

COMPLIMENTS  
OF

CITY HALL



See page: \_\_\_\_\_



# ST JOSEPH MO.

A GLIMPSE OF THE ELECTRIC CITY.



CUSTOM HOUSE



THE  
ELECTRIC  
CITY.

THE GREAT TRUNK LINE  
— OF THE —  
MISSOURI VALLEY.



SEE PAGE 108.

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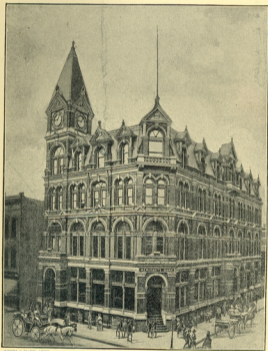
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BOARD OF TRADE BUILDING.

HISTORICAL  
AND  
DESCRIPTIVE REVIEW

OF



MISSOURI.

HER WEALTH AND INDUSTRY,  
HER PHENOMENAL GROWTH  
AND ADMIRABLE ENTERPRISE,  
HER MANUFACTURING INDUCEMENTS  
AND COMMERCIAL ADVANTAGES.

WITH NOTICES OF

HER PROSPEROUS INSTITUTIONS AND PROGRESSIVE MEN.

JOHN LETHEM,  
NEW YORK.

1889.



F. M. POSEGATE,  
President.

JNO. W. JOHNSON,  
Sec. and Treas.



# St. Joseph Steam Printing Co.

**PRINTERS,**

Lithographers, Binders and Blank Book Makers,

S. W. COR. FELIX AND SECOND STS.

ST. JOSEPH, - - MISSOURI.



## PREFACE.

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**T**HE GENERAL desire of reading people to be informed with regard to the social, mercantile and manufacturing interests of our country, our vast territorial extent, the distance that separates producer and consumer, the impracticability of universal travel, and especially the fact that St. Joseph in a measure, comparative with her size and importance, is not known as she ought to be, form sufficient reasons for the publication of this volume.

Our regular readers throughout the larger cities of the east and in Europe will recognize in our eighteenth volume (the first we have attempted in the west) the same attention to detail that has been characteristic of former books we have supplied them with.

Our supporters in St. Joseph itself, anxious to have their city up with this progressive age, must rejoice with us in seeing this publication far better in every way than was expected.

St. Joseph, Mo., April, 1889.



**Turner-Frazer Mercantile Co.**  
**WHOLESALE GROCERS.**

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## ST. JOSEPH, MISSOURI.

**M**IDWAY of the continent, 1,200 miles by air line from either New York or San Francisco, and 650 miles from Manitoba and the gulf, in the very center of the United States, covering with its business houses, its residences, manufactories, streets and railroad tracks the level ground on the banks of the Missouri, and climbing the hills from which as a vantage ground its mansions and cottages look out to the setting sun, over the peaceful and prolific hills and plains of Kansas, lies the City of St. Joseph, noted for her wealth, her prosperity, her peace and comfort, her refinement and her homes.

### HISTORICAL.

Led by the appreciation of nature's garden spots, which everywhere characterized his race, Joseph Robidoux, son of one of the principal French merchants and traders in St. Louis, picked out, as a location for the trading post, which he established in 1803, that point on the river which for convenience of access, stable character of the ground and commanding view recommended itself as the most desirable spot, in what afterwards became the far famed "Platte Purchase."

When Missouri was admitted to the Union in 1820, the Indians, with the same eye for good country as the Frenchmen, reserved for themselves that portion of the northwest corner of the territory bordering on the great river before it turns to the eastward.

The agreeable climate, the magnificent forests well filled with game, the fertile soil well watered by numerous streams abounding in fish and wild fowl, made the pioneer, who saw greater promise in it than the original owners ever dreamed of, long for this chosen home of the red man, and in 1836 Thomas H. Benton secured its purchase by congress and the removal of the Indians by treaty the year following.

Although the newly acquired country filled rapidly with settlers, Robidoux allowed no set-

tlers on his claim until he obtained his title to 160 acres of land, which came into his hands in May, 1843. In June he laid off the town of St. Joseph, and a sale of lots took place the following September, inside lots bringing \$100 and corner lots \$150 each. Buchanan county had been organized in 1839, the first county seat, being Sparta, but St. Joseph sprang so rapidly into importance that an election was held in 1846 to determine which should be the county seat, which resulted in the choice, by a vote of 1,037 to 541, of the three-year-old city, already a place of 800 inhabitants, with business houses carrying on an extensive and profitable trade, and with every evidence of prosperity.

### CITY OF THE SECOND CLASS.

The place had been incorporated as a village in 1845, with Joseph Robidoux as president of the first board of trustees; a city charter was obtained in 1851. Upon an election, as provided by the laws of Missouri, St. Joseph was incorporated as a city of the second class in 1885; and is now governed by "laws applicable to, and governing cities of the second class, contained in the Revised Statutes of 1879, and subsequent legislative enactments, and the General Ordinances now in force, revised and made to conform to the laws governing such cities."

### CHARACTER.

The history of St. Joseph, while filled with much that is thrilling, of wild border life, of daring adventures, of dangers incurred in pushing trade in the face of lawlessness, for here were solved many of the questions of peaceful commerce in a new and untamed country, still is one of steady advancement, in which the key note is always self-reliance and truly regal independence, of self-development, a growing from within; her people are her own children, her wealth, her manners and her customs are her own; her real estate, her corporations, her buildings, are owned at home.

This is a remarkable statement when it is remembered that this is a city of the West, situated two hundred miles beyond the Mississippi, where the general characteristic has been a state of receptiveness, a capacity for absorption.

She numbers among her children, statesmen and politicians whose power has been recognized the country over, and who have been high in the councils of the Nation; those who have gone out into the world and won distinction in literature, music, and the drama; those who grace the titles gained in their present old-world homes; those who, in the acquisition of wealth have been notably successful, and whose daughters, reared in luxury, have made their beauty and talent famous throughout the world.

#### POPULATION.

The figures showing the growth in population give evidence of the same steady and sure development. In 1850 the population was 3,460; in 1860, 8,932; 1870, 19,565; 1880, 32,431; and careful estimates, based upon the school census and the names in the city directory, fix it at 88,006 at the present time. The figures assumed for 1889 show a greater ratio of increase than in the past decades, but such an assumption is not at all improbable, as the wonderfully increased vigor of the retail trade, consequent upon the opening up of new tributary shopping territory, by the building of the Chicago, Kansas & Nebraska and the "Diagonal" railroads, and the extending directly to this city of the Burlington & Missouri River and the Santa Fe railroad systems during the past two years would alone give the reason for it.

#### LOCATION, ALTITUDE, CLIMATE.

St. Joseph is by air lines 400 miles southwest of Chicago, 250 miles west of St. Louis and one degree north, 500 miles east of Denver, 50 miles north of Kansas City, and 130 miles south from Omaha.

It has an altitude of 1,900 feet above sea level, is 400 feet above Chicago and 500 feet above St. Louis.

Almost directly on the 40th parallel, the latitude of the Mediterranean, its high elevation gives it a most delightful climate, the mean summer temperature being 75°, mean winter temperature 39°; average for the year, 52.5°. The weather is appropriate to the seasons, but temperate, for while there is plenty of rain, snow enough to protect the winter wheat from freezing, and to afford some pleasure, enough good ice for all needs, there have not been, for

instance, during the seven months just past, twelve days which have been too disagreeable from heat, cold or wet, to make it unpleasant out of doors.

#### HEALTH.

Such a climate, together with the natural good drainage of the surrounding country and the perfect drainage and good sanitary regulations of the city, and its splendid water supply, combine to make it one of the healthiest cities in the Union. Its death rate of a fraction over ten per thousand, compares with other prominent cities greatly to its advantage. For instance, Baltimore, Chicago, Atlanta and San



JOSEPH ROBIDOUX, the founder of St. Joseph.

Francisco show a death rate of about nineteen per thousand, New Haven 17.9, St. Paul 12.6, Kansas City 11.75, Boston 23, Washington 22, St. Louis 21.

#### TOPOGRAPHICAL.

St. Joseph is situated on the east bank of the Missouri river, on the outer curve of a great bend. The level part of the town is, in its lowest part, about 8 feet above high water mark. This is surrounded by a semi-circular range of hills about 145 feet high, broken by natural outlets to the high table lands which undulate gently back from them. The residence portion of the city covers these hills, and is spreading out over the table lands. These features of the site add much to the pleasantness and health of its homes, for it receives at all times the delightful southwest breezes which prevail, fresh from the clover-covered plains and vine-clad hills of Kansas. For this reason also the smoke nuisance is almost unknown. Through two principal breaks in the hills, where



small streams come into the river, and along the river bank, north and south, the railroads find convenient access. The city is, except where the nature of the ground interferes, laid off on a regular plan. Those streets which run north and south are designated by numbers, beginning at the river; the others, which cross them at right angles, are named for persons, places and things, as are also short and irregular streets. There is enough irregularity to save the monotony of the usual western town and give the place character.

#### LIGHTING.

The city is brilliantly lighted with gas and incandescent electric light.

There are 24 miles of gas mains, 905 gas lamps, 409 gasoline lamps. The works of the gas company are modern and complete, and furnish a superior quality of gas.

There are numerous electric lights, at the city hall, Smith's Park, Patee Park, around all the depots and freight yards, hotels and principal business houses, supported at private expense.

The two electric light companies are making arrangements to greatly extend their incandescent lighting in every part of the city, and the city council has awarded a contract for an electric plant for street lighting, when St. Joseph will be the best lighted city in the west.

#### THE CITY GOVERNMENT.

The city government consists of a mayor and common council, each ward having two representatives, treasurer, auditor, comptroller and other officials provided for by the law governing cities of the second class, a police department under the metropolitan system, with signal boxes, and a very efficient fire department. The fire alarm in use by the city is the telephone system, by which all the houses of the department are connected on one circuit, which in turn is connected with the central telephone station. By this means the department has the use of over one thousand telephones distributed throughout the city, and independent of the street boxes to be used for police and fire protection. The annual cost of the department is \$35,000. The water supply is the best possible for fire protection. Of the two hundred and sixty fire hydrants, twenty-one were added during the past year.

Happily the city is so evenly divided politically that the parties must, if they hope for success, nominate their best men. The good effects of this are discernable; for instance, the cost of

engineering is only a fraction over one and a half per cent. of the total cost of public works for the year. The usual cost in other cities is from three to six per cent.

#### FINANCES, TAXES.

Municipal finances are in a flattering condition. Five years ago the total debt, bonded and floating, was \$2,200,000, and the tax levy was \$2.65. Now there is no floating debt and the bonded debt amounts to only \$1,675,000, and the tax rate was \$1.75 last year, the lowest ever known in St. Joseph, and may be slightly reduced again this year. It is divided into a fund as follows: To pay interest on the city's debt, one-half of one per cent.; to create a sinking fund to redeem bonds, one-fourth of one per cent.; general purposes, one per cent. The city's bonds bear six per cent. interest and sell at \$1.15.

In considering the tax levy, it should be borne in mind that in Missouri the rule of assessment is at nominal figures. A peculiar provision of the State constitution, and legislation under it, lists farm lands at a mere nominal rate, and if city property were assessed at its market value, it would have to bear most of the State and county taxation. The real and personal property are valued at \$19,500,000 for taxation the present year. There were no delinquent taxes last year, a showing perhaps not equaled by any city in the country.

#### WATER AND THE WATERWORKS.

The supply of water is of prime importance in every large city, and here, again, St. Joseph is blest in her location. The Missouri river water is as pure as any known. The supply is drawn from the glaciers and snows of the Rockies, and upon repeated tests has been found to be free from any organic impurities, though often filled with earth in solution. The pumping engines of the St. Joseph Water Works Company are located three miles above the city, and there are no considerable sized towns on the river's banks for miles above. The water is pumped into settling basins on the top of a hill, 250 feet above high water mark at St. Joseph, thus giving a constant, uniform and sufficient pressure for fire extinguishing purposes. With large enough reservoirs the water supplied to the city would always be as clear as crystal. At times now it is slightly tinged with mud, but the evident relish with which it is drunk, and the general good health attest its harmlessness — nay, healthfulness. There are 25 miles of water mains and 281 hydrants.

## PUBLIC IMPROVEMENTS, BUILDINGS AND AMUSEMENTS.

In the matter of public improvements St. Joseph is well provided for, both streets and sidewalks being extensively and well paved, and the sewerage being excellent. There are within the present corporate limits 112 miles of streets, of which 46 miles are paved or macadamized; the paving has been done chiefly with asphalt. The total length of sidewalk is 70 miles, the material used in paving being mostly brick. The total length of sewers is nearly 16 miles. The city owns four public parks, each containing one block of ground, the whole valued at \$150,000. The public works for the past year are tabulated below:

Expended for repairs of bridges . . . . .	1,476 44
Sidewalks laid, 16 miles, cost . . . . .	47,529 00
Main sewers built, 600 feet, cost . . . . .	6,466 97
District sewers built, 7,400 feet, cost . . . . .	13,093 02
Expended for repairs of sewers . . . . .	5,937 78
Improvement of public buildings . . . . .	11,050 00
Improvement of public parks . . . . .	1,454 39
Paid for opening streets . . . . .	4,805 01
Paid lighting streets . . . . .	18,638 77
Cost of engineering and superintendence . . . . .	7,618 84
Total . . . . .	\$460,230 08

The public buildings of St. Joseph rank among the best in the west, and outrank any public structures in the State, outside of St. Louis. The largest of these buildings is the Buchanan county court house. It occupies the



ST. JOSEPH IN 1850. (FROM FRANCE'S HILL.)

Cost of gas mains and street lamps in 1888 . . . . .	\$ 28,560 00
Cost of water hydrants and fountains in 1888 . . . . .	34,298 00
Streets graded in 1888, 28,328 feet, equal to 5.37 miles, cost . . . . .	19,784 92
Streets macadamized in 1888, 16,083 feet, equal to 1.93 miles, cost . . . . .	43,327 50
Curbing set in 1888, 35,770 feet, equal to 6.75 miles, cost . . . . .	24,443 36
Streets paved in 1888, asphalt, 11,251 feet, equal to 2.13 miles, cost . . . . .	154,685 62
Streets paved in 1888, cedar blocks, 1,490 feet, cost . . . . .	10,152 74
Streets paved in 1888, clay ballast, 1,539 feet, cost . . . . .	5,214 49
Expended for repairs of streets . . . . .	13,393 46
Expended for sweeping streets . . . . .	6,371 85
Expended, construction of bridges . . . . .	1,736 72

entire block, bounded by Jule Street on the south, Faraon Street on the north, Fourth Street on the west, and Fifth on the east. Its erection was commenced in 1873 and was completed in 1876, the cost being \$173,000. It is two stories in height, with a spacious basement. It was destroyed by fire in March, 1885. It was at once rebuilt after the original plans. It has just been fitted up with a steam heating apparatus, and a plant is being put in for lighting the building by electricity. It is the largest court house in the State, outside of St. Louis. It accommodates, besides the various county offices, the Circuit Court, the Criminal Court, the County Court, the United States Circuit and District Courts and the Probate Court.

## POSTOFFICE AND CUSTOM HOUSE.

The postoffice and custom house being erected by the United States, at the corner of Eighth and Edmond Streets, is now almost completed. It was begun in 1885. An appropriation of \$50,000 was made in 1882, with a provision that the building should not cost over \$75,000. Before work had been commenced this was increased to \$300,000. The work of laying the stone and brick was completed about one year ago, but it was found that the foundation of the tower was not strong enough, as it had settled several inches. The tower was therefore taken down, the foundation securely laid, and the structure then rebuilt. The entire building is now being put under roof, and it will be ready to occupy within the year. It is five stories high, including the basement, and is a magnificent piece of architecture.

## THE CITY HALL.

The city hall was constructed in 1874, at a cost of \$60,000. It is a large three-story building, occupying the Market Square. The first floor is used as a market house. The second and third floors are used for the various offices of the city government. Everything is convenient inside, and the building presents an imposing appearance outside. It is heated by steam throughout.

## THE UNION DEPOT.

The Union depot, a cut of which is given elsewhere, is a magnificent building, situated on South Sixth Street. All the railroads entering the city run their passenger trains into it. It is three stories in height, and about 450 feet in length. Its cost was \$350,000.

## THE Y. M. C. A. BUILDING.

The Y. M. C. A. building, at the corner of Seventh and Felix Streets, is a monument to the morality and liberality of the people of St. Joseph. It was erected in 1887, being dedicated September 11th to 13th of that year. It cost \$80,000. It is four full stories in height. The ground floor is used for business purposes and the gymnasium and bath-rooms. The second floor is occupied by the Association, with office, parlors, library and reading-room and a splendid music hall, with a seating capacity of about 600. The third and fourth floors are occupied by Ritner's Business College. The structure is an imposing one.

## CHAMBER OF COMMERCE.

The Chamber of Commerce building is situated at the corner of Third and Edmond Streets. It is a four-story building with a well-lighted

and commodious basement. It is built of pressed brick and presents a splendid appearance. It is occupied by the Board of Trade, grain dealers, the Western Union Telegraph and the St. Joseph & Grand Island, the St. Joseph, St. Louis & Santa Fé and the Atchison, Topeka & Santa Fé general offices.

## PUBLIC PARKS.

The city owns four public parks, each containing one block of ground, and the whole valued at \$150,000. They are: Washington Park, situated in North St. Joseph; Smith's Park, at Twelfth and Francis Streets; Patee Park, at Tenth and Penn Streets, and Mitchell Park, at Tenth and Doniphan Avenue. Smith's Park is the most valuable and has been the most improved, being laid out handsomely, and supplied with fountains, electric lights, rustic seats, gravel walks, shade trees, etc. A large handsome fountain was placed in Patee Park last summer, at a cost of \$600, and other improvements made which greatly add to its attractiveness. Mitchell Park is still in the hands of a gardener and is constantly increasing in value. But little has yet been done to Washington Park, except to grade and fence it, but it is in a fine location, and as that portion of the city is being rapidly improved, it will soon become very valuable. The amount expended on parks was \$1,451.59.

## AMUSEMENTS.

The leading place of amusement is Tootle's Opera House, seating 1,500 persons. This was the first theatre west of the Mississippi river and was built in 1873, by Milton Tootle, at a cost, including stores, of \$200,000. Though fifteen years old, it is still one of the handsomest theatres in the west, the decorations consisting of costly frescoes and wood carvings instead of *papier mache* and tinsel, as in most theatres. The seats are upholstered in red plush, the boxes curtained with genuine damask and the aisles covered with expensive Brussels carpets. The stage is 40x50 feet, equipped with vampire traps and magnificent scenery by the famous Noxon. The dressing-rooms are the most convenient connected with any western theatre. Sarah Bernhardt appeared at this theatre during her American tour, to the exclusion of Kansas City, Leavenworth, and other western cities. Here also have appeared Booth, Salvini, the Mapleson Opera Company, Barrett, Janauschek, Davenport, Modjeska, Gerster, Patti, and the leading stars of both continents. Upon the death of Mr. Tootle, two years ago, the house passed into

the hands of a lessee, who was succeeded in March by Mr. L. M. Crawford, the leading theatrical manager in the west.

The Grand was opened to the public for the first time about the middle of January. This theatre seats 1,500, and is one of the cosiest and most convenient houses on the Missouri river, equipped with all the modern theatrical appliances and situated on the ground floor. The lessee is Mr. L. R. Close, of Kansas City, a well-known theatrical manager.

Mrs. General Tom Thumb owns the Dime Musee, now in its second season, which is running to the full capacity of the house, day and night, and is said to be "coining money." It has two floors and a double stage.

#### LAKE CONTRARY.

In the matter of a pleasure resort St. Joseph is favored beyond all western cities. Five miles below the city, in the broad level stretch of country, between the river and the hills, surrounded by a beautiful forest is "Lake Contrary," a placid, hilly-fringed, grass-banked, crescent-shaped sheet of water, nine miles long and a half mile wide. The St. Joseph & Santa Fé Railroad have recently built a branch to "the Lake;" have erected large club houses, laid out the grounds, with a view to beauty and the pleasure of picnickers, built a race course, quays, boat houses, and are making arrangements to have regattas this summer, as there is a splendid course, two and one-half miles long. This place supplies so delightfully all the requirements of a park and pleasure resort, and transportation is so cheap that not much more in that line is needed.

The Union Railway Company, having several hundred acres of ground at the end of their



ST. JOSEPH FROM FRANCES'S HILL IN 1889.

line, north of the city, of high, broken, picturesque hill country, are, with the same enterprise which made their line the pioneer electric railway in the west, preparing these grounds for a park to supply both such attractions as light opera, under a canopy in a natural amphitheater, and the exhilaration of plunging among the hills and ravines in their pristine wildness.

#### BANKS AND BANKING.

Perhaps there is no more safe criterion by which to judge of the business methods of a community than by its banks. Thus judged, St. Joseph is preëminently safe in this direction. The banks of St. Joseph are as solid as the rocks. They are managed by careful, prudent, conscientious men, who have the business sense to know that recklessness means disaster, and who have the honesty to protect the interests of those who do business with them. Their capital is large and the business they do is simply enormous, increasing steadily with the growth of the city and surrounding country. Their stability has been tested by decades of success. During all the financial crises that the west has gone through, and the several panics that have swept over the entire country, not a single bank has closed its doors to the loss of depositors. Some have gone out of business through various causes, but depositors have received dollar for dollar for the funds they had in the vaults. The names of St. Joseph's bankers are synonyms for solidity and business integrity all over the Union. Such banking institutions are a benefit to the community, because of the security they give at home and the confidence they inspire abroad.

There are now six banks in the city, two of them National, three State and one private. They are all prosperous, each doing a fair share of the immense business of the city.

The clearings from December 1, 1887, to December 1, 1888, were \$68,547,639.60. Banking capital and surplus, \$1,141,300. Total assets, \$7,619,150.

The clearings are not an index of the volume of business done, for no account is there given of the large amount of business done by local wholesale houses, which are also private banking establishments. These firms discount their own bills and carry their largest accounts in eastern banks, and give their checks for eastern purchases direct on New York and Boston banks, which do not, therefore, pass through the St. Joseph Clearing House.



There are also a dozen or more large private bankers who, not being members of the Clearing House, transact their business independent of it.

#### BOARD OF TRADE.

Among the business organizations the most important are the Board of Trade and the Manufacturers' Bureau. The former was organized in 1878, but its usefulness was not fully appreciated until 1883, when the present handsome Chamber of Commerce building was erected for its use. In late years the functions of the Board have largely assumed the character of those of a chamber of commerce. The attention of the directory has, by force of circumstances, been predominantly claimed in the projection of manufacturing and railroad enterprises, and the Board has given the most valuable aid in committee labors for the advancement of the industrial interests of St. Joseph. It has been the means not only of interceding successfully for the maintenance of equitable freight rates in case of discrimination by railroads, but has been the all-powerful factor in securing new railroad facilities and manufacturing plants, all of which have found in St. Joseph a profitable market and an excellent distributing point. To the Board of Trade is due the credit of having added the Chicago, Rock Island & Pacific, the Chicago, St. Paul & Kansas City and the Atchison, Topeka & Santa Fé railroads to the twelve other lines now centering at this point.

The membership of the Board is made up annually of business men, capitalists and railroad men, who are required to pay a nominal membership fee of \$25, and are entitled to attend the regular meetings of the directors, and to speak upon all subjects pertaining to the

interests of the city; they are permitted to use the assembly rooms for meetings on matters of public importance, barring political affairs, and to vote at the annual election of a president and directors. The membership of the Board is large and representative, and its work in looking to the best interests of the commonwealth commercially is efficient. Its secretary at present, Fred. F. Schrader, has conducted the office with signal ability; it is really the representative of the established business of the city.

#### MANUFACTURERS' BUREAU, ETC.

A glance over the list of propositions to locate here and the requests for information which have been received at the office of the Manufacturers' Bureau during the past year, and the necessity for such an institution appears at once.

It was organized at the beginning of last year, with a membership of seventy-five, each member paying \$120 per year. It has reorganized for the coming year, with the same officers as last year. Every citizen of St. Joseph is entitled to membership upon payment of \$10 per month, with the privilege of attending the weekly meetings of the directors, which are held on Monday evening of each week, and of presenting and speaking upon any subject of interest to the city, and also of voting for the directory at the annual election. The Board of Directors consists of five members, and they have general direction of the affairs of the Bureau. The secretary's office is located on Felix street, between Fourth and Fifth, and is a free bureau of information for citizens of the city and strangers. The secretary is always glad to impart any information possible regarding the resources, advantages, demands or possibilities in the way of manufactures or kindred enterprises.



Commercial College.

VIEW IN THE RESIDENCE PART OF THE CITY.

The Bureau has done a great work for St. Joseph during the year, and has been of very great convenience to those seeking information regarding the city. It has devoted nearly all of its revenues to printing statistics and other information and circulating it throughout the east. The secretary, Oliver C. Hutchinson, has carried on a voluminous correspondence with manufacturing firms or their representatives. Through the efforts of the Bureau, in conjunction with those of the Board of Trade, a number of extensive manufacturing institutions have been induced to locate here. During the year propositions were received from fifty manufacturing concerns with a view to removal here. A few of them were considered, while a number of others were not thought worthy of attention, as the conditions required, were not thought reasonable. Among those that have located here, largely through the efforts of the Bureau, are the Union Steel Nail Mill Company of Omaha, the Steel Car Car Works and the Allerton Packing Company.

The mill is completed and ready for operations, and is a timely and valuable addition to the city's productive industries.

The packing house has been running for a month, and the foundation is laid for the car works.

To the able efforts of the president of the board of directors, Mr. Herschel Bartlett, and his associates, and to the enterprising and tireless secretary, Mr. Oliver C. Hutchinson, much of the credit of this good work is due. They have been careful to state only facts in their printed matter and correspondence. Nothing has been exaggerated. Everything was found just as represented by those who came to investigate. The consequence was that when anyone came here meaning business he either remained or went away with the intention of returning.

The growth and greatly increased prosperity of St. Joseph for the past year, with the bright promise for the future must be very gratifying to those who have labored so faithfully in behalf of the city's welfare.

The Real Estate Exchange was organized in order to facilitate the communication between buyer and seller, to regulate the conduct of the traffic, dignify the business and perform such functions as properly came under its jurisdiction, and it gives promise of being the medium through which much of the investment of the future will be done.

The extensive apple trade of St. Joseph, together with the rapidly developing fruit and

produce business in general, created the necessity for an organization that should embrace all reputable fruit and produce dealers, and on July 14, 1888, the St. Joseph Fruit and Produce Exchange was organized.

The Board meets weekly at the Board of Trade rooms, to fix prices and adjust such differences as arise among the members in the course of business. The Board adopted by-laws on August 13th, which are in printed form, free to applicants, and now issues a weekly circular of ruling prices.

The Board has been greatly instrumental in bringing about harmony in trade between the members, as well as between them and their customers, and is in a prosperous condition.

Apple packing is a decided industry in St. Joseph. The season extends from the middle of August to the middle of November. Prices ranged from sixty cents to \$1.25 per barrel, the preferred grades being the Ben Davis, Willow Twig, Bell Flower, Rome Beauty, Smith's Chief, Huntsman, etc.

Apples packed and shipped (carloads) . . . . .	1,415
Total barrels . . . . .	212,250
Value of industry . . . . .	\$341,250

The Northwest Missouri Immigration Society was created by a resolution of the Board of Trade, instructing the committee on immigration to issue a call for a delegate convention of nineteen counties, comprising the northwest section of the State, March 22, 1888, with a view to recognizing the efforts of a large number of newspapers in Northwest Missouri, to bring about a convention of representatives from all counties therein embraced, for the purpose of promoting immigration into this section of the State.

One of the most successful conventions was held at the appointed day, and an organization was perfected that has already been of material service to Northwest Missouri in collecting and dispensing valuable information, and in attracting foreign capital and immigration. A large, illustrated pamphlet, showing the resources, wealth, population, etc., of this section, of which St. Joseph is the capital city, is now in preparation and will soon make its appearance.

#### STREET RAILWAYS.

The pioneer electric street railway of the west is operated in St. Joseph by the Union Railway Company. It extends from Market Square north to Krug Park, five miles, and is double tracked the entire distance, equipped with fine rolling stock and operated in the best possible manner. The company also operated a

horse line from Market Square south, past the Union Depot, to the city limits, which is being rapidly fitted up as an electric line. The electric line is equipped with the Sprague system, and is the best railway of the kind, or of any kind, in the world. This company has, since equipping with electricity, established a shop for making its own cars, which are large and excellently built and are warmed in winter after the most approved method.

The latest addition to the street railways of the city is the Wyatt Park Electric Line, which extends from Seventh and Edmond Streets, south to Penn, thence east through the most beautiful portions of the city to Wyatt Park and Oak Hill, two of the most beautiful suburbs. This line is five miles in length, and the

this summer equip as electric lines and extend branches, for which the franchises have just been obtained.

Combined capital invested in electric and horse cars . . . . .	\$1,550,000
Amount expended for improvements in 1888 . . . . .	\$ 150,000
Miles of track . . . . .	19½
Total number of cars . . . . .	62
Total number of horses . . . . .	199
Total number of employes . . . . .	115
Cost of power houses and machinery \$ . . . . .	50,000
Capacity, passengers per day . . . . .	29,200
Miles operated by electric motor Dec. 31, 1888 . . . . .	8½

#### CHURCHES, CHARITIES, ETC.

St. Joseph is distinctly a city of churches. There are cities that may possibly surpass it in the elegance of their houses of public worship,



JOHN M. ARMSTRONG'S RESIDENCE. (See page 57.)

road-bed and rails are the very best. The equipment, cars, etc., were purchased of the J. C. Brill Company, Philadelphia, and the electric system is that of the Sprague Motor Company. This line runs through a populous district, and the traffic promises to be exceptionally heavy. This line has just been granted franchises for two extensive additions within the city, and is building two branches east of the limits.

All street railway franchises now granted have time limits, with forfeit bonds to insure the speedy completion of proposed lines. In February of the present year, a company of New York and St. Joseph capitalists bought the consolidated Citizens and Frederick Avenue lines, which they have incorporated as the Peoples Railway Company which they will

but none of its size in the number of them, or the membership. With a population of 88,000, she has a church membership of one-fifth, or more than 17,000, and a regular attendance of as many more who are not professed believers. While speaking of "booms," it will not be considered profane for us to call attention to this fact and point it out as one of the many good reasons why St. Joseph will make a desirable home. The total valuation of the church property is \$1,500,000. The strongest denomination in the city is the Methodist, which has, altogether eleven churches, four northern, four southern, two colored and one German. The First M. E. Church is the oldest, and has a membership of 490.



*Methodist.*—The Francis Street Methodist stands on property valued at \$75,000. It has a membership of 640, rapidly increasing. It has two flourishing missions. The Centenary has 160 members. The Tenth Street Church 100, the Hundley Chapel 200, the Wesley Chapel about 100, and rapidly increasing. It has an offspring in South Park. The Washington Avenue Church is the outgrowth of the First M. E., and was built last year. The German Church has 200 members and a property valued at \$25,000. Ebenezer Chapel has 250 members.

*Presbyterian.*—The Presbyterian body has five places of worship. The First has a following of 600 members. It has a Chinese Sunday School of fifteen boys, and church property valued at \$75,000. It has a flourishing Sabbath School. The Westminster was founded in 1863, and is one of the neatest buildings in the city. Its membership of 210 shows a large increase over the past year. The North Presbyterian has 120 members, the Second 123, and the Cumberland about the same.

*Baptist.*—The First Baptist Church membership of 655 shows an increase of 125 over last year. They contemplate erecting a new building. Savannah Avenue has a membership of 150, South St. Joseph, 300; they also are erecting a new church building. The other churches are Sixth Street, Second Missionary Baptist (the strongest colored church in the city) and the Mt. Zion, with a membership of 140.

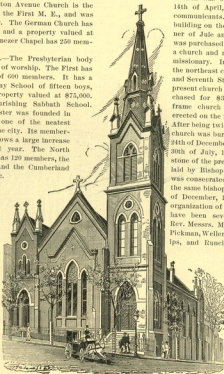
The Lutherans have three churches, the Evangelical Zion, established in 1860, with a membership of 330; St. Paul, with a membership of

45, and a well conducted parochial school in connection, and the Zion, established in 1874, with a membership of over 200.

*Episcopal.*—The Reverend John N. McNamara, missionary, held the first service of the Episcopal Church, in St. Joseph, on the 14th of September, 1851. The Parish of Christ Church was organized on the 14th of April, 1852, with five communicants. A small frame building on the northwest corner of Jule and Third Streets was purchased and fitted up for a church and residence for the missionary. In 1856, the lot on the northeast corner of Francis and Seventh Streets, where the present church stands, was purchased for \$375. In 1858, a frame church building was erected on the rear of this lot. After being twice enlarged, this church was burned down on the 24th of December, 1876. On the 30th of July, 1877, the corner stone of the present edifice was laid by Bishop Robertson. It was consecrated out of debt by the same bishop on the 21st day of December, 1885. Since the organization of the parish there have been seven rectors, the Rev. Messrs. McNamara, Irish, Pickman, Weller, Hopkins, Phillips, and Runcie. Up to this date, the first of March, 1889, 1,027 persons have been baptized and 772 confirmed.

There have been celebrated 467 marriages; and the burial service has been said at 529 funerals. There are now in the parish about 500 com-

municants. Two mission churches have grown out of Christ Church. One in the southern part of the city, commenced many years ago by Mr. Isaac Wilkins, is now the vigorous and growing parish of the Holy Trinity, with the Rev. Mr. Gardner, as rector. The



EPISCOPAL CHURCH.

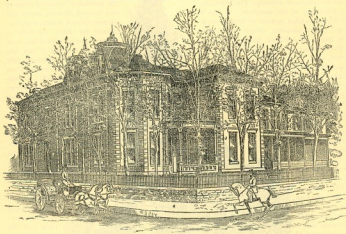
other, St. Mark's, in the northern part of the city, commenced over a year ago by the Rev. Mr. Higson, then assistant minister at Christ Church, is in a flourishing condition.

The Congregational Church, established 1867, is a flourishing community of 140 odd members.

The Unitarian Church is one of the most attractive places of worship in the city, and has about 100 communicants.

The Christian Church has the most handsomely finished interior of any public building in the city, and has an influential membership of over 600. It was organized in 1849; the present edifice was erected in 1874. The an-

old building was abandoned. It has a membership of over 2,000. The structure is the most spacious place of public worship in the city, and has very fine acoustic properties. St. Patrick's Church, in the southern part of the city, was finished in 1878; it has a membership of 1,600, being rapidly increased every month. In 1868 the Church of the Immaculate Conception was built; service is in the German language; the membership is over 2,000; their property, including one of the finest children's schools in the city, is valued at \$90,000. St. Peter's and Paul's Polish Church branched off from the Immaculate Conception in 1883; it has a membership of 1,700.



BENTON CLUB.

nual state convention was held here in 1888. Their property is valued at \$60,000.

There are also an Evangelical Association, Church of the Latter Day Saints and two synagogues.

The Roman Catholic Church is strongly represented in St. Joseph. Robidoux and his gallant little band of followers were Catholics, and they had a mission church while St. Joseph was a mere trading post. In 1845 they thought themselves able to engage a priest, and a year later built the first Catholic Church on the Missouri river, corner Fifth and Felix. In 1868 the diocese of St. Joseph was created, and during the next two years the present cathedral was founded and built; on its completion

#### SECRET SOCIETIES.

Secret Societies are well represented in St. Joseph. The Masons have St. Joseph Lodge, No. 78, 129 members; Zeredatha Lodge, No. 189, 90 members; Charity Lodge, No. 331, 96 members. A Board of Relief is composed of three representatives from each of these lodges: St. Joseph R. A. Chapter, No. 14, 86 members; Mitchell R. A. Chapter, No. 89, 51 members; Council No. 3, 61 members; St. Joseph Commandery, No. 4, K. T., 77 members; Hugh de Payen's Commandery, No. 51, K. T., 37 members; Molla Temple, 42 members.

Odd Fellowship has the following representation: King Hill Lodge, No. 19, chartered 1845; Humboldt Lodge, No. 130; Eclipse Lodge,

No. 143; Enterprise Lodge, No. 232; St. Joseph Lodge, No. 432; Evening Star Degree, No. 5, D. of R; Hesperian Encampment, No. 8; St. Joseph Encampment, No. 51. Patriarchs Militant, including Canton St. Joseph, No. 3, and Canton Veltech, No. 11; Patriarchs Militant Band No. 1.

The Knights of Honor have Phoenix Lodge, No. 2220 and Industry Lodge, No. 2228.

The Knights of Pythias have a St. Joseph Lodge, No. 22 and a St. Joseph Division, No. 17, U. R.

The Red Men have two tribes, Pocahontas and Minnehaha.

The Bavarian Society is in a flourishing condition.

The trades unions are: Trades Assembly, Typographical Union, No. 40; Bricklayers' Union; Carpenters' Union, No. 91. The Knights of Labor have five assemblies in this city.

The Grand Army of the Republic has two posts, Custer, No. 7, and Chester Harding, No. 183, with 375 members. The Lincoln Camp, No. 17, Sons of Veterans, leads this order in western Missouri.

The Ancient Order of United Workman, now the largest in the United States, is represented in St. Joseph by two lodges, Pride of the West and St. Joseph, with over 500 members, and a Legion, St. Joseph, No. 13, S. K., membership over 100. The Chosen Friends have forty-five members. The Druids have two lodges, Walhalla and South St. Joseph, with about 180 members. The Railroad Brotherhood has five lodges here. The colored Masonic societies have two lodges, a chapter, and commandery.

#### OTHER SOCIETIES.

Ancient Order of Hibernians has three divisions. The Catholic Knights of America, St. Joseph Branch 297, and St. Patrick's Branch. Also the St. Patrick's Benevolent Society, Sodality of the Immaculate Conception, Young Ladies' Sodality, Children of Mary, St. Joseph Catholic Benevolent, St. Francis Xavier Society and Dramatic Club, the Young Men's Sodality, the Polish and Bohemian Benevolent Societies are all in a flourishing condition.

The Benton Club, the leading club of the city, includes on its roll of over 100 members the most influential business and professional men of St. Joseph; their annual fee of \$50 entitles a member to the ordinary full privileges of a first-class city club. The club rooms are luxuriously furnished, and appointed with dining room, ladies' dining room, smoking par-

lors, reading room, with the best periodicals, billiard room, bowling alley, tennis grounds, etc. The city has a very excellent

#### PUBLIC LIBRARY,

Opened November, 1887, and entirely self-supporting. Anyone can obtain the use of the books on payment of \$2 per annum. The institution is under the management of an able board of directors and a most capable librarian. They have now 4,000 volumes of the best books in the language, of reference, history, fiction, etc., while the reading room receives the leading magazines. There are now 800 members on the roll, including fifty life members. The city is well supplied with

#### NEWSPAPERS.

The *Herald* (morning) is the Republican organ; the *Gazette* (morning) is Democratic; *Daily News* is an independent evening sheet; the *Volkshblatt* is a German paper, appearing every afternoon; the *Lice Stock Journal* gives full market reports every day; the *Star* (dramatic and musical) appears Sunday; *Journal of Commerce* (weekly); the *Vidette* is the labor paper; *Catholic Tribune* (weekly); *Medical Herald* and *Y. M. C. A. Bulletin* are monthlies.

#### MUSICAL.

Of real cultivation in St. Joseph, a large part is musical. Whatever may be said of other arts, there is no affectation in the musical development of our city. At the churches the highest order of ecclesiastical music is rendered; at three of them by quartette choirs of more than usual excellence.

The Mendelssohn Musical Association was organized in April, 1881, and was incorporated in March, 1883. It is composed of seventy-five selected voices, under the conductorship of Prof. Otto Behr, and choral classics are rendered in a style second to no society extant.

The Symphony Club is an auxiliary of the Mendelssohn Association, and is composed of half a dozen ladies and gentlemen, who attend to the instrumental part of the programmes, the society proper, of course, being for vocal culture.

The Patriarchs Militant Band No. 1, I. O. O. F., was organized in December, 1886, and received its commission and number from Brig.-Gen. John C. Underwood, commanding. It is the first organization of its kind in the United States, and its members are all Chevalliers of the Patriarchs Militant, I. O. O. F. Wears the regulation uniform, is finely equipped, and abreast with the times in all the latest music.

## CHARITIES.

St. Joseph is now under the direction of a system of organized charities, which has taken upon itself the task of dispensing aid to the helpless and distressed during the winter months. The city and county have turned over to the organization the sums annually set apart by them for this work, and with the donations from the many charitably disposed citizens in the city a fund has been raised each winter for three years to keep the wolf from the door of all the deserving poor. One especial advantage this organized system has over the old methods is that impostors are

The county poor farm is one of the best managed institutions of this kind in the State. It contains 160 acres of fine farming land in a remarkably healthy location. The poorhouse thereon is a large frame structure with an asylum attached for the harmless insane. Both buildings are heated by steam and supplied with all modern conveniences.

The city hospital is located on a healthy eminence overlooking the river; the building is inadequate to the requirements of the rapid growth of the city, and a new and larger one is in contemplation.

A Woman's Exchange has been for three years in successful operation; it affords a ready



INTERIOR OF CATHEDRAL.

readily detected. Until the organized charities came into existence the city and county and the Individual Good Samaritans did not know to what an extent they had been imposed upon each winter.

The Home of the Friendless is designed to afford women and children a temporary resting place till a home can be procured for them. It occupies a substantial building built by public subscription, and is maintained by donations from the people of the city.

St. Mary's Orphan Home, three miles south of the city, has forty acres of ground. It is managed by Sisters of the Order of St. Joseph. At present it has about sixty boys.

means of sale for articles made at home, as well as a pleasant restaurant.

## ASYLUM NUMBER TWO.

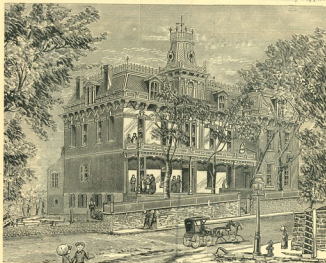
The act of the Legislature appropriating \$200,000 for the erection of an insane asylum at St. Joseph was passed in 1872. In 1873 the building was begun, and completed, and made ready for occupancy in 1874. As originally constructed it was to accommodate 250 patients. January 29, 1879, the building was partially destroyed by fire, owing to there being no water service on the grounds. The Legislature was in session at the time of the fire, and after considerable debate appropriated \$72,000 for

the rebuilding of it in this city. It is located a mile and a half east of the city on 120 acres of ground, beautifully situated and highly improved.

In 1883 the institution became very crowded, and there was a great demand for additional room. Nothing was done in the premises, however, until 1885, when the Legislature appropriated \$98,000 for additional wings, which more than double the capacity of the building. The last Legislature appropriated \$30,000 for a new boiler house, new boilers for steam heating, an enlarged chapel, enlarged kitchen,

description of commodious, well lighted, well ventilated and convenient school houses, all indicate the successful working of the steady, progressive advancement of this most important arm of our municipal government, the strong protecting arm which it throws fondly around its future men and women, offering to each and all, the children alike of the rich and of the poor, the opportunity and the inducement to become intelligent, prosperous and useful citizens.

Our school rooms are large, airy, well lighted and well ventilated and abundantly supplied



YOUNG LADIES' INSTITUTE.

and a system of forced ventilation. The \$30,000 was expended during the past year in the improvements named, and Insane Asylum No. 2 is to-day the most complete institution of the kind in the great West.

#### OUR SCHOOL FACILITIES.

##### PUBLIC SCHOOLS.

The real, true, genuine work and influence of the public schools of St. Joseph cannot fully, and even scarcely, by approximation, be measured and shown by tables of statistics. Yet, statistics of school attendance, percentage of promotion, amount of money expended, and

with blackboard space. The furniture is of modern and approved pattern, and the teachers are well supplied with maps and charts, books of reference, apparatus, and all the necessary school-room appliances.

The course of study is arranged for eight grades, of one year each, or including the High School course, for twelve years. Three of these are Primary grades, two the Intermediate, three the Grammar and four the High School. The High School graduates one class a year, the commencement exercises occurring in June of each year. This year the Class will number thirty-five, of whom seven are colored.

There were enrolled in the public schools of St. Joseph, at the close of last year, 5,403 pupils, an increase from last year of 598. The average daily attendance was: Boys, 1,723; girls, 1,875; total average daily attendance, 3,598. They were taught by 112 teachers, of whom fourteen were men and ninety-eight women. They were accommodated in the following buildings: High School, Washington School, Everett, Garfield, German-English, Franklin, Tenth Street Primary, Mitchell Avenue, Neely, Webster, Steinhacker, Second Street German-English, Crosby, Seventh Street, Floyd, Garfield Branch, Hall, South Park, Colored High, First Colored, Second Colored, Lincoln.

For the last school year the total expenditures were \$82,391.47, distributed as follows:

The cost per pupil in the schools for supervision and instruction, based on average daily attendance, was \$16.12. The cost for incidental and contingent expenses, per pupil, on the same basis, was \$6.21. Total cost per pupil, \$22.33.

#### PAROCHIAL SCHOOLS.

Ample school facilities are provided for educating the Catholic children of the city, and connected with each of the parishes, with the exception of the cathedral, are parochial schools which have altogether an attendance of about 1,500. The children of the cathedral parish are educated at the seminary of the Sacred Heart, the St. Joseph Commercial College and the Sisters of Charity school.



BUCHANAN COUNTY COURT HOUSE.

Salaries of teachers . . . . .	\$56,141 77
Salaries of officers . . . . .	3,691 67
Salaries of janitors . . . . .	6,104 20
Fuel . . . . .	1,932 33
Rent . . . . .	2,699 66
Repairs to buildings . . . . .	3,351 44
Furniture and fixtures . . . . .	1,421 67
Repairing furniture and fixtures . . . . .	481 69
Other expenses . . . . .	6,587 04
Total . . . . .	\$82,391 47

The Board has let a contract for the Young School, an eight-room building that will cost, furnished, \$28,000; also for a new four-room building to be erected near the mill, at a cost of \$8,000.

The estimated value of school property is as follows:

Buildings . . . . .	\$188,820
Grounds . . . . .	137,300
Furniture, etc . . . . .	25,825
Total . . . . .	\$351,945

The educational and religious interests of the young ladies who attend the seminary of the Sacred Heart are looked after by thirty-eight sisters and a superior. There are at present attending the convent 120 students, of which seventy are boarders. The faculty consists of fifteen teachers, and all the English and higher branches are taught. Special attention is paid to the languages, music, painting and drawing. During the past year the convent building and grounds have been greatly improved; a new pipe organ has been built at a cost of \$2,000, and new walks, etc., constructed.

About 200 students, forty of whom are boarders, attend the St. Joseph Commercial College, a Catholic institution for the education of boys and youths, located at the northwest corner of Thirteenth and Henry Streets. The faculty

consists of ten Christian brothers, Father Marcellan being president. The institution was chartered in 1882, and in August, 1886, the corner stone of the present handsome building was laid, which cost about \$25,000.

The Sisters of Charity conduct a most excellent school for young ladies at the corner of Tenth and Powell Streets. There are attending the institution about 190 pupils, more than one-third of whom are boarders. The building now occupied was completed in 1883. The curriculum is very thorough, especial attention being

The children of the Immaculate Conception Parish receive their educational training at the parochial school located at Tenth and Angeliue Streets. The attendance is about 400, and the school is under the management of Father Linnenkamp, with six Sisters for assistants. This school was started in 1867.

There are in all about 500 children who attend the school of St. Patrick's Parish. The school for boys is located at Eleventh and Monterey Streets, and is taught by four brothers, with Brother Juvian as director.



PRESBYTERIAN CHURCH.

given to the arts and languages. In addition to the English course of study there are professorships of music, both instrumental and vocal, painting, needle work, etc.

Three miles southeast of the city, on forty acres of ground donated by Mr. Frank Brown, is located St. Mary's orphan asylum, presided over by Mother Clements. The asylum was built about seven years ago, and the total valuation of the property is about \$25,000. There are connected with the asylum eight sisters.

About two hundred students are in attendance. The course of study embraces all branches necessary for a good business education. The parish school for girls is under the charge of the Sisters of Mary, and is very popular. The attendance is 350.

Sts. Peter's and Paul's Polish Catholic school is under the direction of the Polish Parish, and is located at Twentieth and Messanic Streets. It is in charge of the Sisters of St. Francis, Mother Mathilda, Superior, and there are 125 pupils. The children are taught the

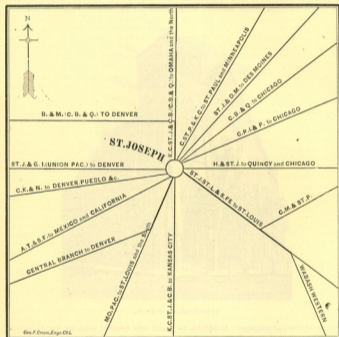
English, German and Bohemian languages, but receive also instruction in their mother tongue.

#### PRIVATE SCHOOLS.

St. Joseph is well supplied with private schools and academies, the most important of these being the Young Ladies' Institute, conducted by Rev. Charles Martin. There are also several commercial colleges and art schools.—*Olicer C. Hutchison.*

When Audubon, the great naturalist, in 1843, wrote:

"We reached the Black Snake Hills settlement (present St. Joseph), which is a delightful site for a populous city that will be here some fifty years hence," he cast a prophetic eye into the future. Fourteen great railroads to-day center in the city, where, forty-six years ago, a French Indian trader had his solitary log cabin.



#### RAILWAYS.

35,595 MILES OF ROAD CENTER AT ST. JOSEPH, JAN. 1, 1889.

The red man came. He chased the flying deer:  
His thrilling war-whoop shook the atmosphere:  
Aene, beneath some broad tree's friendly shade  
With tender words he wooed the dusky maid.  
Ere long, the lines of sheltering hills between,  
On Blacksnake's banks, the white man's tents were seen:  
While Robideux there trafficked in supplies—  
He saw, in dreams, a splendid city rise.

—*Frank P. Enns.*

Not more than a year ago a prominent railroad official predicted that within ten years St. Joseph would be the greatest railroad center west of Chicago; and when it is considered that within two years past the Chicago, Rock Island & Pacific, the Atchison, Topeka & Santa Fe, the Chicago, Kansas & Nebraska, the Burlington & Missouri River, the Chicago, Milwaukee & St. Paul, and the Chicago, St. Paul & Kansas City, have all built



extensions into St. Joseph, not counting the improvements made in the St. Joseph & Des Moines, formerly a narrow gauge, and the St. Joseph & Grand Island, at present with a mileage of nearly 500 miles, there is that in the prediction that well merits consideration from such as are fond of forecasting railway problems.

Five great lines now afford direct communication with Chicago, viz: The Hannibal & St. Joseph, the Chicago, St. Paul & Kansas City, the Chicago, Rock Island & Pacific, the Chicago, Milwaukee & St. Paul, and the Atchison, Topeka & Santa Fé.

Four between St. Joseph and St. Louis: The Missouri Pacific, the St. Joseph, St. Louis & Santa Fé, the Chicago, Burlington & Quincy, and the Wabash.

Four between St. Joseph and Denver: The Burlington & Missouri, the Chicago, Kansas & Nebraska, the Atchison, Topeka & Santa Fé, and the St. Joseph & Grand Island.

Five between St. Joseph, Kansas City, Omaha, Des Moines and St. Paul: The Chicago, Burlington & Quincy, the St. Joseph & Des Moines, the Chicago, St. Paul & Kansas City, the Kansas City, St. Joseph & Council Bluffs, and the Chicago, Milwaukee & St. Paul.

Following is the mileage of the various systems centering in St. Joseph, January 1, 1889:

Union Pacific . . . . .	5,392
Missouri Pacific . . . . .	6,495
Chicago, Burlington & Quincy . . . . .	5,630
Wabash Western . . . . .	1,147
Chicago, Milwaukee & St. Paul . . . . .	5,669
Atchison, Topeka & Santa Fé . . . . .	7,300
Chicago, Rock Island & Pacific . . . . .	3,149
Chicago, St. Paul & Kansas City . . . . .	804

Total . . . . . 35,586

The business done is shown in the accompanying table of receipts and shipments for the year 1888:

Received . . . . .	72,307 cars.
Forwarded . . . . .	92,217 cars.

This table includes the receipts and shipments of the Chicago, St. Paul & Kansas City road for a period of but three months, from September to December.

Union Depot officials report:

Daily Passenger Trains out Union Depot . . . . .	38
"    "    "    in Union Depot . . . . .	48
Total Passenger Trains in and out Union Depot . . . . .	86
Daily Passenger Trains in C., St. P. & K. C. Depot . . . . .	2
Daily Passenger Trains out C., St. P. & K. C. Depot . . . . .	2
Total Passenger Trains in and out St. Joseph daily . . . . .	90

The Chicago, Burlington & Quincy has, for the past two months, been running passenger trains direct from St. Louis to Denver via St. Joseph, using its Keokuk line from St. Louis to Quincy, the Hannibal & St. Joseph to this point and the Burlington & Missouri to Denver, one of the most direct lines by which the Rocky Mountains are reached. By this arrangement passengers leave St. Joseph at seven in the evening and arrive in St. Louis at seven the next morning.

In St. Joseph are located the general offices of the Hannibal & St. Joseph Railroad—the first railroad west of the Mississippi—and the Kansas City, St. Joseph & Council Bluffs, which are under one management, and belong to the great "Q" system.

The Chicago, Rock Island & Pacific now runs its famous vestibule trains via St. Joseph, direct from Chicago to Colorado points. This is one of the most important lines in the system of roads by which the city is surrounded. The first train was run into St. Joseph in May, 1886, from the east, the road being extended from Trenton, Mo. Immediately after the company crossed the Missouri River here and extended its vast system from St. Joseph, in two directions—southwest and northwest, throughout Kansas and Nebraska. The southwest line has been built through Topeka to Wichita, Wellington, Hutchinson and other Kansas points, and during the past year has been extended through the Indian Territory to No Man's Land, with a view to reaching Texas and the great southwest. The northward branch of the western line—taking the name of the Chicago, Kansas & Nebraska at St. Joseph—extends northward to Fairbury, Nebraska, thence southwest to Belleville and west to Denver, having in view ultimately, the Pacific Ocean. A gap of less than 150 miles—from Horton to Belleville—remains to be filled up, to give this line the most direct route from Chicago to Denver via St. Joseph. The Board of Trade has petitioned the management to build this line, and there is every reason to believe that the extension will be made in the spring.

Passenger traffic has been materially stimulated of late, also, by the Chicago, St. Paul & Kansas City line, whose southwestern terminus is St. Joseph. This enterprising road is building a two-story brick freight depot, 60x300 feet, in North St. Joseph, and has challenged to the highest degree the admiration of the citizens. It celebrated its arrival in St. Joseph October 23d, by taking one hundred and forty-six prominent merchants on a free excursion

to St. Paul and Minneapolis, where they were received and generously entertained by the mercantile bodies. This is the only St. Joseph road running Mann boudoir cars. The line is one of the most expensive and best equipped in the west, and has found in St. Joseph an important supply market for the northern packing houses. As soon as its connection with the stock yards is established it will become one of the heaviest freight lines now connecting with the city.

The Wabash, connecting by the St. Joseph, St. Louis & Santa Fé, is the quick line between St. Joseph and St. Louis. Pullman palace coaches run direct between these points.

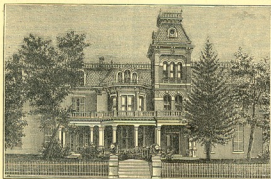
The Missouri Pacific, one of the heaviest freight roads, is also one of the most import-

ant passenger lines, connecting by fast through trains St. Joseph, Atchison, Leavenworth, Kansas City and St. Louis, and furnishing the best of service.

at St. Joseph are the same as those of the St. Joseph & St. Louis before the consolidation.

The St. Joseph & Grand Island was the first road built west from St. Joseph, and is four hundred and fifty miles long, reaching to Grand Island, Nebraska, where it taps the Union Pacific road, and as a feeder to that great road practically brings it, all but in name, into St. Joseph. It has recently extended several new local lines, and has been furnished during the last two years with an equipment unexcelled by any road.

The property of the St. Joseph Terminal Company is located on the east side of South Sixth Street, below the Union Depot, fronting on Sixth Street, 1,400 feet—from near Monterey to Pacific Streets. The company, in addi-



RESIDENCE OF A. M. SAXTON, *president of Saxton National Bank.*

tion to the above, owns property south of Pacific Street, where the coach trestles and coach yards are located. The track of the company extends down Eighth street to the city limits, and there forms a junction with the Santa Fé track from Atchison. The tracks of the company form a junction with the St. J. & G. I. road at Third Street in front of the bridge, owning that part of the road east of Third Street.

The stock in the company is owned jointly by the St. Joseph & Grand Island and the St. Joseph, St. Louis & Santa Fé railroad companies. The benefits which the city has already derived from the Terminal Company are almost incalculable, and advantages are offered which can not be excelled by any other western city.

Within a year past the Atchison, Topeka & Santa Fé have completed their connection with St. Joseph by purchasing the old St. Joseph & St. Louis, which taps the main Chicago line of the Santa Fé, and then building the break of twenty miles from St. Joseph to Atchison, thus connecting, via St. Joseph, the Atchison terminus with the Chicago main line. The officials

—Fred. F. Schroder, *Sec'y Board of Trade.*

## PORT OF ENTRY.

St. Joseph is steadily increasing her imports. Comparing the amount of her customs duties for the first half of 1888 with other inland cities, we see, for St. Joseph, \$92,005; Denver, \$59,937; Omaha, \$27,812; Memphis, \$51,226. The total collections for 1888 show an increase over 1887 of \$44,449, an increase almost equal to the entire receipts of 1886, a fact again illustrating the wonderful growth of the city.

## POSTOFFICE.

An increase of \$10,084.65 over 1887.

The first postmaster at Blacksnake Hills was Julius C. Robidoux, and the postoffice was a man's hat. It was opened June 10, 1840. The income for the year was less than \$5. In 1888 the receipts reached a total of \$94,589.00, an increase of \$25,419.29 over those of 1885, but three years ago. The yearly receipts of the St. Joseph postoffice from 1881 to date, were as follows:

1881 . . . . .	\$62,088 65	1885 . . . . .	\$69,176 71
1882 . . . . .	71,687 01	1886 . . . . .	72,704 94
1883 . . . . .	69,862 86	1887 . . . . .	84,504 35
1884 . . . . .	65,242 98	1888 . . . . .	94,589 00

How has St. Joseph come to be such an important

## CENTRE OF SUPPLY?

She has been called the "Gate to the Rocky Mountains," a synonym before the days of railroads literally true, and also the "Queen of the Missouri Valley," a title she in a measure to-day retains. Her main and more recent phenomenal growth is owing, however, principally to her being the railroad centre of what is historically known as the "Great American Desert," and the most convenient distributing point for all classes of stock, produce and merchandise between the east and the west. She draws her principal trade from Kansas and Nebraska, two States, which, in this decade, have exhibited a development in population and producing power simply phenomenal. Where five years ago was an endless prairie, we find dozens of prosperous towns, ranging all the way from 1,000 to 5,000, population, with every modern convenience, social, scholastic, mercantile and religious, and with a corresponding, attendant, thrifty, agricultural population. It was about 1882 and 1883 that that tidal wave which came never to recede, diffused itself over this territory, now a part and parcel of the resistless sea of population, steadily rolling towards the Pacific slope. These towns are rap-

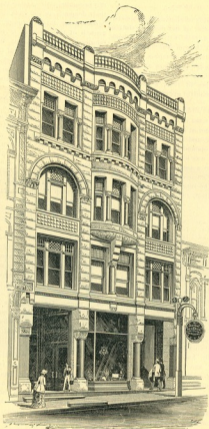
idly becoming cities, and as their wants increase their demands on the east increase, and these demands are made through St. Joseph. The growth of this country is nothing less than fabulous. The books at Washington show that during three months of 1887, in one single county of Southern Nebraska, 83,000 acres of land were entered by homesteaders. All the government land offices in this so-called desert, tell the same story; one embracing but a few counties in Southwestern Nebraska, remitted in 1887 to Washington half a million dollars to pay for homesteads and pre-emptions. In view of such facts as these, we naturally look for the new centres of population which supply this people, and how easy it is then to understand the *raison d'être* of the St. Joseph of to-day. She is simply a reflection of the farms of Kansas and Nebraska, and is dependent largely on the desert for her business, while ever retaining her grasp of the substantial part of her own State.

These thriving towns which dot the surface of the vast prairie, stretching to the west and north from St. Joseph, are not of the mushroom order of mining towns or speculative centres. They are the legitimate product of a rich agricultural region, and are in no sense ephemeral. They are here to stay, and in virtue of the fact that St. Joseph is going to stay with them, the conviction irresistibly forces itself on one that the best advice ever offered to a young American, was contained in the words—banded about in many a joke, but as full of wisdom to-day as when Horace Greeley uttered them: "Go West, young man, go West."

## MERCANTILE.

The enormous wholesale trade for which St. Joseph is justly famed, has been built up by years of increasing toil and a steady acquisition of wealth. The trade is estimated to employ between seven and eight hundred traveling men, who cover the whole western country, from Mexico on the south to British Columbia on the north.

The retail trade in comparison to the capital invested, is equally and probably more profitable, competition being less. The stores vie with those of the great cities in size, equipment, and quality of stock. Such stores as Chambers & Marney, dry goods, Louis Hax, furniture, Saxton & Hendrick, jewelers, have few compeers anywhere. The trade is not confined to the locality, but extends west into Colorado and north to Dakota. The retail trade has this spring received a great impetus



SAXTON &amp; HENDRICK'S JEWELRY STORE. (See page 109.)

from the opening of the Emery Department House, which carries a stock of a quarter of a million of goods in all lines, and is similarly complete to such establishments as Macy's and Wanamaker's of New York and Philadelphia.

The following table gives the number of wholesale (wh.) and retail (re.) establishments in the various lines and an estimate of the aggregate amount of business for last year:

Groceries, 7 whol., 142 retail . . .	\$17,360,000
Dry Goods, 4 whol., 27 retail . . .	15,316,000
Hardware, 3 whol., 14 retail . . .	7,500,000
Lumber, 7 whol. and retail . . .	7,750,000
Clothing, 5 whol., 25 retail . . .	3,000,000
Grain and Produce, 17 dealers . . .	6,303,000
Live Stock, 4 whol., 47 retail . . .	6,000,000
Machinery, 9 firms . . .	4,215,000
Wines and Liquors, 6 whol. . .	2,420,000
Boots and Shoes, 3 whol., 51 retail . . .	3,120,000
Drugs, 3 whol., 42 retail . . .	2,381,000
Packing, 5 packers . . .	7,000,000

Tobacco and Cigars, 4 whol., 15 re. \$	2,000,000
Wools and Tallow, 7 firms . . . . .	2,592,000
Saddlery and Harness, 17 wh. and re.,	1,651,000
Teas and Spices, 1 whol., 3 retail . . .	1,800,000
Coal, 10 dealers . . . . .	2,340,000
Wood, 9 retail . . . . .	840,000
Ice, 1 whol., 7 retail . . . . .	120,000
Carriages, 8 dealers . . . . .	2,440,000
Jewelry, 1 whol., 15 retail . . . . .	1,200,000
Stoves, 8 retail . . . . .	1,322,000
Printers, 8 . . . . .	745,000
Glassware, 2 whol. . . . .	1,283,000
Plumbing, 8 retail . . . . .	450,000
Millinery, 3 whol., 11 retail . . . . .	1,325,000
Leather and Findings, 3 whol . . . . .	435,000
Fish and Oysters . . . . .	485,000
Sewing Machines, 4 agencies . . . . .	75,000
Typewriters, 2 agencies . . . . .	12,000
Musical Instruments, 4 . . . . .	150,000
Bottled Beer, 3 . . . . .	376,000
Cooperage and Boxes, 5 . . . . .	143,000
Sporting Goods, 2 whol. and retail . . .	90,000
Coffins, 3 . . . . .	50,000
Tailors, 20 . . . . .	286,000
Livery Stables, 26 . . . . .	375,000
Hotels, 18 . . . . .	700,000
Brick, 7 . . . . .	800,000
Trunks . . . . .	75,000
Flour and Feed, 7 . . . . .	4,000,000
Bread and Confections, 26 . . . . .	2,800,000
Hats and Caps, 1 whol., 4 retail . . . . .	600,000
Furniture, 1 whol . . . . .	3,000,000
Nursuries, 4 . . . . .	60,000
Texts and awnings . . . . .	55,000
Electrical Goods . . . . .	45,000
Total . . . . .	\$118,381,000

A comparison with foregoing years shows a steady increase. In 1885, the estimate was placed at \$62,000,000; in 1886, \$87,000,000; in 1887, \$101,000,000; these figures do not include goods manufactured in the city, which last year amounted in value to \$22,435,919, which would place the total trade at over \$140,000,000 for 1888.

The large jobbing trade, which of course, gives local manufacturers preference, affords any engaging in manufacturing a very large and ready market to place their products.

#### MANUFACTURING.

The products of St. Joseph manufactories for 1888 aggregate \$22,435,919.



WAREHOUSE, FACTORY & SAW MILL 719 AND ANGELOU STREETS.

LOUIS HAX FURNITURE CO.

The inter-state commerce law, taking effect April 5, 1887, has exercised a strong tendency to influence the removal of manufacturing plants from the east to the west, and more particularly to Missouri River points. The great trade centers of the future, as the west develops and new territories are admitted to the sisterhood of



310.5221504 FEUX STREET.

LOUIS HAX FURNITURE CO'S. RETAIL STORE.

States, will centralize along the Missouri River, where the natural facilities exist for their subsistence. Such cities must be surrounded by extensive agricultural and stock-raising lands, by coal, lead and iron mines, by wood and water. Next to these, by extensive railway systems and water facilities. Under the regulations of the inter-state commerce law, eastern factory owners, who supply the Western States and Territories, are made conscious of the necessity of transplanting their works to the extreme boundaries of the field in which they are selling their products, in order to save the excessive freight charges on goods carried thousands of miles to their destination. This difference in freight in many cases represents their profit, and as western manufactories grow up and develop an active competition with the eastern producers, the latter are ultimately debarr'd from the vast territory so rapidly becoming populous, with all such kinds of goods as the western producers can match in quality and quantity. In a like manner, the western producer, who is situated in the midst of the agricultural and live stock belt of the United States, where living is cheap and his factory operatives happier than in over-populated factory towns, finds himself at a double advantage by cheap and contented labor, where strikes are unheard of, by proximity to his market and by a vast saving in freight charges.

These advantages are self-apparent. The question then is, does St. Joseph offer manufacturers such facilities as they must forego in their former locations?

With fourteen railroads and a great stream navigable to Fort Benton, surrounded by the grain and live stock area of the country, and the market in which the jobbing houses of St. Joseph distribute products amounting to something like \$1,000,000 a year; with coal mines, lead, copper and iron abounding throughout

the State in quantities only equaled by Pennsylvania, and with the example of hundreds of manufacturing enterprises in view, that have grown from mushroom proportions into concerns employing hundreds and thousands of operatives, the question is easy of solution.

The growing west demands a closer relationship, a local interest in the great industries it helps to support, and proves by facts and figures that it can and does support home industries.

The value of the manufactured products, capital invested and number of operatives employed in the manufacture of goods in St. Joseph in 1888, is seen in the following carefully compiled table:

<i>Kinds of Manufacture.</i>	<i>Value of Products.</i>	<i>Capital Invested.</i>	<i>Hands Employed.</i>
Foundries, Machines, etc . . . . .	\$ 2,525,000	\$ 1,500,125	1,300
Crackers, Confectionous, etc . . . . .	2,000,000	355,250	1,250
Slaughtering and Packing * . . . . .	3,000,000	2,250,500	400
Flour and Feed . . . . .	1,840,300	700,500	200
Shirts, Overalls, Jeans, etc . . . . .	1,250,175	200,000	1,500
Furniture and Show Cases . . . . .	1,010,000	300,000	350
Planing Mills . . . . .	650,000	100,000	175
Breweries and Bottling . . . . .	775,250	755,000	270
Stone and Marble . . . . .	615,000	136,000	375
Coffee and Spices . . . . .	750,250		50
Printing, Publishing and Binding . . . . .	425,321	3,500,000	500
Plows and Implements . . . . .	366,420	75,500	100
Refineries . . . . .	090,490	250,000	275
Woolen Goods . . . . .	500,000	475,000	265
Brick . . . . .	503,365	310,000	280
Harness, Collars and Saddlery . . . . .	326,110	180,000	175
Boots and Shoes . . . . .	300,000	105,000	200
Carriages and Blacksmithing . . . . .	236,000	85,000	200
Cigars . . . . .	111,702	41,000	75
Gas . . . . .	100,000	655,000	75
Tobacco . . . . .	255,000	80,000	150
Asphalt and Paving . . . . .	170,053		300
Patent Medicines . . . . .	105,375	125,000	60
Canning . . . . .	50,000	75,000	150
Pumps . . . . .	60,000	60,000	50
Dairies . . . . .	75,000	35,000	40
Florist and Nursery Products . . . . .	32,000	30,000	25
Stoves . . . . .	50,000	60,000	50
Tents and Awnings . . . . .	40,000	25,000	20
Trusses, Electric Belts, etc . . . . .	15,000	25,000	10
Cornices and Roofing . . . . .	150,000	250,000	70
Pottery Products . . . . .	25,000		50
Miscellaneous . . . . .	3,432,908	1,000,000	2,000
<b>Total . . . . .</b>	<b>\$22,435,919</b>	<b>\$10,648,875</b>	<b>11,090</b>

\* Estimated for season ending March 1.

In the manufacture of woolen blankets, horse collars, jeans overalls, shirts, etc., St. Joseph stands without a rival in the United States. It is said upon good authority that in respect to the manufacture of jean goods of the character described, St. Joseph is the largest producer in the world. As will be seen by the accompanying table, 1,500 hands are employed in this industry alone, and one of the two large

factories is now making arrangements to enlarge its capacity.

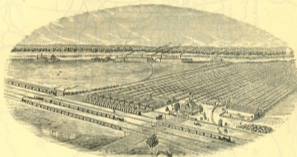
A good story is related of a local merchant, who sent to a Chicago jobber for a consignment of the best California blankets, and on breaking the package found them labeled with the brand of the St. Joseph mills. The field of these mills is unlimited except by the Atlantic and Pacific Oceans.

## BRICK SUPPLY.

The material for the manufacture of first-class, durable brick for building and paving purposes in and around St. Joseph is inexhaustible, and this city has in years past been the brick mart for the entire country surrounding, supplying large numbers to towns and cities in Kansas, Nebraska and Iowa, besides towns in Missouri. The output last season was nearly or quite 40,000,000, and from the preparations being made by the various manufacturers, increased facilities, etc., the number manufactured this season will be, at least calculations, 90,000,000. Of the output last season—40,000,000—nearly all were consumed by builders and contractors in St. Joseph, and from the present demand it is more than likely that several large contemplated buildings will have to wait until brick are burned.

In the twelve months St. Joseph has witnessed not only the opening of one of the largest stock yards in the west, but the erection of an extensive new packing house and two additional grain elevators, of a joint capacity of 175,000 bushels, cleaning and storing; these in turn supplemented by the prospects of a large beef packing establishment this year. Another point also to be considered in connection with this question, is the circumstance that while the stock yards have been in operation barely a year, a considerable area of stalls and sheds was destroyed by fire in the summer, that one grain elevator began operations not until the middle of December, 1888, and that the other was completed the first of January, 1889.

The nineteen counties comprising Northwest Missouri, lying immediately north and east of



ST. JOSEPH STOCK YARDS.

There are twelve old and established yards in and around the city, and it is estimated that they will make from three to eight millions each, and it is more than likely that others will be established to add to the volume manufactured.

## STOCK YARDS.

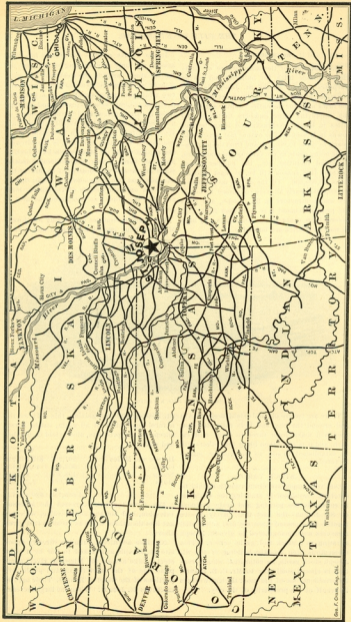
One very important circumstance should be carefully considered in studying the statistics in regard to the packing and grain business of St. Joseph—the fact that barely twelve months have passed since the first substantial measures were inaugurated to give St. Joseph a rating as a stock and grain center. This momentous step was the building of the St. Joseph stock yards, an enterprise whose creation is almost solely due to Mr. C. B. France, its president, one of the most tireless workers in behalf of the prosperity of the city.

St. Joseph, and recognizing this city as the natural destination of all grain, cattle, horse, sheep and hog products, alone yield in number and value:

	No.	Value.
Horses and Mules . . . . .	201,207	\$12,565,956
Cattle . . . . .	507,465	10,461,458
Sheep . . . . .	198,370	423,340
Hogs . . . . .	782,094	2,807,293
	1,689,136	\$26,258,727

The figures above represent the assessed valuation, and not the actual value, which is not less than three times as great as that given above.

Nineteen additional counties directly opposite St. Joseph, and linked to her by a large steel bridge across the Missouri river, comprise one of the most fertile and productive portions of the State of Kansas. Their natural market is St. Joseph. When the large mercan-

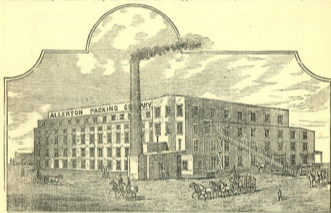


Geo. F. Owen, Eng. Chl.



the interests of the city are considered, and the fact that these have for many years received the jealous fostering of the business men, to the exclusion of all other interests, it will be apparent why St. Joseph has delayed until the past year to adopt resolute measures for absorbing the agricultural products of her immediate territory, and arresting their distribution to remoter points. The building of the stock yards, new elevators and a new packing house, is the first practical step in the direction of profiting by the peculiar productiveness of the contiguous territory, and fixing the market where it belongs. Of this territory, often described as "the hog and grain belt of the United States," Kansas City and Omaha are

The main barn is 160x260 feet, two stories high and with the attached open pens, affords facilities for handling one thousand head of horses per day. The cost of the building was about \$8,000. The mule pens are 40x50 feet, with an arena sixty feet square, for exhibition purposes. St. Joseph has, for some years, been the largest mule market, next to St. Louis, in the west, and since the opening of the stock yards, the city has become an active market for other points represented by resident buyers here. The scale house is 14x13 feet, with a capacity of weighing two cars at one time. The Fairbanks scales used have capacity of forty tons. All pens are floored with three inch pine, spiked to cypress mudsills, bedded in burnt clay ballast.



ALLERTON PACKING HOUSE.

but remoter absorbing points, and St. Joseph the geographical centre.

The St. Joseph stock yards are located two miles south of the Union Depot, covering an immense area of ground, and are in all essential details the most complete and among the largest in the west. The yards have a \$15,000 exchange building, three stories high, 50x60 feet, with twenty-one rooms, divided into banking, freight and commission offices, officers' quarters, etc.; a handsome hotel building, known as the "St. George;" eighty covered pens, in addition to open pens, with a capacity for fifteen thousand hogs; one hundred and two cattle pens, covered and open, accommodating three thousand cattle and three thousand sheep.

The corn bins for the entire yards are 16x100, with a capacity of six thousand bushels.

The yards are intersected by a net work of railway tracks. On the south, north and east sides are three tracks, 1,600 feet in length each, affording facilities for unloading three trains of stock at one time. East of the east chute track is a parallel track, with room for one hundred and fifty cars. The main tracks are four thousand feet in length, divided into shipping and receiving tracks. The yards are intersected by eight thousand feet of four, six and eight inch cast iron pipes, supplying the water for the pens and fire hydrants.

The receipts of live stock at the yards for the year 1888 were: Cattle, 28,365; hogs, 257,790;

sheep, 3,575; horses, 4,337; 5,258 cars. The shipments for the year were: Cattle, 24,594; hogs, 169,867; sheep, 2,479; horses, 3,034; cars 3,296. The live stock driven out from the yards was as follows: 3,891 cattle; 87,799 hogs; 1,696 sheep; 1,303 horses; 1,471 cars.

#### HOG PACKING.

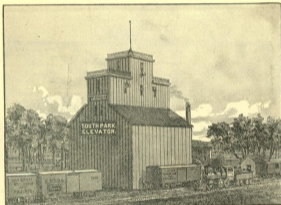
This spring an immense impetus has been given to the packing interests of St. Joseph through the additional packing house of the Allerton Packing Company, which commenced operations in February. It is consuming at the rate of from 1,000 to 2,000 hogs daily, or a capacity of over 700,000 in the year.

The company chose for its site the new stock yards just south of the present city limits,

There are three other packing houses which have been in operation over twenty years. The Krug Packing Company has this year branched out on a more extensive scale than ever before, in a commendable effort to cope with the generous productiveness of its territory in the matter of hogs. It is a well known fact that the consumption of meat in St. Joseph requires 100 head of bees and seventy-five sheep, besides hogs every day in the year. This shows the extent of our population.

#### ST. JOSEPH GRAIN MARKET.

Heretofore St. Joseph has been placed at a disadvantage by inadequate facilities to store and clean grain and in the matter of transferring and weighing, and giving the western



SOUTH PARK ELEVATOR.

where they possess shipping and feeding facilities surpassed by no house in the broad west. The new packing house has a frontage of one hundred and sixty-three feet, and with engine house and packing department, a total length of one hundred and seventy-five feet. The killing department covers a space, one hundred and twenty-nine by forty-nine feet, three stories high; and the packing department, twenty by fifty-one feet, three stories high. The warehouse is five stories in height, and covers a space one hundred and fourteen by one hundred and twenty-nine feet. Two railroad tracks ran along the north and east sides of the building and connect with a network of tracks that skirt the eastern side of the stock yards and represent every railway centering at St. Joseph.

shippers the benefit of a home market. Such shippers have been obliged to submit to their grain going to the seaboard and remote markets and await their returns, often consuming the entire season. This was one of the main reasons operating against a permanent local market, and to meet this necessity two new grain elevators have been built this year and are now in full operation. With these additional elevators, equipped with all modern improvements, St. Joseph has a primary market and offers inducements to grain men west to ship here; while it is also of great value to railroads in preventing blockades, by enabling them to unload all surplus grain and return cars promptly to the line to which they belong. In short, it gives the patrons of local firms the

benefit of a near grain market, which they have never before possessed.

The two new elevators are the South Park elevator, built for the Chicago, Rock Island & Pacific Railway Company, by Frank Kaucher, of this city, and the elevator of the St. Joseph Public Elevator and Transfer Company. The following figures represent their joint cost, capacity, etc.:

Capital invested . . . . .	875,000
Cost of Elevators . . . . .	40,000
Capacity (bushels) . . . . .	175,000

At the South Park Elevator, a car of corn can be shelled in thirty minutes. The St. Joseph Public Elevator is connected with all roads, either through the Terminal Company or directly. The South Park Elevator connects with the C. R. I. & P., the C. K. & N., the St. J. & G. I., the K. C., St. J. & C. B., the H. & St. J., and the Mo. P. and Santa Fé.

Elevating capacity, 6,000 to 12,000 bushels per hour.

Transferring capacity from car to car, 150 cars per day.

Storage charges are subject to changes, varying according to the pressure and seasons, but will in all respects rate to the advantage of the home markets.

Two other elevators are owned by the Davis Mill Company, known as "A" and "B" respectively; the first has a storage capacity of 150,000 bushels. "B" elevator was formerly known as St. Joseph Elevator No. 1, and when purchased by the Davis Mill underwent a thorough overhauling and remodeling with brand new machinery; it has a storage capacity of 130,000 bushels. The total storage capacity of St. Joseph's elevators is thus 455,000 bushels. —*Secretary of Board of Trade's Report.*



ST. JOSEPH UNION DEPOT.

Shippers will be interested in the following scale of cleaning charges and the cleaning capacity of each elevator:

Wheat—Cleaning, $\frac{1}{2}$ cent per bushel.
Wheat—Smutting and cleaning, 3 cents per bushel.
Corn (shelled)—Cleaning $\frac{1}{2}$ cent per bushel.
Corn (ear)—Cleaning and shelling, $\frac{1}{4}$ cent per bushel.
Rye—Cleaning, $\frac{1}{4}$ cent per bushel.
Oats—Cleaning, $\frac{1}{2}$ cent per bushel.
Barley—Cleaning, 1 cent per bushel.
Flax Seed—Cleaning, 3 cents per bushel.
Corn—3,000 bushels per hour.
Wheat—Cleaning, 1,500 bushels per hour.
Wheat—Smutting, 250 bushels per hour.
Oats—3,000 bushels per hour.
Rye—1,500 bushels per hour.
Barley—2,000 bushels per hour.
Flax Seed—250 bushels per hour.

#### ST. JOSEPH STEEL CAR COMPANY.

A plant that will employ 1,000 mechanics and occupy forty acres of ground.

The St. Joseph Steel Car Works is the latest and most important manufacturing enterprise which has located in St. Joseph, and is by far the most substantial undertaking, in heavy manufacturing, on the Missouri River.

At the head of this plant, as its president, is General Adna Anderson, late chief engineer of the Northern Pacific Railway. The vice-president of the company is H. D. Perky, also prominently identified with western railway enterprises.

This company will manufacture a cylindrical steel, passenger, freight and street car, upon a model approved by the leading railroad men in this country, that is destined to revolutionize the railway car service as radically as did the Pullman palace cars. The steel car



ST. JOSEPH'S GREAT DEPARTMENT HOTEL.

will be so constructed as to obviate the more serious results of railway collisions and derailments of fast traveling trains, such as telescoping and demolishing of cars going down an embankment. The sides and roof of the interior will be lined with a cushion of plush, three inches thick, and will be entirely free from corners. The car will be lighted by electricity and heated through radiators, from furnaces under the car, doing away with the danger from lamps and car stoves. Its economic principles—one steel car carrying double the weight of freight of a wooden car—and the increased safety secured through its use, has already recommended it strongly to the leading roads, a number of which will adopt it as soon as it is manufactured.

The company have bought ground in Oak Hill, extending one-half mile along the south side of the C., B. & Q. railroad tracks, just north of the eastern terminus of the Wyatt Park Electric Motor Line, thus combining the essential advantages of a large manufacturing enterprise, rapid transit and proper railroad facilities. Without the Wyatt Park Line, just completed, the enterprise would have been impracticable for St. Joseph.

The capacity of the plant will be one thousand mechanics, and the works will be equipped with the latest improved machinery. The buildings are now under way, will extend nearly across forty acres of land, and will be eighty by nine hundred and sixty feet, with two railway tracks extending through. The flooring of the entire building will be two-inch plank upon joists bedded in the ground. The walls will be of corrugated iron with gravel roof. The lower story will be twenty-four feet high, with 288 windows, three feet eight inches by three feet ten inches. Large sliding doors will be at both ends, capable of admitting a full train of cars. The building will be sealed on the inside, so as to be comfortably warm in the winter. At the west end it will be two stories high, for the offices and drafting rooms of the company. The material will be admitted at the east end and issue at the west, a completed car, down to the upholstery and painting.

The works will begin operations about July 1, 1889, six months from the first of the year.

The company, which is backed by an enormous capital, chose St. Joseph, after a careful investigation of the merits of other western locations, on account of the admirable railway system of the city and the cheapness of suburban property. The importance of the plant to St. Joseph is incalculable, as the inno-

vation upon the old established car system is so self-commendatory as to create an unlimited field for its employment.

The credit for bringing these important works to St. Joseph, belongs chiefly to W. J. Hobson, of the St. Joseph Board of Trade, who, in conjunction with the Board, and aided by the Real Estate Exchange, which has exceptional facilities for handling large tracts of land on small commissions, succeeded in indicating to the company, whose general offices are in New York, the advantage of locating the enterprise in St. Joseph.

#### THE NAIL AND ROLLING MILLS.

An important enterprise secured through the Manufacturers' Bureau.

One of the largest and most important industries that St. Joseph has secured during the past year is the Union Nail and Rolling Mills.

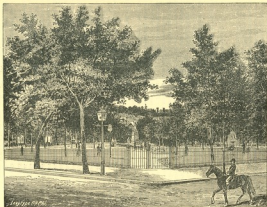
This enterprise was located at Omaha, but realizing that St. Joseph was a better market and distributing point than that city, a proposition was made looking to removal.

The matter was in the hands of the Manufacturers' Bureau, and after four weeks' work the conditions of the proposition were met, and shortly afterwards, removal was commenced.

The buildings are well under way, and the mill will soon be in operation.

The rolling mill will be 90 feet in the span, 100 feet long, with additions to cover the gas producers and the plates when rolled. The nail-mill building will be 100 feet long, 50 feet wide, two stories in height, with additions on the sides which will make its actual width 80 feet. The boiler-house will be built large enough to hold ten boilers, of which number seven will be put in at the commencement. The engine-house and machine-house will be one building, forty feet wide by seventy feet long. The blacksmith shop, cooper shop and a building for the storing of the scrap bar iron used will be separate buildings, as will also be the oil-house for the storage of the oil used. There will be an office, stable and other minor buildings erected.

In the nail mill will be manufactured cut steel nails and wire nails of an extra quality, while in the rolling mill will be manufactured bar iron or merchant bar, as it is called, of a very superior quality, adapted especially to heavy strains and unusual tests. It will be of the kind and quality used in bridges and car trusses, and the final outcome of the location of this mill here will be a bridge company and



AMUSEMENT PARK.

car manufactory. These enterprises naturally follow the rolling mill, as when the quality of iron they use and send cast for, is manufactured right at home, it is safe to assume the home article will be given the preference. In the manufacture of this merchant bar, the managers of the company say that it will be limited only by the demand. The machinery used in the nail mill can be used in the rolling mill up to that stage where the flattening process gives way and the shaping into bars begins.

One hundred and fifty men will be employed at first, and 700 kegs of steel nails will be manufactured daily, as well as seventy-five kegs of wire nails.

#### REAL ESTATE.

BY GEORGE F. CASEY, OF THE REAL ESTATE FIRM OF RICHMOND & CASEY.

An article on real estate can be interesting when it gives the probable future, as seen through the medium of the past history and present condition of the subject under consideration. The vital point in the future of real estate is the probable demand for it. The demand for real estate can come from two sources: from those wanting to occupy it and those who wish to secure it as an investment, seeking present income and future profit.

The investor is influenced by two things, the present or probable future demand arising from the wants of the occupiers and the relative value when compared with other investments.

The matter is summed up then and the whole question brought under discussion by the assertion that in the purchase of St. Joseph real estate there is a good investment.

That there is a large quantity of capital both in the east and abroad on the lookout for investment is well known in the financial world. Investments which formerly absorbed a large portion of capital are no longer attractive. National, State and municipal securities, which are not notably unsafe, pay very small interest and will give no future profit; railroad securities are both unsafe and unremunerative as are those of many other classes of joint stock companies, both on account of a lack of integrity and honesty in management and an evident tendency of legislatures to experiment in laws for their control.

Nine-tenths of mining stocks prove valueless, while new manufacturing plants in the east are no longer sure and profitable investments. National banks to which government inspection gives a well-determined security, have multiplied until there is scant opportunity for the establishment of many more. In fact the chances for investment, compared with the amount of capital, are probably fewer, or at least they offer smaller returns, than ever before in the history of the country.

It is evident, therefore, that real estate must absorb a large proportion of capital seeking investment; indeed, there are many evidences that it is doing so. The realty in all prosperous cities over the country sells high, because there are many shrewd, wealthy men as takers.



ST. JOSEPH'S GREAT MILLINERY HOUSE.

This was the foundation for the "booms" in real estate trading in many of the western towns and cities in the few past years.

Trade and manufactures are coming west and seeking some central location, accessible to all parts of the country, as a base of operations. Once Philadelphia and New York controlled the western market, until carried forward by the resistless energy of the western pioneers it reached Cincinnati. From this point it took a sudden leap to Chicago, where until very recently, it has rested. Now, the defunct remark recently made by Field, Chicago's greatest dry goods merchant, that "We have always controlled the western market and we propose to continue to do so," shows that they feel that "the western market" is slipping

times as much land west as east. Much of the timber land will be very productive when cleared, and of the arid land much will be found very productive when rightly used; for instance, the soil of a portion of Eastern Washington is a very light colored loam, containing an unusually large percentage of alkalies and fixed acids. It is this character of land which has been considered waste land, but the experiment of sowing wheat on these plains developed the fact "that these 14,000,000 acres of peculiar soil are probably the best wheat fields in all the world." The experience of farmers will undoubtedly be the same in New Mexico as it has been in Kansas, that plenty of rain falls during the season when it is needed for growing crops, and only tilling



STEINACKER SCHOOL.

from their grasp. Similar evidences of the western movement of manufacturers could be noted. The effect of the Inter-state Commerce Law has been to heighten the effect of natural causes, to force the manufacturer to come nearer the consumer.

West of the Mississippi they must come, for in the productions of the earth, that is, in material wealth, the possibilities of that part of the continent west of the Mississippi River far outstrip that east of it.

East of the Mississippi River there are about 854,865 square miles, of which about 700,000 is arable. West of that river there are, according to conservative estimates, 785,000 square miles of arable land, 645,000 of grazing land, 260,000 of timber land, and 425,000 square miles of arid land, or altogether two and a half

times as much land west as east. Much of the soil is necessary to utilize it. Of Eastern Wyoming and Colorado a competent authority has said, "Nothing is more surprising than the material for supporting a population which continues to be developed in all this region of mountain and plain, which, twenty years ago, was considered an inhospitable desert, capable of supporting nothing but Indians."

There may be added then, enough to make the total arable lands of the west reach nearly 1,000,000 square miles. To this should be added the grazing land to get the total of useful territory.

In addition, there is mineral wealth of all kinds in unlimited quantities; beside the precious metals and valuable deposits of sulphur, gypsum, sulphate of soda, zinc, etc., coal, hard and soft, iron and lead exist in great quantities



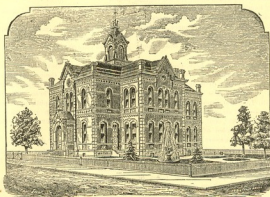
and of superior quality, and with but one or two exceptions, are found in every State and Territory west of the Mississippi; and not only are these natural resources here, but they are being developed. The entire mineral production of this region is estimated for the year 1888, as worth \$1,000,000,000.

The location of the commercial center of this vast region, the depot at which will be received its wealth of production, the distributing point from which it will draw its supplies, is no longer a matter of doubt.

Some fellow has said that "It was a wonderful provision of Providence which always made a large river run through a great city." He was only at fault in his way of stating it.

St. Joseph's commanding position geographically, topographically and artificially, and her present condition point inevitably to a preëminently great future.

Situated near the actual center of the United States, almost directly on the fortieth parallel, "The line of the Path of Civilization," which passes through Mount Ararat, Greece and Italy, and in this country through Philadelphia, Pittsburgh, Indianapolis, Denver and San Francisco, she has also the best location for a city in this great Missouri Valley. Many of her natural and artificial advantages, her health, climate, and the many other attractions as a place of residence, her fitness for a railroad and manufacturing center and her facilities as such, the



GARFIELD SCHOOL.

No place so centrally located, so easy of approach, so well watered and in all respects so favorable for the aggregation of people into a metropolitan center exists as the valley of the Missouri River along its course from north to south. From the Mississippi to the Pacific there is no place so favorably located. And not only is it fitted by nature for this use, but already the commercial world has recognized it. Excepting at the extreme north and south there is no trunk line of road which traverses this vast region but goes and comes to and from this short piece of river valley, making it the veritable "Gateway of the West," and along this valley have grown up St. Joseph, Omaha and Kansas City, already the greatest trade centers of the west.

magnitude and wonderful growth of her mercantile and manufacturing enterprises, her well appointed and unincumbered public condition, have been pointed out in the general article in this book.

The value of her water supply for fire purposes is unequalled, because the height of the reservoirs gives constantly a sufficient pressure, and the unvarying pressure does away with the danger of bursting pipes during a fire. It is further seen in the fact that out of sixty-three alarms involving \$124,350 of insurance, the loss last year was only \$27,710; and that the rates of insurance are very low.

St. Joseph's immediate tributary territory is populous and rich. For instance there are within a radius of seventy-five miles of this city,

at least 700,000 people, not counting her own population or that of Kansas City. Within the same distance of the following cities, omitting their own populations there are respectively, around Chicago, about 550,000, St. Louis about 600,000, Minneapolis and St. Paul about 400,000. Within a radius of 200 miles of St. Joseph, embracing a territory which is contained wholly within the four tributary States of Missouri, Iowa, Kansas and Nebraska, there are 4,600,000 people.

Some items of the wealth of the northwest corner of Missouri have been given elsewhere. The population of this section will greatly increase in the near future, as much improved land must be sold. The average farm of several hundred acres, which under the old régime was easily handled, is now too great a burden on its wealthy owner; and the advantages of a country where the court-houses, school-houses, churches, railroads, and country roads are already built will attract the best people when they discover it.

Of the country west of here, Congressman Mansur recently said, \* \* \* "Kansas, a marvelous development of modern power and greatness. In 1854 virgin soil and homeless. To-day with 1,600,000 people within her borders. Possessed of an estimated wealth of not less than \$800,000,000, and, whereas, in 1865, she had but forty miles of railroad, in February, 1888, by the report of her Board of Railroad Commissioners, she had 8,198 miles; building in 1887, no less than 2,835 miles of new railway. Colorado, younger and more mountainous, in 1870, had but 157 miles of railroad, yet she entered on 1887 with 2,943, and is possessed of a population, live, energetic and vigorous, of 750,000, and to-day furnishes more than one-fourth of all the

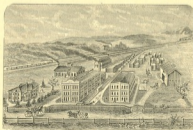
silver mined anywhere." It may be added that this output of Colorado mines is equal to more wealth than would have been produced by 3,000,000 acres planted in corn. New possibilities are constantly being discovered in this territory; the sorghum interest of Southern Kansas, and the production of beet sugar, for which the soil of Nebraska has been found to be so peculiarly adapted are destined soon to rival the sugar cane interests of Louisiana. The Legislature of Nebraska has just passed a bill giving a bounty of two cents per pound on beet sugar wholly produced in the State, and the sugar can be put upon the market in competition with other sugars at a cost which will give the manufacturer this bounty as a clear profit.

The salt beds of Kansas rival those of Michigan.

It must be borne in mind that St. Joseph's great prosperity prior to the past two years grew with only one direct line of railroad, the "Grand Island," reaching this territory, now she has five vast systems penetrating every corner of it, and by their directness bringing her nearer to every part by competing lines than any other city. These railroads and her recently acquired but rapidly growing facilities for handling, put her in a position to utilize her location as the center of the "Great Grain and Hog Belt."

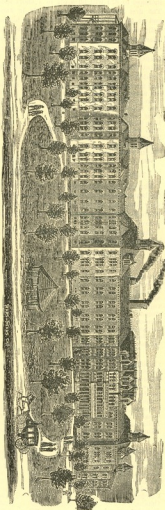
Coal in abundance of fine quality, and as yet comparatively undeveloped lies within a few miles of her doors, directly on the line of the railroads.

With all the material for building, the city is most admirably supplied; building stone of excellent quality for foundations and all sub-structural work abounds in the surrounding hills, and is easily obtained and handled; the



ST. JOSEPH PUMP CO.

Manufacturers of "Perfection" Water Elevator and Purifying Pump.



supply of clay for making brick and terra cotta is unlimited, within and about the city; the river furnishes an abundance of sand of the very finest quality which is cheaply obtained; the forests of Missouri furnish hardwood and the railroads run directly to the sawmills of Minnesota. Almost all of the materials for building can be had of the St. Joseph manufacturer, and the cost of building is at a minimum.

Building associations flourish; there are two successful home companies which have been running several years, and two others are beginning business under very flattering circumstances. There are also three outside associations doing a good business.

Wages are good, work is plenty and there are no idle people in the city who need to work and will do it. Despite the great number of operatives in manufactories, railroad yards, etc., strikes are unknown, except when the railroad men connected with some great system go out with all the rest of its employes, and then they do so with reluctance.

Is the future value of real estate in such a city with such a location, a matter of question? The present demand coming from actual occupants is very great. This is first seen in the rent lists. Nothing habitable is vacant, and the demand for rental property by first-class tenants is so great that it is always rented and needs little attention. This applies to business property as well as to residence property.

During the past season the activity in building was very great, the permits for the month of August aggregating \$206,950, that being the largest month in the history of building, and a careful estimate of the number of buildings, costing \$5,000 and over, erected, places the total expenditure in this direction at \$956,000; this includes sixteen private residences, costing from \$5,000 to \$20,000, Ensworth Medical College, the Emery block, freight depots, two grain elevators, ten retail and two wholesale stores, the packing house, nail mill, Wyatt Park power house, canning factory, two large blocks of French flats and a public school. In addition to this there were a great number of small houses built which swells the total building for the year 1888 to about \$1,500,000.

This year starts off with even greater vigor in the matter of building, the month of March being second only to August of last year, its total permits being \$198,787. For the same month last year the permits were \$98,825, for '87, \$106,740. During the thirty days ending March 15th the lumber yards had furnished lumber for about 200 dwelling houses.

And this building is all in response to a necessity for shelter by waiting occupants. This demand for dwelling houses can be easily accounted for. In the first place, the recent great growth in population has been noted; and this increase comes, not as in many western cities and most large cities, from those who come in crowds expecting to find plenty of openings for everybody, and, being disappointed, live as cheaply as possible in out of the way places and pace the streets for want of something better to do, giving them that air of business which is so misleading to others of their kind, or work for short intervals for poor pay. There is nothing of the kind in St. Joseph, the increase is of busy people who want homes. Many of the streets, where, in the buildings which line them are hundreds of workers, look very quiet until the day's work is done, when they literally swarm with prosperous looking people "going home."

Then, too, St. Joseph is a very densely populated city, as is shown by a familiar calculation. There are within the city limits about four and one-fourth square miles, and with what is platted outside the city limits and excluding ground not platted and used by railroads, there are about five square miles in lots. Allowing five lots to the acre, a population of 72,000 would give 4 5-10 people to a house, provided every lot was occupied. When the immense volume of business which is carried on in St. Joseph is taken into account it will be seen how fully occupied the land is, and what a demand every increase in population will create. It will also be noted that there are about 14,400 people to the square mile.

No better example could be given of the actual demand for residences than the following, taken from the last annual report of the Secretary of the Board of Trade about

#### WYATT PARK,

one of the handsomest suburban residence additions, which joins the city limits at Twenty-fifth Street and Mitchell Avenue, and covers an area of seventy-five acres. The addition was laid off and platted by Mr. W. J. Hobson, the leading real estate broker of St. Joseph. This property, though but a year old, is already one of the most populous suburbs of the city. It is intersected on Lafayette Street by the Wyatt Park electric railway, which extends some distance east to Oak Hill, and at present terminates at the corner of Seventh and Edmond Streets, within one block of the Custom House. Lots were sold at \$10 a front foot to purchasers agreeing to erect houses upon them. The

price has since advanced to \$15, and another increase to \$20 will be made in a short time. The first improvements were made in June, and at present some sixty handsome homes, built according to the best eastern designs, adorn a scene that twelve months ago presented no attractions save an aspect of natural beauty. The improvements of the year in Wyatt Park reach a total valuation of \$167,700, divided as follows:

Ten houses, costing . . .	\$2,000	\$20,000
Six houses, costing . . .	1,500	9,000
Two houses, costing . . .	2,500	5,000
One house, costing . . .	4,500	4,500
Four houses, costing . . .	1,200	4,800
Five houses, costing . . .	1,000	5,000
Two houses, costing . . .	900	1,800
Thirty-one other dwellings, costing . . . . .	400-800	17,600
Wyatt Park electric railway . . . . .		100,000
Total . . . . .		\$167,700

The lots have been almost exclusively sold to the better class of citizens, and have been carefully kept out of the hands of speculators. With all this, the present price of real estate is low.

The subjoined table gives comparative values which are significant:

#### BEST WHOLESALE CORNER LOTS.

	Depth feet.	Per front ft.
Cleveland . . . . .	150	\$1,200
Detroit . . . . .	100	1,500
Chicago . . . . .	180	3,500
Milwaukee . . . . .	120	650
Omaha . . . . .	132	700
Toledo . . . . .	150	1,200
Kansas City . . . . .	131	650
Indianapolis . . . . .	200	800
St. Joseph . . . . .	140	250
Minneapolis . . . . .	100	600

#### BEST WHOLESALE INSIDE LOTS.

Cleveland . . . . .	150	\$1,000
Detroit . . . . .	100	1,200
Milwaukee . . . . .	120	460
Kansas City . . . . .	132	400
St. Joseph . . . . .	140	200
Toledo . . . . .	165	800
Chicago . . . . .	180	2,500
Omaha . . . . .	132	600
Indianapolis . . . . .	200	600
Minneapolis . . . . .	100	500

#### BEST RETAIL CORNER LOTS.

Cleveland . . . . .	165	\$3,500
Detroit . . . . .	100	2,000
Milwaukee . . . . .	150	1,500
Kansas City . . . . .	132	2,000
St. Joseph . . . . .	140	750
Toledo . . . . .	106	1,100
Chicago . . . . .	160	4,500
Omaha . . . . .	132	1,500
Indianapolis . . . . .	200	1,800
Minneapolis . . . . .	100	2,000

## BEST RETAIL INSIDE LOTS.

	Depth feet.	Per front ft.
Cleveland . . . . .	175	\$3,000
Detroit . . . . .	100	1,500
Milwaukee . . . . .	120	1,000
Kansas City . . . . .	132	1,500
St. Joseph . . . . .	140	600
Toledo . . . . .	160	1,000
Chicago . . . . .	175	3,000
Omaha . . . . .	132	1,200
Indianapolis . . . . .	200	600
Minneapolis . . . . .	160	1,500

## MEDIUM RESIDENCE INSIDE LOTS.

	Depth feet.	Per front ft.
Cleveland . . . . .	200	\$150
Detroit . . . . .	200	150
Milwaukee . . . . .	120	80
Kansas City . . . . .	132	65
St. Joseph . . . . .	140	35
Toledo . . . . .	150	125
Chicago . . . . .	150	250
Omaha . . . . .	132	60
Indianapolis . . . . .	175	60
Minneapolis . . . . .	160	80

## ORDINARY BUSINESS CORNERS.

Cleveland . . . . .	175
Detroit . . . . .	100
Milwaukee . . . . .	120
Kansas City . . . . .	132
St. Joseph . . . . .	140
Toledo . . . . .	130
Chicago . . . . .	125
Omaha . . . . .	132
Indianapolis . . . . .	200
Minneapolis . . . . .	160

## WORKINGMEN'S RESIDENCE CORNER LOTS.

Cleveland . . . . .	150	\$60
Detroit . . . . .	170	35
Milwaukee . . . . .	120	40
Kansas City . . . . .	132	35
St. Joseph . . . . .	120	15
Toledo . . . . .	120	40
Chicago . . . . .	120	90
Omaha . . . . .	132	40
Indianapolis . . . . .	125	20
Minneapolis . . . . .	125	60

## ORDINARY BUSINESS INSIDE LOTS.

Cleveland . . . . .	175
Detroit . . . . .	100
Milwaukee . . . . .	120
Kansas City . . . . .	132
St. Joseph . . . . .	140
Toledo . . . . .	129
Chicago . . . . .	125
Omaha . . . . .	132
Indianapolis . . . . .	200
Minneapolis . . . . .	160

## WORKINGMEN'S RESIDENCE INSIDE LOTS.

Cleveland . . . . .	125	\$50
Detroit . . . . .	125	25
Milwaukee . . . . .	120	20
Kansas City . . . . .	132	25
St. Joseph . . . . .	120	10
Toledo . . . . .	120	30
Chicago . . . . .	120	75
Omaha . . . . .	132	25
Indianapolis . . . . .	125	15
Minneapolis . . . . .	215	35

## BEST RESIDENCE CORNER LOTS.

Cleveland . . . . .	100
Detroit . . . . .	150
Milwaukee . . . . .	120
Kansas City . . . . .	150
St. Joseph . . . . .	140
Toledo . . . . .	330
Chicago . . . . .	180
Omaha . . . . .	132
Indianapolis . . . . .	200
Minneapolis . . . . .	100

## ACRE PROPERTY ADJOINING CITY LIMITS.

	Per Acre,
Cleveland . . . . .	\$3,750
Detroit . . . . .	3,000
Milwaukee . . . . .	3,000
Kansas City . . . . .	4,000
St. Joseph . . . . .	300 to 1,000
Toledo . . . . .	2,500
Chicago . . . . .	9,000
Omaha . . . . .	5,000
Indianapolis . . . . .	1,400
Minneapolis . . . . .	5,000

## BEST RESIDENCE INSIDE LOTS.

Cleveland . . . . .	200
Detroit . . . . .	250
Milwaukee . . . . .	120
Kansas City . . . . .	150
St. Joseph . . . . .	140
Toledo . . . . .	330
Chicago . . . . .	180
Omaha . . . . .	132
Indianapolis . . . . .	200
Minneapolis . . . . .	160

\$500  
250  
150  
175  
100  
200  
750  
225  
125  
300

These low values and the still lower prices at which the property was obtained, and the under valuation for assessment purposes have the effect of making rents very reasonable to the renter while they are very satisfactory to the owner.

A good six or eight room house in a desirable part of the city can be had for \$40 per month, a comfortable cottage in the pleasantest part of town for \$15 and in less attractive locations for \$8 or \$10. Laboring men can obtain good homes near employment by purchase on easy terms.

The low price of real estate is due largely to the fact that there is no market for real estate trading. The property is for the most part not for sale, it being unincumbered, and the owners

## MEDIUM RESIDENCE CORNER LOTS.

Cleveland . . . . .	200
Detroit . . . . .	200
Milwaukee . . . . .	120
Kansas City . . . . .	132
St. Joseph . . . . .	140
Toledo . . . . .	150
Chicago . . . . .	150
Omaha . . . . .	132
Indianapolis . . . . .	175
Minneapolis . . . . .	150

\$225  
175  
125  
100  
50  
150  
425  
100  
100  
150

feeling that there is no better investment for the money. Not only have the real estate dealers and speculators found no opportunity here, but investors have not been attracted, because the place has not been advertised with any such object in view. Those who buy do so because they have a use for it, and pay only what they think that use will justify, and not with the expectation of making a profit out of a quick turn.

St. Joseph has never been boomed, there have been one or two little flurries in real estate when purchasers have found that owners were raising the price all round, but she has never in any sense been inflated, her attractions and possibilities have never been blazoned to the

Joseph has always been noted in the surrounding territory for the excellence of her "Fairs," which were in reality agricultural expositions. The expiration of the lease put an end to the old arrangement last year.

The feeling that it must be replaced by something equally good or better, has borne fruit in the organization of "The National Railway, Electric and Industrial Exposition Association." The name is pertinent and its appropriateness is apparent. The capital stock is \$1,000,000, and the incorporators are all prominent citizens of St. Joseph, of great private wealth and public spirit, and represent many millions of business capital. The Board of Directors numbers some of the most en-



SOMMER, RICHARDSON & CO'S. FACTORY.

world in scarlet letters on sky blue posters, and consequently have not been so well known as the lesser merits of many other places. But the ambition of awakening enterprise, the activity of those who are beginning to discover that only in the spiritual life are "they blest who only stand and wait," is sure to bring a change.

The facts being given to the world in their efforts for the upbuilding of the mercantile and manufacturing importance of the city by the Manufacturers' Bureau and the Board of Trade will attract the attention of the settler and the investor. And, moreover, there has just been inaugurated an enterprise which will do much to open the eyes of the whole country. St.

ergetic and sagacious members of the community, who can and will give it the attention necessary to make it an unqualified success. It will have offices in all principal cities of the United States.

The scope of the institution as stated in the articles of incorporation, is given in Article II:

ART. II. The objects for which said association is created are to establish and hold, at or near the city of St. Joseph, county of Buchanan and State of Missouri, an exposition whereat may be exhibited railway rolling stock and railway appliances; steam, electric and other power as applied to railways; electricity as used for power, light and other purposes; improved machinery of all kinds; products of the country—mechanical, mineral, agricultural, horticultural, and live stock; works and articles

of art; novel and useful manufactures of all kinds; also may exhibit any and all things usual and proper at fairs and expositions, including musical, educational, athletic and other entertainments, and may exhibit horses for speed and other qualities.

It is stated that arrangements have already been made to provide a main building 1,000 feet long, with a greater floor space than any exposition building ever erected in the west.

When investigating exhibitors and visitors learn the facts which have been hinted at in this article and the others of this book, and much more which has not been told; when they pick up such items as that this State sold its last issue of bonds for such a premium that the interest amounts to only 3 per cent., that St. Joseph's 6 per cent. funding bonds of 1883, sell at \$1.15, and that the 5 per cent. school bonds issued by this city last year, sold at \$1.01 26-100, that there is plenty of 6 per cent. money in this city; when they discover that Missouri stands so near the top among the States, that her productions are almost as varied as those of the whole country, growing to perfection the cotton of the south and the apples of the north, that she has "iron enough to supply the world," and many other things that are good to know; then, it will not be necessary to demonstrate by a long-winded argument "that in the purchase of St. Joseph real estate there is a good investment."

#### THE GROWTH OF CITIES.

As touching the subject of the growth of cities it is interesting to note a description by Howard Crosby of New York "fifty years ago."

"At that time the city did not extend beyond Union Square, and it contained only 200,000 inhabitants. There were no street cars, and omnibuses had been running but a few years. The streets were lighted with whale oil lamps, and we had but lately laid aside the flint and tinder for lucifer matches. There was no croton, but we pumped our own water from wells. Gas had been introduced into stores, but not into private houses. There was no police force, a few constables not marked by any uniform, took care of the public peace, and at night a few watchmen slept in favorable corners. Hogs roamed of *libitum* through the streets, the filth and stench of which were a permanent abomination. The streets were paved with cobble-stones, and carriages were jolted through hollows and over humps, where deep gutters on the street-crossings were formidable roadies to pass over.

Elections were always seasons of disturbance. There was but one polling place in each

ward, and the election lasted three days. Hence the roughs had it their own way, and a decent hat or coat was a signal for assault. The fire engines were managed by private companies and riotous fighting between rival engine companies was common. There was no electric telegraph to summon immediate help, and so fires made great headway before they could be reached, and public wrongs were wrought by the criminal class without fear of detection and arrest. The New York of to-day shows such a marvelous change from the condition of things described above as existing fifty years ago, that the possibilities of a city's development seem almost unlimited.

The development in New York viewed in the light of its then condition is stupendous; it has not only grown to a place of nearly 2,000,000 inhabitants, but its physical advancement far outstrips the improvement in numbers. In lighting, in heating, in draining, in paving, in building for all this host of people, everything has had to be done; nothing existed then. The whole system of rapid transit, underground, surface and elevated, extending to every part of a territory, beside which the whole area of the town of that day dwarfs into insignificance, has been conceived and built since then. The buildings of that day could be hid in the stories underground of the present edifices; and the demand for space has not only piled story upon story until they have reached a dizzy height, but the surrounding waters have been pushed back to get more room. At Wall street, measuring at right angles to Broadway, Manhattan Island originally was about 1,780 feet wide. It is to-day about 3,250 feet wide on this line, the increase is about 77 per cent. At Maiden Lane, on a similar line, where the island was naturally about 2,330 feet wide, it is now about 3,800 feet wide, an increase of 64 per cent. Uptown, Fourteenth, Eighteenth, or Twenty-third Streets are each about half a mile longer than the original distance from shore to shore. The line of Forty-fourth Street may be taken as the northerly limit of that portion of the city in which the fullness of urban development has been reached. South of this line, two-thirds of the buildings of the island are located. On examining this district we find that, while the original island south of this line had an area of about 3,700 acres, the present district has an area of about 4,480 acres. At present the island has 100,000 buildings, and adds nearly 4,000 every year. The cellar excavation from those at present existing would, at a moderate calculation, cover 2,500 acres, ten feet deep. Nine hundred

thousand tons of ashes have to be got rid of every year. Thus the material for building the new ground has always been at hand and will continue to be supplied."

But all this growth has been due to the fact that New York, with three other cities, has been the *entrepot* and distributing point for a large, rapidly growing, productive region. But the country tributary to New York during these years of its growth was not equal in extent of any kind, or in the possibilities for rapid development, to that tributary to St. Joseph and its three competitors.

#### THE MISSOURI RIVER.

This city's facilities as an *entrepot* will, it seems to the observer of all the conditions and forces at work, be immeasurably increased in the near future. The new apportionment made upon the census of 1890 will give the West such a greatly increased importance in the national legislature that what the Missouri Valley asks for will be forthcoming. The siting of this wonderful river then from Dakota to the Gulf for the needs of commerce will be sure to follow quickly. Plenty of water passes down every year sufficient to float large boats the year round. Two things are necessary to make it available: The confining of the flood to a channel, and a more even distribution throughout the year. The first can be accomplished with money and government engineers, and the second is coming with the tilling of the soil. The very able report of the Commissioner of Agriculture of the State of Kansas gives due prominence to the matter of "sub-soiling." The general adoption of this mode of plowing by the farmers on the prairies will not only hold the moisture in the land, to the inestimable benefit of the crops during the summer months, but will prevent floods in the spring and supply water in the summer in the rivers.

The markets which would be reached by a cheap all-water route via the Missouri river and the Nicaragua canal are some of the best in the world. All the Pacific coast South American States, the most important of which is Chili, "the Yankee Land of South America," full of enterprise, with a large army and navy to feed and clothe, raw material and precious metals to exchange for packed meats, bread-stuffs, cotton and woolen fabrics, agricultural implements, etc., the continent of Australia, and all the Islands of the Pacific ocean would be in direct communication with the region under consideration as their nearest commercial connection.

The trade between the United States and Australia is already considerable, and is increasing rapidly. At a banquet at Sidney tendered to the retiring United States consul by the Governor of New South Wales, addresses were made in which the sentiment of close commercial union with the United States was expressed. The fact was cited that within four years the exports from the United States to Sidney had increased five-fold. The saw mills of Seattle, Washington, send out lumber all ready to put together as completed houses in Australia.

This foreign trade is one of the most important items to be considered in the future commercial importance of the country, and will add greatly to the importance of those cities which are fortunate enough to be in a position to command it, and St. Joseph is right in such a position.

#### COST OF MATERIAL, FUEL AND LABOR IN ST. JOSEPH.

The immense building operations being carried on in this city would bear out our foregoing comments as to the demand for stores, factories and residences being far from satisfied. We want still more warehouses, retail stores, factories, residences of a medium grade and cottages adapted to workmen's wants. There is no question whatever that such will rent in advance at good rates on the investment, and for the information of such as might contemplate settling here with the intention of building, we subjoin the following table of prices:

BRICK.	
Ordinary, per 1,000 . . . . .	\$ 4 00 to \$ 9 00
Pressed . . . . .	. . . . .
LIME, CEMENT, ETC.	
White, per bu . . . . .	30
Slacked, per bu . . . . .	27
American cement, per bbl . . . . .	1 20 to 1 50
Portland cement, per bbl . . . . .	3 50
Hair, per bu . . . . .	25
Sand, per bu . . . . .	75
Plaster of Paris, per bu . . . . .	70
STONE.	
Rubble rock, per perch . . . . .	1 00 to 1 20
Range rock, per foot . . . . .	65 to 70
Sills, per foot . . . . .	1 00 to 1 25
Pier blocks, per cubic foot . . . . .	40 to 50
Building sand, per yard . . . . .	1 25
Curbing . . . . .	60 to 70
Curbing set . . . . .	75 to 80
LUMBER.	
Inch clear, 12, 14, and 16 feet . . . . .	52 00 to 55 00
Selects, 12, 14, and 16 feet . . . . .	29 00 to 40 00
Thick, 1 1/4, 1 1/2, and 2 inches . . . . .	50 00 to 57 00



Selects, 1½, 1¾, and 2 A, B & C	\$46 00 to \$35 00		
Frame joists, 2x6 to 2x12	28 00		
2x4 select	56 00		
<b>Box Boards—</b>			
A, B, C & D, 12, 14 & 16 feet	29 00 to 55 00		
Common box	20 00		
<b>Flooring and Drop Siding—</b>			
Four to six inch	30 00 to 36 00		
Fencing, 6 in	18 00		
Siding	23 00		
Common siding	14 00 to 20 00		
<b>Poplar—</b>			
Common	16 00		
One and two clear	18 00		
<b>Yellow Pine—</b>			
Common flooring	18 00		
Better flooring	22 00 to 29 00		
<b>Cypress—</b>			
Siding and drop	28 00 to 37 00		
Finishing, 1½, 1¾ and 2 inch	30 00		
<b>Shingles and Lath—</b>			
Cypress shingles, ordinary	2 75 to 2 00		
Six inches clear	2 00		
Cedar shingles	2 50		
Lath	2 50 to 2 75		
Patent lath	6 00		
<b>Posts—</b>			
Red cedar split	18		
White cedar, sawed	14		
Six inch white cedar	15		
<b>Timber, Joists and Scantling—</b>			
2x4 and 4x4, 12, 14 and 16 ft.	18 00		
2x4 and 4x4, 18 ft.	20 00		
2x6 and 2x12, 18 ft.	19 00		
2x6 and 2x12, 20, 22, 24 and 26 ft	21 00 to 24 00		
Grab joist	17 00		
10, 12, 14, 16, 18 and 20	17 00 to 18 00		
<b>COAL.</b>			
Missouri soft	2 00 to 2 75		
Missouri coke	4 50		
Connellsville coke	8 00		
Anthracite	9 00		
Charcoal, per barrel	90		
Slack coal	80		
<b>IRON.</b>			
Imported pig, gross ton	29 00		
American charcoal	29 00		
Pennsylvania pig	24 00		
Tennessee	22 00		
Alabama	22 00		
<b>NAILS.</b>			
Steel in kegs	2 25		
Wire in kegs	3 20		
Clout	1 25		
Brads	1 20		
Imported nails	3 00		
<b>PLATE ROOFING.</b>			
Corrugated iron, per square	4 00 to 4 50		
Tin L. C., 14x20	5 00		
Tin L. C., 20x28	12 00		
Tempe, 112 sheets, 20x28	12 00		
<b>LABOR</b>			
Is abundant and fairly well paid, and has never been annoyed by strikes so commonly brought on by organizations in the east and north. The following gives a fair idea of wages paid to the various artisans:			
<b>Furniture—</b>			
			Per Week.
Finishers		\$ 8.00 to 12.00	
Apprentices		2.00 to 4.00	
Upholsterers		10.00 to 16.00	
Packers		4.00 to 7.00	
Cabinet Makers		9.00 to 12.00	
<b>Carriage and Wagon Makers—</b>			
Blacksmiths		\$ 9.00 to 12.00	
Wood workers		9.00 to 12.00	
Painters		9.00 to 15.00	
Trimmers		12.00 to 17.00	
<b>Pork Packing—</b>			
			Per Day.
Day laborers		\$ 1.00 to 1.50	
Fairly skilled men		1.75	
Knife men		2.50 to 3.50	
<b>Crackers and Confectionery—</b>			
			Per Week.
Boys		\$ 3.00	
Trained boys		6.00 to 10.00	
Girls		3.00 to 5.00	
Porters		6.00	
Skilled men in departments		9.00 to 18.00	
<b>Brickmakers—</b>			
			Per Day.
Carriers		\$ 1.00 to 1.75	
Moulders		3.00	
Burners		4.00	
Wagoners		1.75	
<b>Foundries—</b>			
Moulders		\$ 2.50	
" helpers		1.25	
Machinists		3.50	
Apprentices		.50	
Pattern makers		2.50	
Carpenters		2.50	
<b>Printing—</b>			
			Per Week.
Printers		\$15.00 to 25.00	
Binders		12.00 to 18.00	
Pressmen		15.00 to 20.00	
<b>Mercantile—</b>			
			Per Month.
Bookkeepers		\$50.00 to 125.00	
Bill clerks		40.00	
Stenographers		46.00 to 80.00	
Salesmen		40.00 to 70.00	
Office boys		8.00 to 20.00	
Porters		25.00	
<b>Cigars—</b>			
Strippers, per week		\$ 2.50 to 4.50	
Packers, per 1,000		1.00 to 1.25	
Cigar makers, per 1,000		9.00 to 15.00	
<b>Laborers—</b>			
			Per Day.
Street		\$ 1.00 to 1.50	
Two horse teamsters		2.00	
Carpenters		2.25	
Stone masons		2.50 to 4.00	
Brick layers		3.00 to 4.00	
Painters		1.50 to 2.50	
Roofers		2.50 to 3.50	
Plasterers		2.50 to 4.00	

Cost of living is very low, especially for the west. Ordinary board and lodging ranges from \$3.00 up per week; excellent board and lodging can be had at \$7.00; house rent runs from \$6.00 to \$25.00 per month for houses of from four to seven rooms.

#### ST. JOSEPH'S MINERALOGICAL POSITION.

It might seem somewhat fanciful or theoretic to claim for a city in the center of the hog and corn garden of the continent any relations with or advantages in regard to a proximity to minerals. But such, though astonishing, does not make it less a fact that the great agricultural states, Kansas, Nebraska, Iowa, and Missouri, of which St. Joseph is the geographical center, are likewise States with unlimited possibilities as producers of minerals. Besides which, Colorado and other Rocky Mountain territory of great mineral wealth, is adjacent and easily

Hannibal & St. Joseph railroad are being rapidly developed and extended; some companies are working three and four thousand men; this coal is mostly handled in St. Joseph, from where it is shipped to the many adjacent consuming points. Nearly every railroad line running out of St. Joseph in any direction goes through coal fields largely undeveloped, but mostly, according to the State Auditors' Reports of these Missouri Valley States, of limitless extent.

What was prophesied ten years ago, that St. Joseph would one day become a manufacturing center for heavy goods and material, seems to be about to be realized. When it was proposed to build a nail mill here it was claimed that it would have to go to Pennsylvania and Ohio for raw material; that railroads could carry Pennsylvania pig and coal cheaper to her doors than even the Iron Mountains of Southern Missouri could supply her. The great Missouri Pacific consolidation and the extension of other railroad systems to her doors have changed this, and nails and all other iron and steel manufactures can be made in St. Joseph from Missouri iron and by Missouri coal. In the State of Missouri, St. Joseph has inexhaustible mineral resources to draw upon for manufacturing and other purposes, while towards the West she has, likewise, an unlimited population calling for staple manufactured goods.

Missouri has for thirty years occupied a prominent place as an iron producing state, and her output of ore has steadily increased and, to her credit be it said, very little of it has gone out from her borders in the raw state.

St. Louis has so far been the point of manufacturing and working up raw material into articles of daily and common use. St. Joseph in this direction has, however, a great future, and in the cheapness of land, lowness of labor and ease of obtaining all the Missouri Valley's varied mineral productions, has advantages not to be duplicated anywhere. Cheapness of fuel as a rule justifies the transportation of raw material for manufacturing to the locality of that fuel. This applies as well to localities where the fuel is easily obtainable at a low rate of transportation. This being the case, and the transportation of raw material but a comparatively short distance by easily available channels, the combination constitutes the locality which should be a manufacturing center. For instance, Wheeling, W. Va., has



TURNER-FRAZER MERCANTILE CO.

reached from St. Joseph, in fact, is part of her tributary territory. Colorado, in 1886, produced 1,400,000 tons of coal, both hard and soft. The area of the Iowa coal fields in the best and most accessible coal-producing region of that State along the Des Moines river is about 6,000 square miles. The Kansas coal fields cover 11,000 square miles. The product of the Leavenworth mines—the most thoroughly developed and accessible, is 2,500,000 bushels. The Nebraska coal fields are estimated to cover 19,000 square miles. The best of coal and a large area lies in the counties along the Missouri and Kansas line; it is bituminous and most profitably worked. The finest Missouri coal is regarded as that lying near the Iowa boundary and near the Des Moines river and covering the vast extent of 23,000 square miles. The coal fields along the line of the

become a great manufacturing city, producing four-fifths of the nails used in the country. She carries her iron from Ohio, Kentucky, and Alabama, several hundred miles. With coal at one to two and a half dollars a ton St. Joseph could afford to carry metals from a long distance, how much better can she do when the metallic ores are mined at her doors.

"Coal is to industry what oxygen is to the lungs, water to plants and food to animals."

No State surpasses Missouri in her mineral wealth. Geological surveys have developed the fact that her coal deposits are almost innumerable, embracing all varieties of the best bituminous and also considerable hard coal. The southeast boundary of the State has been ascertained to be one continuous coal field, stretching from the mouth of the Des Moines river into the Indian Territory, and the counties on the northwest of this line contain more or less coal. Coal exists all along the lines of railroads in Northern and Central Missouri, along the western ends of the Missouri Pacific, while throughout the entire valley of the river from St. Joseph south to its great bend and north to Sioux City, systematic mining has opened up both surface and deep mines every year. The estimates of the quantities of coal in the various portions of the State, place the amount available and easy of access at 134,000,000 tons.

The economic value of this coal to these central States of which St. Joseph is the centre, its influence in the domestic life, in navigation, commerce and manufactures is beyond the imagination of man to conceive. Suffice it to say that in the possession of her developed and undeveloped coal mines Missouri has a motive power which in its influence for the civilization of man is greater than the gold of California. So it would seem St. Joseph does not lack for abundant and cheap coal. And, as to

#### IRON

The same is true. No one denies the value and importance of the metal out of which our steam engines and machinery are made; it is one of the civilizing powers at man's command; over it civilization for centuries has advanced with rapid strides. Of this ore Missouri has inexhaustible quantities and, like her coal fields, it has been developed in many portions of the State and of the best and purest quality. It is found in nearly every county and is mined on a more or less extensive scale in twenty-one counties. The greatest deposit is found in Iron Mountain, which is 200 feet high, covers

an area of 500 acres and produces a metal shown by analysis to contain 65 to 70 per cent. iron. The ore of Shepherd Mountain contains from 64 to 67 per cent. metal; that of Pilot Knob, 53 to 60 per cent. Rich beds of iron are also worked at Big Boy Mountain and at Russell Mountain, giving an annually increasing output, and as they go deeper a better quality of ore. Iron ore is found in these various points in the State, exhibiting a great variety in color and kind, from red, dark red, black, brown, to light bluish grey. The red ores are found in twenty-one counties in the State and are of great commercial value. The brown hematite ores extend over a greater range of country than all the others combined, embracing about 100 counties, and have been ascertained to exist in these in large quantities. The output of iron in Missouri in 1886, was 379,776 tons; in 1887, 467,000 tons.

#### LEAD.

In the last few years the development of the lead mines in this State has been astonishing. In 1888, new mines have been opened in seventeen counties, all being profitably worked and verifying the assertion of a contemporary, that in Missouri are to be found the richest lead regions in the world. Long before any permanent settlements were made in Missouri by the whites, lead was mined within the limits of the State at two or three points along the Mississippi. At this time over 700 mines have been opened, about 500 of them in paying operation. It appears from a report on 112 of these mines, their output was valued at \$6,418,027, while the number of miners employed was 5,734. These deposits of lead cover an area, so far as developed, of more than 8,000 square miles.

Copper and zinc are also found in this State, and during the last six years the ores have been worked and marketed at great profit. The copper mines in operation are in Shannon, Madison and Franklin Counties. Deposits have been found in fifteen other counties.

Zinc is abundant in nearly all the lead mines.

#### STONE AND MARBLE.

There is no scarcity of good building stone in the neighborhood of St. Joseph. Her new buildings now in course of construction and recently finished are all supplied with Missouri stone, granite and marble. Limestone, sandstone and granite exist in the surrounding country in all shades, of buff, blue, red and brown, and are of great beauty as building material. The marble quarries have this year furnished hundreds of tons for St. Joseph

stores and residences at prices which entirely exclude the use of eastern or imported stone. It is found in all varieties of color, mottled, dark and white. The oldest quarried and best known vein of Missouri marble is in the third magnesian limestone on the Niangua. It is fine grained crystalline, siliceo-magnesian limestone, light drab slightly tinged with peach blossom and clouded by deep flesh colored shades. In ornamental architecture it is rarely surpassed. The banks and hotels in St. Louis, whose elegance is the admiration and wonder of every visitor to that city, are mainly decorated and finished with this celebrated Niangua marble.

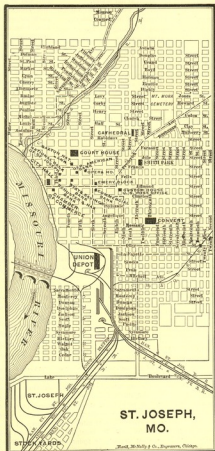
There is abundance of pure white carbonate of lime in every portion of Missouri, from which the best grade of lime is made. In fact all the limestone formations in this State from the coal measures to the fourth magnesian, have more or less strata of very nearly pure carbonate of lime. There are also extensive beds of the white crystalline variety of gypsum in various parts of the State accessible by both rail and water.

Clays are found in every portion of this country suitable for making brick. Potter's clay and fire clay are worked in many localities. Varieties suitable for making good paints for outside work are found in various shades of purple and green in the coal measures. Yellow and Red Ochres are found in considerable quantities on the Missouri river. Some of these paints have been thoroughly tested and found fire proof and durable.

#### SPRINGS AND WATER POWER.

No country is better supplied with springs of abundant and pure water than that surrounding St. Joseph. Those who doubt the quality of the water from a casual observation of that supplied from the city water works, ought to be informed

that the people of the city where they can have wells of their own from which they get their drinking water, use the water works supply for washing and other purposes. Everywhere in this country are perennial springs of good water to be obtained at from twenty to forty feet deep. Salt springs are also abundant both



in Missouri and Kansas. Also sulphur springs, some of which have become famous, have acquired considerable reputation as salubrious waters, and have become popular places of resort. The principal chalybeate springs of Missouri are the "Sweet Springs" on Blackwater.

The water power all throughout the State is excellent. There are hundreds of streams sufficiently large to drive mills and factories, and the day is at hand when all these crystal fountains will be driving a thousand wheels to the tune of their dashing music.

While in the realm of the mineral productions of the country adjacent to St. Joseph, we ought to mention that recently within eighty miles natural gas wells have been discovered, and companies are now being formed to convey this cheapest and best of fuels into the cities. Petroleum springs have long been known in this territory, but never worked economically. On the subject of oil the Union Pacific Railway is now making arrangements to carry the crude oil of Wyoming to eastern points, the principal of which will be St. Joseph, which is the best railroad centre to have refineries at. Having an immense dependent agricultural population, where the use of gas and electricity is out of the question, the consumption of kerosene must of necessity be large.

With these facts in view, we cannot help but ponder on the immense possibilities of St. Joseph as a great manufacturing centre. Sustained in its expectations of the future, by the past experience of other cities and communities, triumphant in its geographical position over the troubles of transportation and distribution, but few cities or localities offer such bright features, advantages and inducements for examination and investment by the capitalist, the manufacturer, the merchant, the mechanic, and laborer. Where is there a better point for the profitable employment of labor, of skill, of science, of talent, of capital?

#### TIMBER.

The timber resources of the State of Missouri have long been celebrated, and in this particular she differs from the great prairie states to the east, north and west of her. Watered by the two finest watersheds in the world, the Mississippi and Missouri Rivers, her numerous streams are skirted by forests of tall timber. The river bottoms are covered by a luxuriant growth of oak, ash, elm, hickory, cottonwood, linn, white and black walnut and all the varieties found in the Atlantic and Eastern States. In the more barren districts may be seen the white

and pin oak, and in many places a dense growth of pine. The crab apple, paw paw and persimmon are abundant, as also the hazel and pecan.

#### NORTHWEST MISSOURI.

AS PICTURED BY THE FORTHCOMING HAND-BOOK OF THE IMMIGRATION SOCIETY.

The northwestern group of counties comprising Atchison, Holt, Andrew, Buchanan, Platte, Clay, Clinton, De Kalb, Gentry, Nodaway, Worth, Harrison, Daviess, Caldwell, Ray, Carroll, Livingston, Grundy and Mercer, of which St. Joseph is the immediate supplying and banking centre and metropolis, are being surely and rapidly developed. The preface from the pen of the Immigration committee on publication, will say:

"We believe it is only necessary to present a plain, unvarnished statement of the facts concerning our garden land, to secure the attention of those who, for any reason, seek new locations, and that if they will make a personal examination of any part of the region described herein, they will find it in such inducements as are offered nowhere else. We have, therefore, been more than ordinarily careful to procure exact and reliable information in every particular; and, while the showing is a grand one, we are confident it is in nowise overdrawn. The descriptive articles are written by men of known character and intelligence, residing in the several counties they respectively describe, and we believe them to be as fair and accurate as could be given in the brief form required by our plan.

"If this hand-book shall succeed in persuading the thousands who will this year seek new homes to verify, by personal inspection, the statements herein contained, its object will be fully accomplished; for when fairly seen our northwest Missouri will speak for itself."

In part I, in which Missouri is denominated the "Central State," the following extracts are taken:

"The location of Missouri should at once attract the attention of even the most superficial observer who glances at the map. But when one comes to investigate with intelligence, and judge with candor of her position and resources, he will be amazed at her future possibilities. Verily, she is the mighty seat of empire—the source from whence is destined to flow out wealth, almost beyond human calculation. All the features of nature, all the principles of progress, social and political, are here original. The very formation of the country—its miraculously balanced variety of climate, prairie, forest, land, rivers, lakes, springs, rain and sunshine, mineral and contiguous expanses—now arable and now pastoral—constitute an original order of physical facts, simple and symmetrical, but sublime. Its admirable location in the heart of the nation gives it the position of a distributor to every section. Having illimitable and inexhaustible natural resources of a more valuable and varied char-



ST. JOSEPH IN 1874 FROM PROSPECT HILL.

acter than any other equal area of territory on the face of the globe, who can venture a prediction as to its future? It must eventually become the central and the greatest manufacturing district of the United States. It will teem with a population to work its mines, forges, furnaces, quarries and mills, while immediately contiguous to all these hives of industry is found the soil which will produce the bread and meat, fruit and vegetables necessary to subsist in comfort the vast army of operatives. By natural sequence a state possessing such wealth, once its resources become generally known, must attract the capital necessary for development, and the enterprise a field in which to operate.

"First of all, Missouri possesses a climate that is temperate and agreeable, and it is climate that distinctly controls the migration of the human race, which has steadily adhered to an isothermal line around the world. Nothing can unmake the eternal ordinances of nature, and reset the universe to suit local fancies and idle fashion. It is natural that the region of the country called Missouri should be the seat of a vast and varied industry, and the home of millions of people."

"Next to climate, in attraction for the human race, is soil. That of Missouri is unequalled for variety and unsurpassed for productivity. It produces all the edible grain in great abundance. The yield of wheat is certain, and frequently as high as fifty bushels an acre. Corn is a sure crop, season after season, in every portion of the commonwealth, the yield being from forty to eighty bushels per acre. Rye and oats are profitable crops in all sections. Sorghum is a never-failing yield, and promises soon to become a better paying product than the sugar cane of Louisiana. Tobacco of the best quality is grown year after year, and has been a source of wealth to the Missouri planter for a half century. The rich bottom lands are particularly adapted to hemp growing, and under the old system of slave labor it was largely produced. The yield of Irish and sweet potatoes is quite as large as in any section of the United States, and they are of excellent quality.

"As a fruit-growing region, Missouri is unsurpassed on the continent. Her variety includes everything known to the temperate zone. She produces the best apples, the most delicious peaches, the sweetest cherries, the finest pears, plums, apricots, and the best flavored berries, while her vineyards are as fruitful as any found in the Old World. These combine the substantial and the luxuries of life in which mankind delights, but they do not comprise all or even half of the products of Missouri.

"Within the borders of the State is everything to sustain and enrich millions of people. Her streams are skirted with the finest varieties of timber, so that there is no kind of lumber needed by her own citizens, or by those of neighboring States, that she cannot readily and cheaply supply. Within her forests are found the pine, walnut, cherry, beech, birch, oak, ash, hickory, maple, cottonwood, locust, linden, cedar, chestnut, tulip, hackberry, mulberry, ironwood, box-elder, gum, cypress and sycamore.

"It is not only in material resources that Missouri is rich. Her educational system is not surpassed by that of any Western State. A quarter of a century ago our school houses were of the most primitive kind, and school was held in them, on an average, about three months out of twelve. Magnificent modern edifices have now taken the place of the old ones, and everywhere from seven to nine months school is annually maintained. There are enrolled in the public schools of Missouri nearly 1,000,000 pupils, and about 25,000 teachers are employed. There is but one State in the Union ahead of Missouri in her permanent school fund. Three normal schools are doing excellent work in the education of teachers; the State University is liberally provided for, and numerous colleges, seminaries, academies and private schools of high character are established and flourishing in every part of the State."

Part II. is devoted exclusively to "Northwest Missouri," or the counties enumerated above, in which the many advantages, such as location, soil, water facilities, climate and agricultural capabilities are elaborately enumerated. Of the latter the "Hand-Book" says:

"The tillable soil of Northwest Missouri, especially adapted to cultivation and to the most varied agriculture, is of great variety and excellence. Its rare ingredients are seldom found in the same combination. There are, of course, occasional tracts of inferior land within the territory comprising the nineteen counties of Northwest Missouri, but the soil is generally of common fertility.

"As an evidence of the desirableness of this part of the State for farming purposes, although it is the most recently settled part of Missouri, it is now the most populous. Taken all in all, there is no district of country of equal area within the limits of the Republic, which offers such manifold inducements to those who desire to follow agricultural pursuits. The country is central in point of latitude, thus avoiding the long, cold winters of the north as well as the dry, hot summers of the south. It affords the greatest diversity of pursuits to the tiller of the soil. All the cereals are grown in the greatest perfection, and yield as largely as in any other State. The versatility of production is in fact remarkable, and the strength of the soils such as to produce great crops with regularity, proved in many fields by more than forty years of cultivation without rotation of crops."

These books will soon be placed in the hands of the secretaries of the various county organizations in the association and sent broadcast all over the country. The books will contain a compiled history of each county, containing valuable information to home-seekers.

#### THE PONY EXPRESS.

AN EXCITING CHAPTER IN THE HISTORY OF ST. JOSEPH.

No city west of the Father of Waters presents so rich an array of historical interest as St. Joseph, the great gateway of western emigration, that overspread Colorado and Cali-

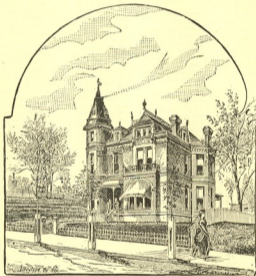
terminus in '49 and '50, when the city was the terminus of western railroad communication. *Harper's Weekly*, in a sketch of the life of the famous Ben. Holliday, of overland express fame, writes:

"The Pony Express was not only an important but a daring and romantic enterprise. The stations had to be established over a wild, uninhabited stretch of country, two thousand miles across; relays of horses were kept at each station, and the riders, thin, wiry, hardy fellows, at every third station. They carried merely important business letters and newspapers printed in the eastern cities and San Francisco

The Virginia, Nevada, *Chronicle*, of a late date, relates the following highly interesting episode of the famous Pony Express:

Thirty years ago St. Joseph, Missouri, was the western terminus of the railway systems of the country. Beyond St. Joseph the stage coach or an ox team and kindred methods of transportation were resorted to for the purpose of maintaining communication with the Pacific slope. This coast was by this time pretty well settled, and business men began to wish for a rapid overland mail service.

In the winter of 1860 Wall Street was at work in Washington endeavoring to get a subsidy of



R. U. HENDRICK'S RESIDENCE.

on tissue paper for this service. They made the trip from St. Joseph, Mo., to San Francisco in exactly ten days. In short, the Pony Express was the telegraph of the wilderness; and the adventures of the daring riders were equal to those of Browning's famous Joris carrying the good news from Ghent. The news of Abraham Lincoln's election went through from St. Joseph to Denver, six hundred and sixty-five miles, in two days and twenty-one hours, the last ten miles being accomplished in thirty-one minutes. One instance is remembered where one of the riders rode nearly three hundred miles, those who should have relieved him being, for some reason or other, disabled or indisposed, and reached his goal on schedule time."

\$10,000,000 for carrying the mails overland one year between New York and San Francisco.

William H. Russell, backed up by Secretary of War Floyd, looked upon the scheme as a very extravagant proposition, and said that he could put on a mail line from San Francisco to St. Joseph that would cover the distance—1,950 miles in ten days. So confident was he, that he professed himself willing to wager \$200,000 on the proposition.

The schemers for the big mail contract felt bound to meet the bluff, and took up the wager, the eighth day of April, 1860, being fixed as the day for starting. A. B. Miller, Russell's partner, was positive that a pony express could be established, which would enable Russell to win



his prodigious wager. There was no time to be lost. He purchased three hundred of the fleetest horses he could procure and the services of one hundred and twenty-five men. Eighty of these men were selected for post riders, and, of course, were especially chosen for their light weight—the lighter the man the better for the horse, as some parts had to be covered at the rate of twenty-five miles an hour. In establishing the relays the distance in each instance was determined by the character of the country.

As a rule the horses were stationed from ten to twenty miles apart, and each rider had to make sixty miles. Two minutes were allowed for changing the animals and shifting the mails. If the stage stations were not at proper intervals a tent was put up sufficient to accommodate one man and two horses.

By the day set for the starting everything was in readiness, and before the smoke cleared away from the muzzle of the signal gun on the steamer Sacramento, at the hour of noon, April 8, 1860, Billy Baker, mounted on Border Ruffian, Miller's famous saddle horse, dashed away toward the Sierras, covering his twenty miles in forty-nine minutes.

Deep snow lay in the mountain passes, and to Salt Lake Valley slow time was made, so that from the valley on it was necessary to make extra fast speed to win the huge wager.

All went well until the crossing at Julesburg was reached. To his dismay the courier found the Platte river high up in its banks and a strong current running. Fearlessly the horse and rider plunged into the turbid stream, but only the man reached the bank. His gallant steed mired in the quicksands and was drowned. The courier saved his precious mail pouch and had to walk ten miles to the next relay station.

John Fry was one of the famous men of his day on the border. Tough and wiry, he was light as a cat, and as a rider had never an equal. He had six thoroughbred horses to do it with.

When the courier arrived at the sixty-mile post out of St. Joseph he was one hour behind time. Johnnie had to make up that lost hour or the wager was lost. Miller considered all this when he selected Johnnie Fry to make the final dash.

As the hour drew near for Fry's arrival at St. Joseph, thousands of people lined the river bank, gazing with feverish expectancy in the direction of the woods from which the horse and rider should emerge into the open country one mile from the finish.

Seven minutes more and the wager would be lost, when a bright-eyed youngster caught sight of the anxiously-looked-for courier, and the yell that went up from the crowd reached the ears of the rider a mile away.

Horse and rider fairly flew on the wings of the wind. Feathery flecks of foam streaked the panting flanks of the noble steed, as she, with wide-distended and blood-red nostrils, bore the courier to his journey's end, covering the last mile in one minute and fifty seconds. The little mare, Sylph, had won the wager, and there were five minutes and a fraction to spare."

The St. Joseph Weekly *Free Democrat* of April 7, 1860, refers as follows to the departure of the first pony express from this city:

"On last Tuesday evening, the pony express of Messrs. Majors, Russell & Co. started from this city, amid the shouts and cheers of hundreds of persons who had gathered together on the spot from whence it was to depart, to witness the opening of this grand enterprise. All being desirous of preserving a memento of the flying messenger, the little pony was almost robbed of its tail. The train which bore the messenger over the Hannibal & St. Joseph Railroad accomplished the distance from Palmyra to this city in four hours and fifty minutes, averaging thirty-six miles per hour, including stoppages. The pony express made Kinnekuk, a distance of forty-five miles, in four hours and fifteen minutes, and was met by the express from Salt Lake City, one hundred and forty miles out, being then only thirteen hours from St. Joseph."

The starting point was the old Pike's Peak stable, which then stood on Penn, between Ninth and Tenth Streets, opposite Patee Park, and the signal of departure was a cannon shot fired from the Patee House. A local chronicler of that great episode in the history of St. Joseph, says that at the given signal, the fleet little animal, with its light and active rider, darted from the doorway of the stables, and in a few minutes was at the United States Express office on Third Street, between Felix and Edmond. Here, amid the cheers and huzzas of the vast throng assembled to witness the event, the rider received his light burden of dispatches and again at 7:15 p. m., darted off, directing his course to the ferry boat at the foot of Jule Street, and in a few minutes after was pursuing his wild career to the distant west.

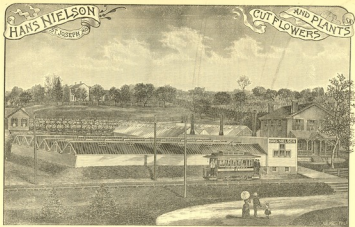
What one of the best posted dailies of America says of St. Joseph:

#### A MODERN WONDER.

(From the Chicago Times.)

St. Joseph is a modern wonder—a city of 87,000 inhabitants, 14 railroads, 90 passenger trains a day, 180 factories, thirteen miles of the best paved streets in the world, cable and electric motor lines, the largest stock yards west of Chicago (440 acres), a wholesale trade as large as that of Kansas City and Omaha combined, and not a single "boomer," not one crazy real estate drummer to buttonhole you and talk you silly about fabulous fortunes realized from a sand bank investment of fifty cents. This is the place for investment, of all western towns, and its advantages are rapidly being realized by eastern capitalists.

St. Joseph is now the principal Missouri river point of the new C., K. & N. (C., R. I. & P.) system, which has done a great deal for the city already, and is an important factor in the Chicago extension of the Atchison, Topeka & Santa Fé, which runs from Atchison directly via St. Joseph to Ft. Madison, on the Mississippi, and thence east. The city is a thorough metropolis, with every convenience of modern invention and a spirit of enterprise that is making a bid for every movable manufacturing plant, wher-



MR. JENSEN'S GREENHOUSES.

ever it be located—her position and her railway and river facilities enabling her to offer exceptional inducements to capitalists. Paper mills, distilleries, packing houses and other large enterprises are preparing to move their plants to this point from all parts of the eastern states. There is no locality in the west where money can be so profitably invested as there, and one can hardly doubt the prediction, from the remarkable importance just now being attached to the place by such railroads as the Atchison, Topeka & Santa Fé, the Missouri Pacific and the Chicago, Rock Island & Pacific, as well as by large eastern enterprises, that it will in five years be head and shoulders above any of the western cities, and number 150,000 or 200,000 inhabitants, with manufacturing interests larger than those of any town west of the Alleghenies.

#### MANUFACTURING ADVANTAGES.

BY OLIVER C. HUTCHINSON, SECRETARY MANUFACTURERS' BUREAU.

The industrial and commercial triumphs of St. Joseph furnish abundant texts for Fourth of July oratory, but the magnitude and promise of her manufacturing interests, and the extent of her facilities in this department of business enterprise, are such as to command the highest flight of rhetorical pyrotechnics.

The advantages of St. Joseph as a manufacturing city naturally fall under two heads—first, location; and second, transportation facilities. The locality is good, because it is close to the present centre of production and distribution, and because the new territory tributary to the city is absolutely unlimited. In older sections of the country, the field open to the manufacturer is becoming steadily more circumscribed, while the region relying on St. Joseph for manufacturers is continually expanding; the increase in the population of the west goes steadily on, consumers are multiplying more rapidly than the facilities for supplying the demands of trade; naturally, the tendency of the times is to bring the manufacturer and the consumer in as close proximity as possible. The controversy as to the "long and short" haul is being settled by dispensing with the long haul wherever such a course is possible. The Missouri Valley is to become the workshop, the bee-hive, the emporium of the great territory lying west of the Mississippi river, and St. Joseph will never lose her place at the head of the list of western cities.

Then again, the wholesale trade of the city must be taken into consideration by the manufacturer. The wholesale trade of St. Joseph is larger than that of Omaha and Kansas City combined, and the territory traversed by the

representatives of the various lines, annually consumes more goods than could possibly be supplied by manufacturers, be the capacity of the factories what they may. The advantage to the manufacturer is two-fold: he can procure the material for his product right at home and at first cost, and he can dispose of his manufactures without even going out of the city to solicit an order.

The manufacturer who locates at St. Joseph enters upon no new field. He is not called upon to try an experiment. He is not called upon to enter a territory heretofore unacquainted with St. Joseph as a manufacturing and commercial city. He will find St. Joseph better known as a great commercial centre throughout the territory tributary to the Missouri Valley than either Kansas City or Omaha. He will find St. Joseph merchants leading all competitors in all lines of goods, excepting only agricultural implements and lumber, and in these lines, this city does an immense business.

No manufactory heretofore established in St. Joseph has failed to prosper, except in occasional instances of incompetent management. The largest manufacturers are those who began with little means and have amassed fortunes. For every dollar lost by St. Joseph manufacturers who have failed through misfortune or mismanagement, thousands of dollars have been made.

A striking feature of business management in this city, is the free use of labor-saving devices for the purpose of speed, convenience and economy; another is the selection of the most favorable locations for the houses, and a third is the careful and intelligent supervision of every commercial transaction and every industrial process. These are all methods of economical management, and give more or less advantage in the market. Another characteristic which has already been alluded to, is the great variety of supplies made or sold here, embracing nearly everything for which there is liable to be any demand, throughout the whole area of trade. This is especially observable in manufactures, of which there are 431 establishments, engaged in about 105 different lines of production. But although the dealers effectually supplement the work of the manufacturers, there is, nevertheless, still ample room and need for other lines, and fine openings for further subdivisions of those we have into specialties of sufficient importance to employ the heaviest capital and the ablest business talent and enterprise.

## REPRESENTATIVE BUSINESS FIRMS AND MEN OF ST. JOSEPH.

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**W. J. & C. W. Hobson**, corner Fifth and Francis streets, Real Estate and Loan Brokers. —There is a tide in the affairs of cities which taken at the flood leads on to fortune. It is a tide of pluck, energy, enterprise, conquest and achievement. Its majestic waves roll irresistibly o'er the moss-back rocks and changeless shoals of conservatism, and bury them beneath

the past twenty years been a bridge contractor, in which vocation he attained the highest success, and an ample competence. Some two years ago, at the beginning of the real estate excitement, Mr. Hobson in connection with his son, Charles W., opened a real estate office on the corner of Francis and Fifth streets. They at once began to organize syndicates and un-



W. J. HOBSON.

their heaving bosoms. Such a tide is on with St. Joseph. Men and capital are flowing within her confines. Some magic is rearing magnificent structures on every side. Some magic is building residences, business houses, manufacturing establishments. Some magic has infused a creative energy truly marvellous throughout her community. This flood of fortune, this magic spell is borne in a large measure of the pluck, enterprise and executive ability displayed by the real estate men of this city. Foremost among these, and the tutor of them all, is the firm of W. J. & C. W. Hobson. Mr. W. J. Hobson, the senior of the firm, has for

dertake operations, the magnitude of which required the most comprehensive judgment and finest financial ability. It is needless to call attention in St. Joseph, to the fact that they have in every instance been successful. Mr. Hobson has, indeed, been a revelation to the community. The boldness, sagacity and impetuosity with which he projected and pushed to successful termination enterprises of startling magnitude, has fairly taken the breath away from those of our citizens who have been sitting with satisfied ambition upon their money bags lazily watching the fleetness which a gig of time Mr. Hobson has demonstrated time and

time again that difficulties to most men unsurmountable are to him but a stimulant to success. His dash, his sagacity, his skill and withal his staunch integrity have earned him the warm admiration of every citizen; his comprehensive judgment and invariable success have made his name a mascot to any enterprise. Syndicates organized by Mr. Hobson purchased some time since a large tract of land adjoining the city limits on the southeast. It is the most accessible and sightly tract within the same range. A portion of this tract, seventy-six acres, has been platted, into WYATT PARK addition, and has for some months been in the market. There are built upon it many fine

ble track to the heart of the business centre of the city. It is conceded to be the best equipped and most satisfactory operated electric line yet built in the United States. Neither money, skill nor pains were spared in its equipment. More than this, the lots in these additions have just been graded to the established grade, so that one is just as good as another. Messrs. Hobson are ready to negotiate the sale of the lots in these additions upon very liberal terms, cash cutting a comparatively small figure in the transaction. Messrs. Hobson also deal in real estate in general in and adjoining the city, also negotiate loans, etc. Mr. Charles W. Hobson has in charge the details of the large



C. W. HOBSON.

residences, the syndicate prescribing that a building at least two stories high should be erected. The Ross Land Company, consisting partly of the same capitalists as the above own the tract adjoining, of sixty-one acres, and have platted it as part of the Wyatt Park addition. Adjoining these is OAK PARK addition, a tract of 112 acres. It also has many handsome residences built upon it, and consists of the same high, dry and beautifully rolling country. Traversing the middle of all these additions and accessible to all the lots the Wyatt Park Railway Company have just completed an electric street railway line. It leads with dou-

business and the practical part of the business. The energy and sense he has displayed mark him as an efficient factor in the consummation of the firm's many great enterprises. Their office, corner Francis and Fifth streets, in size 25x80, is recognized as the real estate office of the city. A complete corps of assistants, bookkeepers and stenographers are employed to carry on the extensive business. Chief among these are A. J. Smith, C. S. Johnson and J. E. Trotter. The firm make a specialty of large deals and enjoy an enviable reputation in attaining success through good judgment, energy, integrity and consummate skill. (See back cover.)

**Louis Hax Furniture Co.**—Household furniture of a rude description dates back to the time when men began to build houses to live in. The monuments which remain in Egypt and Assyria give abundant representations of



510.512/514 FELIX STREET.

the conveniences of ancient households in those countries, and in times which antedate all written history, if the king had his throne the subject had his chair. The use of elaborate furniture seems to have been lost with the decay of the Roman empire, and the manufacture of furniture of to-day may be said to date from the reign of Louis XIV. of France, who established a factory and first systematically organized a regular corps of workmen. To America belongs the honor of having first used machinery in the manufacture of furniture, which introduction dates back less than fifty years. Among American industries, that of furniture manufacturing thus has come to occupy a first place and our goods are to be found in many foreign markets. Of late years the furniture factories of the west have distanced all competitors, and not only do they supply the whole western continent, but dictate prices in eastern markets and control the trade of the south.

One of the most prominent of these has for over a quarter of a century been identified with the growth of St. Joseph and to-day stands as one of Missouri's proudest institutions and carries the fair name of the Queen City over as wide territory as any other of its great business concerns. Like as the great oak, which spreads its sheltering branches over a forest of other growth, was once an acorn, so did what is now known as the Louis Hax Furniture Company, begin in a very small way. In 1849, McNew & Hax started in a room about 25x60 feet, on Market square. They made furniture by the aid of a horse-power driven by two horses. In 1853, McNew withdrew, Mr. Hax remaining alone till 1887, when the present company was formed. He afterwards moved on Water Street, and in 1858 erected a building 20x140 feet, at the corner of Seventh and Angellique; this building is still a part of the factory. It is seen to the

extreme left of our picture where the entrance door is, so while the building has been increased eight times (160x140 feet) its original size, Mr. Hax has the pleasure of entering it by the same gateway he did twenty-four years ago. In 1878, the warehouse opposite was built and the next year a sawmill was added. This was found necessary as the sawmills of the surrounding country had disappeared. Mr. Hax made large purchases of timber and also bought all he could get along the river. The sawmill and warehouse building is 80x140 feet in dimensions. The factory employs 250 hands and is the largest of its kind in the west; its engine is 100-horse power and its machinery is of the best and latest pattern. They manufacture all sorts of furniture, including the finest finished parlor, bedroom and office suits and the cheapest kitchen chairs. Their immense and yearly increasing trade extending west and south, Texas, California and Oregon, is ample proof of the quality of their goods which for finish, durability, lightness and strength have few equals and no superiors in any market. They use principally walnut, maple and sycamore woods and guarantee all goods they make. The company are also large importers of European carpets, furniture and fine upholstery and combine with manufacturing an immense jobbing business throughout the territory mentioned. Their retail establishment on Felix Street is one of the sights of the city and its magnificent show room with its endless array of furniture, luxurious tapestry carpets and upholstery makes one think he has been transported to some eastern palace or bazaar. The building is five stories with basement, 50x140 feet, is lit from three sides, its handsome front being a principal ornament of the street. The street floor is devoted to general furniture, the second to carpets and third to bedroom suites. This branch affords employment to a large number of salesmen, porters and clerks all thoroughly skilled in their separate duties. In the neighborhood of this building, they have another warehouse on Sixth between Felix and Edmond. With the retail house they have been unfortunate to have been burned out twice, once in 1880 and again in 1885, but with that pluck and energy that has been a halo around the name of Hax from its earliest history, damages were repaired with more substantial improvements,



WAREHOUSE, FACTORY & SAWMILL 719 AND ANGELIQUE STREETS.

resulting in a building one of the best appointed in the country for its purposes. In conclusion it would be proper to mention the men who stand at the head of this mammoth concern. Louis Hax, its president, has done as much to advance the interests of St. Joseph

as any man here and a good deal more than many who are as old citizens as himself. He is a native of Darmstadt, came to the United States in 1846, settling soon after in Missouri. He was a member of the council in 1860 and 1861, and as a member of the school board was a leader in organizing the present school system in St. Joseph. He is partner in the banking firm Schuster, Hax & Co., also of the Hax-Gartner Furniture Co., of Denver, Col.; vice-president of the St. Joseph Building and Loan Association. His son, Louis, the vice-president of the company, was born in St. Joseph and reared in the business; he is a general favorite and popular with his employes. H. A. Smith, the secretary, came here six years ago from Indiana. It is a matter of great convenience to the people of the Missouri Valley and the western world to have such a concern as the Louis Hax Furniture Company.

**Kelley, Craig & Crosby, Counselors at Law.**—Bacon says "the greatest trust between man and man is the trust of giving counsel, for



JAMES CRAIG, JR.

whose name is known and respected the length and breadth of the land, the firm of Kelley, Craig & Crosby shines as a star of the first magnitude in the firmament of Missouri law. The gentlemen composing it are admirably adapted to honorably prosecute this most exalted of professions. They are nature's noblemen, possessing that easy and interested grace of manner only acquired by those of broad intellect, sufficiently learned and sufficiently travelled to discern man's own littleness, recognizing that fundamental principle of success, that all are equal before man's as before God's tribunal. Judge Henry S. Kelley is one of the best known gentlemen in Missouri. He was born in Ohio, reared in Indiana, and admitted to the bar in 1853; he was prosecuting attorney before he attained his majority, and at 21 was elected district judge in Indiana; he came to Missouri in 1866; he was elected to the circuit bench in 1872 to fill a vacancy and twice was reelected, filling the office with dignity and impartiality; he has written several books on criminal law and administration; his work on common law is



JUDGE KELLEY.

In other confidences men commit the parts of life—their lands, their goods, their child, their credit, some particular affair; but to such as they make their counselors they commit the whole. By how much the more are they obliged to all faith and integrity. The profession of law is thus the most momentous and important of human callings, and he who takes upon himself the practice of it assumes the weightiest responsibilities that the confidence and trust of his fellowman can put upon his shoulders. As it is a branch of human endeavor which brings into play the most brilliant talents, the most extensive knowledge, the strongest sentiments, moral, spiritual, material, its power for good or evil, is vast and invincible. In the hands of mean men its practices often become as shameful and despised as its adaptations and usefulness are made, by those inspired with noble principles and generous emotions, sublime and admired." As a copartnership whose honor is above criticism, whose ability places it in the front rank of the western bar,



HON. JOHN S. CROSBY.

the authority in this State and is one of the most useful law books; his revision of Whittlesey's practice of law is his last important production; he is lecturer on pleading and practice in the State University, and was employed by the general assembly to edit and revise the state statutes relating to criminal procedure. James Craig, Jr., is a son of Gen. Craig, recently deceased, who did so much to advance St. Joseph, who was universally respected, and was accompanied to his last resting place by the leading men of the city; the afternoon of his funeral marked a suspension of general business. His son is regarded as having the most brilliant prospects of any young man in St. Joseph. He received a liberal education, finishing at Munich University, after which he made a tour of Europe, returning through Asia Minor, Palestine and Egypt; he studied law under his father and was admitted in 1884; he has traveled a great deal and studied much, to which he adds a very fine business ability; he is President of the Union Railroad Co., director of Globe Electric Light and Power Co., of the St. Joseph Real Estate and Trust Co., of the German-American Bank, Buchanan Investment Co., President of Akhurst-Eberly Arms Co., and belongs to every enterprise of importance in the city; he is a member of the principal secret societies and is one of the most popular gentlemen in the city. Jno. S. Crosby is a native of Maine, was educated in Massachusetts and came to Missouri a young man; he is a type of the cultured and keen New Englander; he studied law in Kansas City, was admitted in 1872; he is one of Missouri's brilliant orators and is a member of the state senate.



JUDGE W. W. RAMSAY

was born in Andrew County, was reared on a farm and studied law at Maryville, Mo., in the office of Dawson & Edwards, being admitted in 1874; was prosecuting attorney of Nodaway 1878 to 1883; trustee of Insane Asylum No. 2 and now president of its board; in fall of 1888 served on bench of Kansas City

Court of Appeals; always prominently identified with Nodaway County, and moved to St. Joseph this year, joining the firm Kelley, Craig & Crosby at this bar. The firm is regular counsel for many corporations. They combine a knowledge of law, a power of advocacy and elocution, logical and financial ability, a high sense of propriety, character and prudence second to none, and their extensive practice and wealth is but a natural result of their individual and confederate action.

**William Kneer**, Wholesale Confectioner, Fruits, Nuts, etc.—In compiling an account of the mercantile establishments of this city, we desire to particularly mention those classes of houses which are the best representatives of each special line of trade, and which contribute most to the city's reputation as a source of supply. As one of the leading representatives of the confectionery line, we quote the name of William Kneer, who has for many years held a liberal and substantial patronage from the entire west. He started in 1861, and almost immediately gained prominence, his business having since increased to enormous proportions, commensurate with the immense growth of the western population. He has occupied his present building on South Fourth street nearly seven years; it is 140 feet deep, three-story with basement, is well arranged and admirably adapted for carrying on business with ease and expedition. Employment is given to about seventeen hands, skilled in their separate duties. They manufacture a large variety of candies and carry a full line of everything included under the comprehensive head of French and American confectionery. They also deal extensively in imported and domestic fruits. Malaga grapes, lemons, oranges, nuts, etc. The confections they manufacture are considered of the best and most reliable quality, while the name of Kneer is regarded as guarantee of everything sold from the establishment. The facilities, standing and credit of this house are in all respects such that the largest orders may be promptly filled at the shortest notice, and at prices as low as any other house in the market. Mr. Kneer came to St. Joseph in 1850. He is one of the oldest settlers, while the policy upon which he has ever conducted his business, has been such as to meet public commendation, and those forming relations with the house may be assured of receiving that liberal treatment which has always characterized its dealings from the commencement.



**The Mutual Life Insurance Company of New York, B. F. Bassett, Manager.**—Insurance is one of the great interests of the age. In money, power and influence it ranks with banking, railroading, mining and mercantile pursuits. Great estates and manufacturing industries can only be thoroughly protected by its privileges. The penniless and dependent are protected and comforted through the blessed principles of insurance. All over the globe the protecting power of this science is felt. The commerce of the ocean, the manufactories of the cities and the crowded marts of trade have been made prosperous and safe through the wisdom of this protection. It is the great equalizer and distributor of wealth, and among the many pursuits of life, none are more honorable than this. No other business calls for better judgment, keener foresight, greater caution or more honest dealing than the business of insurance.

Among the solid life insurance companies of the United States, none are better known, or stand higher in the estimation of the people, or have a stronger hold on public confidence than The Mutual Life Insurance Company of New York, of which Mr. B. F. Bassett is the able manager of this city. He took this position in June, 1887, but has been a resident of St. Joseph three years having farmed extensively in this State previous to his present occupation. In consequence of the popularity and reliability of the company he represents and his eminent qualifications for the position he fills, he has met with remarkable success. The assets of his company are over one hundred and twenty million dollars. He is a native of Lexington, Ky., and is well known in that city—one of the most thriving, well-to-do and picturesque inland cities in the Union—as having so ably conducted for many years the largest wholesale china, glassware and queensware house there, viz., that of B. F. Bassett & Co. Mr. Bassett has in every way proved himself able and efficient, and the company is fortunate in securing such excellent management for St. Joseph. It is not the province of this work to indulge in the excessive praise of any single gentleman, but in this instance we feel we are not deviating from our rule by asserting that no other insurance company in the city has been more ably managed or achieved a more respectable position, commercially, nor is the business conducted upon a basis of more conservative, honorable and liberal principles, or managed with a more enterprising and progressive policy by any others. With the characteristics that Mr. Bassett possesses, it is only natural that the business of the company he represents should be large and extensive in this district, whereby he conduces greatly to the substantial benefit of the community by contributing strongly to the reputation of the city.

**Tate & Leyburn, Architects, Rooms 19 and 20, 518 Francis Street.**—Architecture is the first and oldest of all arts. The standing of any community as to culture and refinement is plainly announced by the character of its dwellings and public buildings. Few people realize what is involved in the make-up of a really good architect. He must have a liberal education and

be thoroughly conversant with all the modern developments of science. He must have had a special training of eye and hand for his work, and must be familiar with all the best work, ancient or modern, throughout the world. He must understand the nature and properties of material of all kinds. He must be a good business man, and must be one to be relied upon with absolute certainty. A firm filling these requirements is that of Tate & Leyburn, established January 1st, 1889. They have designed with signal success a large number of residences and business houses. Their specialty is residence work. Mr. Tate was born in New York, and has had twelve years' experience in New York, Philadelphia and Chicago. He came west of Chicago one year ago. Mr. Leyburn was born in Indiana, and has had ten years' experience, having formerly superintended for architects in Kansas City. He is an Odd Fellow. We can but recommend those contemplating building operations to place their orders for plans and specifications with this firm, a credit in every way to the profession.

**Judson & Motter, Attorneys at Law, Board of Trade Building.**—As leading citizens of St. Joseph in its professional, business and social life, lending eminent strength to her bar, to her finance and grace to her society, Messrs. Judson & Motter command attention from the pen of the historian who would wish to do this city justice. Winslow Judson, well known as President of the St. Joseph, St. Louis & Santa Fé Railroad, and as President and principal organizer of the Boston Club (representing more money than probably any similar association in the west), is a native of New York State, a graduate of Hamilton College and of the celebrated Law University at Albany. He settled in St. Joseph in 1866; he has since accumulated a large fortune which he dispenses to the advantage of himself and his fellowmen; he was President and is always an energetic member of the Board of Trade; he is President of the Terminal Railroad Company; he is a Mason, Elk and belongs to other societies. W. D. B. Motter is one of the ablest of jurists and has few peers in his comprehensive knowledge of state and international law; he is a native of Maryland, was admitted in 1869, and practiced in Hagerstown before he came west in 1876; he was a year in Salina, Kas., and then came to St. Joseph, forming the partnership which has since gone on so happily; of a retiring disposition, he is a most learned lawyer and a fine financier; he is president of the St. Joseph Loan and Trust Co.; he is a member of the bar association of the Supreme Court of the United States, the only member in St. Joseph. These gentlemen have conducted many great cases to a successful issue, especially in the State Supreme and United States Supreme Courts; one or other of them has always gone on to Washington in the interest of their clients, never submitting their cases to proxy; they have probably the largest and best selected library in the west; they have pleasant offices in the Chamber of Commerce building, where they are ever to be found over head and ears in business.

Englehart, Winning & Co., successors to Lockwood, Englehart & Co., jobbers of Hats, Caps and Gloves, Millinery and Notions.—The shape, the color, the decoration of the various head dresses worn by different races of men at different periods have been as diverse as the materials from which they have been made. The skins of beasts and birds, mats of leaves, twigs or straw, cloth, metal, fabrics of wool have each in turn been impressed into this service. The shape and decoration of the hat has always been an important matter. During the middle ages when distinctions among people were more sharply drawn and defined the hat by its form, its material and its decoration, was the chief indication of the social position of its wearer. Jewels and plumes marked the rank of a noble;



a sober hue and simpler form showed the wearer to belong to a lower social sphere, while the worker, the peasant, whose industrial labors supported the extravagance of the upper classes made his own hats from the cheapest fustian. There is nothing in his apparel a man gives as much attention to as his hat. In it we see the various stages of his growth. The baby has its covering, the boy his cap, and when he is at last old enough to wear a felt forgets that he ever was a boy at all. With our city youths mounting their first beaver marks the attainment of manhood almost as certainly as the assumption of the *togæ virilis* did in the life of a Roman. Little change is seen again till the old gentleman replaces the lost natural covering of the head by a black silk cap, well becoming his few silvered locks. There is indeed no single article of costume concerning which a gentleman is more curiously careful than he is of his hat. Another article of apparel, the glove, is also important especially in a cold climate and where the hands are exposed to rough usage. With the opposite sex is the hat even a more prominent expression of the age of the wearer. The little girl has her bonnet, the young lady for years sticks closely to her hat, till the assump-

tion of a bonnet again marks her entrance into the ranks of full womanhood; the married woman adopts a graceful lace head covering for evenings and state occasions, while the widow's cap forms a fine contrast to the sobriety of her black silk. The hat and glove, millinery and notion trade has thus always been one of the most important. New York leads the world in men's hats, while in millinery she runs a good second to Paris, which for centuries has set the fashions for ladies. The western half of our continent has, however, distinct fashions of its own, and among these large establishments which are engaged in selecting and adapting both the modes of Europe and the East to this advanced western taste, the great house of Englehart, Winning & Co. stands prominent. The house well sustains the fame St. Joseph holds as a jobbing centre. It is the leading in its line in this city and one of the largest in the entire west, its trade running up about a million dollars. The business was established in 1850 by S. Lockwood, who at first prosecuted his affairs as a simple journeyman hatter; in 1868 he was joined by George J. Englehart, when the name of S. Lockwood & Co. was adopted; Mr. Englehart brought the millinery and notion part into the business, from which time on they did an exclusively jobbing trade. In 1878 Robert Winning became a partner and two years later John A. Johnston came in, the name Lockwood, Englehart & Co. being adopted; in January, 1885, the senior partner withdrew, and the present style of firm, Englehart, Winning & Co., was taken. They have made several moves, always into larger premises to meet the increasing demands of custom. In January, 1880, Mr. Englehart finished the building now forming one-half of the premises. In January, 1888, they leased the adjoining house. They have thus a frontage on Fourth street of eighty feet and run back 140 feet. Both buildings are five story with basement. The former is occupied for millinery and notions, the later for hats and gloves. The house thus runs two distinct lines of business each with its own corps of house and traveling salesmen. These premises are spacious and lofty in their aspect, everything is kept as neat as a new pin, and they are quite a pleasure to visit. The basements are used for billing, packing and shipping. On the first floor of the millinery and notion house we find an array of notions, in which the inventive genius of the milliners and artisans of all nations is displayed; on the second floor, from the varied colors of its numberless feathers and flowers, it is but a short step to the beauties of a tropical forest; the third floor is devoted to ladies' hats, trimmings and patterns, and the fourth and fifth to duplicate stock. On the hat and glove side of the house, on the first floor we find far goods of every description, the corner being laid off in well appointed offices; above we find silk, felt and wool hats in the latest fashions; on the third floor are caps, straw goods and gloves; the fourth being set apart for duplicate stock in unbroken boxes. The house's trade extends west to Utah and Idaho, and south through the Indian Territory to the Rio Grande. The millinery and notion house travels fourteen men, and in the hats, caps and gloves twelve com-

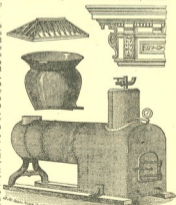
petent salesmen represent the house on the road. Inside sixty-five clerks, ladies and salesmen are employed, some of them having grown grey in the service. It is unnecessary for us to enter into any praises of these goods, suffice it to say that the firm name under which they are sold is their best recommendation. In concluding a few personalities of the men who guide this mammoth establishment would not be out of place. Mr. Englehart is the present mayor of the city, and a full mention of him is made as such; in the business he takes a general supervision of the buying. Mr. Winning is a man of the finest business attainments; born in Scotland he received his first training in its great commercial metropolis. He came to America in 1863, and entered into the employ of the house in 1868. He rapidly rose in the confidence and good opinion of his employers and the employes of the establishment, and his becoming partner in 1878, was a natural consequence and recognition of his sterling qualities. The charge of the general finances and credits rests gracefully on his shoulders. Mr. Johnston, the third partner, is a native Pennsylvanian, came into the establishment in 1872, and became a partner in 1880; he has sole charge of the hat department, and his fine address and large experience makes him a favorite with the many customers of the house. The liberal policy upon which this house has always conducted its affairs, the amplitude of its facilities, its unlimited financial ability, its nice discrimination as to the requirements of customers rank it among the first of its contemporaries—a fine example of western industry and enterprise, and a bulwark of that honorable standing which makes St. Joseph one of the foremost cities of the land.

**Thomas & Dowe, Attorneys and Counselors at Law, Saxton National Bank Building.**—This firm is one of the leading and most influential at the bar of this city, and gives strength to the fraternity. Mr. James P. Thomas was born in Indiana, and came to Missouri in 1857. He studied law in Platte County, and was admitted to the bar in St. Joseph, in 1867. He was prosecuting attorney of Buchanan County in 1874. Mr. Wm. H. Dowe is a native of Illinois. He was formerly connected with the wholesale drug business in Chicago for ten years, and later was in business in St. Joseph. He began to read law with Hon. John S. Crosby of Kansas City in 1883, and was admitted in 1886. The firm was known then as Lancaster, Thomas & Dowe, for two years, and in December, 1888, was changed to Thomas & Dowe. They have a special collecting department, and employ two clerks and a stenographer. Their offices are located in the Saxton National Bank Building, and are elegantly fitted up. They have a fine clientele, including the largest mercantile concerns in the city, and prosecute no criminal cases, having a splendid reputation as business lawyers. Their judgment is regarded as conscientious and safe, and they are working for St. Joseph's advancement.

**Lancaster, Hall & Pike, Attorneys.**—A prominent law firm of the west is that of Lancaster, Hall & Pike of St. Joseph. L. R. Lan-

caster is a native of Clinton county, Missouri, and as a lad did good service in the army; he first volunteered with the 12th Missouri, was later in the 25th, and finally was First Lieutenant in the 1st Engineers; he was admitted to practice in 1865, and by faithfulness and close attention to business has ever held a large clientele. Willard P. Hall, one of the most popular of Missourians, was born in St. Joseph, graduated from Yale, and was admitted to the bar in 1872; he has been city and county attorney; from 1885 to 1889 he was judge of the Kansas City Court of Appeals. Vinton Pike, also a first-class lawyer, is a native of Maine, was educated at the Bridgeton Academy, came west in 1869 and was admitted in 1872; he was for a term of two years city counselor of St. Joseph. These gentlemen formed their co-partnership on the 7th of January last, and are doing a general practice in all the courts; they have spacious and pleasant offices, a large library, a numerous clientele, and are undoubtedly one of Missouri's first law firms.

**Daniel F. Bombeck, Manufacturer of Steam Boilers, corner Eighth and Lafayette Streets.**—Success in all pursuits in which mechanical science is the base is dependent more than any other avocation on the skill and practical knowledge of those engaged in it, and these requirements Mr. Daniel F. Bombeck, the subject of our sketch, possesses. He is a German by birth and came to America in 1849. He has lived in St. Joseph twenty-one years and was established in his business in 1871. He manufactures steam boilers and all kinds of sheet iron work, such as smoke stacks, breech-



ings, tanks, etc.; brewery utensils, such as beer kettles, surface coolers and tubular beer coolers, galvanized iron cornices, window caps, Bickelhoupt's metallic skylights. The main building is well suited to the purposes required, being 40x100 feet. Besides this there is a large

boiler and engine house. Mr. Bombeck put up the elegant galvanized cornices on the new Center block. He also fixed the large boiler in the Steam Laundry. Also he is doing extensive work at the High School, corner Eighteenth and Angeliue. The force of fifteen workmen employed are most skilled. He is a Knight of Honor and a "Red Man." By unremitting industry and ability of a high order, Mr. Bombeck, from the inception of his business, has succeeded in establishing a good, lucrative trade.

**McCord & Collins, Wholesale Grocers.**—There is nothing so markedly shows the strength and prosperity of St. Joseph's trade as the number of large concerns engaged in handling the staple necessities of life. Prominent among them is the young and pushing grocery firm McCord & Collins. They started two years ago and have in that short time built up a trade and founded a reputation ranking them in every way but in age with the oldest houses. They occupy on North Third Street, 104, 106 and 108, a spacious four-story building 60x140 feet. It affords them every convenience for handling heavy goods and is filled to overflowing with groceries of every description. It consists of China and Japan teas, Brazilian and Mocha coffees, East India spices, sugars, syrups, molasses, glucose in a hundred different grades, canned meats, fruits and fish, bottled pickles, jellies, etc., flour, butter, hams, nuts, raisins, confectioneries and in fact everything used either as a necessity or a luxury of the table. With a commercial rating of over a million dollars, the highest of any grocery firm in town, they are enabled to buy low and offer the trade corresponding inducements. Retailers, therefore, will find it to their advantage to make inquiries of McCord & Collins for prices before purchasing elsewhere. This young giant concern's trade extends into Utah and Dakota. They employ ten experienced salesmen on the road and keep sixteen clerks, porters and house salesmen inside. The gentlemen composing the firm, J. B. Collins and S. S. McCord, are splendid business men. They have grown up with this city and held the confidence of its citizens for integrity and sound judgment. Their efforts on behalf of supplying dealers with the best quality of goods at little money are fully appreciated and have gained for them a proud name in mercantile circles throughout the land.

**Geo. O. Richardson, Wholesale Dealer in Engines, Threshers, Horse Powers, Etc.**—This is a name of which the city of St. Joseph may well feel proud, and is one in every way deserving of the extended and liberal patronage it enjoys. Mr. Richardson started in 1880. The rapid increase in his affairs necessitated a larger building, and in 1882 he built his present substantial structure, which is two stories high and 40x120 feet in dimensions. It was planned and constructed purposely for the business, and every adjunct and convenience known is supplied. The entire building is filled to repletion with an immense stock of engines, threshers, horse powers, saw mills, binder twine, belting, hose, packing, circular saws and mill

machinery. Mr. Richardson does a voluminous wholesale trade, and is general western agent for the New Massillon Engines, New Massillon Threshers, B. W. Payne & Sons' Automatic Engines, and the celebrated "Atkins" Saw. The business covers four states, and five traveling salesmen are employed, also six men inside. Mr. Richardson is a native of Ohio. He came to St. Joseph in 1878 as agent for Russell & Co., and embarked in business for himself two years later. He is a daring and superior financier, and it is through his systematic and judicious management that his enterprise has attained its present success. He carries a heavy stock, and is one of the representative men of the West.

**Robt. A. Hope, Men's Furnisher, corner Fourth and Felix Streets.**—The name of Hope is synonymous in St. Joseph with fine furnishing goods. Mr. Robert A. Hope has been in the business thirteen years, and was the pioneer

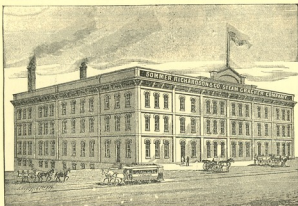


in this line. He started on Third Street in 1875, moved to 421 Felix Street in 1876, and to 313 Felix Street in 1880; in 1888 he took in the adjoining store; finding this still inadequate, and desiring to get the very best location in the city, he opened on February 1st at the corner of Fourth and Felix Streets. He has 40 feet of plate glass front and 80 feet depth; his premises are thus the finest lighted, the most spacious and most attractive in the west. His stock is the largest and most complete in the Missouri valley, and contains the leading makes of fancy and plain shirts, collars, cuffs, underwear, hosiery, neckwear, gloves, silk umbrellas, also elegant smoking coats, flannel jackets, dining gowns and such like, useful habit for indoor wear. Mr. Hope has made a close study of his business, and his high credit and standing in the trade causes manufacturers and importers to send him samples of everything as it comes out. He is a Kentuckian by birth,

and served in the Confederate army as Sergeant-Major of the 5th and Adjutant of the 11th Kentucky. He has been twenty-one years resident in St. Joseph, and was the first salesman to carry a sample trunk out of this city. His judgment and good taste are reflected in the elegance of his stock and tone of his establishment. His methods of advertising are noticeably well chosen.

**Sommer-Richardson Manufacturing Company.**—Every city in the United States, either from its geographical position, or from some peculiar natural advantages, has some specialty attracting the attention of its business men. The development of these advantages, whether their tendency is towards transportation, commerce or manufacturing, has in many instances proven the corner-stone on which a magnificent mercantile prosperity has been

Messrs. Sommer and John Townsend under the firm name of F. L. Sommer & Co. In 1883 Mr. Richardson bought out Mr. L. Huggins, the name of the house previously having been Sommer-Richardson & Co., at the present time the Sommer-Richardson Manufacturing Company. One hundred and fifty to 250 hands throughout the year are employed here. The structure is immense, being built of brick, 140 feet square, three stories and basement. Twenty travelling men are required to meet the demands of this prosperous business, the Sommer-Richardson widely celebrated crackers and candies being in constant demand throughout Kansas, Nebraska, Missouri, Iowa, Dakota, Montana, Colorado, Idaho, California, Texas, Utah, New Mexico and all the Territories. The capacity is 4,000 boxes of crackers daily, 500 barrels of flour being consumed. The general equipment of this house in all respects is generally regarded as being



SOMMER-RICHARDSON'S FACTORY.

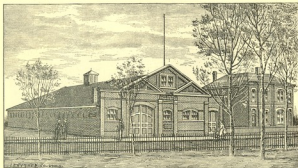
erected. The only feature ever wanting to bring about this result to form, as it were, the keystone to render certain, symmetrical and complete the arch of their possible commercial prominence, has been the enterprise of their business men, the foresight to forecast the possibilities of the future and courage sufficient to utilize them. St. Joseph has indeed vied successfully with the business men of all other western cities, and now stands well in the van, owing to the determined stand taken by her men of enterprise and public spirit. Thus it is that this rising city is now known throughout the west and entire country as one of the wealthiest and most solid cities in the Union. The mammoth cracker and confectionery manufacturing establishment, known as the Sommer-Richardson Manufacturing Company, the pioneer house of its kind in the West, was originally established in 1873, by

most complete in this section. Mr. Sommer was born in West Virginia, and has lived in St. Joseph twenty years, during which time he has proved himself to be a most useful and public spirited citizen. Was formerly a director in the Board of Trade for many years, and was director of the St. Joseph Exposition. Mr. Richardson was born near Harper's Ferry, Virginia. He has been six years in the business. He is a Free Mason, and was formerly a member of the well known firm of Townsend, Wyatt & Co., of this city. He, like the senior member of the firm, is thoroughly imbued with enterprise and public spirit, both of which are essential to possess, not only for the welfare of a man's business, but also for that of his city. Great credit, indeed, is due to Messrs. Sommer and Richardson for the enterprise and ability they have ever displayed in developing this branch of industry and carrying it to its present eminently suc-

cessful position, contributing materially to the reputation of the city, and stimulating enterprise by their example.

**Ernst & Brill, 508 Felix Street.**—It is estimated that under favorable circumstances it would take a people about 2,000 years to arrive at some method of expressing language on paper. Little do we think that on the shelves of such an establishment as that whose familiar name forms the caption of our sketch, is represented the labors of twenty centuries. The well known book house of Ernst & Brill was established in 1871 and has risen to be one of the first institutions of the city. They were many years in the Opera House block, and in April moved into their present premises at 508 Felix, whose four stories, 30x140, constitute the largest and finest equipped establishment of this kind in the west. Besides a full line of standard books in several languages, select and general literature, they have stationery and office supplies of

three small wagons; it now has fifteen heavy tracks and wagons and thirty-six of the finest blooded horses; twenty-four polite drivers, porters and clerks are employed. The stables on Penn Street, 58x125 feet, are the finest in the city, afford plenty of ventilation, water and ample comfort to the stock. The management is progressive and energetic in a marked degree. Jno. Burlington, the superintendent, is a Scotchman by birth, came across the ocean and to St. Joseph twenty-three years ago, and with a clear intellect has always held the confidence of our citizens. His son, J. B., Jr., and R. P. Jackson ably second him. Robert Winning, the fourth partner, is of the firm of Englehart, Winning & Co. The Transfer Company is one of the substantial institutions of St. Joseph. It facilitates the distribution and delivery of merchandise of all and every kind; it receives goods, seeds, fruits, produce and the like by the carload and distributes the contents to their separate destinations in St.



ST. JOSEPH TRANSFER CO.'S STABLES.

every description, all the magazines of America and Europe, also wall paper and paper hangings, pastels, picture frames, fancy goods and artist materials and ornaments. The elegant finish and system of the establishment makes it most attractive and the fifteen polished salesmen help to make it pleasant for callers.

**The St. Joseph Transfer Co., 103 South Fourth Street, John Burlington, Superintendent.**—Transfer is one of the most important lines of business carried on in any community and its facilities and conveniences are indispensable to and immeasurably assist in advancing mercantile and general interests. The St. Joseph Transfer Co., the pioneer and largest concern of its kind in the city, has been from the first conducted on the soundest principles of promptness, correctness and enterprise, and has done as much to enhance the pleasure of doing business here as anything. The company started fifteen years ago with

Joseph or to other points. The company has a nice office at 103 S. Fourth with telephone connection; it stands high in public estimation; is honorable and thoroughly reliable and in every way is a representative and leading concern.

**Norton Brokaw, M. D., Proprietor of Brokaw's Pharmacy.**—Among the names which give standing to St. Joseph and conduce to the welfare of society is that of Brokaw. The doctor is one of the oldest and most esteemed residents of this city. He came here a lad twenty years ago, 1868. He then opened his store at the corner of Eighth and Locust, which he sold to his brother in 1873. His present store is forty feet square, and its solid air betrays on all sides the respectability of the house. The stock, running in value several thousand dollars, is well arranged in the numerous handsome show cases and on the many shelves; it contains a full line of imported and domestic drugs

and chemicals, toilet necessities, patent medicines, perfumery and fancy goods of all kinds. The doctor makes a specialty of testing all his goods before they are offered for sale. He is ably assisted in attending to his many customers by two polite clerks. Dr. Brokaw is a native of New York State. While having resided so long west he has not lost that polite consideration for his fellowmen, for which the sons of the Empire State are noted. He graduated from the St. Joseph Medical College in 1878 and went into the regular practice in St. Joseph when he removed to Iowa, but, being so attached to St. Joseph, returned to his present location, which he had left four years before. He continues to do a nice special practice with the best people of the city, who have learned to feel secure in his hands. He is a member of the State Medical Association, of the Masonic and other well known orders, and in every way adds strength to the important profession he pursues, his skill in which has been in these many years well tested.

**The Ambrose Manufacturing Co.,** corner Eighth and Monterey Streets, Architectural Iron Works.—Of all the occupations engaging the industrious application of human thought, energy and endeavor, there are none of more importance than that of the scientifically skilled machinist. Nor are there any affording so wide a scope for the products of genius, the beneficial exercise of God's best gift to man—the intellect. The machinist is one who, educated in the laws and principles of mechanism, has the genius and skill to apply them so as to produce practical results, in the shape of machinery. From the remnants left us of the customs and exploits of the ancients, there can be no doubt that mechanics and mechanical powers were known many years prior to the birth of Christ. The stupendous pyramids of Egypt are striking evidences of the wonderful mechanical aids which the Egyptians must have been acquainted with. Aristotle and Archimedes, of the same era, are the first authors about whom we have any proofs. Water mills are the oldest of mechanical inventions that have come down to us from the ancients. The science of mechanism is the basis, as we have been shown, of the profession of the machinist, the most beneficial and useful of all trade occupations. St. Joseph has several flourishing establishments in this line, the oldest of which is the Ambrose Manufacturing Company, established 1871 and organized in 1883. The original firm name was F. W. Ambrose, then Ambrose & Co., then Ambrose, Ford & Co., then Ambrose & Co., and finally, The Ambrose Manufacturing Co. The works consist of a spacious building, compactly built on an area of ground 93x289 feet. They are specially adapted in construction to the required purpose as will secure products almost flawless. The company has met with signal success and gained a trade of the most gratifying proportions. As manufacturers of architectural iron work and general iron and brass founders, their goods have a special reputation for strength, durability, economy and perfect working. Fifty hands are employed, many of them skilled artisans. The trade extends through the State and the

northwest. The product of the company's specialties will bear more than favorable comparison with that of any other establishment in the west. Closely identified with St. Joseph, The Ambrose Manufacturing Co. is deservedly awarded the highest consideration.

**Eugene H. Spratt,** County Sheriff.—Connected with the history of the elections of this district and county last November, no name is more prominent or bore with it so much éclat as that of Spratt. Mr. Spratt has always been one of Northwest Missouri's best known and



most popular young men; he is the youngest county official this term; he was born in Bloomington township, Buchanan county, 1858, was raised on a farm and is a farmer by education; he was deputy sheriff from 1878 to 1881, and has lived more or less in the city ever since, though he still has a large interest in farming in the southern part of the county; he is one of the most capable and efficient men that Buchanan county has ever had in any office, and is cut out for a sheriff; quick, active and fearless, he has at the same time a pleasant and affable manner; he is full of business, attends to his duties very promptly, and is well assisted by four smart deputies.

**Charles M. Thompson,** the well-known clerk of the United States Circuit and District Circuit Courts, and United States Commissioner, is a native of Virginia, and as a boy served as Q. M. sergeant in the 1st Virginia Regiment, in the Mexican war; he learned the trade of a printer at Martinsburg, Va., and came to Missouri and St. Joseph in 1849; he was variously engaged in all the printing houses and newspapers of the city, and has ever taken a leading part in public matters and is influential in political circles; he was city recorder from 1870 to 1875 and deputy circuit clerk six years; he was appointed to his present office in September last and has transacted its affairs most satisfactorily to bench, bar and people; he is an amiable and social gentleman, is a member of the Red Men and other orders,

**Samuel D. Cowan, Circuit Clerk.**—One of the most whole-souled and popular of St. Joseph's citizens, the oldest county officer and one of its most efficient servants, was born in Pulaski county, Ky., was educated at home and served as a lieutenant in the Mexican war. He came to Missouri in 1833 and commenced farming, and recently sold his beautiful place seven miles southeast of the city. He reached the necessary age making him eligible to draw a government pension the day the Mexican pension bill passed Congress. During the civil war he freighted in government service across the plains; he was twice elected county judge; he is now serving his third term in clerk's office, to which he was first elected in 1878; his duties call for the assistance of four experienced deputies, the office being one of the pleasantest in the court-house. Captain Cowan is quite a social factor and an important stay of Buchanan county.

**William E. Sherwood, County Attorney.**—Is one of the brilliant young men of Northwest Missouri, and does credit to the bar of this State; he was born in New Madrid county, attended the collegiate and law department of the State University, and after a course of five years graduated in 1876; he immediately came to St. Joseph, and by hard work and diligent attention to business soon built up a paying practice; he has gained just distinction as strong and clear in argument, inclining when fitting to forceful and brilliant oratory. He was elected prosecuting attorney for the county at the last election, and in prosecuting criminals has few equals. He was attorney for the city in 1884 and 1885; he is in law and literature extensively read; personally he is pleasant, sympathetic and genial, and an important aid to St. Joseph's standing and prosperity. He is one of those who has a bright future.

**T. N. Finch, Recorder.**—This office, one of the most important connected with county affairs, has been for the last six years filled by a man of competence and ability. T. N. Finch was born in Randolph county, North Carolina, and at an early age his family moved to Missouri and Buchanan county; he is thus one of our oldest and also one of our influential citizens. He was raised at farming, and continued at the same till appointed deputy county sheriff twelve years ago. He was six years in this office and then became recorder. He served in the Confederate army with Gates' regiment, chiefly in Mississippi and Alabama. He is quite an active society man; is a Mason, Odd Fellow, Red Man, A. O. U. W., etc. He is assisted in the multitudinous duties of the office by a corps of five skilled clerks, and during business hours is ever to be found at his post.

**Harry D. Bassett, County Assessor.**—The new assessor, who takes his seat in June, is one of Buchanan county's most active young men. Especially is he suited for work in public office entailing correctness, labor and experience, having served some fifteen years in the court house, as clerk in all the departments, latterly as deputy county clerk; he is a native

of Buchanan county, a painstaking gentleman, having many friends and is a most admirable choice for the position of assessor, being thoroughly acquainted with the value of property and every taxpayer in both city and country.

**Ulrich Schneider, Insurance, Office, 120 North Fifth Street.**—The question of insurance closely concerns all branches of business, and in relation to commercial credit is identified with the mercantile and commercial industries of every locality. Among the most prominent of St. Joseph's insurance agents is Ulrich Schneider. None have acquired a finer name for conscientiousness and judgment, which has placed him in an envied niche in that gallery of business integrity, which has made St. Joseph one of the greatest cities in the Union. Mr. Schneider, is a German by birth, came to this State in 1861, and was a long time in the County Clerk's office, where he became noted for his system, his method and his ability to see to every detail. In 1877 he started in insurance. He now has therein one of the largest patronages in the city. He represents the following well known companies, whose names are synonymous with honorable and reliable dealing throughout the world: American, Newark, N. J.; American, of Boston; Mercantile Fire and Marine, Boston; National, of Hartford, Conn.; Merchants, of Newark; Providence Washington, Providence, R. I.; Rochester German, Rochester, N. Y.; Scottish Union and National, Edinburgh; Union, of Philadelphia; Union, of California; London and Lancashire. He is prepared to take any amount of risk of any kind. He does mostly city business, but will also insure farm and country property. He is also notary public and holds several social offices of trust. He is director in the German-American Bank, and parties entrusting their affairs to him will find him pleasant and correct.

**Arena, Ghio & Co., Foreign and Domestic Fruits, 106 S. Third Street.**—Prominent among the names which give strength and importance to the city of St. Joseph as a great trade centre, is Arena, Ghio & Co., the well-known fruit jobbing house. The business was started by Anthony Arena, in 1880, who was joined by A. G. Ghio, who was many years in the business in Atchison until 1887. They have by energy, honesty, and close attention to their affairs, built up a large trade and are regarded as leaders in this market. They have three men traveling regularly, visiting the principal points in Kansas, Nebraska, and Missouri, besides which they have many customers through the entire west and northwest. They handle all kinds of foreign and domestic fruits, and in New Orleans are known as one of the largest importers of bananas, of which they make a specialty. They occupy at 106 S. Third Street, a spacious four-story building, 20x125 feet. They have rooms specially for storing bananas and other tropical fruits, keeping them fresh and nice in the hottest or coldest weather. They employ twelve hands and run two wagons for supplying their large local trade. They carry at all times a heavy stock and can fill the largest orders promptly. Messrs. Arena and Ghio are native



Italians, have traveled over the world, and know exactly in which countries the best fruits can be bought. They have at times introduced fruits and nuts into this market that were a novelty here. Mr. Arena has been sixteen years in America, and Mr. Ghio twenty-eight years. They are trustworthy, business-like gentlemen, stand well in mercantile circles, both locally and throughout the entire country. They never handle anything but the best, and their name has thus come to be accepted as the guarantee of what they ship.

**Chicago Lumber Company, B. F. Vreeland, Manager.**—The situation of St. Joseph with reference to the lumber trade of this section has given the city an importance in this branch of business exceeded by that of no other industry, and one which has added in a large measure to her commercial reputation. There are several firms engaged in the lumber business here, but by general acknowledgment one of the largest and most prominent, is the

country are employed here, who turn out the finest work which can be done, such as hardwood bank counters, pulpits, kneel posts, balusters, all descriptions of fine mantels, etc. This company have no less than 330 lumber yards scattered through the west, and St. Joseph claims one of the best. Ten to twenty hands are regularly employed, and over a quarter million dollars of business per annum, is done, wholesale and retail, principally through Missouri, Kansas and Nebraska, by the St. Joseph branch, who are in a position to meet all competition and make prices as low as the lowest.

**Thomas E. Wardell, miner, shipper and dealer in soft nut and lump coal, office and yard, southwest corner Sixth and Olive Streets, L. Cockburn, Manager.**—The mineral wealth of the State of Missouri is enormous, and there is no State in the Union where can be found more extensive or richer mining property.



widely known Chicago Lumber Company, whose office and main yard are conveniently located on the corner of Eighth and Felix Streets, with supply yard on corner of Eighth and Francis Streets, where a full line of all kinds of lumber and building material is kept, such as lath, shingles, sash, doors, blinds, mouldings, etc.; the celebrated "Marble Head Double Strength White Lime," of which the Chicago Lumber Company are sole manufacturers and owners, plaster, cement, hair, paint, building paper, etc. This company is, also, agent for the finest inside sliding blinds made, which can be seen at their office in working order, or catalogue and price-list of same will be sent upon application. The mention of this firm in lumber and building circles carries with it, for certain reasons, a prestige and confidence seldom enjoyed by any firm, and that is in a large degree from the pluck and business capabilities always shown by Mr. B. F. Vreeland, the manager, like the company which he represents. The headquarters of the Chicago Lumber Company, of which Mr. M. T. Greene is president, were established in 1856, at Thirty-fifth and Iron Streets, Chicago, Ill., where at the present time can be found the largest lumber yard in the United States, having constantly in pile upwards of fifty million feet of lumber, besides thirty million shingles and ten million lath. This company has the largest sash, door, blind and moulding factory in the United States. They also operate fourteen planers, flooring, moulding and casing machines, besides numerous circular, jig and scroll saws; in short, the appliances, etc., are all that is requisite in an establishment of the very first class. Quite a number of the most expert hand carvers in the

Among the leading and most important firms in the city of St. Joseph engaged in the mining and shipping of coal, is that of Mr. Thomas E. Wardell, established one year, whose office and yard may be found admirably located at the southwest corner of Sixth and Olive streets, whose operations are conducted upon such an extensive scale. Mr. Wardell is a miner, shipper and dealer in soft nut and lump coal, and does an immense business. He owns no less than 17,000 acres of the finest mining property in Macon county, Missouri, and is the son of the late widely known and much lamented Thomas Wardell. A very large number of men is required in the business. The mining of coal requires a large force, and altogether the varied interests of this plant make it a most important factor in the development of the mineral wealth of this section. The late Mr. Wardell, a native of England, was distinctly a pioneer in this work, and the leading spirit in developing the mineral wealth of this section of Missouri. The able and efficient manager of this firm is Mr. L. Cockburn, a native of Scotland, who resided in Canada from 1855, and came to the United States two and a half years ago. He has been in the general merchandise and grocery business for the last eighteen years, previous to his present occupation. He is, by the consent of all, a most genial and popular man, and has proved himself a most efficient manager, the success in this immediate neighborhood being chiefly due to his fine business qualifications. With such men at the helm, it is no wonder that the firm of Thomas E. Wardell is a credit to its management and an honor to St. Joseph and the State.

# KENNARD & MILLER,

## ★ TEA IMPORTERS,

### Clear Havana and Domestic Cigars,

MANUFACTURERS OF BAKING POWDER.

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**T**HE NAME OF KENNARD & MILLER is prominently and intimately associated with the idea of Fine Teas and Fine Cigars throughout the West. In several ways they have been pioneers in their line and have made many improvements and innovations on the old method of handling cigars and teas. They have been the means of raising the standard of the goods sold, and introducing brands and qualities formerly unknown in the West. They have in this manner built up a trade whose growth has been as wonderful as its basis has been broad and substantial. They may be considered as the successors of the Hicks-Miller Tea Company, and are known throughout the entire West from the Mississippi to the Pacific Ocean, including Texas on the south, and Dakota on the north. Every corner of this vast territory is regularly visited by their representatives, who number seventeen in all. The

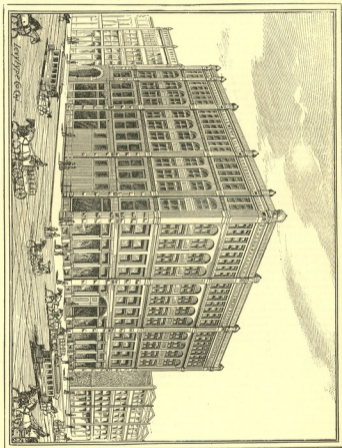


house imports tea direct. They are said to be the largest dealers in cigars in the State of Missouri, and their brands are to be found in every well appointed cigar store in the West, from a low grade Pennsylvania to a high grade imported. They are also manufacturers of Baking Powders, their brand of U. S. Standard, being guaranteed equal to any goods on the market. They occupy on Market Square a spacious three-story building, 40x140 feet, with basement. It is arranged and appointed with every convenience for handling goods expeditiously. They also do a large local business, for supplying which they have the neatest spring wagons in the city. Their business for 1888 showed an increase of thirty per cent. over that of 1887, and 1889 they expect will make a still better showing.

**NO. 104 S. SECOND ST.**

**Emery's.**—The opening of the Emery Department House marks the beginning of an era in the history of St. Joseph's trade. It is by far the greatest thing that has come to her since Joseph Robidoux built his wooden shanty on the Blacksnake Creek to carry on business

rank of cosmopolitan cities, and with an unerring stroke has killed and buried these old time conservative ideas which will hold back any city they have the misfortune to find root in. The house is a counterpart of the "Fairs" of St. Louis and Chicago, of Macy's of New



with the Indians. The retail trade of this town has been, comparative with her wholesale, insignificant; now, however, the great apartment house has given it a start and set an example which will no doubt be copied in many particulars; it has already placed St. Joseph in the

York, and Wannamaker's of Philadelphia. Few have not seen and none do not know of the benefits these stores have brought to their respective cities and society at large; they have been the making of the retail trade of these towns, and but for the last men-

tioned the Quaker City would have long since passed into the role of fourth rate towns to form a suburb of her greater rival on the Hudson. But for the Emery department house other cities in the Missouri Valley would have absorbed St. Joseph's retail business. It has saved her and the day is at hand when this much-maligned Missouri town will be the peer in retail as she is in the wholesale trade of the west. The house was opened on the evening of the 4th of March with suitable *clat*, commotion and bustle; every train arrived overloaded with eager buyers and sight-seers, and the streets in the neighborhood of the great building became almost impassable; interiorly the moving mass of well-dressed ladies, charming children and handsome men was a sight to behold and the accommodations, extensive and complete as they are, were indeed overtaxed. Starting well, this crowd has since little diminished, and every day the building presents the aspect of a fair, the success of the establishment having been thus far, up to the most sanguine expectations of its projector. The building is the largest retail structure of the city; it occupies a commanding and conspicuous position on the corner of Sixth and Edmond Streets, towering high over all its surrounding aspirants, as in its transactions it sells about as much as all the other retail stores in town put together. The structure is six stories, 120 feet square, and has a floor space of nearly 90,000 square feet. Every corner of this is used for some department or purpose; the stock runs about \$250,000 in value and includes everything from a "needle to an anchor" from a "calico kerchief to a white elephant"; the cloths and silks of the looms of Asia, Europe and America, workmanship of heathen handicraft and the products of the factories of all the civilized nations. The following are the leading departments: Dry goods, dress goods, notions, millinery, ribbons, ladies' cloaks and wraps, costumes and suits, men's and boys' clothing, hosiery, boots and shoes, hats and caps, carpets, furniture, upholstery, curtains, gents' furnishings, pictures and frames, stationery, books, fancy goods, trunks and valises, crockery and glassware, housefurnishings, toys, shawls, infants' wardrobes, wood and willow-ware, jewelry and silver plated ware, cutlery, light hardware, etc., etc. Ladies in going shopping now in St. Joseph, do not require to consider the weather, as any horse or electric car will take you to Emery's door, and when there you can profitably spend a whole day. The ladies' retiring room is furnished like a home parlor and has nice toilet rooms attached, all free. The main feature of this store is, however, the dollar and cents department. Mr. Emery purchases only from domestic manufacturers and foreign manufacturers' agents and buying in larger quantities than the average jobber, retails virtually at wholesale figures. Goods are sold strictly at one price for cash, everything being marked in plain figures. No difference is made between the families of millionaires or hod carriers, all alike receive the same unchanging courtesy and attention; if any one becomes dissatisfied in any manner with the goods bought the money will be

cheerfully refunded without question if the buyer will take the trouble to return them; any impoliteness or misstatements of employes will be at once corrected and damages made good as soon as reported to headquarters. The store has established a solid trade for 150 miles around St. Joseph, and already many from the Rocky Mountains, from the snow-clad plains of Dakota, the vales of New Mexico and the cotton fields of Texas, come here to make their large annual purchases, which they formerly made in Chicago and New York. The business, it is hardly necessary to say, is conducted on the most modern principles, and it is impossible for a buyer to be wronged out of one cent. The building is furnished with passenger and freight elevators, steam heat, electric bells, incandescent electric light, etc. For the convenience of out-of-town patrons, they have a system of depot checks and are responsible for all packages until delivered into the hands of the holder of the duplicate check at the depot, and the goods may remain in their care for days if the purchaser so desires, and will give date of her or his departure. The system of rebating to purchasers their railroad fare in proportion to the quantity of goods they buy, thus placing them on the basis of people resident in the city, was begun in Mr. Emery's old establishment and is continued in the new. The institution is a blessing to St. Joseph, a pillar in her material prosperity and a factor promotive of the comfort and happiness of the ladies and entire community of the Missouri Valley and the whole west.

**T. C. Roberts, Money Broker, 120 N. Fifth Street.**—This name is indelibly associated with the welfare and standing of St. Joseph. Mr. Roberts is a native of Tennessee, and came west to St. Joseph in 1863; in 1875, he moved out into Nebraska, where he carried on a large mercantile business for ten years, when he returned to his first love—the Queen City. He was several years engaged in real estate, advancing the city's welfare, and augmenting its capacity to meet the increasing population's requirements. Latterly he has given his time solely to loaning money. What he loans is entirely his own and thus having no other party to consult, he can accommodate borrowers at lowest rates of interest to any amount, and take as security any kind of property or note. Mr. Roberts gives his entire thought and attention to this business, is careful and exact in his transactions and has the pleasantest relations with his patrons and the general public.

**FRED. SCHEIBE,**  
**DRUGGIST,**  
Cor. North Third and Franklin Streets,  
**ST. JOSEPH, MISSOURI,**

Keeps a general stock of those goods generally kept in a good drug store, and may be relied on in putting up prescriptions with the greatest accuracy.

# Largest Bank in St. Joseph.

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UNITED STATES DEPOSITORY.



Paid up capital,	- - - - -	\$ 200,000
Surplus and undivided profits,	- - - - -	100,000
Assets,	- - - - -	2,000,000

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A. M. SAXTON, President.

A. KIRKPATRICK, Vice Pres.

J. W. McALISTER, Cashier.

S. C. WOODSON, Second Vice Pres.

R. D. DUNCAN, Ass't Cashier.

**Turner-Frazier Mercantile Co.,** Wholesale Grocers, Nos. 302, 304, 306 and 308 S. Third Street, corner of Charles.—There are several houses in this city that are thoroughly typical, not alone of the comprehensive growth and increasing importance of St. Joseph as the great supplying centre of the growing west, but whose career is a source of public pride, delineating as they do the general business enterprise and commercial sagacity of some of our leading citizens. Such a concern is the "Turner-Frazier Mercantile Company," wholesale grocers and

They have platform space where several cars can be loaded and unloaded at once, and on their sidetrack twenty cars can stand easily. The offices are also spacious and well appointed, a large and polished corps of clerks and stenographers being employed. The number of inside employés,—porters, clerks, and salesmen, is about forty. In its many years of existence, the company has built up a magnificent trade, extending throughout the entire west, including New Mexico, Texas, Utah, Colorado, Dakota, Nebraska, Kansas, Missouri, and Iowa. To meet the demands of this vast patronage, they keep on the road a large and experienced corps of salesmen, each of whom carries a full line of

samples and has his own customers who buy largely on the name of Turner-Frazier and the salesman's representations and judgment. We have delayed mentioning the various goods this company sells, as there is nothing handled by any grocery house in the United States they do not keep, and keep in large quantities. On the numerous floors and in the rooms of their spacious establishment will be found the edible products and preparations of every zone and country, necessities or luxuries used by civilized man, from the teas of Asia, the coffees of South America, through Havana and domestic cigars, European fruits and jellies, to the canned goods of our home factories, the butter and cheese of our Missouri farms, all we remark of best quality, at prices seldom duplicated elsewhere. In concluding, we would say that the house has withstood the varying mutations of financial



provision dealers. The business was founded in 1854, in Oregon, Mo., by R. E. Turner, who is still the head of the house. Mr. Turner's start was a highly honorable one, and the whole subsequent record of the house has sustained a marked reputation in that direction, a record reflected in the respectability and sobriety of their large corps of employés. In 1859, the partnership of Turner & Frazier was formed, who did business at Forest City till 1864, when they moved to St. Joseph, the style being Turner, Frazier & Co., till January 1st, 1887, when the present stock company was organized, both of the original founders of the business retiring somewhat from active participation in the daily routine of business, the management devolving upon J. H. West, the secretary and treasurer, and G. G. Parry, the vice-president—two as able men as conduct any mercantile concern. Messrs. Turner, Frazier & Co. first opened in St. Joseph on Fourth Street, between Edmund and Felix, in a house 20x125 feet; they later moved on Third Street, between Felix and Francis, into premises just twice as large. Six years later they completed the immense and substantial building they now occupy, which is one of the most conspicuous landmarks and ornaments of the lower or mercantile portion of the city. It is a handsome five-story structure, 80x130 feet, whose air of solidity betrays the solid worth and extensive ramifications of the company's operations. It is heated by steam throughout, has elevators for conveying freight from one floor to another and all conveniences for handling heavy goods with expedition.

cial and trade depressions and inflations; has always met its monetary obligations at the date of their presentation, and maintained a deserved reputation for unsullied integrity and polite treatment of its customers, eminently reflecting the lofty character and fine executive talent of its management. Mr. R. E. Turner, the president, takes a more active interest in banking than in groceries, since he has become president of the Merchants Bank of this city, and whose affairs he gives most of his time to; he is also president of the East St. Joseph Town Co., St. Joseph Electric Light & Power Co., St. Joseph Clearing House Association, and trustee of the Wm. Jewell College. He built, and for twenty years was president of the Citizens Street Railroad Co., the first street railway built west of St. Louis. He is a Virginian and came to Missouri when eight years old. Mr. Frazier is a native of Pennsylvania, and has also resided in Missouri since boyhood. Mr. G. G. Parry, the vice-president and principal buyer, is a native of Maysville, Ky., and was with the house five years before he became a partner in 1878. Mr. J. H. West, upon whose shoulders the financial care and charge of the office immediately rests, is a native Missourian and was reared in St. Joseph. He became a partner in 1880, having been with the house for seven years before. To our casual reader of this volume on St. Joseph, the wholesale metropolis of the west, we might feel disposed to offer an apology for this detailed description of St. Joseph's great grocery house, but to every one who takes pride in the great mercantile

institutions of our country, we trust and believe, that we have in this case at least, of the Turner-Frazier Mercantile Company, not been prosy or uninteresting.

**Wm. T. Keller, Designer and Lithographer, St. Joseph Steam Printing Co.**—His artistic designing and engraving is not surpassed in beauty or detail of execution; has spent a life time in lithography. He is a native of Prussia; went from school into a lithographic establishment, where, after spending three years, he came to the United States, settling in St. Louis; he was many years there in leading lithographic houses, also in Cincinnati, Philadelphia and Louisville; he took several diplomas for best drawing and painting at the St. Louis fairs. Mr. Keller is a born artist, and is prepared to execute any class of picture or design, in one or more colors, on stone (engraving or crayon) for cards, letter heads, bonds, etc. He also does considerable business in sketching portraits in oil, water color, pastille, pen and ink from life or photograph. His work in lithography is not surpassed anywhere; a fair sample of his medium work in engraving and crayon is to be seen on the covers of this book.

**Charles F. Strop, Attorney at Law, No. 424 Francis Street.**—This member of the St. Joseph bar is to the "manor born," and is a true type of the progressive, yet conservative and cultured Missourian. He was born and reared in St. Joseph, graduated from the legal department of the State University and also at the Columbia College Law School, N. Y. He was admitted and commenced practice in March, 1886. Being already well known, he found himself possessor of public confidence, and from a few clients his practice has rapidly grown in a manner flattering to his popularity and his knowledge of law. Mr. Strop is a student and a speaker, and becomes enthusiastic before a jury. He has been sought after for political honors, was once, indeed, nominated for the Legislature, but declined to run. He prefers to attend to his business, which now reaches into all the State and Federal courts, on both the civil and criminal docket.

**W. B. Norris, Attorney at Law, Room 7, Commercial Bank Building.**—Of the many prominent names which make up the strength of the Missouri bar is that of W. B. Norris, a native of Pennsylvania and graduate of the Dickinson College, Carlisle, Penn., and of the Columbian University, Washington, D. C. He was admitted in Washington, D. C., in 1886, where he practiced one year, and after came to St. Joseph. He has lived previously chiefly in Baltimore and Washington, and studied law in the latter place with Gen. Henkle. He belongs to the Omega Chapter of the Chi-Phi fraternity and to the legal fraternity of Phi-Delta-Phi, Marshal Chapter, Washington, D. C. He commands the confidence of the people and the respect of his law brethren, and is an acquisition to St. Joseph.

**California Wine Co., C. Niemann & Co., Proprietors, 621 Messanie Street.**—The climate of the west renders the use of stimulants necessary. The people of all countries, notably the south of France, Italy, Spain, the islands of the Mediterranean Archipelago are habitual users of wines. There is something in the enervating influence of the climate that requires the tonic effects of mild stimulation, and yet there is but little intemperance in those wine-drinking countries. The sub-acid properties of the grape are preserved in these wines and the blood is not heated by alcohol, but kept in a condition the better to withstand the climate. We read in ancient lore of the Falernian wine and the wine of Cyprus. In the palmy days of the Roman Empire, Horace, in his "Odes," and Ovid sang in praise of the generous inspiration of the luscious grape, and Byron and Moore, in later days, indited sonnets to its sovereignty. Good wine is vivifying, refreshing, healthfully stimulating—"to drink a little wine for thy stomach's sake and thy often infirmities"—but it must be the pure, unadulterated juice of the grape. St. Joseph has a concern dealing in pure wine, as well as strictly imported liquors and brandies, not bought through second hands, in the California Wine Co., established June, 15, 1887. From the start they have been successful, being enabled through their connections to obtain pure goods. The premises are most suitable for the business, having three stories and basement, and being 25x50 feet. The old saw comes in aptly here, "Good wine needs no bush," in reference to the California Wine Co. They are too well known to need commendation at our hands. They keep in stock champagnes, bordeaux, burgundies, sherries and ports, all of brands famed for purity and excellence. Pure California wines are a specialty of the house. They also handle Cognac brandies of special brands, and are sole agents for the renowned Anthony & Kuhn bottled beer. Conducting their business on the elevated plane of mercantile honor and practically conversant with it, C. Niemann & Co. have made their house a representative one.

**T. P. Woodson, Corn, Oats, etc., No. 908 Francis street.**—This business was established by the present proprietor only a year ago, and is regarded as representative. The stock includes corn, oats, baled hay, bran, chopped feed, etc. Mr. Woodson is a native of Missouri. He is a carpenter by trade, and employs one to twenty experienced assistants in this business and has nicely appointed shops adjoining the present establishment.

**S. A. Wheeler & Co., Dry Goods, etc., 2134 S. Sixth Street.**—Among the best dry goods, boots and shoes, and grocery houses is that of S. A. Wheeler & Co. The premises are 25x50 feet. The business was established July, 1887. Mr. Wheeler is well known for the fine quality of his goods and his bottom prices. He has been forty years in business, having spent many years of his life in Montgomery county.

# Townsend, Wyatt & Young

The Largest Distributors of

## DRY GOODS

AT RETAIL, IN ST. JOSEPH.

We import our own Silks, Novelties, Dress Goods, Linens, Hosiery, Embroideries and all other goods not supplied by our home markets, and buy all staples and goods of domestic manufacture direct from our home producers, so that our prices always represent the smallest possible advance above the actual cost of production consistent with the successful management of our immense business. We cordially invite the attention of close buyers, and everyone desiring to save money on Dry Goods, to our exceptionally low prices on all lines.

We handle a strictly first-class stock of goods. We have no room on our shelves or counters for "Cheap John" trash. The solid basis on which that immense structure—our business—rests, is A RELIABLE ARTICLE AT AN HONEST PRICE.

**TOWNSEND, WYATT & YOUNG,**

Fourth and Felix Sts.,

ST. JOSEPH, - MO.

**AUGUST E. AMBS,**

**Railroad Ticket Broker,**

**310 FRANCIS STREET.**

At the establishment of this Ticket Office do we note a step in the marked advancement of St. Joseph, and the benefit it has accorded to the community and to the traveling public.

MR. AMBS is an experienced broker, having been many years in the business in St. Louis. He opened in St. Joseph in June last, and his office has since been headquarters for all railroad inquiries. It is well located at 310 Francis Street, opposite the Pacific Hotel; he has also a branch office opposite the Union Depot. He is prepared to sell tickets to any part of the United States at reduced rates and checks baggage and secures sleeping berths.

MR. A. is a native of St. Louis and is the only ticket broker here. He is a member of the American Broker Association and guarantees all transactions. If you want any knowledge concerning railroad rates or railroad traveling call and see him, and you will find him a pleasant gentleman and a well posted ticket man.

SHOWERS BROS.

Real Estate Brokers

AND FINANCIAL AGENTS.

Collections Made. Titles Examined.

\*509 FRANCIS STREET\*

CARL WEIGEL,

President.

JOHN H. ROTH,

Sec'y and Treas.

The Weigel & Roth Furniture Co.,

DEALERS IN

FURNITURE & UPHOLSTERY

110, 112, 114 and 116 N. THIRD ST.

Large and Well Assorted Stock of Goods and

Lowest Prices.

Give Us a Call or Correspond With Us. YOU

WILL SAVE MONEY BY DOING SO.

The St. Joseph Iron Company

WHOLESALE

**IRON AND STEEL,**

Wagon and Carriage Hardware,

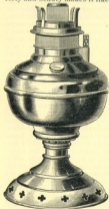
209 AND 211 SOUTH FOURTH STREET.



**R. Douglas & Co.,** China, Glass and Queensware, Kerosene Fixtures, etc., 110 and 112 South Third Street.—One of the interesting and im-



portant features of St. Joseph is its large and attractive stores filled with elegant goods, the products of the workshops of the world. One of such establishments we find at 110 and 112 South Third, the great china and glassware palace of R. Douglas & Co. This business is the outcome of twenty-eight years of energy and hard work, having been started in 1860 by Mr. Robert Douglas, who is still the mainstay of the firm. He first opened on Francis Street, and no one who then knew his unassuming premises there could have foreseen in them the precursor of the magnificent institution of today. He later moved on Fourth Street, then on Third in the block above, and in 1882 came into the present location. Here they have a spacious four-story building 40 feet front, and running from Third Street through to Market Square. Its various floors are stocked to repletion with every known thing in this line. These may be classed under the heads of china, glassware, queensware, kerosene fixtures, plated ware, cutlery, table ware, lamps and lamp goods, etc. The array on the first or retail floor in its attractiveness, display, variety and beauty makes it like an Arabian Nights palace, and when it is lit up of an evening it is one of the sights of the city. The stock runs in value about \$125,000 and from it are supplied the leading retail stores of the west.



Through Missouri, Iowa, Kansas and Nebraska and across the Rocky Mountains the name of Douglas is a familiar one in connection with the crockery trade. They keep regularly in this territory ten experienced traveling men. In the house they employ some twenty-five clerks, porters, salesmen and stenographers. They do an annual business of over half a million dollars. The building is well arranged and has a west entrance on Market

Square—109 and 111. Mr. Robert Douglas, the senior partner of this firm, is one of St. Joseph's most trusted men. He is a Scotchman by birth and traveled all over the world before he settled in America and St. Joseph. He has made himself by honorable and square dealing. George Cooke, the junior partner, is also a capable man of business and went into queensware in 1883 under the firm name of George Cooke & Co. and built up a large trade.

On the 1st of January, 1889, he consolidated his immense stock with R. G. Douglas & Co. in the Third Street establishment. The institution bears a name for liberal treatment of customers, and is always introducing the latest novelties and selling staple goods at prices lower than competitors are offering them.

They also operate an establishment at 1317 to 1323 Curtis Street, Denver, Col., carrying an equally fine and varied stock as at St. Joseph, and from which their far western trade is supplied.



**John M. Armstrong,** Manufacturer of Pure Spices, Baking Powder, Roasted Coffee, Etc., 413 Edmond Street.—In no other articles is adulteration carried to such an extent as that of coffee and spices; therefore is it pleasant to note an institution whose reputation for pure goods is above suspicion. Mr. Armstrong was many years in the grocery business, and eight years ago embarked in his present line. At 413 Edmond he occupies a substantial building. His coffee roasters have a capacity for 5,000 pounds daily, and have a special arrangement for getting rid of the stones which necessarily occur in all our coffee. The recognition of this fact, indeed, has mainly tended to make his coffee a favorite in families. His pure spices have also gained a standard reputation, as well as his baking powder, favoring extracts, yeast cakes, blacing, etc. His son, T. E., and Charles T. Minturn travel throughout these four surrounding States, where his trade-mark, "Armstrong Brand," is a familiar ornament of the leading grocery stores. Mr. Schramm attends to the books. At home he gives employment to eight men.

Mr. A. was born in Pennsylvania, raised in Illinois, and served in the army in "Merrill's Horse" (2d Missouri Cavalry). He came to St. Joseph in 1861 and started in the grocery business in 1866. He has taken a constant interest in the welfare of the public and was a member of the St. Joseph Public School Board four years.

**Mokaska Manufacturing Company,** Corner Fourth and Paice Streets.—A gratifying example of successful and ably conducted home industries is afforded by the Mokaska Manufacturing Company, organized four years. The works are extensive, comprising four stories and basement 30x100 feet in dimensions. This company manufactures on a large scale the finest roasted coffee, spices and baking powder. They put up a dozen leading brands of their celebrated coffees, their scope of territory being enormous, extending through Missouri, Kansas, Nebraska, Colorado and Iowa. Their specialty, however, is the widely-renowned "Mokaska" coffee. One hundred hands are regularly employed. The factory is a triumph of modern skill, being equipped with the latest improved machinery and appliances and being fitted throughout with the electric light, which they were the first to have in the city, this being but one instance of the grand enterprise always exhibited by the company. The president and vice-president of the company are too well known in this city to write of in this brief sketch. The secretary and treasurer is Mr. Newton Andrews, a native of Pennsylvania, formerly well known as cashier of the Nave & McCord Mercantile Company. The success of the Mokaska Manufacturing Company in this section is largely due to the fine business capabilities and management displayed by this rising gentleman from the moment he has been associated with it, there being no one more esteemed and generally respected in the community.

**I. T. Hopper,** Plumbing, Gas Fitting, Steam Warming and Ventilating Apparatus, 723 Edmund Street, corner Eighth Street.—With increasing wealth and taste, the offspring of prosperity, more attention is being bestowed on the interiors of mansions, public buildings, and stores, and in no one particular branch has this been more manifest than in sanitary arrangements, gas fixtures and their attendant requisite workmanship. Mr. I. T. Hopper has been established since 1884 in his present location, 723 Edmund Street, corner Eighth (being the successor to Messrs. Hopper & Powers), where he carries a fine stock of fixtures and employs an adequate force of plumbers and fitters. He makes a specialty of plumbing and steam heating. His store measures 20x110 feet. He is a native of New York and an Odd Fellow, and came to St. Joseph in December, 1868. He has always been in this business. Estimates are furnished on application for private dwellings, public buildings, etc. Bringing to bear many years of experience and thorough business habits, he has made his house one of the most substantial and reliable in the city.

**Smith, Gillett & Co.,** Railroad Contractors.—This firm was established on the 15th of June, 1888, and their success renders them deserving of the highest recommendation. They are extensive railroad contractors. Their name is well known throughout the United States and especially in the State of Kansas, where they were located before settling in business here, as having constructed many important railroads. The members of the firm are Messrs. G. C. Smith, of this city, and F. L. Gillett and A. McCallum, of Minneapolis, Minn. Mr. Smith is a Mason, an Odd Fellow and a K. P. Mr. Gillett is a Freemason, being a member of the Minneapolis Lodge No. 19, St. John's R. A. C., No. 9, and Zion Commandery, No. 2, of Minneapolis, Minn. He has been in the business fifteen years. Mr. McCallum is also a Mason. Energetic, reliable, conducting their business on the most elevated plane of mercantile honor and practically conversant with it in all its details, their firm has become the representative one in its line in this section.

**Wm. H. Floyd & Son,** Wholesale Flour Merchants, 218 South Second.—This name is honorably connected with the prosperity and happiness of St. Joseph, and is intimately associated with the idea of fine flour.

Mr. Floyd, senior, who was a native of Massachusetts, came west in 1857 and in 1863 commenced this business, which for years has been one of the strongest houses in the west. He died last March, the business being since managed by his son, Wm. H., Jr., who has been partner in the house since 1884. The firm occupies, on South Second, a three-story building 20x100 feet, with basement; it extends to the railroad, where it has ample platform space for receiving goods. They handle exclusively flour, their brands being found in every grocery store in the city and vicinity. Their "Volunteer" high patent is considered the best of this grade sold in St. Joseph; Carter, Shepard & Co.'s (Hannibal) "Eagle," a straight family, they have been selling twenty years. Among their many other choice brands we notice their old reliable "Riverside Mills" and "Blue Valley," Washburn's "Superlative" and Pillsbury's "Best," Page, Norton & Co.'s (Topeka) "White Leaf" and "Buffalo," Perry Hutchenson's (Maryville, Kan.) "Best," Houghtelen & McDowell's (Fairbury, Neb.) "A1." They use two floors of their premises for general storage—merchandise and household goods—at low rates. They have two of the finest teams always at work delivering to their numerous patrons in all parts of town. Mr. Floyd is ever to be found in his comfortable office attending to business in that manner which betrays the refinement of the gentleman. He is also a native of the Bay State; he graduated from the Polytechnic at Troy, N. Y., and for ten years followed the profession of civil engineering. His father's failing health called him into the flour business. The goods he sells have for further recommendation a test of a quarter of a century and the invoice of Wm. H. Floyd & Son.

**Schuster, Hax & Co., Bankers.**—The best security is, after all, individual integrity and personal responsibility, for however strict laws have been made it has too often been shown that some one has turned out sharp enough to beat them. In the present national banking system, where the government is supposed to protect the public's interests, even we have seen that a bank's success depends on the standing and integrity of its officers, and that bank-failures occur solely on account of their individual dishonesty. So-called private banks, though comparatively few, are yet the proudest diadem in the circle of commercial relations and one of the strongest buttresses of social happiness. They are unrestricted, like national, state or government banks, in their manner of doing business and their operations rest entirely on the judgment of their partners and officials. They can loan money, receive deposits, pay and receive payment for interest, make collections and in every way satisfy the public easier than institutions which are bound down by laws. The largest banks in the world to-day are private concerns and the in-



dividual loaner is and has always been the principal lubricator of the engines of commerce. As a striking example of this summary, we note the great St. Joseph private bank, Schuster, Hax & Co., the names of whose individual partners have for years been synonyms of integrity, wealth and judgment. The five gentlemen composing it have been the makers of their own fortunes, have for years stood at the very top of St. Joseph's financial interests and have a national reputation for their conservatism. In 1877 they combined in their present partnership, succeeding the old Colhoun bank, which had been doing business here thirty years. Since then their success has been nothing less than phenomenal and the institution to-day ranks with the oldest public banks in the city, holding the people's confidence equal to any. Their deposits run from one and one-quarter to one and one-half millions, equal to the individual and United States deposits of competitors, who are constituted government depositories. They are the largest private bankers in the State of Missouri. Their capital is \$50,000, surplus \$55,000. The building they occupy on the corner of Third and Felix, in the very centre of both the wholesale and retail business of the city, betrays by its outside and inside appearance the high stand-

ing of the establishment and the vast extent of its operations. It gives employment to twelve clerks. The business is under the immediate direction of S. A. Walker, cashier, and John Colhoun, the vice-president. Mr. Walker is one of the most capable, practical banking men in the west, and is thoroughly familiar with the people and their manners. He was ten years banking in Kansas, and has been cashier here since 1882. He is treasurer of the Santa Fé, Grand Island, and Hannibal & St. Joseph Railroads. Mr. Colhoun is a Virginian by birth and has been banking in St. Joseph forty years. Mr. A. N. Schuster, the president, is head of A. N. Schuster & Co., noticed in detail in our work, as well as the Louis Hax Furniture Company, of which Louis Hax, the second partner, is president. Mr. James N. Burnes, the fifth partner to be mentioned, is the recently deceased Congressman from this district. These gentlemen are individually worth over \$2,000,000, control probably ten times that amount and are all liable for the bank's debts. No institution does more honor to the banking world or more stoutly and solidly sustains that standing and integrity for which the Queen City of the Missouri Valley is famed than Schuster, Hax & Co.

**P. V. Wise, General Insurance and Real Estate Agency,** 415 Francis Street.—The name of Wise has been long identified with the insurance interests of the west. His experience dates back to 1855, when in April he opened an office in Prescott, Wis. He started with the *Etna* and soon added other companies. When the war broke out he enlisted in the 1st Wisconsin. In 1869 he came to St. Joseph. In insurance he represents the New Hampshire, N. H.; Bowery, Pacific, Mutual Life and Germania, of New York; the Amazon and the Enterprise, of Ohio; Lloyd's Plate Glass Insurance Company and the Employers Accident Insurance Company. With these he is prepared to take any risk against fire, tornado, cyclone, accident or death, the best recommendation for his companies being that P. V. Wise is their agent. His business extends throughout Northwest Missouri, Kansas, Nebraska and Iowa, where he has several local agents. His patronage in St. Joseph is so large that employment of a special city agent is necessary. Mr. Wise is considered one of the most competent insurance adjusters in the country. He is a native of Kentucky and as a youth spent several years in California, where he has a good ranch. He was admitted to the bar at Lancaster, Grant county, Wis., in 1853, and was district attorney at Prescott. He has occupied his office on Francis Street since 1881. It is one of the most unique sights of St. Joseph, and the various emblems of wisdom and originality displayed on its walls are as valuable as an encyclopedia would be. The central figure, Mr. Wise himself, is the essence of geniality, and no one has seen St. Joseph till he has imbibed some of the many pearls of wisdom that he is in the habit of gratuitously imparting.

In real estate he has both residence and business property for sale, exchange and rent. He is a member of several social orders.

**Baldwin & Co., Wholesale Jewelers, 318 Francis Street.**—In reviewing the industries of any city, we not unfrequently meet houses which have been so long established as to have become an essential part of the city itself. In the front rank of such in Missouri stands the well known jewelry house of Baldwin & Co., of St. Joseph. It dates back to 1853, when it was started by C. E. Baldwin, and has been under the present management three years. They do a heavy trade with dealers and country merchants throughout Missouri, Kansas, Nebraska and Iowa, traveling three men on the road. Their store is well located at 315 Francis Street, and is provided with five large safes besides shelves and show cases for the larger goods. They carry a stock of over \$80,000 worth of jewelry, solid and plated, the handiwork of the workshops of the world. Hundreds of different patterns of American and European watches, Swiss and domestic clocks, also solid silver and plated ware; they carry a heavy stock of fine diamonds, loose and mounted, in endless variety. Intimately connected with the factories in this and foreign countries, they obtain the latest novelties as they are invented, and their unlimited capital and credit enables them to offer best inducements to customers. The gentlemen owning this business come of a jeweler's family for generations back. Mr. J. W. Baldwin is a resident of Columbus, Ohio. Mr. C. H. Seaman, the resident partner here, has been in the business all his life and has acquired a knowledge of it second to none. This house, by its correct representation, has been most successful in acquiring the confidence of the trade, and we but reflect public sentiment in saying whoever may form commercial relations with the great St. Joseph dealers in gold, silver, and diamonds, will realize the polish, skill, integrity and promptness characterizing them in all their transactions.

**Donovan & Son, Real Estate Agents, 413 Francis Street.**—In that proud series of names which have made St. Joseph one of the greatest cities of our continent, that of Donovan holds a leading place. Mr. John Donovan, Sr., is a native of Maryland. He was admitted to the bar in that State, where he did quite an extensive practice. He was register of wills in his native county from 1851 to 1856. He came west to St. Joseph in 1868, and in these twenty years there has probably not been cast upon his name a depreciative epithet by one of her citizens. He was many years the right-of-way man for the Kansas City Railroad. He is general agent for several estates. His son, John Donovan, Jr., amply sustains the family name, and in the direction of enterprise and energy has augmented it in a remarkable degree. He is president of the German-American Bank, superintendent of the Stock Yards, one of the police commissioners, etc. In real estate they do a large, solid and conservative business: buy and sell all manner of property, improved and unimproved, on commission, negotiate loans, rent, collect, etc., and command public confidence in a marked degree.

**G. W. Marlow & Co., Boots and Shoes, 411 Felix Street.**—A picture of the shoe trade of St. Joseph, would be incomplete without a space on the canvas being brightened by the halo surrounding the name of Marlow. Mr. Marlow started business here in 1868, under the firm name of Collins & Marlow. He was later many years alone. From August, 1885, until August, 1888, the house was known as Marlow & Brewster, and in this latter month the present style, G. W. Marlow & Co., was adopted. Mr. M. first did business on Market Square, then was between Third and Fourth, and in March, 1884, moved into his present location. Here they occupy three floors 125 feet deep. The first floor is the selling department. The upper floor is devoted to duplicate stock. This runs in value about \$18,000 or \$20,000, and there is nothing in the line of boots and shoes of any size or style manufactured in this or in European countries not to be found here, from the most expensive Parisian goods to the heaviest plowboy's shoe. The business employs five clerks, each skilled in his separate department. Mr. Marlow is a native Virginian, came west in 1861 to Kentucky, and came to St. Joseph from Indiana. He has never mortgaged and only gave one note in his life. He has paid cash and discounted his bills from the first and has acquired a large fortune. He seeks that ease which is a just desert to every one who has worked hard and honorably. His two young partners, J. P. Mueller and Geo. W. Tollin, were formerly his clerks and brought up in the house. They are young men of good business experience, progressive in their ideas, and well understand how to suit the desires and whims of those seeking a neat and well-fitting shoe.

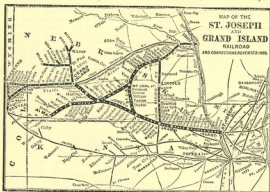
**J. F. Heschong & Sons, Artistic Wall Paper, 515 Edmond, between Fifth and Sixth Streets.**—Among the well-conducted business enterprises of this city is that of J. F. Heschong & Sons. They do a large business in artistic wall paper and keep a better and larger supply of this than any other in the city. Their line of goods is of the best and sold at moderate prices.

The firm of J. F. Heschong & Sons was established in 1882. The premises, 24x40 feet, with a molding room 15 feet square in the rear, are conveniently located at No. 515 Edmond Street, and are supplied with all requisite facilities. A large, practical force of skilled hands is employed in the execution of the superior decorative work, for which the establishment is noted.

Mr. J. F. Heschong, the senior member of the firm, was born in Germany and has been a resident of this city since 1857. His sons, Messrs. G. A. and William A. Heschong, are natives of St. Joseph, the former being a "Red Man" and a member of the Bavarian Society. They are skillful exponents of the decorative art. This house is an honorable and wide-awake one, and occupies a position to which it is entitled by force of an enlightened business policy and those principles of fairness and integrity without which no business can succeed.

**St. Joseph & Grand Island Railroad.**—In connection with the history of St. Joseph, the Grand Island Railroad forms an interesting feature. The road is the pioneer line and was the first to run out of this city in any direction; it is the only railroad that St. Joseph capital has had a hand in building. In 1857, the Marysville, Palmetto & Roseport Railroad Company commenced building west from Elwood (opposite St. Joseph) and reached Marysville in 1860. In 1862, the name was changed to St. Joseph & Denver City; the Northern Kansas Railroad Company was formed to build from Marysville to the Nebraska line and was absorbed by the St. Joseph & Denver, in 1866; the entire road was opened to Hastings, Neb., in 1872; the property was placed in the hands of a receiver in 1874, and was foreclosed the following year to the mortgagees. Two companies, the St. Joseph & Pacific and the Kansas & Nebraska, were then formed, and in 1877 consolidated under the name of St. Joseph & Western Rail-

road; St. Joseph buys most of these products grown along this road. It has the best terminal facilities, both freight and passenger in St. Joseph, and also at Grand Island, where it connects with all trains on the Union Pacific; it has a great deal of new passenger cars and general rolling stock, and though it does not compare in mileage to other great western systems, it does the railroad world credit in its enterprise and progressive management. Chas. F. Adams, of Boston, is chairman, and James H. Benedict, of New York, president. The general manager, E. McNeil, has recently come with the road and is a valuable addition to the west; he was born in Macon, Ga., graduated from West Point, 1880; in the same year he was appointed assistant superintendent of the Shepang Railroad, in Connecticut; for four years he was superintendent of the same, and in 1885 was appointed general superintendent of the Hartford & Connecticut Western Railroad; in 1887, he was elected president of the Shepang and of the Litchfield & Northern; he was serving as a member of the Legislature, when he resigned to take charge of the Grand Island, first of December, 1888. W. P. Robinson, Jr., general freight and passenger agent, is of a railroad family; his father was for many years gen'l freight agent of the Hannibal & St. Joseph; Mr. R. is a native of Missouri (Hannibal); he was for several years contracting agent for the Chicago & Atlantic, in Chicago; he was then resident in New York, as east-



E. McNEIL, General Manager. W. P. ROBINSON, Jr., G. F. & P. A.

road. The Hastings & Grand Island Railroad was opened in 1879, and purchased by the St. Joseph & Western, in 1880. From February, 1880, to January, 1884, the road was operated by the Union Pacific; in 1885, it was sold to a committee of bondholders and the name, St. Joseph & Grand Island was adopted. The road has since been conducted on an independent and paying basis. The line from Fairbury to Stromsburg and from McCool Junction to Alma, known as the Kansas City & Omaha Railroad, was opened in June, 1886. On the 1st of November, 1888, they acquired that part of the branch of the Union Pacific Railway between Stromsburg and Valparaiso—fifty-three miles. They thus run through solid trains from Alma to Lincoln; the main line being from St. Joseph to Grand Island, 252 miles; total mileage with branches, 507 miles. The road is a useful one to this city and is every year opening up new territory to her. It runs through the finest corn and hog country on

ern agent of the St. Louis & San Francisco Railroad; he returned to Chicago as western agent of the Erie Dispatch, and on the first of September came with the Grand Island. He is well seconded in the passenger department by F. T. Leshar, who has been eleven years with railroads; he is a native of Pennsylvania, and came west from Detroit. Was several years with the Union Pacific and now three years with the Grand Island. The road is very popular in this city and section; it is the line to Sabetha, Seneca, Fairbury, Hastings, York, Sutton, Alma, Fairmont, Minden, etc.; it runs free chair cars on day and pullmans on night trains. Makes close connections with Union Pacific Railway at Grand Island for Denver and all points west and northwest.

**McLoughlin Bros. Tea Co.,** Corner Seventh and Felix.—The enterprising character of our dealers in teas and coffees will bear comparison with the most flourishing markets, and as a source of supply for home and table or for city and country, the facilities of our leading merchants in this line find an appreciation of their enterprise in liberal and growing patronage. Enjoying a growing city and country trade, the McLoughlin Bros. Tea Company—established the 1st of June, 1888, successors to the Barker & McLoughlin Tea Company—has secured an enviable popularity by the uniform excellence of goods and the full and complete stock at all times carried.

The premises are admirably located corner Seventh and Felix Streets, and consist of a two-story brick building 20x40 feet, where a large business is transacted in the finest teas, coffees, spices, baking powder, etc. Special care is taken for the prompt delivery of all goods.

Mr. P. L. McLoughlin, the senior member of the firm, is a native of this State, while his brother, Mr. H. H. McLoughlin, was born in St. Joseph. They commenced the study of their trade early in life and have obtained a thorough knowledge of all its details.

**The Pacific, Irwin & Bailey, Proprietors;** Charles F. Bailey, Manager.—There is nothing adds so much to the prestige of a city in the estimation of a stranger as first-class hotel accommodations. First among these of St. Joseph comes the old and familiar Pacific, which has recently undergone a great change, being remodeled and refurnished throughout its entire extent, so that for comfort and elegance it is surpassed by few hotels in the west.



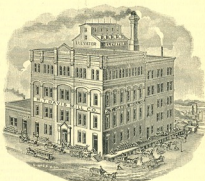
The location is the most eligible in the city, on the corner of Third and Francis, in close proximity to the wholesale and retail houses and accessible by street railroads and electric cars from all parts of the town. The building is a conspicuous brick structure 100x140 feet, four stories high. The office, fifty feet square, with beautifully tiled floor, and an abundance of easy chairs is the finest in this country. From it open off handsomely appointed barber shops, bath rooms, ticket office, toilet rooms, reading and writing rooms, etc. The halls of the hotel are carpeted with best Brussels and Wilton goods, so likewise many of the rooms. These latter have the most modern furniture, heavy

oak, fine spring beds, and every convenience to add to the ease and comfort of the inmates. The larger rooms are given to commercial men, who can use the same also for exhibiting samples, at the ordinary rates. Opening off the spacious corridors on the second floor are numerous separate ladies' and smoking parlors, furnished with the most luxurious rockers, chairs, sofas, tables, etc. The lobbies throughout the entire house are wide and greatly assist in the general ventilation, which is perfect. The dining room is another attraction of the house; it is 35x60 feet, is papered, painted and ornamented with chaste designs, and from its lofty ceiling hang large crystal chandeliers sparkling with a thousand jets. Here we might say the cuisine is attended to by experienced cooks; the menu at breakfast, dinner, and supper, presents an array of the luxuries of every clime, and that the kitchen is superintended by Mr. Bailey, the proprietor himself. The house has eighty-five sleeping rooms, and can accommodate over 100 persons. It is heated thoroughly by steam; the office and halls are lit by electricity. The help is efficient and polite, and the running of the whole establishment leaves nothing to be desired. Messrs. Irwin & Bailey, its proprietors, took the hotel on the first of June last, since when its popularity has wonderfully increased. Mr. Irwin resides in Kansas City, and made his fortune dealing in cattle. Mr. Bailey, who gives his undivided attention to the management, has spent many years in the business, both East and West. He is a prince among hotel men, is naturally suited and adapted for it; he keeps his help constantly under supervision, and sees that guests are properly cared for. The hotel runs a bus regularly to every train, and arrivals do well to take it, knowing it will carry them where every comfort known to a civilized people is to be had in abundance.

**Dr. J. Francis Smith, Real Estate, 719 Edmond Street.**—The magnitude of the real estate interests in this city and the incessant activity in the market have enlisted the services of many of our most responsible men, and among the number is Dr. J. Francis Smith. The business was established in 1840 by his father, and is the oldest real estate business in the city. He is a native of St. Joseph and is well known as being the largest individual land owner in the city. He is, too, a notary public and conveyancer. The Doctor graduated at the Philadelphia Jefferson Medical College, but does not practice at the present time. All the property he handles is his own, and therefore can be bought direct from him. He has the finest property, located chiefly in South St. Joseph, but also has business and residence property in all parts of town; in addition, he has farm lands. An unquestioned integrity has ever distinguished Dr. Smith, and those entrusting their interests to him may rest assured they will receive the most prompt and careful attention. Identified with the city from its earliest days, he is a recognized authority as to present and prospective values, and counts among his customers many of our principal investors and property holders.

**R. T. Davis Mill Company.**

When a grain of wheat is cut across the middle and examined under a glass, the central parts are found to be composed of a white substance; if the grain is dry this interior readily becomes a pearly powder. Near the outside of the kernel the texture is more compact and at the surface it becomes horny. This added firmness is produced by the increasing quantity of gluten, as the analysis advances from center to circumference. Understanding this structure of the grain, it has been the object of the miller to separate the various parts so as to get different grades of flour. It is the gluten which gives flour its strongest property, and it is in the nice separation of this constituent that the roller process excels. As one of the finest examples of the application of this process and machinery generally to the manufacture of fine flour, the Davis Mill, of St. Joseph, commands detailed mention. The mill, like many of the greatest manufacturing institutions of our country, is the outcome of a single brain, and the magnificent establishment we see is the result of the constant endeavor of one individual. Mr. Davis started in St. Joseph, in 1868, in what was long known as the Old City Mill; the capacity was then sixty barrels, which was later increased to 100. The style of the firm was R. T. Davis & Co. In 1883 he incorporated the R. T. Davis Mill Co., erected the establishment, the largest on the Missouri river. The capacity was then 400 barrels. In 1886, this was increased to 800. The



receipt and shipment, both by land and water, makes this one of the busiest corners of the city. The mill pays out more money in this section of the country than any other concern, and pays more in railroad freight than any three houses in the city combined. The building is a decided ornament to the city. It has every device known to milling science, and is up with and ahead of the times. The system is full roller. The rollers were made by Nordeck & Moorsman, of Indianapolis, the other parts of the plant being likewise from the best makers. The elevator has a capacity for 150,000 bushels; the wheat is selected with a special view to making of fine grades of flour. The main engine, 300-horse power, drives the mill only; a smaller one, used for driving elevator, cleaning machinery and the dynamo, is eighty-horse power. Their two high grade flours, Royal Patent No. 10, and High Patent No. 1, have obtained an unrivaled reputation, and are regarded as the standard in many States. The Davis "Straight Patent" Blue D, and Red F, are fine medium flours, while  $\frac{1}{2}$  Patent, Lion and Upride (low grade) command likewise an increasing sale. The business gives employment to fifty-eight men, experienced in their separate branches, the heads to each department of the mill having acquired their knowledge by the most studious and searching habits and have grown gray in solving the problem to excel in making flour. Four salesmen travel regularly, and are yearly placing the famous Davis flour further and further from home. It is now sold all over Kansas and Nebraska, into Colorado, Dakota and Iowa, south through Tennessee, Georgia and Alabama and the Carolinas, and is even entering into Texas. The local trade necessitates the service of four wagons, and here we might say there is scarcely a grocery store in the city and vicinity where the Davis brands of flour are not conspicuously displayed for sale, which home consumption is the strongest endorsement the flour could have. Mr. R. T. Davis, who is not only the largest miller in the west, but one of the best known gentlemen in Missouri, was born and reared in



mill building is 120x140 feet, five stories. It is located on the river beside the wharves and railroads, having ample platform space where, at all hours of the day, the constant bustle of

Buchanan County, and was brought up a farmer; he afterwards made considerable money raising stock. He first made flour at the Union Mill, in Platte County, which mill he sold to take the City Mills in St. Joseph. He has since taken a leading part in this city, and is to be found in the front in every public measure. He served as county collector two terms, and was elected to represent Buchanan in the State Senate, in 1883. He has since had his attention confined to the vastly increased extent of his manufacturing interests. He is one of the oldest members, and at present an active director in the Board of Trade. He is president of the Immigration Society of Northwest Missouri, made up of representatives from nineteen counties. Mr. Davis is also an active K. T., Mason and a member of other organizations; gives tone to St. Joseph, and is a bulwark of her solidity and standing. He is well assisted in the mill by his son, R. M. Davis, as secretary. The R. T. Davis Mill Company's wonderful success may be attributed to its making the finest flour in the market, by sustaining the uniformity of its brands, by offering customers the best terms, by reason of its large capital, and by treating every one who has business relations with it in a courteous and proper manner.

**Eckel & Mann, Architects, 408 Felix.**—The majestic growth of the metropolis of the Missouri Valley has been upon a scale commensurate with the immigration which has taken place in this western country. St. Joseph is the best built American city of its size, and the credit for this is due almost entirely to the members of the architectural profession, at the head of which is the old established firm of Eckel & Mann. Mr. Eckel has been in St. Joseph since 1870. In 1880 he was joined by Mr. Mann. During these years their fame has extended over several States, and some of the handsomest buildings in Missouri, Kansas and Nebraska testify to their skill and knowledge of their business. Among these we may mention the Court House at Council Bluffs, generally acknowledged to be the finest of its kind in the west. They have erected the principal buildings in St. Joseph. They occupy a spacious floor up stairs at 408 Felix Street. Its various offices and draughting rooms present while the sun shines a busy aspect, their business necessitating the employment of seven draughtsmen. Messrs. E. J. Eckel and George R. Mann, the individual architects themselves, are among the most experienced in the country. The first is a native of Strassburg, is a graduate of the Ecole des Beaux Arts of Paris, and came to the United States in 1868. Mr. Mann is from Goschen, Ind. He is a graduate of the Massachusetts Institute of Technology at Boston. Messrs. Eckel & Mann's natural talents, developed by the best training, gives them a well deserved prominence in their particular line, while their anxiety to please in every particular has made them esteemed and respected as gentlemen.

**St. Joseph Loan & Trust Company.**—The loaning of money on good security at reasonable rates of interest is the best lubricator known with which to oil the wheels of the

engine of trade, and its successful prosecution is the base on which the welfare of society rests. The St. Joseph Loan & Trust Company, one of the best known concerns in this line in the west, is one of the strongest financial institutions making up our city's proverbial solidity. Commencing in July, 1887, on an authorized capital of \$400,000, \$100,000 of which was paid in, it has enjoyed a most prosperous career. Its transactions now run about \$100,000 a month. The interest on its loans has been promptly paid. Every individual or corporation that has purchased loans from them still continues to do so. The company up to the present has placed its loans upon first mortgages on choice farms in Eastern and Central Kansas, Southern Nebraska and Western Missouri, the finest agricultural section of the Union. They loan entirely on improved real estate security, generally for five to seven years. The eastern demand for its loans has kept steadily increasing. The company is vigilant and careful in selecting its investments; it guarantees all loans it makes for investors. In every county they are doing business they have an old resident and reliable agent thoroughly posted on his locality; besides, before a loan is made a special examiner (at a fixed salary and in no way interested in the loans) is sent to personally examine the security and investigate the character of the applicant. The company takes full charge of the loans after they are made, relieving the investor from further trouble. The amount they loan on property is about one-third of its fair present value, never more than two-fifths. The officers and directors of this company stand in the very front rank of finance in the west. They are men of honor, wealth and judgment, and all old residents of St. Joseph and this section, W. D. B. Motter, president; Louis Hax, vice-president; S. A. Walker, treasurer; W. W. Mitchell, secretary. A. N. Schuster and Winslow Judson. W. W. Mitchell, the general manager, is one of the most competent men in the loaning business in the west. He is a former resident of Iowa, has been ten years with trust companies—seven with the National Loan & Trust Company of Topeka. He has his offices on the first floor of the Board of Trade Building. They have also a branch office at Grand Island, Neb. Their general eastern agents are Grant & Grant, bankers, 55 Liberty, New York City. They loan money only on first-class security at lowest rates—generally 6 per cent. Any desiring to open relations with them ought to send for some of their neat pamphlets and statements, which will give a full insight into their manner of doing business. Their references are Maverick Bank of Boston, Bank of North America, New York; Continental of Chicago, Bank of Commerce, St. Louis, and many of the best financial institutions in other cities.

**Sandusky & Co., Produce Commission, 116 South Third and 115 Market; Cold Storage, corner Main and Franklin.**—In reviewing the business interests of St. Joseph we find the name of Sandusky one of the most prominent, and especially in connection with produce must it be mentioned, as it is the leading and oldest one in this line. Mr. Oliver A. Sandusky came



to St. Joseph in 1865, and in October started in the grocery and produce business on the south side of Market Square. He was the first to ship eggs to Boston and New York from the west; his is the oldest produce house in the Missouri Valley; his name has always been at the head of the business, and only for a short time was the style of the firm changed from S. & Co. In 1875 he abandoned groceries and has since dealt exclusively in produce. He was many years on Edmond Street, and on the 1st of December, 1888, moved into his present location. Here he has a three-story building 20x140, with basement, running from Third Street to the square, thus giving him an entrance at both ends. He has eight men in the house and one out on the road; he handles all sorts of fruits and produce, butter, eggs, potatoes, apples, oranges, lemons, farm products, etc. His large cold storage warehouse on the corner of Main and Franklin enables him to fill the biggest orders at a moment's notice and to guarantee safe keeping to all goods consigned to him. Mr. S. does an increasing trade in every town of any consequence between the Golden Horn and the Hudson. There is probably no gentleman in this community who is more highly esteemed and whose judgment has proven so correct. He is a native of Kentucky, was reared on a farm, and came to Andrew County, Mo., in 1855; he did service for the Union in the 9th Missouri Regiment and settled in St. Joseph after the war; he is president of the Produce Exchange and a leading mind in produce circles here. With ample capital, Mr. S. is generally considered a stay of St. Joseph's happiness and prosperity.

**A. N. Schuster & Co.,** 502, 504 and 506 Felix Street, Wholesale Clothing.—This house dates back to 1855, when August Schuster commenced selling clothing in Savannah; in 1863, A. N. Schuster moved to St. Joseph, opening on Market Square; in 1873, the style became Schuster, Ketcham & Co.; in 1876, A. N. Schuster & Co.; in 1879, Schuster, Tootle & Co.; in 1881, A. N. Schuster & Co. From Market Square they moved to Third, then to Fourth, and in December, 1887, to their present location. They occupy three floors, 50x170, with basement, and have a floor 40x120 in the adjoining building. Their stock runs about \$300,000. They also manufacture jeans pants and overalls. They have thirteen traveling men, and inside about the same number. A. N. Schuster is a native of Prussia, and came to the United States in 1857. With Mr. A. Schuster, he owns over 25,000 head of cattle in Texas, New Mexico and Arizona. He is president of the Ottawa County Bank, of the Beloit Bank, and of the Salina Valley Bank, of Kansas. He is president of the Y. M. C. A. of St. Joseph. He does the buying. Mr. Bouton attends to billing the goods.

**McCormick Harvesting Machine Company,** J. S. Wogan, General Agent, Nos. 316 and 318 Sylvan Street.—St. Joseph as a center for general merchandising must indisputably rank among the foremost places in the West, and it is only by noticing individual enterprises that a just conception of her importance

is realized; so it is with pride that we note the agency of the McCormick Harvesting Machine Company, of Chicago, Ill.

The St. Joseph branch of this world-renowned company was established in 1867, the office and spacious sample rooms being conveniently located on Sylvan Street, consisting of two stories 40x80 feet. Seven hands or more are regularly employed here, and the business done



by this house is of the most thriving character possible, no less than 300 of the celebrated machines being sold per annum to the local trade.

Mr. J. S. Wogan, general agent, was born near Staten Island. He has been with the company since 1874, having been formerly assistant, before he became general agent on the 9th of December, 1885. His conduct with the company has been faultless. No one is better known in this city, and he is most active in promoting the industrial development of his company, and gives patrons solid advantages impossible to obtain elsewhere.

**W. F. Davis, Live Stock Commission.**—The name of Davis is prominently identified with and long a factor in the progress and welfare of Western Missouri, and latterly more especially of St. Joseph. Mr. W. F. sustains the family reputation and has helped to bring the live stock business of St. Joseph to such a satisfactory point. He has been engaged in it here three years and handles about 80,000 hogs in the season, besides several thousand head of cattle. His principal patrons are the Minnesota Packing Company of St. Paul, Chicago Packing & Provision Company, Chicago Packing Company of Nebraska City, Armour Packing Company and Kingan & Co. Mr. Davis is a fine judge of stock, having been reared on a farm, and engaged in the business of raising and shipping hogs and cattle all his life. He was born in Buchanan County and spent most of his life at Plattsburg farming, merchandising and milling, and latterly ten years in shipping live stock. He was twice sheriff of Clinton County, twice collector and one term member of the legislature. He is 6 feet 6 inches tall, is full of energy and push, is very popular with and holds the confidence of the entire community of stockraisers and dealers. He is assisted in his office by his son, W. T. Davis, who takes care of the numerous accounts and books necessary for such a large business.

**Chambers & Marney Dry Goods Company,** 518 and 520 Felix Street.—Throughout our work we have shown in various ways St. Joseph's general trade, and it now remains for us to cite examples of her retail business, which

is in no measure behind that of other western cities; and, in fact, a close inspection leads us to the observation that some of her retail stores are worthy of Chicago or New York. Such an instance do we see in the great dry goods palace of the Chambers & Marney Dry Goods Company. This business dates back to October, 1866, when it was started on Felix Street, between Fourth and Fifth, in a room about 20x70 feet. In a few years they moved to 105 Felix, which they occupied fifteen years, till on the 1st of April, 1888, they opened in their present magnificent building, commodiously adapted and specially equipped for them. It could not be more centrally located (in fact, this is the central retail block of town, the largest stores in all lines being in it), and is an imposing structure of modern design, an architectural ornament to the city. It is four stories, with basement 46x130 feet. It is equipped and furnished in a manner similar to the leading dry goods stores of New York, with the marked advantage of having plenty of light in every portion of the building. It is the best lighted structure in the city; it has every convenience for conducting operations expeditiously, easy running passenger and freight elevators, chairs and stools, cash railway, electric annunciators, speaking tubes, etc. The various departments are well arranged and divided, each presided over by a polite corps of salesladies. The house has altogether about forty employes. The daily routine of affairs is conducted on advanced city principles. Each caller is met on entering by a floor walker, who directs her to the department she is in quest of. The stock is specially complete in the fine qualities of goods. It contains imported and domestic silks, satins, velvets, dress fabrics in all textures and shades, laces, ribbons, white goods, linens, underwear, gloves and fancy goods. This is headquarters for silk dress goods, fine cloaks, infants' wardrobes, lace curtains, Turkish and Persian rugs, Portier and Parisian curtains. They have also a dressmaking department. The stock runs in value from \$75,000 to \$100,000, which is the largest in the city. Another feature is that orders by mail are filled as well as if selections were made in person, through a well organized order department. This firm has from its earliest years sought to do a strictly retail business. To-day it holds the bulk of the finest trade of the city and competes in prices with any market east or west.

R. H. Chambers and E. L. Marney, the founders of this prosperous establishment, are men of the best business talent and ability. They are natives of Ogdensburg, N. Y., where they were engaged in the dry goods and railroad business, respectively. The latter is president of the St. Joseph Board of Trade. Close application to business and a talented appreciation of the wants of the public, combined with with honorable dealing, are the basis upon which they have built up their immense business, their palatial store being a monument to their enterprise, completely stocked as it is with everything of value and artistic beauty in the entire comprehensive field of dry goods. Though they make a specialty of finer goods, they carry qualities adapted to all classes of

trade. Buying as largely as they do, possessing high credit and best facilities, their institution is noted for its splendid array of goods.

**The St. Joseph Commission Company,** W. A. Michael, Manager. Grain and Provision Brokers, Room 8, Chamber of Commerce.—The St. Joseph Commission Company is one of the most important concerns of the city, and lends to her standing as a financial and business center. Mr. W. A. Michael, the manager, is of many years' experience in this line, and has been established in the Chamber of Commerce Building since it was opened. A year ago a stock company was formed in which the Christie-Lathrop Commission Company, of Kansas City, with branch offices at Atchison and Leavenworth, is a large stockholder. They occupy a large and convenient room on the first floor of the Chamber of Commerce Building; here we find a long blackboard, where the prices, visible supply, amount exported, etc., of wheat, corn, oats, barley, pork, and lard are noted as they rise and fall, on the New York, Chicago and St. Louis markets. They have continuous communication and private wires to the produce exchanges of these cities. They transact a strictly legitimate commission business (no "bucket shop" arrangement), buy and sell futures and options, receive grain and hogs on consignment, fill orders for exporters, millers or dealers. The company has a capital of \$10,000, and has a seat in the Chicago Board of Trade and Stock Exchange. Mr. Michael is a born financier and holds the confidence of the best grain houses of St. Joseph and surrounding country; he is from Illinois and has been ten years in the business in St. Joseph. He has one man traveling in Kansas and Nebraska, who will be pleased to call on any wishing to open up relations. He is assisted in his office by a first-class operator and a clerk.

#### K. C., St. J. & C. B. and H. & St. J. R. R.'s.—



**I**N contradistinction to the usual history of vicissitudes and fore-closure sales out of which have been framed some of our largest railroad systems, is the record of the Chicago, Burlington & Quincy, which has shown from its start a manage-

ment having the interests of the public and the stockholders alike at heart. The road is one of the best paying and richest concerns in America; its common shares are listed on 'change in the enviable position among the few interest-bearing railroad stocks. From a commencement of thirty-seven miles, in 1852, it has steadily increased with the country's growth and connects the towns and cities of the central west between Chicago and Denver, Minneapolis, Kansas City and St. Louis in an intricate network. The system has acquired by purchase many of the oldest and best roads in this territory and has paid good prices for the properties. Among these are the Kansas City, St. Joseph & Council Bluffs Railroad and the Hannibal & St. Joseph, which ran through St. Joseph and make her one of the principal towns on this great system.

These two roads are managed by the St. Joseph office. The former company was formed by the consolidation of the Platte Co., the Atchison & St. Joseph, the Weston & Atchison, the Missouri Valley, the St. Joseph & Council Bluffs, and the Council Bluffs & St. Joseph Railroads during 1867 and 1868. In 1880, the capital stock and income bonds were bought by the Chicago, Burlington & Quincy. The length of the road with branches is 318 miles. The Hannibal & St. Joseph is the oldest chartered road in Missouri (1847); it was completed to St. Joseph in February, 1859. Its various tracks have been at different times rented to other railroads at large rates. The road was built largely by State aid; this company owns the bridge across the Missouri at Kansas City. In 1882, a controlling interest in the road was purchased by the Chicago, Burlington & Quincy. The mileage of the Hannibal & St. Joseph is 293. The "Burlington" has thus the best terminal facilities, both freight and passenger, in St. Joseph. They run direct to St. Louis, Chicago, Omaha and Denver, and make close connection for St. Paul and the Northwest; they connect St. Joseph with the principal cities and towns of Nebraska, Missouri and Iowa, giving her merchants quick delivery of freight to these points; they have an extra passenger depot in the city on Francis street. The Burlington has always been a leader in the quality of its rolling stock, road-bed and stationary equipment. Their main offices in St. Joseph constitute a substantial four-story building, one of the ornaments of the lower portion of the city; they employ in their machine shops here between 500 and 600 men. The affairs of these two branches of the "Q" system are in able and intelligent hands. W. F. Merrill, the general manager, is a native of Massachusetts, graduated from Amherst, left it to go into the 3d Massachusetts Artillery, being promoted to a first lieutenant; he then went through the scientific department at Harvard, and in 1866, following Horace Greely's famous advice, came west; he was about a year in the city engineer's office in Chicago, then went with the Chicago, Burlington & Quincy in the construction of the bridge crossing the Mississippi at Burlington, Ia., for three and a half years; he was a year with the Chicago, Michigan & Lake Shore; two years in Iowa with the Burlington & Missouri; two years with the Erie at Buffalo; from 1875 to 1878 with the Toledo, Peoria & Western, still as engineer; in July, he became superintendent of that road, which was soon after taken by the Wabash, and remained as such till spring of 1882; he was a year general superintendent of the Alton, and in June, 1883, came back to the C. B. & Q., as superintendent of their Iowa lines, stationed at Burlington; on the first of January, 1887, he was made general manager of the Hannibal & St. Joseph and Kansas City, St. Joseph & Council Bluffs, resident in St. Joseph; he is a gentleman of finished, systematic and substantial ability. A. C. Dawes, the general passenger agent, is a native of Ohio; in the army served on staff duty, and commenced railroading with the Indianapolis & St. Louis Railroad; two years later, he came with the C. B. & Q. at Kansas City, and in 1879 settled in St. Joseph as general passenger agent, which post he has

continued to fill with ability and grace ever since; he has also taken an active part in public matters. He was nominated for congress, but declined to run; he was vice-president for Missouri at the Chicago National Convention; he has been vice-president of the St. Joseph Board of Trade fourteen years; he was a director of the exposition, park commissioner, etc.; he is influential and popular and adds to the prestige of the C. B. & Q. in Missouri.

**Mrs. L. F. Fields' Restaurant,** 211 and 213 Francis Street.—One of the pleasantest places in this city is the popular restaurant and hotel conducted by its no less popular owner, Mrs. L. F. Fields. This lady's reputation as a landlady and caterer extends throughout several states. She has been in the business sixteen years in St. Joseph, eleven years in this location. She commenced on nothing, and by her own energies has accumulated a comfortable property. Three years ago she purchased the lot and last fall completed the building. It has a frontage of 50 feet, running back 60.



The rooms are well furnished and well attended to, while the beds are the best springs with hair mattresses. Mrs. Fields gives her personal attention to affairs, and is assisted by nine polite employes. She is originally from New York State, has been in St. Joseph nineteen years, and is the oldest restaurant keeper in the city. She is a thoroughly business-like lady and has other accomplishments which are reflected in her success.

**Merchants Bank.**—In looking over a comparative statement of the institutions of a financial character, doing business in this city, we find them in comparison with the same class of organizations elsewhere, solvent, prosperous and useful in the highest degree. The Merchants Bank adds no little to this and is one of the best and most substantial of its kind in the State. It dates back eight years, when it succeeded and took up the business of the old First National. The capital was then but \$20,000; at the re-organization in June, 1887, the new directors wisely increased its capital to \$125,000. This has proven a good move and the business has since been largely increased. The new directory includes some of the best talent and business standing of the city. R. E. Turner, the president, is at the head of one of

the largest grocery houses in the Missouri Valley—"The Turner-Frazier Mercantile Company"—a short note of his highly honorably career is given therewith. R. L. McDonald, vice-president, is likewise the senior of one of the largest wholesale dry goods and clothing houses of the city. Mr. D. McDonald, the cashier, is a thoroughly capable and experienced banker, and has been connected with banking fifteen years. The bank has occupied, since March, 1885, the street floor of the Board of Trade Building. It has about 40x60 feet, lit from two sides by large plate glass windows, and is furnished and arranged with every facility for carrying on operations expeditiously. It is right in the heart of the wholesale and manufacturing trade from whom it draws the bulk of its patronage. Its last published statement shows it to be in a healthy and solvent condition, besides which it has paid handsome dividends to its stockholders.

## RESOURCES.

Loans undoubtedly good, on personal or collateral security	\$404,023.00
Bonds and stocks at present cash market price	6,327.69
Overdrafts by solvent customers	8,847.38
Furniture and fixtures	1,768.32
Due from other banks good on sight draft	127,976.45
Cash and (cash items)	42,223.64
Total	\$591,166.48

## LIABILITIES.

Capital stock paid in	\$125,000.00
Surplus funds on hand	6,275.52
Deposits (individual and banks)	459,890.96
Total	\$591,166.48

The bank transacts a general business, and we may be permitted in conclusion to hope that its good works will live with instead of after it.

**Meyer & Meyers, Wholesale Dealers in Cigars, Tobacco and Pipes, 107 North Third Street.**—Among these men of brain, energy and foresight who pilot the wholesale trade of St. Joseph, few have done so much to bring about and conserve this happy state of things as Messrs. Meyer & Meyers, the great cigar dealers. There is to-day no name which the St. Joseph citizen points more proudly to than this one. The business was founded in 1866 as Meyer & Oppenheimer, the senior partner being the present Julius Meyer of the firm. In 1873 the present existing combination was formed. They have always been on this block and have ever sustained their name as the pioneer house. They have been at their present number—107 North Third—five years. They occupy a spacious store 25x140 feet, whose general air at once betrays the standing of the firm. An average stock for them is about one and a half million cigars. They import all their own goods from Havana. They are agents for Straiton & Storm, John W. Love, Lichtenstein Bros., Foster, Hilson & Co. and other leading manufacturers. They carry a splendid stock of meerschaum pipes and fancy smokers' supplies; also fine-cut smoking tobaccos and plug

of all kinds, grades and descriptions. They sell from the Missouri to the Pacific, where their name is standard. It is popularly remarked that they have the finest corps of traveling men who go out from St. Joseph. They are six in number, and sell annually about eight million cigars, besides pipes and tobaccos. The members of the firm have fine business ability. Julius Meyer is a native of Hanover; came across in 1835; he is a practical cigarmaker. J. W. Meyers is a native of Schleswig-Holstein, served his country against the Danish army in 1848, crossed the ocean in 1850 and settled in St. Louis in 1852; he came to St. Joseph in 1875. They have ever been esteemed as merchants and gentlemen, and in every respect are a representative firm.

**Missouri Pacific Railway, W. G. Wilkins, Pacific House.**—The Missouri Pacific is the most wonderful system and most marvelous proof of the extension of power and usefulness by consolidation and purchase that railroad history shows. By consolidation, and by it alone, have the railroads of America been able to cope with the distances on our continent; namely, by thus being able to give "through" freight rates and "through" passenger service between distant points. Consolidation has been both the Missouri Pacific Company's watchword and birthright. We will reserve for our Kansas editions a detailed and, we trust, interesting history of the Missouri Pacific road, because it has been a main factor in making that State. Suffice it cursorily to note that it was formed in 1876 to purchase the Pacific road, which was the first company chartered (1849) to build west of the Mississippi. In 1880, by the union of six railroads running in Missouri and Kansas, was formed what is known in railroad parlance as the "great M. P. consolidation." It was one of the greatest feats accomplished in financial science, and was the work of a single and master mind. Since that the M. P. has purchased and leased about fifteen more roads, including the Iron Mountain, the Missouri, Kansas & Texas and the Texas Pacific, each of which is longer than the 1880 combination. In eight short years it has bound the Mississippi and Missouri River States in an iron network (it has spread over Texas), and linked them with the Pacific Ocean and the Gulf, carrying out the sentiment of its name—Missouri Pacific. It now operates 7,045 miles and disputes with one other system the right to be called the longest railroad in the world. These few remarks are sufficient to show the importance of the M. P. road to St. Joseph. It came in here in 1880 and has ever enjoyed its full share of business. It gives her intimate connection with the towns of the Missouri Valley from Omaha to St. Louis; it gives her a direct line to Memphis, the gateway of the south; it gives her another line into Colorado (opened to Pueblo March, 1888); it gives her the same freight rates as Kansas City to points in Arkansas and Texas, and most important, perhaps, of all is that, literally "grid-ironing" Kansas, it has opened to St. Joseph new fields for procuring supplies and enabled her to undersell the Union in the smallest villages of that great State. This has been one

of the principal reasons for that immense growth of late years in St. Joseph's jobbing and manufacturing trade, which we have spoken of in other parts of our book. The business in St. Joseph is in the hands of competent and experienced men. Mr. W. G. Wilkias, the passenger and ticket agent, has been fifteen years identified with railroading in this city; he has been seven of these with the M. P., whose interests his pleasant manner and fine judgment tend eminently to advance. He has his office well located in the Pacific House, corner Francis. His line is the only one that will put you through to St. Louis in a chair car, free of charge, or in a Pullman Buffet, and offers many other advantages; so don't fail to call and see him when you are going to do any travelling.

**Saxton & Hendrick, Jewelers, 509 and 511 Felix Street.**—In the new Saxton & Hendrick jewelry store we find the most important and praiseworthy addition to the conveniences for trading in this city. Its foundation may be said to mark a new era of enterprise in retail trade, and its meritorious example will be an inducement for others to follow in the direction of that adventuresome and intelligent spirit displayed herein, and which is the root of all successful advance. The building is four stories, 36x104 feet, with massive and delicately carved front of hewn stone; the pillars supporting the windows and doors of the first floor are of polished granite. The large low window in front affords the finest opportunity for the display of jewelry and attracts every passer's attention. The whole interior of the store can be seen from the street. Entering by either of the glass doors we are met by such a dazzling sight as the author of the Arabian Nights pictures to the astonished gaze of his heroes in the treasure chambers of Eastern palaces. The centre and two side rows of large show cases reach from one end of the store to the other and display every sort of watch and ornament manufactured from gold or silver. The stock of watches is made up from a thousand different makes from the \$500 horseman's stop-watch and chronometer, through enameled French and hand-made levers to all the best American makes down to the 85 railroad man's nickel time-keeper, guaranteed for one year. In another case, chaste Japanese filigree work, bracelets, brooches, earrings greet our eye; another is given over to solid gold rings, scarf pins, etc., another to bracelets, solid and plated. Another is entirely filled with diamonds, both mounted and unmounted; a large lot of handsome silver and gold solid and plated table ornaments and ware, also fine clocks and bronzes of every kind. A nice line of gents' gold-headed canes, heads for umbrellas, novelties in optical goods completes a stock whose variety, immensity and beauty to properly describe, we would require the pen of a Byron and the brush of a Raphael. One thing we can say to our reader is that if you have been in St. Joseph and have not visited the Saxton & Hendrick store, you have been to Rome and have not seen the Pope. The house has several lines of goods made for them, among which we mention the S. & H. \$20 watch works, the best made. The furnishing of this palatial establishment is completed by a

large stone vault and steel burglar-proof safe of the unequalled Diebold manufacture. The store is lit from seven chandeliers, each carrying six incandescent electric and gas combination jets, and in the evening truly bears out the dazzling beauties of itself and its wonderful display of stock. In concluding, it would be proper to say that Messrs. Saxton & Hendrick have been established nine years and have always been at the same stand, 509-511 Felix, the central retail block of the city. While the present building was going up, they moved to the opposite side of the street. The opening of their new store, October 29, 1888, was a gala night in St. Joseph. A. M. Saxton, the senior partner, is the well known capitalist. His associate, R. U. Hendrick, who conducts the business, is one of the best posted jewelry men in the country. He is a native of New York State, was in Baltimore and Chicago before coming to St. Joseph, nine years ago; he was born and reared among watches, gold, silver and diamonds, and as a judge of precious stones and rare metals, has no superior. He is assisted by five competent salesmen, including a practical watchmaker, a jeweler and an engraver. This establishment is the counterpart of the finest jewelry houses in Chicago or New York. It enjoys the best custom of this section of the country, and carrying as fine a stock as any house in the land, attracts trade from Dakota, Colorado, New Mexico, Utah, Texas and other distant States. Having unlimited credit and being known to every manufacturer and importer, they exhibit novelties in their windows before the ordinary stores know they are out, and as regards prices and reliable quality its goods can probably discount all competitors.

**John F. Tyler, Real Estate Broker, Opera House Block, 504 Francis Street.**—The principal necessity to the success of the real estate business, the safest and surest form of investment, is to have reliable agents who are thoroughly posted on their city and locality. Such an one has St. Joseph long possessed in Col. John F. Tyler, who is one of the largest land owners in the west. In St. Joseph there is hardly a block he has not some say in either directly or on account of his clients. He has thus any class of city or suburban improved and unimproved, store and residence property, or sites suitable for factory purposes. He is special agent for the Saint George's addition, on which the Stock Yards are located, and has also the Hall's addition, eligible residence property in the eastern part of the city. Col. Tyler is a native Virginian and graduated from the Virginia Military Institute at Lexington in 1859. Among the names of the professors on his diploma we note that of Stonewall Jackson, the celebrated Confederate general. In the same year he came west and settled in Lexington, Mo., studying law under John E. Ryland. The war coming on, he at once volunteered his services to the Union. He entered the 14th Missouri as private, and was soon after elected major of the regiment. He was subsequently captured with Mulligan. On being exchanged he was appointed to Scofield's staff, was later made lieutenant-colonel of the 1st, and in 1862 promoted to the full command of the regiment.

While he had command of the Iron Mountain Railroad the track was never broken by the southern forces. With the return of peace he settled in St. Joseph and took to merchandising and farming. He continued the study of law under Gov. Woodson, being admitted in 1872. He has since built up a comfortable practice largely in the equity and civil courts, in connection with land claims and disputes, and is often retained as advising counsel. He embarked in the real estate business in 1875 and has done a great deal for his adopted city, in which he holds the fullest confidence of the people, his opinion being authority in the real estate market. He has also property of his own in Kansas, Nebraska, Iowa, Virginia, Kentucky, Colorado and other States, and has a special correspondent in every county in the United States. He does an extensive business in loaning money, buying and selling bonds and all kinds of securities. He is an active Mason and has made nothing but friends. In his office he has a large vault with full abstracts of the titles of Buchanan County, and also an insurance and renting agency.

**Aug. Nunning, Brewer and Malster.**—It appears from the figures of the fiscal year 1887, that 717,748,854 gallons of malt liquor were consumed in the United States. Nearly all this immense quantity was produced at home, only 2,300,000 gallons being imported. The per capita consumption now reaches 11.98 gallons, or about eight times what it was in 1860. The consumption of "hard liquors," on the contrary, has steadily decreased. Of distilled spirits 71,064,733 gallons were used in 1887 less than in 1860, when the population was only half as large. The time would thus seem to be not far distant when the wholesome and healthy beverage known as beer will entirely supplant Medford rum and Kentucky whiskey as the popular drink of our country. This shows the people's good sense, and is also largely due to the better quality of beer that is being every year produced. Among those western brewers who have made it a point to make their product better and finer as they have gone along, is Mr. Aug. Nunning of St. Joseph, whose beer ranks with any in the United States. It has a taste which is seldom found as pleasant in that of any city; it is a drink also which is rich in nutritive matter, and serves to satisfy hunger as well as thirst. It is the most popular beer drink in St. Joseph, and no well kept bar in the city is without it. Mr. Nunning started in 1854, and there is no name better known here than his, his father having resided here since that date. The buildings in connection with the business are arranged in the very best manner for facilitating the manufacture and handling of such an enormous quantity of beer as Mr. Nunning now produces to supply his large trade. This is chiefly confined to the city, where it may be said to have almost a monopoly. He employs twenty hands, and five wagons are kept busy from morning to night. The capacity is 100 barrels per day. The ice storage house is capacious, while the two ice machines are of the most improved pattern, being the invention of the proprietor himself, and make thirty tons per day. Mr. Nunning is

respected and well known as a brewer, and whatever he does not know about lager beer is not worth knowing. He is a gentleman of genial manner, and stands high in this community where he has many friends. Mr. L. Fuelling is the city agent for Nunning's Bottled beer. Mr. Nunning was born in Indiana. He has by industry and honesty made himself wealthy, and helped to build up the city along with him. He has always taken an active part in social matters, and is in every way as important a factor in the prosperity of the city as his beer is in adding to the comfort, happiness and health of its citizens. In conclusion, we ought to add, that this beer is made only from the best barley, and is free from those spurious articles, glucose and other adulterations so commonly used in beers.

**A. M. Saxton** is to-day probably the most influential, and esteemed living factor in St. Joseph life. He is one of the few survivors of that gallant little band of pioneers who settled here before St. Joseph was. After forty odd years of business life his enterprise has by no means diminished, and is seen in the building and completion of the finest structures in the city, the Center Block, the Saxton & Hendrick store and a dozen others. He is a native of Cleveland, O., came to St. Louis in 1841 and to St. Joseph in the spring of 1843. His was the first store opened for the purpose of trading with the white people. He did business in this log house four years, and in 1847 embarked in jobbing, the firm being Donald & Saxton, continuing in it till 1859. In that year he was one of the organizers of the St. Joseph branch of the Bank of the State of Missouri, on a capital of \$200,000, and was elected cashier. In 1865 this institution was wound up and merged into the national system, under the name of the State National Bank; capital, \$100,000. In 1873 it was organized under the State system—\$100,000 capital—the State Savings Bank, of which Mr. Saxton was president till 1880. He then built the Saxton National Bank Building, the most beautiful piece of architecture in the city. The bank opened in 1882, and its prosperous career is a flattering proof of the prestige of his name. Besides being at the head of the bank, he is president of the St. Joseph Refining Company and of the Mechanics Building & Loan Association. He was one of the projectors and principal contractor of the St. Joseph & Grand Island Railroad, and was its treasurer from 1883 to 1886; he was treasurer of the State Lunatic Asylum from its foundation to 1887. He is largely interested in stock ranches in the Cherokee strip. He gives most of his time to and has headquarters at the bank, where he will be found entertaining his numerous friends and patrons in that easy, generous and kindly manner which has gained him the universal cognomen, the "People's Friend."

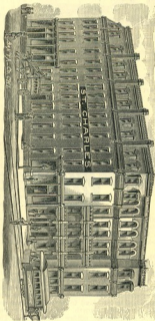
**Jones Bros., Clothiers,** 515 and 517 Felix Street.—The gentlemen whose names appear at the head of this article, are fair representatives of that class of young American business men, who win for themselves prominent positions and honorable reputations. Their handsome

clothing and furnishing establishment is located in the heart of the retail trade of the city, being three stories high, with basement, 40x80 feet in dimensions. They opened their doors to the public in St. Joseph on the 11th of October, 1888, and came here under fine auspices, having been twenty-two years in the same business in Chicago. Their house is stocked with a full and complete assortment of men's, youths' and boys' clothing and furnishings. They have another store in Kansas, and this, together with the St. Joseph establishment form the finest house of the kind in the West. Fourteen hands are required in the business. The lower floor of the store contains an immense stock of clothing, while the second floor is given up to the tailoring department. They believe in quick sales and small profits. Mr. E. R. Jones, the senior member of the firm, is a native of Chicago and was for many years in the wholesale clothing house of C. P. Kellogg & Co. His brother, Mr. E. H. Jones, was also born in Chicago, and was for many years in a wholesale hat, cap, boot and shoe house there. Of winning address, they inspire public confidence, and their establishment is universally conceded to be outmeasured by none.

**F. J. Zavodsky & Co., Merchant Tailors,** 508 Edmund Street.—In noticing the first-class merchant tailoring establishments of St. Joseph, particular mention should be made of F. J. Zavodsky, of 508 Edmund Street, established Sept. 10th, 1887, who combines in an eminent and marked degree all of the essential qualifications necessary to constitute a master of his profession. Born in Austria, where he became initiated into the mysteries of the craft in the thorough manner peculiar to that country, he resolved to push his fortune in the new world, where he has had several years' experience at cutting in Chicago and Milwaukee, and where later, being bent upon reaching absolute perfection in his chosen profession, he has received a diploma as a first-class cutter, having graduated in the most successful manner in the best cutting school in the United States (New York City). Thus it is that he has been most successfully engaged in his profession in this country since 1877. His handsome and commodious store is 25x45 feet, two stories high. He was formerly nine months on Francis Street. He keeps on hand a fine selection of cloths, cassimeres and woollens. Nine first-class workmen are regularly employed. Fine suits are made to order. Wedding suits a specialty, perfect fits being guaranteed. The firm solicits correspondence and will quote prices and send samples on application. Mr. Zavodsky, from the day he located himself here, has contributed to the style and fashion of St. Joseph's citizens.

**St. Charles Hotel, C. C. Dildine & Co.**—It is a fact long since recognized as an axiom that nothing adds so much to the success and happiness of a community as a well-kept hotel. It is, therefore, with pride that we go on to note that the St. Charles has been known to the traveling public for more than a quarter of a

century, and since it came under the present management has gained a just celebrity, its trade taxing its accommodations to the utmost; a hotel could not be conducted in a manner more pleasing to its regular patrons and the traveling public. Its table is furnished with the delicacies of the season and the staple dishes are cooked to satisfy the most epicurean appetite; it is considered the best in town for the money. It combines the tasty niceties of which eastern people are so fond, with the abundance common to a western dinner spread.



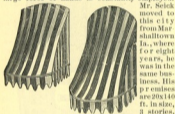
The comfortable office, ever crowded with guests, betrays the age and extent of the patronage. The building has been by the new proprietors renovated and refitted, even to carpeting and papering of the smallest rooms. It is heated by steam, has electric bells, fire escapes, and gas in all rooms. Street cars pass the door every few minutes for the depot and city suburbs. It has a livery, busses to all trains, bar and billiard room, etc. Mr. Dildine comes to us from the State of New York with the best talents for the business. His partner, A. G. Steere, is also from New York State. The St. Charles is one of the best two-dollar houses in the country, and does credit to St. Joseph and to its management.

**The Seick M'fg Co.,** No. 109 N. Second Street.—This business dates back to 1855, since when it has had a most useful existence and a



steadily enlarging patronage. The proprietor, G. M. Seick, has a vast practical experience coupled with an intimate knowledge of all the

wants of the trade, and offers facilities the equal of any in the East for all descriptions of awnings, flags, store shades and sign work, tents, stack, wagon, hay and machine covers of all kinds. No manufacturing house in this portion of the country has better equipment or more thorough organization throughout its various departments than the Seick M'fg Co. A very large force of hands is constantly employed.



Mr. Seick moved to this city from Marshalltown Ia., where for eight years, he was in the same business. His premises are 20x140 ft. in size, 3 stories, located at No. 109 N. Second Street. All work is done under his supervision, and to those in the West wanting anything in their line, the Seick M'fg Co. offers substantial inducements.

**Phillips, Carpenter & Crump,** Implements and Seeds, 701 and 703 South Fourth Street, corner Mary.—One among the important establishments in this city is that of Phillips, Carpenter & Crump, wholesale and retail dealers in implements and seeds. The business was established in 1887, and from its inception has had a substantial growth. The premises consist of a handsome edifice 80x106 feet. The house has always commanded the patronage of the progressive planters and farmers. They are recognized as leaders in field seeds, and ship both to dealers and consumers. The firm are general agents for the famous Milwaukee binders and mowers, for the Hoosier and Leader broadcast hand seed sowers and for the Buckeye binders and mowers. Specialties are the celebrated "U. S." combined check-row corn planter and the Adamson rolling colter harrow and listed corn cultivator. The universally popular South Bend wagons, the Trumbull wagons, all the best makes of buggies, carriages and spring wagons are found at this house; also, Garden City plows and harrows, Garden City cultivators, Eagle plows and harrows, Eagle cultivators, the Hawkeye hay

loaders, forks, pulleys and carriers, rakes, tedders, etc., corn shellers, grinders, both cider and corn mills, etc. The fact of this house handling any line of goods is a sufficient guarantee of excellence. Mr. J. W. Phillips is a native of Ohio and has resided in St. Joseph since June, 1888. He lived in Decatur, Ill., for twenty-four years. Mr. Wm. H. Carpenter is a native of Virginia and has resided in this State thirty-four years, having been a traveling salesman for twenty years. Mr. G. S. Crump is a native of Virginia and came west in 1856. He has resided in the State of Missouri since 1865. The firm is a credit to St. Joseph, and we take pleasure in according it a place in our review.

**H. F. Whiteford,** Raisin and Packer of Choice Vegetables.—The demands of the American people to have their table abundantly supplied, not only with the necessities of life, but the choicest products of both field and farm has made the packing and canning business one of the most important in the country. The establishment of H. F. Whiteford, the leading man in this line in Northwest Missouri, is one of St. Joseph's most prosperous concerns. It was started six years ago as Whiteford & Silvers, and for the last two years has been run by Mr. Whiteford alone. Up to last summer he was located on the corner of Fourth and Patee. His new factory in North St. Joseph he has furnished with the best machinery and appliances for the business. His engine is ten-horse power; his main building is two stories, 60x120, besides which he has other smaller buildings, covering altogether six lots. In the season he runs from 300 to 400 hands. He is a large grower of vegetables and pays highest prices for vegetables. He cans corn, tomatoes, peas, parsnips, celery, beans and vegetables of all kinds; also, fruits, apples, pumpkins and the like. The celebrated Platte Valley brand, the Horse's head, to be seen in every well-kept grocery store in the west, are his goods. He packs in three-pound and two-pound cans. He sells strictly to jobbers. Mr. Whiteford is one of the most experienced men in the canning business in America. He is a native of Maryland and was raised in the heart of the greatest canning country in the world. He conducted a large factory in Hartford County, Md., which he sold to come west, a move which has proven a good one.

**John Mayer,** Bakery, Grocery, and Confectionery, 1502 St. Joseph Avenue, cor. Albemarle Street.—In North St. Joseph, we have come across a number of prosperous establishments, and of none can we speak with more pleasure than of the bakery of John Mayer. Mr. Mayer opened here in 1872, and by pursuing the even tenor of his way, making good bread and living up to his representations, has acquired a solid trade. So has he won the people's confidence, that he does not require to send out a wagon, people coming to his store from all over the neighborhood. Quite a number of country people are also his customers. He has made for himself quite a comfortable fortune and owns his own ground and building. This he put up two years ago, furnishing it with the best and



most substantial facilities for manufacturing. It is well divided into bakeshop and store. Besides making all kinds of bread and cakes, he carries a nice line of confectionery, fancy groceries, cigars and tobacco. Mr. Mayer is a thoroughly competent workman and is well assisted by experienced help. He is a native of Wurtemberg, came across in 1852, and served in the 103d N. Y. Infantry three years in the civil war. He belongs to the Freibach 41.

**Martin & Sheridan Bros., Wholesale Dealers in Groceries, Wines and Liquors, 129 South Second St.**—Prominent among the business concerns of St. Joseph is the house of Martin & Sheridan Bros. The house opened in May, 1886, and immediately entered on a brisk trade, which has steadily increased, and now extends throughout Iowa, Missouri, Kansas, Nebraska and Colorado. They employ two traveling men, and in the premises six hands. Their building, three story, 22x120 feet, is filled with a stock running \$40,000 in value, consisting of a full line of groceries, and finest imported and domestic wines and liquors. They make a specialty of furnishing railroad contractors. Capt. Patrick Martin, the active partner of the firm, is one of St. Joseph's most reliable men; he is a native of Vermont, was reared in Troy, N. Y., and came west in 1855; he served in the army four years with the 31st Wisconsin, and rose to be brevet captain of infantry. He came to St. Joseph in 1866, was twenty years bookkeeper for J. D. McNeely, during which time his genial disposition has gained him hosts of friends. He is a member of the St. Patrick Benevolent Society, and the Catholic Knights. He practices these principles of fairness and liberality which are bound to hold and make more custom.

**M. Haehnlen, Opera House Confectionery, 514 Francis Street.**—The pleasantest resort of its kind in this city, well known to lovers of what is sweet and nice, is the opera house confectionery. The institution has acquired under the management of Mrs. Haehnlen a just celebrity for keeping and serving the best of everything. The store is spacious; the parlor in the rear being neat and attractive. The handsome show-cases are filled with a large assortment of the choicest confections and pastry, both imported and domestic. Finer confections, such as dipped bonbons and chocolates, are made a specialty. Here we also see a good selection of cigars and cigarettes. In the parlor is served nice light lunch, ice cream, tea, coffee, chocolate, oysters in every style, etc. Polite help is employed, and of an evening may here be found the best ladies and gentlemen of town, refreshing themselves with some of these lighter beverages after their day's work or day's enjoyment. Mrs. Haehnlen is a lady of taste and business

tact. She came here from Chicago. She is well assisted by her husband, who is foreman of the largest confectionery factory in the city, and thus can secure the latest novelties as they come out. She is also caterer for weddings, festivals, banquets, etc.

**P. Morley, Coal, corner Sixth and Patee Streets.**—In giving an authentic history of the business interests of St. Joseph, and her capabilities for supplying the demands made upon her by the surrounding country, we must not omit mention of the extensive coal interest as conducted by Mr. P. Morley, whose general office is to be found corner Sixth and Patee streets. Mr. Morley has steadily followed this enterprise for twenty-eight years, having resided in the city over thirty years; and the favorable facilities he has obtained in purchasing,



and the rates on freights he has secured, have enabled him to offer to the trade coal at the most satisfactory rates to be secured anywhere. He was established at his present location four years ago, and does business, wholesale and retail, in all kinds of hard and soft coal, employing regularly forty to fifty hands and twenty teams during the winter. He is a contractor on a very large scale, doing an especially heavy business in this line during the summer. Amongst other jobs which he satisfactorily completed, was the large gas holder of the Mutual Gas Co. of St. Joseph—the largest in the west. Few men would have carried this to completion, as he did, without extra cost to the company. He is now building the large sewer in this city. Mr. Morley is of Irish birth, and some years ago was engaged in the steamboat business on the Missouri river. The manager of the business is Mr. James Ritchie, a native of Edinburgh, Scotland, who came to America in 1851, and has lived sixteen years in St. Joseph. This gentleman has proved himself most efficient, having spent eighteen years of his life in the business. He fully appreciates the confidence that Mr. Morley and the public have placed in him. We would add, that Mr. Morley, through his experience as a handler and ripe judgment of the quality of the article, is now representing coal that, for manufacturing purposes as well as for family use, is superior in many respects to much of the coal now in the market. Deliveries are promptly made throughout all parts of the city, to manufactories and families who have found out the great economy there is in coal compared with wood. His yards comprise several lots on the railroad, which he owns, thereby securing a permanent advantage, fitted up with every facility to properly handle coal, and to ship also to the different sections of the country as ordered.

**G. W. Chase & Son, Manufacturers of** Fine Confectionery, Fruit Butters, Mince Meat, Cider, etc., Wholesale Foreign and Domestic Fruits, Produce, Cigars, Nuts, etc., 106 and 108 S. Second St.—The love of sweet things is the most natural, and is as healthy as any other appetite. Sugar and sugar candy, puddings and preserves recommend themselves to the palate more by their delicious flavor than any other form of edible things. Very true they are not suitable for sustaining life alone for a considerable period, but neither is any one of the proximate principles which constitute food. We should sicken or starve on starch alone, or gluten alone, or fat alone, or albumen alone, or sugar alone; but each of them is healthful in its place, as a part of a properly arranged diet. The American people, now the wealthiest, is rapidly acquiring the cognomen of the most *luxurious* people in the world. In their love of a rich diet they show their good sense, and their high living is reflected in the enormous amount of work, both mental and physical, they get through. It is for these reasons that the manufacture of candies and fruit preserves has come to be one of the greatest interests of our country, and the establishments in this line rank in standing and extent of trade with any class of business concerns. One of the largest institutions of its kind in the West is the house of G. W. Chase & Son, of St. Joseph. The business dates back to 1872, when Mr. Chase formed a partnership with Mr. Sandusky; in 1876 the name was Sandusky, Chase & Co.; then Chase & Blanchard; then G. W. Chase alone for four years till 1884, when his son, E. Chase, joined the firm. In the last three years their trade is estimated to have doubled. They now travel thirteen men. Their trade extends to Wyoming and Montana, to Dakota and to Texas. In many specialties their goods surpass anything on the market. They make everything in the candy line, making a specialty of fine confections, French bon bons, chocolates, etc. Also all kinds of fruit butters. Their trade in mince meat is enormous; last year they made 200,000 pounds; this year about 350,000 pounds. They make also cider, vinegar and syrups. They have the latest contrivances for manufacturing. Their engine is ten horse; their evaporator is capable of drying 450 bushels of apples a day. It gives employment to twenty-five hands. They have in the whole house from sixty-five to a hundred hands, according to the season. They deal in foreign and domestic fruits, importing direct, lemons, coconuts, oranges, bananas, Malaga grapes, etc.; and also in sugars, syrups, nuts, cigars, etc. The house occupy a number of buildings in St. Joseph for storage and factory purposes. Their main store and candy factory on Market Square is 45x140, three story, with basement. Their mince meat factory on corner of Jule and Second streets, is 40x125; their principal ware house on Second street, between Jule and Francis, is three story, 25x125; besides which are stables and smaller buildings connected with the establishment. The house is now estimated to do a business of over half a million. Messrs. Chase are both natives of Vermont,

and came West in 1877 from New York state. They stand in the front rank of that worth and energy which has made St. Joseph the great jobbing centre of the West.

**St. Joseph Hominy Mills, Burns & Co.,** 111, 113, 119 and 121 Francis Street.—Among the industries of St. Joseph, we must make particular mention of the hominy mills of Messrs. Burns & Co., who have been in business here eight years. This year they equipped the mill with new machinery, the best for this purpose made. It has a capacity of two hundred barrels, the engine is fifty horse. The building is a substantial two story brick, 60x100; there is, besides, a large yard 60x100 feet more. They manufacture hominy, grist, pearl meal, and feed of all kinds. The unrivalled quality of their products is best proven in the fact that they have a large trade in Minnesota, the state of flour and grist mills.



They also deal in flour, which they sell as well as their own products, throughout the entire south, also in Kansas, Nebraska, &c.; they have three regular traveling men, and in the mill fifteen hands. They are agents for the celebrated Salina Mill and Elevator Co., Salina, Kas., Waggoner-Gates Milling Co., Independence, Mo., and R. D. Hubbard & Co., Mankato, Minnesota. Their leading brands are: Golden Belt, Colorado Boss, White Loaf, Superlative, Cyclone, Snowflake, Queen of the Pantry, Pride of Salina, Challenge, Magnolia, Famous, IXL, Peerless, Peacock and Regal Patent. Mr. Burns, the fortunate owner of this prosperous establishment, is a Kentuckian by birth, came first to St. Joseph in 1855; he was fourteen years in the grain business in Illinois, and returned here in 1880. He stands high both in mercantile and social circles. He is a thirty-second degree Scottish Rite Mason, also a K. of H., etc. He carries on his affairs on the soundest business principles, and his record lends to these pages and St. Joseph credit and standing.

**W. T. Alders, Groceries and Provisions,** Fourth and Albemarle Streets.—Mr. Alders has been upwards of ten years doing business in this city, was formerly in brick manufacturing, and now four years in groceries. On the corner of Fourth and Albemarle he has a spacious two-story building, a landmark of this part of town. His grocery store is filled with a large and varied stock of teas, coffees, sugars, spices, molasses, country produce received fresh every morning, meats, canned goods, provisions, etc. He selects his goods with great care, and gives his customers the best value for their money.

In this manner he has secured a large and, we might add, steadily increasing business. He also has a well appointed granary, where he carries a large stock of hay, oats, bran, corn and feed of all kinds. He has three assistants and one wagon. Mr. Alders is a native of Holland, and crossed the ocean when six years old, settling at once in Missouri; he came to Platte county in 1854. In the army he did good service for the Union in the 18th Missouri Regiment. He is a member of the German Benevolent and other societies.

**"Blue Line" Transfer, Fuel & Feed Co.** Office 712 Felix.—The accessibility of this city by rail has made it an important distributing centre. The "Blue Line" Transfer, Fuel & Feed Co., J. H. Angell, President, S. H. Rice, Secretary, established 1874, incorporated 1888, has from its commencement done well; it handles at wholesale and retail, coal, charcoal, haled hay and straw, corn, oats, chopped feed, etc., strictly for cash. Mr. R. was born in Ohio; is an Odd Fellow, Druid and Royal Templar, and has been in coal fifteen years, while Mr. A. is a native of Maryland. Their retail trade extends throughout the city and vicinity, their wholesale into Kansas and Nebraska. They transfer goods of all kinds, pianos, organs, furniture, baggage, etc., and pay charges on arrival of freight for merchants and others. They offer the best conveniences to sleighing parties, picnics, excursions, lake parties, in fine rigs, good cushioned seats and high backs. Messrs. Rice and Angell have those characteristics of energy, promptness and sobriety which ever secure success.

**Wm. Pape & Son, Man'rs of Carriages,** Buggies and Wagons, Tenth Street near Frederick Ave.—An important branch of commercial activity, and one deserving of special mention in the industries of St. Joseph, is that embraced in the manufacture of carriages, etc., and among the leading representatives of this trade is Wm. Pape & Son, who established their extensive enterprise in 1865. They occupy a spacious building, two stories, 40x80 feet, located on



Tenth Street, near Frederick Avenue. A force of eighteen experienced hands is employed, and the work executed in the manufacture of carriages, buggies, farm and spring wagons is equal to any. Pape & Son are practical men, who give their close attention to the requirements of their enterprise. Mr. Pape is a native of Germany, and came to America in 1852. By able and popular management, this firm has reared a prosperous business and won a position among the foremost exponents of this industry.

**J. W. Islaub & Co., General Merchandise,** Flour and Feed, 1602 St. Joseph Avenue.—The career of the name of Islaub has been markedly rapid and successful, and it stands today as the admiration of the northern part of town. The business was established in April, 1871; the following year they moved into the present location. In August last, they completed the handsome brick structure, while erecting which, they moved the old frame and virtually did business in the street till it was finished. It is two story, 25x70 feet, and furnished for carrying on operations with expedition. The stock consists of a full line of staple and fancy groceries, teas, coffees, sugars, syrups, farm produce, flour, meats, canned goods, pickles, etc.; dry goods, dress goods, ladies' and gents' furnishing goods, hats and caps, crockery and queensware, house furnishing goods, etc. They also do a large business in flour, hay and feed of all kinds, having a warehouse 16x45 feet and a barn 20x45. They sell goods principally for cash, do a heavy country as well as city trade, and enjoy the reputation of being straightforward and correct in their representations. The establishment gives employment to four hands, under the direct supervision of Mr. Islaub himself. He was born and reared in this city, and is a young man of wonderful business foresight and talent, and his institution is looked upon as one of the bulwarks of the city.

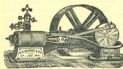
**Machine Coopers Works** of Geo. Meierhoffer & Bro., Fifth and Sycamore Streets.—Among the standard and leading establishments of this city is that of The Machine Coopers Works of Geo. Meierhoffer & Bro. Messrs. Geo. and R. Meierhoffer are natives of St. Joseph, and established their business 1884. Theirs are the largest works of the kind to be found anywhere in this region of the country, and they do an immense business throughout this state, Kansas and Nebraska. Twenty-five skilled employes are daily employed. The premises consist of a large building, two stories, one-third brick and two-thirds iron, 80x200. The machinery is of the finest and most modern make, and was put into these works in 1886. They manufacture general and special cooperage, and deal in staves, heading, hoops and head lining, all tight work steamed. Specialties are apple barrels, pork, cider and syrup barrels and kegs, lard tierces, butter tubs, firkins and carriers, steamed and varnished iron bound barrels and kegs, brewery work and tanks, and anything in cooperage upon order or specification. None are more acquainted with the details of this business than Messrs. Meierhoffer, who have been at it since 1869, and no works are fitted with more modern appliances. Their goods are all guaranteed and are standard with the trade, and those dealing with them will get advantages not duplicated elsewhere.

**P. Podvant, Dealer in Horses and Mules,** corner Fourth and Angelique Streets.—One of the oldest and most favorably known names in the horse and mule business in the west is Mr. Podvant of St. Joseph, who has been in Missouri since 1849; he is a native of Canada, and

started business in St. Joseph in 1879. He does an immense trade, never carrying less than 200 head in stock, consisting of draft horses, fine drivers, saddle horses, farm draft and cotton mules, etc. His premises consist of main stable, corner of Fourth and Angelle, 120x140 feet, also feeding stable on Seventh 40x120. Eight experienced hands are employed; particular attention is given to filling orders for both horses and mules at reasonable rates, and guaranteeing satisfaction. Mr. P. is in every way worthy his success, and has climbed the "ladder of life" "rung by rung." At the age of 14 he was left an orphan, almost destitute; he teamed 12 years in this city before he commenced for himself in a humble but sure way, with a stock of three horses. He is prompt in making account of sales, and charges very small commissions, and metes out justice admirably to both buyer and seller; he is courteous with customers who visit him, while with stock shipped in to him he exerts the same prudent and wise management as if it were his own.

**R. M. Carter, Groceries, N. E. corner Sixth and Francis Streets.**—This familiar business was established the first of December, 1886, Mr. Carter being successor to T. G. Brewster. The premises are 25x60 feet. The stock consists of a full line of staple and fancy groceries, the proprietor having a splendid city trade, which is constantly on the increase. Mr. Carter is a native of Kentucky, but has lived in this state thirty years. He formerly was clerk to the Grand Island Railroad. The trade which Mr. Carter enjoys is unquestionably one of the most successful in its line in the city, and from its very inception has enjoyed a reputation consistent with its management. All that is handled is selected with the greatest care, and is sold at moderate prices.

**H. C. Burke M'f'g Co., Machinists, 516, 518, 520 South Seventh Street.**—Among the extensive industrial enterprises which form the



basis of St. Joseph's importance, is the firm of the H. C. Burke M'f'g Co., founded in October, 1888. They manufacture steam engines, boilers, pumps, mill and elevator machinery of all kinds, shafting, pulleys, hangers, boxes, gear-wheels, etc., and fine cut gearing of every description. A full line of brass goods, steam pipes and fittings always on hand. The premises are equipped with the best machinery, operated by steam power. A large force of skilled mechanics is employed in the execution of the superior work for which this house is noted. Mr. Burke is a gentleman of sterling business worth, and patrons, on calling at his office, receive courteous attention; reliable and enterprising, he will maintain the high reputation he has made.

**George L. Jewett & Co., Standard Farm Machinery, Buggies, Farm and Spring Wagons, Road Carts, etc., 608 South Sixth Street.**—In listing a review of the enterprises of St. Joseph, attention should be called to the firm of Geo. L. Jewett & Co. This is the largest and most complete establishment of its kind in the city. The business was established in 1878, and the present proprietors are the successors of the firm of Mansfield & Jewett. Messrs. Jewett & Co. bring to bear the widest range of practical experience, coupled with influential connections and perfected facilities, and carry the most complete stock in the State. They occupy two entire buildings, each 80x110 feet. A large warehouse at the corner of Eighth Street and Mitchell Avenue, and an attractive repository at No. 608 South Sixth Street, where is displayed an unrivaled assortment of standard farm ma-



chinery, buggies, farm and spring wagons, road carts, etc. Fifteen hands are employed. Their reputation is of the highest, and their trade extends throughout Missouri, Nebraska and Kansas, and grows each year. Mr. Geo. L. Jewett is a native of Vermont, and been in this business all his life. Mr. J. B. Jewett is also of Vermont. Their rating in commercial circles is of the most exalted character, as is the confidence reposed in them by all with whom they have business transactions.

**St. Joseph Dairy Co., James Bortle, proprietor, Frederick Avenue, bet. Tenth and Eleventh.**—Among the established houses in this city, which have acquired a marked degree of popularity is the St. Joseph Dairy Company, founded May 15, 1888. Mr. James Bortle is a native of New York, and has been a citizen of St. Joseph for sixteen years. The premises are large and well suited to the business, being 20x50 feet. He does a growing trade in buying and selling milk, cream, butter and eggs. All goods procured here are well known for their fresh, pure and unadulterated qualities.

**J. B. Ryan, Meats, Frederick Avenue, corner Faraon, and Eleventh and Duncan Streets.**—Among the many fine meat stores in St. Joseph, none are more worthy of consideration than Mr. J. B. Ryan. He has been established eighteen years, and from the start has met with the most complete success. His premises are commodious, four hands and two wagons being constantly required. He deals in fresh and salt meats, lard, sausages, etc. All that is found in his store is of the best, and most reasonable in price. Courteous attention awaits customers at this store, while confidence in the proprietor and his assistants is fully justified.

**A. T. Whelan, Hardware, 1601 S. Tenth.**—A. T. Whelan will always be found among the leaders in any enterprise that may come before the people of this community. He is a native of this city and has been long engaged in hardware, and there is no one more acquainted than he with the details of it, he being the successor to this old-established house. From the day he opened his doors to the public he has gained an enviable reputation. The store is an admirably arranged apartment, 40x100 feet. Four hands are required in the business. The stock, well displayed, consists of hardware, stores, Japanese and all kinds of tinware and house furnishing goods; roofing and tin work done at short notice. Mr. Whelan is well known to all as possessing good connections, and there is no better firm with which to establish business relations.

**J. Wickenhoefer & Co., Manufacturers of and Dealers in Fine Carriages, Buggies, City Trucks and Vehicles of every style, Northwest corner Fourth and Charles.**—In no instance is the progress of St. Joseph better exemplified than in the success of this house. Mr. Wickenhoefer for six years carried on business in the small shop over the way. The increase in his custom and constant demands of an established



trade necessitated him to open up the present premises. This he did in 1887, taking in a partner, Mr. C. Priebe. The building has a front of forty feet, running back 140 feet. It contains a large stock of fine carriages, buggies, city trucks, road wagons, as well as carts and vehicles in every style. The factory, which occupies the rear of the establishment, gives employment to about twenty-five hands. They do a heavy order business, using only the best material, and have established a splendid reputation for useful and strong goods. They also do all sorts of repairing, having every facility therefor. Mr. Wickenhoefer gives his personal supervision to the manufacturing department. He is a German by birth; came to America in 1871; is an active business man and one of the respected citizens of St. Joseph. Mr. Priebe is a Prussian, and came to this city when eleven years old.

**Louis Bassing, Manufacturer of Fine Havana Cigars, Tenth Street, between Olive and Lafayette.**—Among the enterprising mercantile houses of St. Joseph we mention, with a special degree of pleasure, that of Louis Bassing, established in 1881. The premises are 18x40 feet. He manufactures the finest Havana cigars, his leading brands being the "Blue Bell" and "Crowing Hen." Pipes and everything used by the smoker are sold here at moderate prices. Four experienced cigarmakers are constantly employed. Mr. Bassing is a native of St. Joseph and is an expert, having been for years engaged in cigar manufacturing.

**W. H. Griffith, Boots and Shoes, 821 and 823 Frederick Avenue, and 820 and 822 Francis Street.**—The well-stocked shoe store of Mr. W. H. Griffith was founded on the 26th of November, 1888, and has established a trade equal to any in the city. The premises consist of a handsome four-story brick building, 50x80 feet. The stock comprises a full line of men's, boys', ladies', misses' and children's boots, shoes, gaiters, slippers, rubbers, etc. Six hands are regularly required. The salesroom is fitted up in elegant style, and has all the conveniences of a modern store. Mr. Griffith was born in Ohio, but has lived in this State thirty-four years and in St. Joseph six. He has had twenty-two solid years' of experience in the business, and is well qualified to successfully carry it on. He has established an enterprise of which he may justly feel proud.

**Dr. Jacob Geiger.**—The humanizing influences of Christianity are shown in thousands of directions, but in none to a more marked degree than that of medical and surgical science. St. Joseph has many fine physicians, among whom prominently stands Dr. Jacob Geiger, whose eligibly located office is in Geiger Block, northwest corner Sixth and Francis. The doctor graduated at Louisville University in 1872. He is a native of Germany. He is a member of the St. Joseph Medical Society, of the American Medical Society, of the Missouri Valley Medical Association and of the International Medical Congress. He is professor of surgery and clinic at the Emsworth; also a life trustee of it. He is a member of the Board of Trade of this city and president of the City Council, and senior editor of the *St. Joseph Medical Herald*. He is well assisted by his nephews, Charles G. and Wm. H. Geiger, natives of Kansas and this city, who graduated at St. Joseph Medical College in 1884 and 1888, respectively. Dr. Charles is attending Jefferson Medical College, Philadelphia, where he will soon graduate. He is generally looked upon as a bright young physician. Dr. Wm. H. is the present city health officer. Dr. Jacob Geiger has always been a careful student in his chosen profession, and the result is every day seen in the vast number of patrons constantly flocking to his office, and is regarded by his friends as doing the largest practice throughout the city and county.

**Fred Henze**, 1011 Frederick Ave., Havana Cigars.—Mr. Fred Henze is an extensive manufacturer and dealer at wholesale and retail, in Havana cigars, for which he has been awarded two premiums at the Missouri State Exposition. His celebrated brands are *Dona Rosita*, *Premium*, *Golden Crown*, and *Stock Exchange*. He also has pipes and smokers' supplies. His store is 20x50 feet. Eight hands are regularly employed. Mr. Henze was born in Germany. Being thoroughly reliable, he has acquired a large and rapidly increasing patronage.

**Ensworth Medical College**.—Medicine is the most important science bearing upon man's happiness, comfort and welfare. The recognition of this fact has resulted in the establishment throughout the civilized world of institutions for the teaching and the practice of

has been provided, making the lecture rooms, laboratories, dissecting rooms, museums, amphitheatre, etc., most complete. Some of the lecture rooms can seat 250 persons; the hospital attached can accommodate 200 patients, is admirably arranged and well furnished. The faculty presents a splendid combination of skill and experience, and is as follows: *W. I. Heddens*, M. D., President, Principles and Practice of Medicine and Clinical Medicine; *Jacob Geiger*, M. D., Principles and Practice of Surgery and Clinical Surgery; *C. R. Woodson*, M. D., Obstetrics and Clinical Midwifery; *J. W. Heddens*, M. D., Anatomy and Clinical Surgery; *Hiram Christopher*, M. D., Chemistry and Toxicology; *J. M. D. France*, M. D., Materia Medica and Therapeutics; *H. W. Loeb*, A. M., M. D., Physiology and Hygiene; *J. D. Smith*, M. D., Military and Railroad Surgery; *Thomas H. Doyle*, M. D., Gynecology; *E. A. Donelan*,



THE ENSWORTH MEDICAL COLLEGE.

the various branches of the science. In America, we have quite a number of colleges, none more worthy of note or giving more tone and standing to the profession than the Ensworth, of St. Joseph, one of the first in the West, and adding greatly to the city's prominence. It is named after Samuel Ensworth (a bachelor), recently deceased, who left \$100,000 to found a college, to perpetuate his name; the belongings of the old St. Joseph Medical College were made over to it. The building, completed this spring, stands on a delightful sight on the corner of Seventh and Jule. It is built of red brick, prettily faced and corniced with stone; the foundation is of stone. It is in the form of an L, giving splendid light to all the rooms; it has a width of 45 feet, 120 feet and 80 feet in length, four stories high. Every convenience

M. D., Diseases of Children; *Barton Pitts*, M. D., Ophthalmology and Otolary; *R. R. Vineyard*, Esq., Medical Jurisprudence; *W. L. Whittington*, M. D., Demonstrator of Anatomy; *P. I. Leonard*, M. D., Pathology and Microscopy; *C. H. Darby*, D. D. S., Dental Surgery. The President, *Dr. W. I. Heddens*, is one of St. Joseph's most esteemed gentlemen; he is professor of medicine and clinical medicine, in which, as well as in gynecology, he has a national reputation; he was born in Ohio, though his father was a Pennsylvanian; he graduated from Jefferson in 1855, and four years later settled in St. Joseph; he was president of the St. Joseph Medical College; he is a Mason and Odd Fellow, and an active member of the American Medical Society. He has his elegantly furnished private office and parlors on Francis Street upstairs,

where, when not at the college, he is to be found attending to his numerous patients with that grace characteristic of those fitted for prominent positions.

**Edmund A. Donelan, M. D.**, corner Third and Edmond.—Dr. Donelan is recognized throughout this State as a friend of and laborer in the cause and advancement of the medical fraternity. He is a native of New York; came west to Wayne County, Ind., when fifteen years old, and first studied in Union County at Liberty. During 1847 and 1848 he took a course at the Ohio Medical College. He commenced practice at Savannah, Mo., in 1848. He afterward returned to the Ohio Medical College and graduated in the class of 1851 and 1852. In 1852 he was elected to the State Legislature from Andrew County, and reelected in 1854. In 1857 he removed to Nebraska, where he was a member of the Territorial Council, latterly its presiding officer. In 1860 he settled in St. Joseph. He has filled several offices of trust—city physician, county physician, and represented the Second District four terms in the State Legislature. While in the Legislature in 1853 he assisted in drafting the first general school law for the State of Missouri, and passing it. He also introduced the first bill to establish a State board of health, and brought forward at several sessions a bill to establish a reformatory school for boys, now located at Boonville; succeeding in getting the bill through both houses at the last session, besides assisting in many other measures for the public welfare. The doctor has always done a good practice; is now giving his attention more particularly to chronic diseases, and especially diseases of women and children. He is professor of diseases of children at the Emsworth. He is ex-president of the St. Joseph Medical Society, and also of the Northwestern Association; he was several years treasurer of the State Medical Society; he is a member of the American Medical Association, of the International Association, and was a member of the International Medical Congress at Washington in 1887; while following his profession for love and not for money, his practice yields him a comfortable living, and he is reaping the reward of forty years honorably spent in the cause of humanity.

**C. R. Woodson, M. D.**, 505 Francis Street.

—There is no name better known among the medical profession than that of Dr. C. R. Woodson. He was born in Kentucky, his preceptor having been Dr. Jas. A. Day; he graduated from the Missouri Medical College and the St. Joseph Medical College. He first began to practice at Agency, Buchanan county, in 1870, where he remained seven months; the remaining time he has been in this city. He does an extensive general practice, and has particularly gained favor in treating diseases of women and children. He is Professor of Obstetrics in the Emsworth; he is an active member of the St. Joseph Medical Society and the Northwestern District Medical Society. He is

an Odd Fellow and an A. O. U. W. He does great credit to the profession, and has ever proved himself a substantial benefit to the community at large.

**Thomas H. Doyle, M. D.**—The name of Doyle is one of the most influential in St. Joseph, and one of the most respected by this community. Dr. Doyle is a native of Pennsylvania, was educated at St. Francis College, and soon after turned his attention to medicine, to which he was by nature most suited; he studied at the University of New York, from which he graduated in 1865, the last year the celebrated Mott graced the faculty of the institution; he attended a thorough course of lectures at the Bellevue Hospital Medical College, 1868 and 1869; came to St. Joseph in March of that year; he at once came to the front as an able physician, and has ever done a most extensive practice, judged to be the largest in the city. As a physician the doctor is known throughout the west, but the heavy calls for his services at home keep him from going much abroad. He is an active member of the American Medical Association, also of the State Association. He was city health officer during 1877 and 1878; he is Professor of Gynecology at the Emsworth; he is chairman of the Board of U. S. Examining Surgeons at St. Joseph; he was one of the first members of the faculty of the first medical college started in this city in 1877, the St. Joseph Medical College; he is also very popular outside of the profession, and was mayor of St. Joseph from 1885 to 1887. The doctor is a genial and generous gentleman, liberal in his ideas, a protector of the rights of, and in deep sympathy with, humanity.

**Dr. James W. Heddens**, is one of the most talented physicians in Missouri, and especially in the branch of surgery, has he obtained a reputation placing him in the front rank of the medical fraternity. He is a native of Kentucky, but was reared in St. Joseph, being a son of the celebrated gynecologist; he graduated from Jefferson, in 1879, and in these ten years' practice in St. Joseph, has established himself firm in public confidence. He has pleasant office and rooms at 413 Francis, and does a large business, not only in St. Joseph, but throughout Kansas, Nebraska and Missouri, he is often called in on specially difficult surgical operations. He is an active member of the St. Joseph, the State and the American Medical Societies. He is professor of anatomy and clinical surgery in the Emsworth Medical College; he is on the State Board of Examiners; he is also a prominent social light, is a Mason, Odd Fellow, Pythian, Elk, etc., and does just honor to St. Joseph.

**Dr. Barton Pitts**, Eye and Ear, Office 613 Francis Street.—Among the professions none requires more sagacity than the specialist. Dr. Pitts is a native of Accomac County, Va., and graduated from the University of Maryland in 1881. He treats diseases of the eye and ear, making a specialty of accurately adjusting the finest Brazilian pebble lenses to all forms of defective vision. He is eminently suited to his

difficult profession, having spent eighteen months in the Presbyterian Eye and Ear Charity Hospital of Baltimore, Md., under the direct supervision of Professors Julian J. Chisolm and Herbert Harlan, surgeons in that institution. Dr. Pitts began practice in Norfolk, Va., in the spring of 1883, where he had unusual success. He came west in the spring of 1886. He is a member of the Alumni Association of the University of Maryland, of the International Medical Congress, of the Missouri Valley Medical Association, of the State Medical Society of Missouri, of the Northwestern Medical College and of the St. Joseph Medical Society. He is professor of ophthalmology and otology in the Ensworth; he is ophthalmic and aural surgeon for the St. J. & G. I. and K. C. & O. railroads. He is regarded as the best specialist in his line, and his ability has gained for him the recognition of the best classes.

**T. E. Potter, M. D.,** Office 513 Francis Street.—Dr. Potter is a native of Clinton County, Mo., and graduated in March, 1875, at Jefferson Medical College, Philadelphia, Pa., where he took three full courses. Since that period he has steadily risen "like a cork in the water." In a catalogue of graduates of Jefferson in March, 1875, we note, showing his early ability, that he gained a prize of \$50.00 from the professor of obstetrics for the best paper on the descriptive and relative anatomy of the gravid uterus. He is secretary of the faculty of the Board of Directors and professor of physiology, operative and clinical surgery of the Northwestern Medical College of St. Joseph. He was educated at Magee College, Macon County, Mo., and read medicine two years under the learned, Dr. Benjamin Franklin, of Cameron, Mo. Dr. Potter has practiced for two and a half years in this city, previous to which he practiced eleven years at Cameron, Mo., where he was elected mayor of the town two years. He served as physician at the Charity Hospital, Philadelphia; also five months at Blockley Hospital, Philadelphia. Dr. Potter pays special attention to surgery and diseases of women. He is a Master Mason and belongs to the State Medical Society, to the Northwestern Medical College and the St. Joseph Medical Society.

**Austin & Darby, Dentists,** Francis Street, between Third and Fourth Streets.—The name of Austin & Darby lends tone to the dental profession of the west. They have been practicing in St. Joseph upwards of twenty years. J. M. Austin is a native of Ogdensburg, N. Y.; studied there and came to St. Joseph in 1867; he is a K. T. Mason. C. H. Darby is also a native of New York, Chemango County; took his degree of D. D. S. at the celebrated Pennsylvania Dental College in 1867, and came to St. Joseph the same year; he is a member of the American Dental Association. These gentlemen have been in partnership twelve years, and have occupied their present elegant apartments ten years. These consist of three operating rooms, laboratory and reception rooms, provided with latest inventions and every convenience. Both gentlemen are members of the State Association, and are respected throughout the west for their knowledge and talent.

**W. L. Whittington, M. D.,** Physician and Surgeon, 217 North Sixth Street.—Dr. Whittington is one of St. Joseph's best young men. He is a native of Missouri, graduated from La Grange College and studied medicine under Dr. Woodson of this city. He is a graduate of the Ensworth Medical College, and also of the Jefferson Medical College of Philadelphia. He commenced practice in April last; he is coroner of Buchanan County; is demonstrator of anatomy in the Ensworth Medical College, is vice-president of the St. Joseph Medical Society and a member of the Medical Society of Northwestern Missouri. He is fast extending his reputation, especially in the branch of surgery, and is very popular with the public; is regarded by physicians as a coming light of the medical profession.

**Dr. E. S. Garner, General Surgeon,** 613 Francis Street.—As a leading exponent of general surgery in its many various branches, Dr. Edward S. Garner is worthy of mention in a review of our foremost professional men. He was born in Richmond, Mo., in 1861, and received his education at Richmond College, reading medicine with his father in that city. Following this he attended for three years the College of Physicians and Surgeons of New York, where after graduating he was appointed by competitive examination to the house staff of the Presbyterian Hospital of New York, where he efficiently served three years as house physician and house surgeon. During these six years Dr. Garner was under the immediate supervision of some of the leading physicians and surgeons of the country, among whom we would mention: Dr. Geo. F. Shady, medical attendant upon the late General Grant; Dr. L. A. Stimson and others of this rank. Having graduated at this hospital, he moved to St. Joseph in 1885. Since residing here he has been appointed to some of the best appointments. He is surgeon-in-chief of the St. J. & G. I. R. R., of the K. C. & O., St. J., St. L. & S. F., the Union Street Railway, etc. He is President of the Med. R. R. Society, and of the St. Joseph Medical Society. Dr. Garner has from his earliest days shown that he realizes the grave and serious responsibilities resting on a doctor. His reception, operating and consulting rooms are handsomely equipped with everything needed for the comfort of patrons, and he has obtained a liberal share of public favor, the best proof of his skill and care.

**Dr. S. F. Carpenter, 720 Edmond Street.**—Dr. Carpenter is known as one of St. Joseph's most trustworthy gentlemen. He first read medicine with Dr. B. H. Cox, of DeKalb County, and gained his first experience at Osborn, Mo.; in 1871, he graduated from the medical department of the Louisville University, and afterwards came to St. Joseph. He is professor of anatomy in the Northwestern Medical College, is an active member of the St. Joseph Medical Society, and a prominent Mason; the doctor is known all over the country, but for about the last three years has confined his attention entirely to his city patients, who are numerous and constantly increasing.



**J. A. French, M. D.**, Office, Sixth Street, between Edmond and Felix.—Dr. French, one of the best physicians in this State, does credit to the profession. He was born in Missouri, attended Keokuk University in 1878-9, and St. Joseph, in 1879-80, also spending the spring term at St. Louis, in 1879. The doctor is professor of dermatology and diseases of children in the Northwestern Medical College, and is a member of the St. Joseph Medical Society and of the State Medical Society. He was formerly health officer in this city for two terms. He is an A. O. U. W., Red Man, and belongs to the National Union. He has a paying practice in the city and country, and we take pride in placing his name in these pages.

**Dr. H. Spencer Pitts**, Dentist, 415 Francis Street.—St. Joseph extends a hearty welcome to Dr. H. Spencer Pitts, who came to this city in January of the present year. Dr. Pitts is a native Virginian, and graduated from the Baltimore Dental College, in 1881. He attained a high reputation in Accomack County, where he formerly practiced dentistry. He is an affable gentleman, enjoying the confidence of all with whom he is brought in contact. His rooms are admirably located at 415 Francis Street, and are furnished with taste and elegance. The doctor is cut out for his chosen profession, which has been amply shown by his flattering success, since residing in the "Electric City."

**Geo. J. Englehart**, the present mayor of the city, stands in the front rank of her business intellect; he was elected to this position by the largest majority ever obtained in a mu-



nicipal contest in this city, carrying every ward; mostly, indeed, on account of his public spirit, fine executive ability and the correctness he has always exhibited in fulfilling any duties entrusted to him, as well as the high degree of integrity in his general relations. He lately resigned the presidency of the Board of Trade. Mr. E. is a native of Baden, came to the United States when two years old, and was long in Kansas; he came from Hiawatha to St. Joseph in 1866, and though of a retired and unpretentious manner, has always been a strong factor, liberally promotive of the community's welfare.

**George C. Crowther**, City Treasurer.—Was born in England, crossed the ocean in 1856, was reared and learned the printing business in Council Bluffs, Ia.; he served in the Federal army two years with the 4th Iowa Battery, light artillery; he was later on detached duty, having charge of the printing department of the La Fourche District of Louisiana. He came to St. Joseph in 1865; later conducted a newspaper in Kansas, and for six years was secretary of the Kansas State Senate; he then traveled seven years west and south into Mexico, and returned to St. Joseph as superintendent of the Steam Printing Co.; he was eighteen months deputy sheriff, and in April last was elected to his present office, whose duties he has since ably performed, assisted by a competent corps of clerks. Mr. Crowther is a member of the G. A. R. and other societies. He is a gentleman of pleasant address, and counts his friends by the hundreds.

**W. B. Johnson**, Comptroller of St. Joseph.—W. B. Johnson, the well known comptroller of the city, is a native of Kentucky, and started out in life as a civil engineer; going through the scientific college at Shelbyville, in his native State; he came to St. Joseph, in 1857, and was engaged at his profession till he gradually drifted into banking; he founded the St. Joseph Savings Bank and was cashier of it over ten years. He was treasurer of the city from 1872 to 1876, and has been two years comptroller. Mr. Johnson holds public esteem and is considered by his friends peculiarly qualified for this office.

**H. C. Carter**, City Auditor.—One of the city's popular gentlemen is H. C. Carter, the auditor; he is a native of Pennsylvania, and came west in 1859; he served in the Federal army, on detailed service in the 2d Missouri Regiment; he was raised a bookkeeper, at which he spent ten years; an other ten he was in the coal business, when he was elected city treasurer, serving four years; he was elected to be auditor in April last, and is admirably suited to the duties as indeed he would be to any office calling for absolute correctness. He is a prominent social light; is an Odd Fellow, Elk, A. O. U. W., and Select Knight, and has a large following of friends. He is assisted in the numerous functions of his office by

**W. L. RUECHLE**, a gentleman of experience; he is a native of St. Joseph; was bookkeeper in a drug and grocery store; was four years assistant treasurer, and assistant auditor since April; he is also somewhat of a society man, a Mason, Pythian and a member of the National Union, etc.

**Purd B. Wright**, City Clerk, one of St. Joseph's talented young men, was born in Platte County the 4th of September, 1860; he learned the business of printing, drifting from it into newspaper life. He was many years in Cameron, Mo., and came to St. Joseph to come on the *Herald's* staff. During 1884 and 1885 he was its city editor; in 1885 he was appointed city clerk, and so thoroughly did he carry out the functions of this office that he was reappointed, and will continue to be reappointed as long as