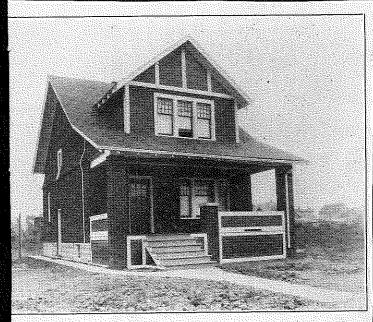
CHALMERS & RAY

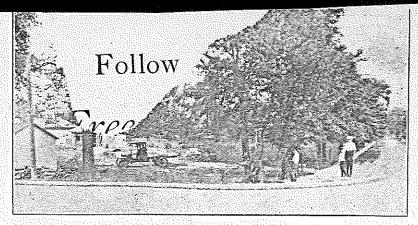
Home Builders



Vo. 4, on Highland avenue, residence of Dr. M. E. Jarrett — Chalmers & Ray.



James Chalmers (right) president and manager — Albert E. Ray (left) secretary and treasurer.



Where Chalmers & Ray will build further - Bertie and Archange streets, looking south, Block 3.

40 Years' Building Experience

cern, but are here to stay.

Any person who looks solid block of modern homes being constructed on Bertie street, Fort Erie, will readily realize that the type of home being built is one that vies with those in any modern

city on the continent.

James Chalmers, who has had over forty years' experience in building as a government contractor, is president and manager of the concern. Mr. Chalmers has constructed everything from officebuildings in Toronto, and apartment houses in Windsor, to groupdwellings in Northern Ontario. served his apprenticeship in Aberdeen, Scotland, and apparently has never forgotten the necessity for details and results.

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Albert E. Ray, who is secretary and treasurer of the company, is a native of Bridgeburg, and became associated with Mr. Chalmers when the latter decided to discontinue his operations in Windsor, under the belief that "International City" about which he read in a City," about which he read in a Detroit paper, offered possibilities that bettered even growing Wind-

Bertie Street Program

The firm has constructed a residence on Highland avenue; 3 on Russell street, and are at work on house No. 11 on Bertie street at the present time. The program on Bertie street calls for 5 additional houses on what is known as Block Two. The firm holds a large portion of the Dr. William Douglas homestead property on Block One, Bertie street, and its program calls for two solid blocks this year in Fort Erie.

The familiar "old red barn" on the Douglass frontal block is soon to be removed and replaced with houses that "are different." The firm's architect, J. Hunt Stanford, of Toronto, who has designed homes for Mr. Chalmers for many years, has completed a set of plans which will present a beautiful type of home on the lower block.

It was largely through Mr. Ray that Mr. Chalmers came to Bridge-

Chalmers & Ray, who have completed, or have under construction, two formed a partnership which it is hoped will endure the years, and Erie, are not a "fly-by-night" conwhich will see the Niagara border brought to the dignity which its location and excellent hinterland deserve.

Conservative in Effort

The firm has been very conservative in its efforts, and has purchased property of unquestioned value. just a few moments from the Peace Bridge and less from the Fort Erie-Buffalo ferry.

To Mr. Chalmers is delegated the details of construction, while to Mr. Ray is assigned the details of financing the various purchasers, and doing the accounting end of the business. There has been an absence of discord, which has resulted in the partners working ideally and

smoothly.

Organized on May 15th, 1927 the firm has averaged a completed residence every two weeks, and not only that, but has built for itself with the people who have purchased the homes a reputation for thoroughness in construction, completeness in details, and fairness in financial dealings somewhat unique.

Both Chalmers and Ray believe that "International City" is in the offing. The partners do not even admit the presence of failure. They believe that if the residents of the two border towns had the confidence that outsiders have in their eventual destiny, conditions would

be much easier.

The necessity for the bringing into the district of a solid loan organization is one to which Chalmers & Ray earnestly subscribe, inasmuch as it helps the wage-earner, the actual producer and the backbone of the citizenry, to become home-owners. So far those difficulties have been overcome by the firm, but they realize that if the community is to be built up by others as well as themselves, that is a phase to be considered.

They commented on that ques-

tion by request.

"Our expectations and hopes are entirely wrapped in the Interna-tional City that is bound to come, regardless of the petty hindrances that might arise. It can be hindered, but never stopped," predicted burg. Meeting on a Sunday after- both members of the firm