In the 1924-25 issue of Lloyd's Register, there is a reference to the effect that the GRATWICK received new boilers in 1908, but we can find no other reference to such a change. The 1915-16 Lloyd's does not mention it nor does the 1913 issue of Beeson's Marine Directory of the Northwestern Lakes, the latter still specifically showing the original boilers as being in the ship.

WILLIAM H. GRATWICK later passed (and we believe that this occurred in an actual sale) into the control of a firm known as the Chicago & Duluth Transportation Company, of Chicago. Not much is known about this company, but it would appear that it was another enterprise of Elphicke & Company, who were no strangers to the GRATWICK, of course. There is some indication that the sale may have taken place as early as 1908, although we tend to doubt that it was that early. The transfer had certainly taken place by 1910, for the U.S. Merchant Vessels listing in that year shows her port of registry as being Chicago, and the change in registry was most likely concurrent with the sale of the steamer.

Whilst operating for the Chicago & Duluth, presumably in the package freight trade, WILLIAM H. GRATWICK had her hull painted black, and the forecastle was white above the deck rail. The cabins were all white, including the boilerhouse. The stack appears to have been all black. By this time, the steamer's old main mast, which had arisen out of the doghouse, had been removed, so that the former mizzen became the main. As well, the stocked anchor had been removed from the port bow, and in its place had been fitted a mushroom-style anchor, which was kept pulled up tight against the hawsehole.

In 1911, WILLIAM H. GRATWICK was renamed by her new owners and at last the end had come for the confusion which the proliferation of GRATWICKs must have caused for the various vessel reporting stations. (The only freighter left with that name was WILLIAM H. GRATWICK (III)(16), (b) PEGASUS, which was owned by Mitchell & Company and later would pass into the fleet of the Interlake Steamship Company.) The WILLIAM H. GRATWICK (II) was renamed (b) MINNEKAHTA in 1911, her Indian name fitting in with the names of the fleet's package freighter MINNETONKA, (a) ALVA (11), and the passenger and freight steamer MINNESOTA, (a) HARLEM (11).

MINNEKAHTA ran the package freight trade for the Chicago & Duluth Transportation Company, operating between Duluth and Lake Michigan ports, but the service was not to last for long. Perhaps because of the cost of purchasing the GRATWICK and the ALVA, but more likely as a result of the expense of converting HARLEM from a bulk freighter into an overnight passenger vessel (the actual ownership of MINNESOTA at this period is very unclear), the line soon found itself in financial difficulties. By 1912, the bondholders had taken control of the company, and Capt. Denis Sullivan, the principal of D. Sullivan & Company, Chicago, was operating the fleet. On June 16, 1913, Judge Landis ordered the company's last three vessels, MINNEKAHTA, MINNETONKA and MINNESOTA sold in an effort to satisfy the claims of the various creditors.

On February 26, 1914, MINNEKAHTA and MINNETONKA were purchased by James Playfair, of Midland, Ontario, who placed the two vessels under the ownership of his Great Lakes Transportation Company Ltd., Midland. MINNETONKA was renamed (c) GLENFINNAN, while MINNEKAHTA was rechristened (c) GLENLYON. The GLENLYON was brought into Canadian registry during the 1914 season (although apparently not immediately), and she was registered at Midland under official number C.126660.

James Playfair, being of Scottish descent, had adopted the practice of giving his ships names beginning with the prefix "Glen". The names usually honoured places in Scotland, although Playfair took some liberties in this respect and the origin of a few of the names is highly suspect. GLEN-LYON, however, took her name from the valley in which the River Lyon flows in the Tayside area of Scotland and, in fact, the Lyon flows directly into the River Tay.