which now connects East Hartford and Hartford, one of the world's greatest bridges. He acted as



BIRDSEYE VIEW OF LOWER HARTFORD WITH CONNECTICUT RIVER BRIDGE

draftsman and assistant engineer on this bridge until May 28, 1906, when impaired health compelled Chief Engineer Graves to relinquish the duties of his office and Mr. Henderson was appointed deputy-chief engineer by the bridge commissioners. The work done by the bridge commissioners amounted to \$3,000,000 and the office work for the construction of the bridge and its approaches was entirely under Mr. Henderson's personal supervision.

He is a member of the American Society of Civil Engineers, and the Connecticut Society of Civil Engineers. He is a thirty-second degree Mason. Golf is his outdoor recreation and music his indoor pastime. On December 27, 1905, Mr. Henderson married Maude Helen Keeney, daughter of Frank and Emma Bidwell Keeney of Rockville. Their house is at 295 Farmington Avenue.

The result of his most important work, the Hartford Bridge is so well known that it is in itself a universally accepted commentary on Mr. Henderson's ability as an engineer. In politics he is a Republican.

COL. H. RUSSELL WOOD

Col. Herbert Russell Wood, formerly deputy United States marshal (the youngest appointed in the State of Connecticut), is one of the most popular business men in the City of Hartford. As the head of the Bonner-Preston Company, president of the Wood-Buths Realty Company, and conducting the affairs of the Preston-Kenyon Company, Col. Wood occupies an enviable position among those who make "Hartford in 1912." His phenomenal success is due entirely to his own efforts, his business sagacity and pleasing personality.

Col. Wood was born in Hartford in 1870, of English parents, Job and Hannah (Anderson) Wood, and was educated in the public and high schools of this city. When quite young he entered the employ of the Colt's Patent Fire Arms Manufacturing Company as assistant invoice clerk. His marked ability soon placed him in the position of shipping clerk (at the time when the concern was sending guns to Cuba during the two years' war). Leaving the Colt's Patent Fire Arms Manufacturing Company he became connected with Preston & Kenyon, a branch of the Bonner-Preston Company; here again his business enterprise soon became evident and he was made manager of the Bonner-Preston Company, and later secretary and general manager and a director of the Company.



COL. H. R. WOOD

Col. Wood has been more or less actively engaged in Republican politics at various times but has never held local office.

Col. Wood is well known in fraternal circles, being a member of the Masonic Lodge (St. John's, No. 4), Pythagoras Chapter, No. 7, and Wolcott Lodge, No. 1, Hartford Lodge of Odd Fellows (No. 82), Midian Encampment, I. O. O. F., and Crescent Lodge, Knights of Pythias. He is treasurer and director of the Rotary Club, an honorary member of the Veteran Fireman's Association, is also identified with the Connecticut Historical Society and Hartford Business Men's Association, in which latter body he has done much good work in widening its scope and consequently promoting the welfare of Hartford. During the Spanish-American war Col. Wood organized a regiment which was the only volunteer regiment in Connecticut. He is an attendant at the First Methodist Church and is unmarried.

ROBERT WILLIAM SCHONHAAR

Robert W. Schonhaar, proprietor of the delicatessen store at 227 Park Street, is one of the popular young Germans of Hartford and one of the promising business men of this community. He was born in Hartford, January 25, 1876, his parents being Casper C., a cafe proprietor, and Fredericka Schonhaar, both of German descent. Mr. Schonhaar was educated in the Brown School, and his first business engagement was as a machinist, working at the trade previous to his establishing



ROBERT W. SCHONHAAR

the store in which he is now engaged, where he has made a good reputation for himself, and where he has added to his record as a business man. Mr. Schonhaar has made many friends during the time he has lived and worked among the people of Park Street and vicinity and has popularized his business by giving in exchange for the money received goods that for quality and quantity could not be surpassed.

Mr. Schonhaar is a popular member of the Young German American, A. S. S., Knights of Pythias, Dramatic Order Knights of Khorassan, Germania Cycle Club, and one or two more organizations. He was married in June, 1908, in New Haven, to Miss Agnes E. Gericke. They have no children.

THE EDWARD BALF COMPANY.

The Edward Balf Company, for 17 years one of the leading business concerns of Hartford, dealers in crushed stone, sand, and building material, and doing a general trucking and excavating and construction business, is still one of the leaders and one of the best known firms in Connecticut.

Following a general contracting business, which Edward Balf conducted previous to the

organization of the company, in 1895, the Edward Balf Company was established with Edward Balf as president, which position he has held since. Before the organization of the company, Edward Balf was engaged in general contracting work, in, and about Hartford. He had many city contracts and was the contractor having in charge many of the biggest jobs in the streets of Hartford.

One of the biggest jobs taken by the Edward Balf Company was the excavating and the grading of the land about the site of the state armory and arsenal. For months the workmen of the Balf company worked here. It was no easy job and not only were men engaged in the excavating and grading, but civil engineers had to be brought into the work and it was through the efforts of Edward Balf that the layout and final plan was decided upon and approved.

Another one of the big jobs completed by the Edward Balf Company is the East Hartford boulevard. Work on this thoroughfare was begun long before the bridge was dedicated and several months were required to complete it. From the beginning it was seen that the work would require a lot of time and labor and in consequence several hundred men were employed. The work progressed as fast as work of that kind can progress and finally completed. It is doubtful if a more excellent piece of work in that particular line can be found in Connecticut.

At the present time the Edward Balf Company has a large force of men at work on the construction of the Travelers Insurance Company's building, and his men did nearly all of the heavy excavating for this splendid edifice. Other big jobs are now under way for which the Balf Company have contracts and several are now being figured on by the officers of the company. These contracts are for extensive improvements, in and about the city, all of which will in the end add much to the beauty and the perfect arrangement of streets and passage ways in Hartford.

The Edward Balf Company is prepared to meet any demand made upon it. In contract work, excavating and building the company is prepared to do the smallest or the largest job that may be offered, and furnish security to do the work in accordance with the contract and requirements, and upon the shortest notice.

The officers of the company are, Edward Balf, President; W. A. McMahon, treasurer; M. J. Case, secretary.



Corning Fountain in Bushnell Park—Part of Capitol Grounds

THE A. PINDAR CORPORATION.

The A. Pindar Corporation began business in Hartford in the Hurlburt Block, Ford street, in 1899, employing at that time only four men. The business increased so rapidly that it became necessary to engage larger quarters and in 1901 they located at 730 Main street, securing one of the largest galleries in New England, and they now occupy the two upper floors. Thirty skilled workmen are employed and the plant is equipped with all the up-to-date machinery and apparatus needed to produce high-grade work which comprises commercial photography, retouching photographs for illustrating purposes, designing, half-tone and zinc etching in one or more colors, and wood engraving all done on the premises. They make a specialty in photographing and making illustrations from objects, new inventions, etc., and manufacturers and others for whom the work is being done have access to the plant to watch the proceedings and suggesting the changes they may desire. They are invited to call and make a minute inspection of the work, to make their own observations through the camera during the photographing, then and there make such changes and alterations they wish. The business of the firm extends all over the country and the excellence of the engravings in the various manufacturers' catalogues, which they have gotten out, testify to their splendid work.

The members of the firm are: Alfred Pindar, president; J. J. O'Brien, vice-president; Joseph E. Wheeler, secretary and treasurer.

FREDERIC B. WRIGHT

Frederic Bushnell Wright, Insurance Agent and Broker, was born in Hartford, Conn., September 21, 1875, the son of George A. and Ellen Bushnell Wright. The elder Wright was in the employ of Talcott & Post, of Hartford, for years and is well remembered by older residents. Mr. Wright traces his ancestry on his father's side to the Wrights of Wrightbridge, England, who were early merchants in Boston; and on his mother's side to the Bushnells, who came from England and early settled in Saybrook and New Haven.

The subject of this sketch received his education in the public schools of Hartford, and his first occupation was with the Factory Insurance Association of that city in a clerical



FREDERICK B. WRIGHT

capacity. Later, he was assistant cashier of the Orient Insurance Company, of Hartford. Subsequently he opened a real estate and general insurance agency. He is now associated with former Councilman L. N. Richard, and they have an office at No. 357 Park Street.

Among the companies the firm represents are: New Haven Underwriters, Great Eastern Casualty Company, Royal Insurance Company, Fidelity and Deposit Company of Baltimore, and the American Fidelity Company. In politics Mr. Wright is a Democrat. He has twice been the unsuccessful candidate for the office of City Controller.

Fraternally he is a member of St. John's Lodge, No. 4, A. F. & A. M.; Pythagoras Chapter, No. 17, R. A. M.; Wolcott Council, No. 1, R. S. M.; Washington Commandery, No. 1, Knights Templar; Summit Lodge, No. 45, I. O. O. F.; Midian Encampment, No. 7, and Ulrich Camp, M. W. A. He is also clerk of Trinity Parish, Assistant Superintendent of Trinity Episcopal Church Sunday School, a member of the Church Club of the diocese of Connecticut, Secretary of the Hartford Chess Club, Secretary of the Democratic Club of Hartford, and was the first president of the Collectors' Club of Hartford. The latter club was organized for the purpose of collecting stamps.

By reason of his large fraternal connections, church affiliations and increasing business, Mr. Wright enjoys the acquaintance of an unusually large circle of friends.

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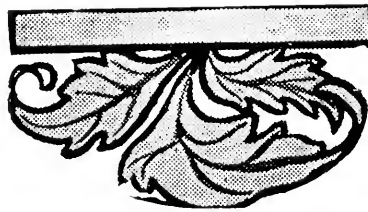
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