

is entitled to much credit for the... they have assumed in the... and subsequent advance... of a town the past growth of... which has been almost phenomenal... in its character. The company... was originally the owners of two... and a half sections of land, or 1,500 acres, which includes over 500 acres that have been platted, and much of which is now occupied with business houses and dwellings. They have already expended thousands of dollars in public improvements, including water tanks, park etc., every dollar of which has a tendency to enhance the value of property already disposed of, as well as that adjoining the townsite are still continuing the work of improvement. The company have unbounded faith in McCook's future and while they are reserving a reward in extensive sale of lots, they offer the most desirable opportunities to all who desire to make investments here. There is scarcely an undesirable lot in the many hundreds included in the possession of the company, such is the admirable location and the splendid system of plating. The company is prepared to offer business or residence property on the most favorable terms and at prices within the reach of those who possess moderate means, and a purchase at the present time and at present prices cannot fail to be a profitable investment. Mr. Coffey, the company's resident manager, is a permanent resident of McCook, the owner of valuable property himself, and he will be glad to confer through correspondence or otherwise with all who are seeking material for profitable investment, and all who desire information of an... or... his duties... Land Co. does an extensive land and collection business. During the past three years that he has had charge of the company's business here, he has disposed of a vast amount of property, and THE TRIBUNE does not hesitate to commend him as a man of thorough reliability.

THE VERNIER HOTEL
is a large two story brick hotel constructed in modern style, and embodying all the necessary conveniences. This house is located on West McCook, and guests conveyed between the depot and house free of charge. The McEntee is a popular house with the... with especial... The house is provided with good sample rooms, and the rooms throughout are all large and neatly furnished. Without McEntee is also mayor of the city, and one of McCook's most able spirited and enterprising citizens.

THE BANKING INTERESTS.
There is perhaps no feature that more fully indicates the character of the business or commercial importance of a town or city than its banking institutions. The bank, to a certain extent, is the great artery or channel that supplies the life current to all business enterprise, and is as indispensable to business life and activity, as the great blood channels are to animal vitality and existence. McCook, estimated by such a standard makes an unusually solid and substantial showing, for there are few towns of the same size in this, or any other state, possessed of better, or even as good banking facilities. As an institution that stands in the front rank of the banking interests of southern and western Nebraska we are pleased to refer to the

FIRST NATIONAL BANK
of this city. This institution was organized in August, 1885, as the successor to the McCook Banking Company, which had been inaugurated in the month of March, of the same year. The official management of the concern is vested as follows: President, George Hocknell of this city, and a member of the F. & H. Lumber Co.; Vice President, B. M. Frees of Chicago, and also a member of the above-named lumber company; Cashier, F. L. Brown, formerly of the Exchange National Bank of Hastings. The board of directors comprises, in addition to the above named gentlemen: A. Campbell, superintendent of the B. & M. railway; S. L. Green, druggist; and J. C. Allen, wholesale and retail general merchant, all of this city. The bank is doing a good business in a well up capital of \$50,000, and the presence of a surplus of \$9,000 indicates extensive business transactions. Having recently disposed of the building now occupied, the management have under course of construction a new bank building, which will be, when completed, one of the finest banking houses west of Omaha. This structure will be of brick, 80 feet in length by 25 in width, two stories and basement in height, with pressed brick and plate glass front. The building will be warmed with steam, and the construction, both inside and outside, will embody the most modern style and conveniences. The building will contain a two-story vault, and be provided with all modern safeguards against fire or theft, and when completed will have cost about \$12,000.

THE B. & M. RAILWAY AND DINING CAR.
The... of the most modern... connected with the B. & M. railway system is the... and dining facilities found... intervals along the line... that throughout, and of the numerous establishments... the system, some are more... and deservingly so, than the one... name of which bears this... This house, as also those... Oxford... in this state, and a... and Holyoke in Colorado... operated by J. W. Trammell, a man of national reputation as a es-

THE HOWARD LUMBER CO.
H. A. Brown local manager, occupies a conspicuous place in the business interests of McCook, and is worthy of more than a passing notice in this connection. This company commenced doing business in this city in May, 1885, and here is probably no lumber company in Nebraska or Colorado that is better or more widely known. With headquarters at Denver, their facilities for supplying their large system of yards extending throughout western Nebraska and Colorado are practically unsurpassed, and at no point in their entire system, perhaps, are the facilities better than at this place. Their yard in this city occupies seven lots, which is amply provided with sheds and warehouse, so that all stock and material is kept in the very best condition. Their stock embraces lumber, lath, shingles, posts, doors, sash, blinds, mouldings, paper, lime, cement and everything in fact that is usually found in a first-class lumber yard. They are also extensive dealers in hard and soft coal, and in this department, as in the lumber business, they handle the best grades. The lumber and coal trade has assumed proportions second in importance, perhaps to no other commodity, and no firm or company, perhaps, have done more to advance the interests and advantages of patrons of the lumber and coal business than the one whose name heads this paragraph. The Howard Lumber Co. do not propose to be outdone in either quality or price, a fact that purchasers will do well to bear in mind when in want of coal or building material of any character.

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CAPT. A. C. HAPTONSTALL,
The Western Farm Mortgage Trust Company's superintendent of agencies, is also on the ground to look after the various details of the com-

pany's business. Capt. Hapton-stall is a veteran organizer and the tried and trusted servitor of the interests of the institution which he represents, as well as of its patrons. For the past four years the captain has had charge of the entire outside business of the company, and of the hundreds of agencies and sub-agencies through which their immense business is transacted, nearly all have been the result of his organization. The captain's field of operations embraces Kansas, Missouri, Nebraska, and a part of Iowa, Colorado and Dakota, and much of the popularity so meritoriously enjoyed by the Western Farm Mortgage Trust Company is due largely to his efficient supervision. Captain Hapton-stall is not only possessed of long experience, but in western parlance he is a ruster; he is here and there and everywhere, and keeps a scrutinizing eye upon every agency, makes himself familiar with the conditions and circumstances of every portion of the field occupied by his company. He believes in exact justice to both the patron and the company, and the clock-like precision that everywhere prevails throughout their large field of operations, indicates a complete and thorough knowledge and a most skillful handling of a business involving millions of dollars annually.

EATON & CO.
are the representatives of interests of a varied character and in some respects the most important of McCook's business affairs. The above firm comprises H. W. Eaton, D. E. Eikenberry and C. B. Gray, and was organized a little less than a year ago as the successors to Eaton Bros. & Co. The above firm own and control over 2,700 acres of land, located south of the river and directly opposite of this city, that embraces some of the finest land in Red Willow county. Nearly two hundred acres are under cultivation, while the rest is devoted to meadow and pasture land. They are the owners of 131 head of cattle, 80 head of which are milch cows, 150 head of horses, 55 of which are used in the business, and over 60 head of hogs. They are also doing the leading livery business of this city, and are the owners of the Circle Front livery, feed and sale stable, one of the best arranged and best equipped livery outfits in the state, outside the largest cities. The barn is 120 feet in length, with a front of 77 feet, and the interior embodies all modern conveniences. From 15 to 20 head of horses are kept for livery service, and horses and carriages are far superior in character to those usually found in country towns. They run two milk wagons, and supply a large proportion of the milk consumed in the city. Appos to the stock business, they are doing considerable in the way of breeding. They are the owners of two fine stallions, one a thoroughbred Norman, named "Decided 2nd," four years old, weight, 1,600 pounds, and one of the finest animals in the state. They are also the owners of "Cedric," a Hambletonian-Clyde, five years old, and weighing 1,400 pounds, and a splendid animal. Upon their farm they have most excellent improvements in the way of buildings, pumps, windmills, feed mill, fence, etc. The dimensions of their cow stable is 40x120, horse barn, 48x50. The firm will put up about 500 tons of hay, the present season. The business furnishes employment to 13 men and two women, and every department of the business is conducted in the most business like methods. The farm is a model one, and the extensive business transactions of the firm are of the utmost importance to the city, and the combined interests comprise a feature of which any town may justly feel proud.

LOANS AND REAL ESTATE.
Under this head we desire to refer to the agency of Babcock & Kelley of this city. As above indicated, this firm make a specialty of the negotiation of real estate or farm and city loans, and in a business that is largely represented in the western country, they are possessed of facilities and advantages, perhaps, secured to no other firm or company. They are the representatives of the most reliable investment companies, and are prepared to give the most favorable terms and rates, as well as to conduct business cheaply and expeditiously. As regards the real estate business, their facilities are equally good. They carry a list of property, consisting of wild lands, improved farms and city property, extensive in variety, and comprising some of the most desirable material for investment in the western country. Their business transactions extend throughout the six southwestern counties of Nebraska, forming the area of the McCook land district, and in many respects the finest portion of the great state of Nebraska. The gentlemen comprising the above firm are well known throughout the entire re-

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LAW AND REAL ESTATE.
Under this head, we are pleased to refer to the well known firm of H. W. & O'Donnell. This firm was organized about three years ago, and they have always maintained a foremost place in business matters. They are both attorneys, Mr. LeHew having been engaged in the practice of law in Nebraska for the past 17 years. They make a specialty of the real estate business, and have a list of lands consisting of wild and improved farms, city property, etc., that comprise some of the most desirable material for investment to be found in western Nebraska. Their business extends throughout the McCook land district, one of the finest agricultural districts in the west. They are also in the engagement of an extensive law practice, and rank among the leading lawyers of this section. They are prepared to attend to all business before the land office, make collections, etc. Messrs. LeHew & O'Donnell will be pleased to furnish information regarding the country to any or all parties seeking profitable investment.

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Frees & Hocknell Lumber Co.,
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lumber and coal merchants, are the owners of yards in this city, at Jolbertson, Trenton, Palisade and Wauwata, in this state, and at Yuma, Colo., the general office being in this city, and under Mr. Bullard's management. The company have been doing business along the line of the B. & M. railway for the past four years, and are well and favorably known to the people of Southwestern Nebraska, as a liberal and reliable company. They carry complete stocks of both lumber and coal at all the points above named, and at each place, as in his city, enjoy the public confidence to such a degree as to enable them to control a fair proportion of the trade. The yard in this city is provided with excellent sheds and warehouse facilities and all stock is kept in the best possi-

ble condition. The lumber stock embraces all kinds of pine lumber including lath, posts, sash, door-hinges, blinds, mouldings, building paper, lime, cement, and all that may be required for building purposes. The coal stock is no less complete, and embraces all the best grades of hard and soft coal. Messrs. Bullard & Co. are thoroughly familiar with the wants and requirements of patrons, whose interests they are ever striving to serve, and with advantages for doing business peculiarly favorable, there are no dealers or companies in the state that can or will do better by patrons either in goods or prices.

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THE HOWARD LUMBER CO.,
H. A. Brown local manager, occupies a conspicuous place in the business interests of McCook, and is worthy of more than a passing notice in this connection. This company commenced doing business in this city in May, 1885, and here is probably no lumber company in Nebraska or Colorado that is better or more widely known. With headquarters at Denver, their facilities for supplying their large system of yards extending throughout western Nebraska and Colorado are practically unsurpassed, and at no point in their entire system, perhaps, are the facilities better than at this place. Their yard in this city occupies seven lots, which is amply provided with sheds and warehouse, so that all stock and material is kept in the very best condition. Their stock embraces lumber, lath, shingles, posts, doors, sash, blinds, mouldings, paper, lime, cement and everything in fact that is usually found in a first-class lumber yard. They are also extensive dealers in hard and soft coal, and in this department, as in the lumber business, they handle the best grades. The lumber and coal trade has assumed proportions second in importance, perhaps to no other commodity, and no firm or company, perhaps, have done more to advance the interests and advantages of patrons of the lumber and coal business than the one whose name heads this paragraph. The Howard Lumber Co. do not propose to be outdone in either quality or price, a fact that purchasers will do well to bear in mind when in want of coal or building material of any character.

WESTERN FARM MORTGAGE TRUST CO.
This institution, with headquarters at Lawrence, Kansas, has recently commenced doing business in this state, and have made this city the headquarters for the McCook Land District, and have installed Daniel McBride, with office in the Farmers & Merchants bank block, as district manager. It is unnecessary to say that this company is here for the purpose of negotiating real estate loans, for the above heading indicates that fact, but it will be well to refer briefly to the advantages which the company are prepared to offer to patrons. The loaning business of the western country is transacted largely through agents, who have no authority to pass upon the eligibility of applications, and the applicant is frequently subjected to a delay of weeks and months, oftentimes to considerable unnecessary expense, then perhaps in the end his application will be rejected. The methods of the above company obviate entirely all of the above annoying conditions. The McCook office is vested with all the powers and authority of the home institution. The business begins and ends here. All applications are passed upon, papers drawn, and money paid at this office. Two travelling inspectors are employed from this office, and others will be added to the force as required. Thus it will be observed that business is transacted with the least possible delay, requiring in most cases but a few hours to complete the business of procuring a loan. All business in this land district is subject to the approval of this office, and just as soon as proof of title is furnished and papers filed for record, the applicant receives his money. The company already have fifty agents in the state, and at the present rate, although but a few months established here, the business in this state will reach a million of dollars the first year. The above company was organized in 1878, and is one of the oldest and best known Mortgage and Trust companies in the west. Mr. McBride, their McCook manager, has had many years of experience in the business, is a careful and conservative business man, strictly honest and reliable in business matters, and in addition to the advantages above named, can offer terms and rates equally favorable as any company in the country.

CAPT. A. C. HAPTONSTALL,
The Western Farm Mortgage Trust Company's superintendent of agencies, is also on the ground to look after the various details of the com-

REAL ESTATE, LOANS AND INSURANCE.
Under the above caption, we are pleased to refer to the well-known, reliable agency of Colvin & Pomper. The business of this firm was originally inaugurated by Mr. Colvin, about nine years ago, who was really the first man to locate upon the present town site of McCook. Through Mr. Colvin's efforts, a postoffice was established here, Mr. Colvin being the first postmaster. The name of the office, Fairview, and changed when McCook was located by the railway company. Both the above gentlemen are old residents of this section, having lived in the valley for the past 17 years, and no man or men are more thoroughly acquainted with the country and its resources. A fact that adds greatly to their facilities in conducting business of the above character. They are prepared to negotiate real estate or chattel loans on the most favorable terms, and have a list of property, comprising wild and improved lands, city property, etc., that offer the most desirable opportunities to investors. They represent several leading and reliable insurance companies, and can furnish first class insurance at reasonable rates. THE TRIBUNE commends the above firm to all interested parties, as one of thorough reliability and competency.

LAW AND REAL ESTATE.
Under this head, we are pleased to refer to the well known firm of H. W. & O'Donnell. This firm was organized about three years ago, and they have always maintained a foremost place in business matters. They are both attorneys, Mr. LeHew having been engaged in the practice of law in Nebraska for the past 17 years. They make a specialty of the real estate business, and have a list of lands consisting of wild and improved farms, city property, etc., that comprise some of the most desirable material for investment to be found in western Nebraska. Their business extends throughout the McCook land district, one of the finest agricultural districts in the west. They are also in the engagement of an extensive law practice, and rank among the leading lawyers of this section. They are prepared to attend to all business before the land office, make collections, etc. Messrs. LeHew & O'Donnell will be pleased to furnish information regarding the country to any or all parties seeking profitable investment.

THE ESTABLISHMENT
of J. C. Allen & Co. should be recorded a foremost place in this review, inasmuch as it occupies a foremost place, as regards the character and extent of the mercantile business of this city. This firm commenced business here about two years ago, and the establishment, which is under the exclusive management of Mr. J. C. Allen, stand to-day at the head and

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W. C. BULLARD & CO.,
lumber and coal merchants, are the owners of yards in this city, at Jolbertson, Trenton, Palisade and Wauwata, in this state, and at Yuma, Colo., the general office being in this city, and under Mr. Bullard's management. The company have been doing business along the line of the B. & M. railway for the past four years, and are well and favorably known to the people of Southwestern Nebraska, as a liberal and reliable company. They carry complete stocks of both lumber and coal at all the points above named, and at each place, as in his city, enjoy the public confidence to such a degree as to enable them to control a fair proportion of the trade. The yard in this city is provided with excellent sheds and warehouse facilities and all stock is kept in the best possi-

ble condition. The lumber stock embraces all kinds of pine lumber including lath, posts, sash, door-hinges, blinds, mouldings, building paper, lime, cement, and all that may be required for building purposes. The coal stock is no less complete, and embraces all the best grades of hard and soft coal. Messrs. Bullard & Co. are thoroughly familiar with the wants and requirements of patrons, whose interests they are ever striving to serve, and with advantages for doing business peculiarly favorable, there are no dealers or companies in the state that can or will do better by patrons either in goods or prices.

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