Progress and Development of the Nebraska and Missouri Valley Metropolis.

HER INDUSTRIAL GROWTH

Improvements of Every Description More Numerous Than in All Other Years.

STATISTICAL INFORMATION AND FACTS.

An Interesting Review of the Various Interests of the Gate City of the West.

The remarkable development of Omaha during the past year has afforded the commercial world a theme for conversation. Her growth has been unprecedented in the history of the great cities of America. She has attained her present magnificence within the thort space of twenty years. But the greatest success of Omaha was obtained this year. This is especially gratifying to her citizens in view of the fact that many interests conspired to her defeat in 1890. Like all western cities Omaha attained the greatest commercial prosperity during the past decade. In 1870 the city numbered a fraction more than 16,000 inhabitants. In 1880 her population had increased to 30,500, while the recent census indicates that Omaha contains 139,500 people. The wonderful growth of Nebraska's metropolis has been accomplished by virtue of her superior location, and there has been an entire absence of the exaggeration on the part of her citizens, which is so common to rapidly progressing western cities. Such an evidence of solid growth and development as has been evinced by the city will certainly have its effect in the financial centers of the east. In commercial circles it is generally understood that the city is ma position to maintain her place in the ranks of great cities and possible to attain even a higher rank in this respect. The location of Omaha peculiarly adapts her for maintaining commercial supremacy. The certainty of Nebraska's crop, together with their bountifulness, guarantees much of the city's success in future. From the sources indirectly tributary to the metropolis of the state much can always be expected. A feature of the city's adventage, which is regarded with satisfaction by financiers, is the agricultural richness of all territory to which she is entitled by reason of her natural position. As an evidence of the correctness of this idea her trade in the undeveloped fields of the new states is constantly in-creasing in volume. Her possibilities are practically unlimited. The geograph-ical center of the union is removed only 150 miles from Omaha. Much of the ter ritory from which the city will draw largely in future is still in the infancy of agricultural development, while much more has never been disturbed by the march of civilization. All this is con-Nebraska's metropolis. Penetrated by railroads, reclaimed by irrigation and developed by capital, the future of the legitimate territory of Omaha is almost an assured fact.

LOCAL FEATURES. Twenty-five square miles are encircled in the city's limits, with 109 miles of graded streets, more than one-half of thich are paved with asphalt, cedar block and granite. With respect to payed streets Omaha stands next to ashington city in point of efficiency. With a sewerage system of eighty-five miles in length, constructed at an aggregate cost of \$6,000,000, the sanitary condition of the city is assured An extensive system of parks and boulevards are under course of construction and when completed, will place the city on a par with other cities in this line. No city in the country of equal population can compare with Omaha in the advantages offered in the way of educational facili-ties. A finished and thorough education can be acquired by the youth of either sex at a very nominal expense. There are fifty-eight buildings in the city de-voted to educational interests, accommodating 20.000 pupils and representing an investment of \$2,000,000. The high The high school building occupies the most conspicuous location in the city is a magnificent monument of the liberality of municipal ideas.

The extense of maintaining the public schools as shown by the secretary's report for the last fiscal school year was as follows:

	35,051.16 26,844.80 950,00
Total receipts for year	140,742,54 28,443,23
GENERAL FUND EXPENSES. Paid for the maintenance of schools and general expenses. \$2 Plans and specifications Buildings Improvements Interest Insurince Rent Other expenditures.	1,421,54 18,551,41 10,929,27 15,874,77 2,005,82 6,650,73 22,140,65
Total	67,550.55
Balance cash on hand	.1.626.22 system

GENERAL FUND RECEIPTS.

which is second to nothing of the kind in the west, the city boasts of nnmerous handsome edifices devoted to mental

The street car facilities of Omaha are superior to those of any city in America with the exception of Boston, and consists entirely of electric motors and cable lines. In addition to the street car lines, the suburban facilities are protected by the Belt line, a Missouri Pacific enterprise, which operates trains hourly to all suburban localities. The company handles monthly on average of 15,000

Omaha Census Doubtless no census of any city has attracted so much attention as that of Omaha. It has been disputed and defended, but with the usual fate of those who dispute a fact the census of 1890 has been proven correct. These tables are based on the census, and also on careful estimates for the years when no census was taken, give the population for which the data was available. The "boom" years were considered as occurring in 1887 and 1888. When viewed by the in-crease for 1889 and 1890 it will be seen they were nothing but the legitimate expansion of Omaha on account of in-creased facilities for doing business with the surrounding country. Some of these were w in 1888 and restored in

tion for the two years* correspond with the drawbacks and benefits of their withdrawal and restoration. Business prudence requires their maintenance. comparison of Omaha with her principal western competitors speaks for

The increase of 1890 is corroborated by the increased building record for 1889— an increase of nearly \$1,000,000 for residences.

THE CENSUS OF OMAHA.

Actual and Estimated Population from the Beginning-1854-1890.

	In-	Per C't.
		3411
127212	A 8 5 5 5	53.
	* * * * * * *	56.
		203
******	1,000	. 25.
		221
SERVER	11,917	74.
	7,482	37
****		21.
	10,186	28.
		9
	5,723	11. 8. 9.
	4.817	8.
		9.
		26.
644 8	25,002	200.
*****	6,230	-6.
	23, 120	20,
NTAG	E.	
crease	. Incre	ense.
	2, 130	2,139 1,000 11,083 11,017 7,482 6,402 10,186 4,180 5,723 4,817 5,001 17,729 25,002 6,230 23,129 ENTAGE Crease, Increase.

1890, Estimated		6,230 6, 23,129 20,
COMPARATIVE PER		
1	ecrease	Increase
1858 to 1860		++11
1860 to 1863	Section Con-	_53.
1860 10 1870		2.651
1863 to 1870	3.04 3.7	374
1879 TO 1889	1050 48	2011
188) to 1885	444 14	90
1885 to 1890		136
COMPARATIVE RANK AND TWENTY YEARS-		
		Percent age of
Rank. 1870.	1890.	Increase
1. Kansas City, Mo 32,260	132,410	
3. St. Paul 20,030	133,150	
3. Omaha16.083	139,526	76
4. Minneapolis 13,066	164,70	0 1.10
5. Denver 4.750	100,67	2 07.14

YEARS-1870-	Percent- age of
Rank. 1870. Kansas City, Mo. 32,268. Minneapolis 23,006. St. Paul 29,030 Denver 4,750 Omaha 16,083	1880. Increase. 55,785 79 46,887 258 41,473 107 35,629 648
COMPARATIVE RANK AND I FEARS, 1880-	POPULATION IN TEN
Rank. 1880.	Percent- age of 1800. Increase. 164,700 250

COMPARATIVE RANK AND POPULATION IN TEN

Omaha 30,518 St. Paul 41,473 Kansas City. Mo 55,785 Denver 35,629 The principal feature of these tables will be seen. In twenty years Kansas lity has fallen from first to fourth place, St. Paul from second to third, Minneapolis rose from fourth to first, and Omaha from third to second. Denver holds the same rank as in 1870.

In the past ten years, the changes, especially with Omaha, has been still greater. Kansas City have fallen from irst to fourth place, St. Paul has held its own at third, Minneapolis has risen from second to first, and Omaha from fifth to second. Denver has fallen from fourth to fifth place.

years, Dents, percentage next. twenty shows the greatest percentage of increase with Minneapolie next. From 1870 to 1880 Omaha was contending with hostile interests and grasshopper raids in Nebraska, During this period the city had no trade with Colo-rado. This accounts for her small percentage of increase. It will be seen, for the past ten years Omaha, St. Paul and Kansas City show an increased percentage over 1870-80, while that of Minneapolis and Denver has declined-an evidence that these two cities are nearing their maximum of growth. Omaha shows the greatest comparative growth between 1880-90 than any one of the five cities. In advancing from fifth to sec-ond, it is crowding Minneapolis closely for first place in 1900. In 1880 Minne-apolis was nearly 54 per cent larger than Omaha. In 1890 the difference between more has never been disturbed by the march of civilization. All this is conducive to the continued prosperity of cities increase by 1900 at one-half their percentage in the past ten years, Minne apolis will have 370,575 and Omaha 389,-277 souls. By this rule it is easy to determine that Omaha will stand at the head. The territory of Minneapolis is circumscribed, that of Omaha is unlimited in extent and development.

Nebraska. In 1854, as the result of the census ordered by Governor Cuming to organize the territory, the population of Ne-braska was 2,732 persons, exclusive of Indians, and it is thought many of these had their residence in lowa and Missouri. The land was as bare of people as the soil of agriculture. It was a wilderness. Neither labor nor capital were here to develop one or the other. The population of Omaha was an unknown quantity. Its principal channel of communication with the world was the Missouri river. "Bleeding Kansas" was then the cry, and to that territory was attracted immigrants from every section up to the beginning of the civil war. The panic of 1857 weighed heavily upon the infant territory, and not until 1858, 1859 and 1860 did agriculture become a pursuit. In 1859 the first territorial fair was held, but the enter prise was subsequently abandoned from a paucity of resources. The following year there were barely 50,000 acres under cultivation, with an estimated grain yield of 2,000,000 bushels. Of the industrial and other classes there were 11,581 persons, of whom 3,982 were farmers and six railroad men, rep resenting foreign lines. There were no railroads in the state. In that year (1860 the Pikes Peak emigration gave an impetus to the growth of Nebraska. From then to 1866 and 1867 it is estimated the population increase to 50,000, and in the following years, up to 1870, the United States census gave the state 123,000 souls, an increase of 146 per cent. This impetus was caused by the commence-ment and completion of the Union Pacific railroad on the west and the Iowa lines from Chicago and St. Louis to the Missouri river on the east. Other rail roads followed, and as the Nebraska railway systems have expanded the popula tion and wealth of the state have stead ily increased. Here is the record of the paralleled growth of Nebraska from

the beginning, w			
 Iowa and Kansas 	s for the	period	of five
and ten years.			
	ION OF N	EBRAKA.	
7.4			er et. of
Popul	ation. I	nerense. 1	nerease
1854	2,732	T. 2.25.2.2	*****
1860	28,841	26,199	955
1870	123,000	24.159	326
1885	240.615	066 019	268 63
Popul 1854	.056,793	316,148	43
	AGE OF I		
	Williams and the	DATE OF THE PROPERTY OF THE PARTY OF T	7.00
1890 over 1883 1890 over 1883			759
1890 over 1860			
IN COMPARISON WI	TH IOWA	AND KAN	SAS FOR
1880.	1885.	Increase.	Per et.
Iowa 1.624,615	1,753,980	129,365	8
Iowa 1.624,615 Kansis	1,208,530	272,434	27
	IVE YEAR	s.	
1885.	1890.	Increase.	Per et.
Iowa1.753,980	1,000,000	152,020	8
Iowa 1,753,980 Kansas 1,268,830 Nebraska 740,645	1,050,793	316,148	12 42
IN COMPARISON WI	TH IOWA	AND KAN	SAS FOR
	TEN TEAR		
1880.	1800.	Increase.	Per et.

In these comparisons it will be noticed

the increase of Kansas for the five years

between 1885 and 1890, was 117,479, or

43 per cent less than the five years be-tween 1880 and 1885. In Iowa the in-

crease was 28,655 persons, or 19 per cent;

in Nebraska 27,905, or about 10 per cent.

Kansas ... 996,096 1,423,485 Nebraska 452,402 1,056,793

the spring of 1889, the increased popula- | The aggregate increase of Nebraska over Iowa and Kansas for the two pe-

riods was: | In- | Per | In- | Per | Crease, cent | Isso to | Isso Such is the story of the growth of Nebraska over its nearest competitors for each five year period in the past decade.

The railway facilities of Omaha have conspired largely to the reputation ac-quired by the city as a commercial center. She enjoys unsurpassed advantages in the way of trans-continental traffic. The corporations centering in the metropolis of Omaha embrace thirteen roads, operating 125 passenger trains in and out of the city daily. Extensive improvements have been made by the transportation companies converging in Omaha during the past year. The railroad lines throughout the country are arranging their connections with a view of securing a share of Omaha's commerce.

To accommodate the increasing passenger traffic and facilitate the business, a commodious union depot is now under construction on South Tenth street. The building will contain all modern ideas calculated to attract patronage and will be an architectural beauty.

Omaha Railways.

THE UNION PACIFIC RAILWAY. In 1859 when Edward Creighton contemplated the construction of the telegraph line between Omaha and Salt Lake City, and finished it in 1861, many hoped, but did not expect to see it fol-lowed so soon by a mightier enterprise With the exception of an occasional settlement, Colorado being settled only the year before, the contry was an un proken wilderness, swarming with Indians and wild beasts. He who turned his face westward, ventured "into the But undeterred hardy pioeers pushed their way, and, "here and here standing up against the horizon, ould be seen the white cover of the prairie schooner,' typical in its appearnce, its movements, its freightage of human life, of the ship in the offing bearing to our shores from the old orld seekers after new homes and beter fortunes.

'Never on earth did nature present a fairer field for the use of man, never one more beautiful for his eye to survey, or his heart to admire and love." Labor and capital were invisible. But in De cember 1863 a new spirit was invoked. Labor and capital came like armed giants to conquer the wilderness, to tame the savage, and lay the groundwork of a superior civilization in the garden planted by the Almighty, making it the highway of the world. They touched the prairies, and the land was filled with plenty, rejoicing in the labors of the husbandman. They smote the mountains, and from them came the streams of gold and silver, and other minerals, for the comfort and happiness of mankind. From the full fruition of their labors sprang beautiful cities. On every hill top, in every valley the church and the school, teaching the virtues of the higher, purer life, have re-placed the haunt of the beasts of prey, or the saturnalia of the savage. What has wrought the change? the railroad. On that memorable December day ground was broken in Omaha for the Union Pacific railroad, destined forever to link together the Atlantic and Pacific. The ceremonies were ushered in by prayer, invoking the blessings of Almight God, upon the mightiest achievement ever attempted in the name of Peace. Cannon boomed to cannon on either side of the Missouri river. The sun shone brightly on the assembled multitude, and at night the illuminated city closed upon the eventful day.

Six years later the scene was repeated on a larger scale. The booming cannon on Capital hill announced the completion of the enterprise. Omaha was beautiful with flags and banners by day, and at night the fireworks and illuminations made the city one blaze of light. The names of Dillon, Durant, Snyder, Casement, Clark and Hoxie, were made memorable in this revolution of the world's commerce. Since that day, behold the transformation. The Union Pacific has grown from one, to many lines. It stretches its great arms from the Missouri to the Pacific, from Texas to Montana, and distant Washington on the north. It is the backbone of nine states and one territory. Its mileage has doubled, and doubled again. Its revenues are princely. Its mineral lands inexhaustible, and out of its moun tains along its tracks flows the gold and silver to enrich the world for centuries. The "prairie schooner" has given way to the Pullman palace car, the ox team to the locomotive. The lurking Indian has been driven from his haunts. "buffalo trail" has disappeared before the farmer's plow, and nature has rewarded him with abundance, buffalo has gown down before countless herds of cattle. The thinly settled territories have become grand imperial states, and along its lines, Omaha, Kansas City, Denver, Salt Lake, and Portland are bursting into the splendor of great and metropolitan cities-all wrought by the transforming power of the railroad in a little more than twenty-

THE BURLINGTON & MISSOURI RIVER RAILROAD. When Nebraska had less than one hundred thousand people in 1869, shrewd

men were convinced that a railroad extending west from Plattsmouth would be a profitable enterprise. In that year the Burlington & Missouri River railroad, in connection with the Chicago, Burlington & Quincy, was commenced and in the following two years its main line was completed to Kearney, a dis tance of about two hundred miles. resources were mainly agricultural and to show how slender these were, in 1872, the entire state yielded only 9,000,000 bushels of wheat and corn, with an area of 451,740 acres under cultivation. Lincoln was a little city of a few thousand. but under the liberal methods of thi company, in connection with its natural and other advantages, it has risen to a population of more than fifty-five thousand people. The rapid growth of the state, yielding 68,000,000 bushels of wheat and corn, with an acreage of 2,350,000 acres in 1878, convinced the management that further extensions were an imperative necessity. In that year the Denver extension south and west via Red Cloud and Hastings was commenced, and completed to Denver in 1882. The growing importance of Den-ver and Colorado demanding further improvements, the main line was shortened by the "Oxford cut-off" between Kene saw and Oxford. In 1887 the southern line from Kansas City, St. Joseph and Atchison was finished to Red Cloud. This gave the people of that section a direct route to Denver and other points in Colorado, Utah, Montana and the Pacific coast. The Omaha & Southwestern and the Atchison & Nebraska were acquired and Nebraska was soon a network of branches owned and operated by the company, the general offices in the meanwhile having been removed to Omaha as the most convenient base, a handsome building being erected as the future home of the officials. The building of the short line from Omaha to Ashland gave the shortest route to Lin-coln and the additional train service between the two cities demonstrates a handsome patronage and increasing

business. The extension to Cheyenne, and the

new line to the Black Hills, is in keeping with the liberal policy of the company in the development of new territory, giving the country in incentive to rapid growth and productiveness. By these arrangements the Burlington became the shortest route from the Missouri river to Denver, Chevenne, Deadwood and the Black Hills. At Denver its admirable connections with the Denver & Rio Grande, the Celorado Midland and the Union Pacific roads, make land and the Union Pacific roads, make the Burlington a most desirable route for points in Colorado, Idaho, Oregon and the Pacific states. The Denver & Rio Grande and the Colorado Midland roads, changing from narrow to broad gauge, has resulted in a dining car service from Missouri river points to the Pacific coast. In this way the Burling-ton has become the through dising car service route to California and beyond. At Omaha its connections with other lines are excellent, and these will take one to any point of the compass. The Burlington has three bridges at as many points spanning the Missouri river, at a cost of \$1,000,000 each, with three great trunk lines crossing the state of Nebras-West of the river it has grown from less than two hundred miles in 1870 to 3,140 miles of track in 1890. In the whole system there are over seven thousand five hundred miles of steel rail, rock ballast track, and these penetrate ten states. Its equipment is superb. The trains are solid vestibule, made up of Pullman palace cars of the latest patterns, with hot and cold water, smoking rooms and excellent libraries. Its reclining chair cars are elegant, and the seats are free. First class coaches and smokers are in every train, and the traveler finds the comforts of home, with polite, obliging employes to anticipate his wants. As an indication of the popularity of the Burlington with Omnha people its traffic into and out of Omaha is 30 per cent greater than last year. As a great trans-continental route, touching all the principal cities from Lake Michigan to California, Oregon and Washington, it has no superior. If you want to go any-

THE FREMONT, ELKHORN & MISSOURI VALLEY RAILWAY. No railroad has before it such a splen-

wherein the world, the Burlington will

carry you with safety, comfort, speed, amid the most elegant surroundings on

did opportunity to become one of the greatest railway systems of the country than this company. In future it will be come as important to Omaha and the vast territory beyond, as the Chicago & Northwestern railway is to Chicago giance at the map will show this. On the north, leaving Nebraska at Niebrara, it will skirt the Missouri river to a june tion with the Northern Pacific at a point opposite Bismarck, bringing the trade of the upper Missouri valley to Omaha as the chief city of the west. Leaving Chadron on the west, its branch line reaches the Hot Spring, South Dakota, and Deadwood, piercing the tin mining regions of that state, and ultimately extending to the Yellowstone river, at Miles City, Mont. On the extreme west from Casper it has a choice of routes; one to the Big Hora country, or through the coal and coal oil regions to Lander, Wyo., and thence up the Wind river valley, which many believe will be the most productive gold region, through the vast timber belt to the Yellowstone National park and beyond. On the south, from Superior, it points the way through Kansas to the cattle ranges of Texas and the Gulf of Mexico. Still another route is left to it due west through the central counties of Nebraska north of the Platte river. With such a future the Frement, Elkhorn & Missouri Valley railroad will be one of the most important agencies in the upbuilding of Nebraska and the west. It is a child of the state, organized under its laws, to start at Fremont and to follow the cours of empire westward. It was built by the John I. Blair syndicate as a companion of the Sioux City & Pacific railroad both properties being worthless, practically except as feeders to the lines east of the Missouri river for years. In 1880, it began to extend its lines into the great cattle regions of northern Nebraska, and soon attracted attention to that section embracing some millions o free home lands; that is, government land available under the homestead, pre-emption and timber culture acts This land could not be bought, nor in fact obtained in any way except as above and all either quarter section cost was the entry and filing fees. This attracted large immigration (until the section of Nebraska north of the Platte river now numbers a population of 450,000, includ ing the city of Omaha), and invited ex tension of the road until it reached Valentine, four miles from the United States military post of Niobrara, now the county seat of Cherry county and seat of a United States land office.

While resting there it was purchased by the Chicago & Northwestern railway company. New lines were extended into Wyoming, Dakota and Nebraska, neces sitating a direct connection with Omaha. This was built in 1887 and became one of Omaha's most important feeders, and this still continues through its fine sys tem of through and local freight and

passenger trains. The industrial interests of the road are steadily developing, the most recent addition being the location along its tracks of the beet sugar factory at Norfolk—the largest in the world. The road carries vast numbers of stock into the Omaha stockyards and millions of bushels of grain into Omaha and Chicago.

The Eikhorn valley railroad traverses the coal, and coal oil fields of central Wyoming, and the gold, silver and tin mines of Dakota. It hauls hundreds of cars of ore annually to the Omaha and Grant smelting and refining works at Omaha. It is the only road to the Hot Springs in the Black Hills, drawing 5,000 visitors to that resort in 1890, and will attract 20,000 the coming year. It has about fifteen hundred miles of track penetrating a rich agricultural, mineral and stock country. It is the only railroad by which the 11,000,000 acres of the great Indian reservation lands of South Dakota can be reached, and the settling of this vast empire of now unoccupied land increases the importance of Fremont, Eikhorn & Missouri Valley railroad to Omaha and the northwest.

FINANCIAL. Omaha's Banking Prosperity, Insurance and Realty Interests-A Great

Monetary Center. For many years the city of Omaha has ranked among the financial centers of the west. Her banking institutions have acquired a wide reputation for stability. Omaha financial concerns have been ma terially strengthened by being designated as one of the national reserve cities and her deposits have substan tially increased thereby. The twenty banking institutions of Omaha will compare, in point of elegance and conveni eace, with similar institutions of New

York city. Total Banking Capital. The following figures indicate the total amount of capital invested in Omaha's financial institutions, exclusive of South Omaha: National banks..... Savings banks..... 650,000 950,000 DEPOSITS. \$5,100,000 Tota'
 National banks
 #15,558,923 79

 State banks
 822,000 m

 Savings banks
 1,922,710 25

THE OMAHA CLEARING HOUSE. The accompanying figures present the

new line to the Black Hills, is in keep- | business of the associated national banks of Omaha since the establishment of the clearing house in 1884, with the business

Total \$61.30		November 6.1	Ter.	18th		May			Printingy Chin	January Burth	MONTHS. 1
12,421,196,108	460,249.15	C 100 100 100 100 100 100 100 100 100 10	H. 171.78	12K 004 %	0.7M.49	4 100 Marin	300,973,46	15 rue 122.	MUNCH.	(S 644.)	186
08-508-001-004	-		8,705,084.44	8,985,514,96	IT THE PARKS	2 102 201 A	0,726,208,47	6,115,522,62	5,500,400,12	26 646 719 38	1886
\$147,275,996,34	13,473,316.96	100 CENTER OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLU	12.298.90.71	12,535,101,03	17 251 494 29	14,W11,110,20	12,001,815,14	11,478,775,45	N. SOC 130 92	38 071 867 003	1867.
NO MODITAL WEST SET 19, 2012 12, 18, 19, 2013 12, 1913 (08, 21) 2, 1913 (08, 21) 2, 21, 21, 21		15,371,754,78				01.100.100.01	10,012,001,02	12,007,500,73	11700	18 650 550 518	1888.
	100	18,442,724,50			S0.00C, Bar, 05	10.000.000.00	15,257,254,26	15,477,130.77	12,496,965.23	\$16.216.441.96	1889.
80.00m.571,9000	25,109,230.00	20,910,000.00	19,119,301.0	30,924,820,00	25,412,190.00	10 Gar 150 GL	N 0807212"11	16,504,210,00	16,383,690.00	\$19.421.800.00	1890

laces the business done through the clearing house as only 25 per cent of that of the whole city. which would make Omaha's business for 1890 amount to something enormous. This magnificent record is amply sufficient to inspire confidence if it were necessary.

AMERICAN LOAN AND TRUST COMPANY.

The American Loan and Trust Company was incorporated in 1885 with a paid up capital of \$400,000. The charter of the company empowers the institution to make and negotiate loans of money, to buy and sell notes, mortgages, stocks bonds and other securities: to receive money on deposit, and make investments for individuals and corporations; to act as executor, administrator, trustee, guardian, assignee and agent and the entire capital and surplus is pledged as a guarantee for the faithful performance of all such duties. All trust funds and investments are kept separate and apart from the com-pany's assets. The income of indi-viduals residing abroad is care-fully collected by the institution and promptly remitted, allowing interest on all deposits. The American Loan and Trust Company is regarded as one of the leading financial institutions of the state, as is attested by the volume of business annually transacted. Investors can always find high grade real estate loans, dividend paying stocks, bonds and guaranteed commercial papers at the company's home office, in the opera house block, this city, and at its eastern office, 101 Milk street, Boston, Mass. The stockholders of the company include some of the leading financiers of the east and the west. The semi-annual statement of the institution issued June 30, 1890, indicates a most flourishing condition of affairs, with \$909,898.79 in resources. The officers and directors are O. M. Carter, president; C. S. Montgomery and J. Fred Rogers, vice-presi dents; D. D. Cooley, treasurer; Philip Potter, secretary; A. C. Powell, cashier and A. D. Buckworth and F. E. Shaw.

BANKING HOUSE OF M'CAGUE BROS The banking house of McCague Bros. was organized August 27, 1883. August 12, 1889, the institution was reorganized as the American National bank, with the following officers: John L. McCague, president; Alfred R. Durfrene, vice president; Henry F. Wyman, cashier and E. C. Brownlee, assistant cashier. and with a capital of \$200,000. lowing comparative statement indicates the healthy growth of the business Deposits April 30, 1884, \$179,000; De cember 11, 1889, \$245,000; February 28 1889, \$253,000; May 17, \$299,000; July 18, 1890, \$353,000; October 2, 1890, \$381,

The following comparative statements of the saving deposits indicates the solid business increase: November 16, 1889 \$175,361, 38; December 16,1889,\$201,052, 31; January 16, 1890, \$214,411.43; February 16, 1890, \$219,991.72; March 16, 1890, \$223,150.20; April 16, 1890, \$234,050.39; May 16, 1890, \$263,700.00; June 16, 1890, \$275,387.57; July 16, 1890, \$289,299.30 August 16, 1890, \$296,025.43; September 15, 1890, \$308,821.51; October 16, 1890 The McCague Banking house stands high in financial circles. Have you insured your life?

Are you going to do so? Do you realize the importance of havng your policy in a company that give your dividends annually; that contains a guaranteed cash surrender value, and : aid up participating value?

You will perhaps not see the advan-tage of having this class of insurance until you have paid premiums for sever al years and then are compelled to stop on account of reverses or other causes. If you will look up the new policy the Massachusetts Mutual Life Insur ance company, and read the Massachu setts statutory law on insurance, you will appreciate this notice. Send for a speci men policy. Agency of the western de-partment, rooms 200 and 202 Bee Building, Omaha, Neb.

O. H. JEFFRIES, General Agent.

THE BEST .- A CONSERVATIVE POLICY The Globe Loan and Trust company 507 south Sixteenth street is one of Omaha's most successful and conservative loan companies. It does not sell se curities bearing high rates of interest but the first consideration is security Omaha city real estate, mortgages bonds, warrants, etc., for sale. Authorized capital \$300,000; paid in \$178,000 Money always on hand to loan. Real estate, rentals, ground leases.

savings bank, incorporated under state laws. Stockholders' liability, \$100,000. Pays 5 per cent interest on deposits Authorized school savings bank for Omaha and South Omaha. Certificates ssued. Over 3,600 depositors.

The Globe Loan and Trust company

During 1891 we will occupy our permanent home, the Globe building southwest corner Sixteenth and Douglas streets. H. C. DEVRIES, President. W. B. TAYLOR, Cashier.

CHAS. E. WILLIAMSON, Ass't Cash. Churches. Omaha has ninety-four church organizations divided among almost every known denomination. Some of the

denomination.

CADET TAYLOR, vice-president,

and cost handsome sums for their erections. The churches are divided among the denominations as follows: Baptist 10, Catholic 9, Christian 2, Congregational 10, Episcopal 9, Jewish 3, Latter Day Saints 1, Lutheran 13. Methodist 16,

church edifices are architectural beauties

Presbyterian 18, Adventist 1, City Mission 1, Unitarian 1. The city is the home of two bishops-John P. Newman of the Methopist church, George W. Worthington of the Episcopal church. Notable addi-tions to church edifices are the First addi-Methodist church at the corner of Davenport and Twentieth streets, now in

\$100,000 and St. Matthias Episcopal | property rented and cared for by this chapel on south Tenth street.

Real Estate Transfers.

The accompanying figures show the comparison between the volume of Business done in 1889 and the present year: 1,070,699 1,280,994 1,474,701 1,571,635 1,007,96 1,246,470 1,057,92 1.489,703 1.254,800 1.3511,711 1.4502,003 \$19,470,834 #16.500,226

Total ... Building Permits. 82,2001 41,0000 June
July
August
September
October
November
December 624,000 Totals......\$4,176,095

DUNDEE PLACE. Owned by the Patrick Land Company.

The company was organized in 1887

and has since been prominent in developing Omaha realty. Shortly after its organization the company purchased the tract of land adjoining the city com-monly known as the J.N. H. Patrick homestead. By the acquisition of this property the Patrick Land company succeeded in attracting the attention of all dealers and purchasers of desirable Omaha realty. The tract was platted into lots, and under the title of Dundee place put upon the market exclusively for fine resident purposes in July 1888. Since that time more than \$500,000 worth of sites for fine residences have been disposed of by the company. That locality immediately became prominent as a desirable resident quarter and half a million dollars have already been expended on modern dwellings in that vicinity. The conditions under which the property is sold obligate all purchasers to erect residences costing not less than \$2,500, thereby guaranteeing the entire property as a resident place. The land s located with a view of making it exceptionally desirable as a neighborhood. The addition adjoins Omaha on the west limit and has a beautiful elevation, superior to that of any resident portion of the city. Large sums have been spent by the company in beautifying Dundee place. The Patrick Land company has offices at 246 BEBbuilding. and those desiring the best property

in Omaha should consult them. THE EAST OMAHA LAND COMPANY. Was organized February 15, 1887. since which time they have gone for-ward improving their lands, comprising over seventeen hundred acres, in a way that has astonished the people both Omaha and Council Bluffs, and yet it is evident from plans perfected and con-tracts let that the work has but just begun.

The future relation of East Omaha to the city of Omaha, as well as Council Bluffs, is beyond the comprehension of even those best acquainted with the workings of this company. One year ago this entire property was covered with a dense growth of willows and cottonwood, today it is all fenced and seed-ed down with timothy and clover, with over twenty miles of turn piked roads.

The object of this company is to build a manufacturing city, and they have al-ready located the Carter white lead works, Adamant wall plaster company, Omaha pearl hominy company, Omaha box factory, Martin steam feed cooker company, Marks Brothers' saddlery company and the Barber asphalt company. These concerns alone will employ nearly five hundred people and capital of over half a million.

Before the year 1891 has passed into history the East Omaha land company will have made rapid strides toward the goal of its ambition, which as Mr. Ar-thus S. Potter, the general manager of this gigantic scheme, says is to build a manufacturing city of 25,000 people within five years, and knowing the character of the gentlemen comprising this company and the unlimited capital at their command, we have no doubt as to the success of their undertaking. ALBRIGHT LAND AND LOT COMPANY,

521, 522 and 523 New York Life build-W. G. Albright, president; E. S. Rood, treasurer; Arthur East, secretary Incorporated Paid up capital \$175,000. Owns the well-known additions "Albright's Choice" and "Albright's Annex," both within the corporate limits of South Omaha, which is fast becoming the great packing center of the country. More money has been made by investors in these additions, in proportion to the amounts invested, than in any other property. All railroads en-tering Omaha and South Omaha pass through the entire length of these additions affording the most available trackage for manufacturing establishments of any other point in Omaha.

This company also owns property in all the best locations of Omaha, both city and suburban; also large tracts of improved and unimproved lands throughout the state; does a general real estate business, paying particular attention to the affairs of non-residents with regard to taxes, titles and making

POTTER & GEORGE CO.

Among the reliable financial institutions of the city may be mentioned the Potter & George Co. The firm is com-posed of Arthur L. Potter, Charles C. George and Edward R. McMahon and conducts a general business in securities, real estate and investments. institution has an authorized capital of \$500,000 and \$300,000 paid in, ness was established in 1885 and occupies the first floor of the Chamber of Commerce building.

The eastern connections of Potter & George Co. are probably superior to those of any similar financial institution n Omaha and their facilities for interesting eastern capitalists exceptionally good. The company has indicated its faith in the immediate growth of Omaha by purchasing heavily in realty during the past six months. Two hundred acres of land have been bought in the city during the latter part of the pres-ent year by Potter & George, situated in the northeastern part of the city and East Omaha. The company solicits investigation from those unacquainted with the methods of the firm. Accurate and reliable information in reference to Omaha real estate will be furnished by the company on demand with pleasure. The patrons of Potter & George are numbered among the most influential financiers of the city.

> HARTMAN & ROBBINS. The real estate, loan and investment

firm of Hartman & Robbins is well and favorably known in Omaha financial cirles It is composed of C. Hartman and John W. Robbins. Both gentlemen are members of the Omaha real estate exchange and board of trade, Mr. Hart-man being president of the former. Their offices are located in the New York Life building, room 200. Loans and investments are negotiated with promptness by Hartman & Robbins. They possess exceptionally good facilities for interesting eastern capitalists in Omaha and Nebraska investments and they invite investigation. course of erection, at an estimated cost fa a property sold on commission and

ERASTUS A. BENSON & J. R. CARMICH

AEL. In real estate and financials of Omaha there are few men better known than Erastus A. Benson and J. R. Carmichael. They are associated in the real estate business and conduct as many sales property as any other firm in Omaha. They can always offer inducements in the way of choice inside and suburban property to purchasers on terms as lib-eral as could be desired. Both gentlemen are well known for honorable, business-like methods and their statements can be relied upon in all instances. For desirable property these gentlemen should be consulted. Their best efforts are always in the interest of their patwhich the firm is commended on all oc-

THEO. F. DAVIS CO.

casions.

Among the many reliable firms in the city, there is none who stand higher than the O. F. Davis company. have been engaged in the real estate and loan business for many years, and have for sale both business and residence property in all parts of the city, also farm lands in a large number of counties throughout the state. They predict for the coming year higher prices in all classes of property. They have also built up a large business in learning money on real estate for non residents. Correspondence is invited from all persons who have money to invest, in either real estate or loans, in large or small amounts. The officers of this company are Thomas A. Creigh, president, and P. L. Perine secretary and treasurer. Examine carefully the statistics published in this paper and be convinced that there is a bright future for Omaha. property.

COCKERELL, HUNT & CARPENTER.

Among the real estate firms of South Omaha, Cockerell Hunt & Carpenter are the recognized leaders, As far as authentic information as to the situation in South Omaha is concerned, this firm can be relied upon, and in the transaction of business, their reputation for integrity and promptness cannot be questiosed. The whole firm is composed of gentlemen of vast wealth and business experience. It is the ploneer real estate firm, and its record of past faithfulness to its patrons, recommends it to the business interests of the future. The company offers its services to eastern capitalists who desire to place leans in this city and the immediate vicinity. The firm does a general real estate, loan and insurance business and invites investigation. SMEATON & ALLEN.

1607 Farnam street, Omaha, Neb. The firm of Smeaton & Allen, rank among the prominent real estate and investment dealers of Omaha. City realty being an important specialty, large lists of improved and unimproved property are always on hand. Mr. Smeaton came to Omaha in its infancy and is therefore an expert on both Omaha and South Omaha realty. Mr. Allen gave fire insurance his attention for a number of years prior to the formation of the firm. their reputation and extended busine acquaintance, they manage the interests of many non-residents, both for the investment of money in realty and loans, and the collection of rents, etc. Eastern trips are made semi-annually in the lnterests of Omaha, and all persons who contemplate investing or visiting the. city should correspond and arrange an appointment during one of these visits, Illustrated pamphlets including lists of investment in city realty improved and unimproved, exchange and choice farm lands mailed to those desiring same. Corresponce solicited.

G. S. AMBLER.

Mr. G. S. Ambler is a well-known real estate and loan dealer in Omaha financircles. Hisoffices are located in the New York Life building, where his large business is conducted. Mr. Ambler has the most extensive list of business, resident and suburban property of any real estate agent in the city. actively engaged in promoting Omaha's floancial interests and is superintendent and a heavy stockholder of the Southwestern street railway company, one of the general managers of the Douglas county fair association and is largely interested in other substantial institutions of the city. Mr. Ambler has unlimited capital at his command and persons desiring to secure bargains in real estate should correspond with, or call on him. Special prices on the elegant and convenient lots of Ambler and Eckerman places. City property, both business and resident, and in adjacent counties for sale.

T. C. BRUNER,

Real estate and loan broker, room 1, Ware block, is an old settler in Omaha. Has been in the real estate business for seven years. His long residence watching the growth of the city gives him advantages in judging of values in real es-tate possessed by only the very few. Those wishing to make investments in our city would do well to consult him before purchasing. Many investors can testify to his good judgment and have made money. He has shown his faith in the future of the city by investing largely recently himself and is advising his friends to follow his example. He believes values have reached lowest point and will henceforth advance very rapidly. He is one of the old reliable and trustworthy real estate men of the city.

J. D. ZITTLE. Mr. J. D. Zittle has had several years experience in handling Omaha and Ne-braska real estate, and during that time has conducted a number of very important realty deals. In financial circles of Omaha he is regarded in the light of a good business man. Those desiring reliable and accurate information concerning improved or unimproved city property farm or acre lands, and other fact which may be difficult to secure, will receive prompt attention by calling on or corresponding with Mr. Zittle. placing of first-class loans he has no su perior in Omaha. He gives special at tention to this line of business. Hi thorough knowledge of the situation at fords him exceptional opportunities for discovering good investments. His fr cilities for business are the very best,

WAUGH & WESTERFIELD.

This firm began business some five ears since while South Omahawas i ts infancy, and by confining themselve strictly to real estate and insurance bus ness they possess a greater patronal than any firm of like kind in the cit By giving their personal attention the work in hand they have inspire confidence and are pleased to refer the new patrons to anybody they have her tofore done business with as to their liability. Being western men and you men they have the necessary energy carry forward to a successful conclusi any project they may become interest They make a specialty of real estr loans and managing property for m residents. They represent the following fire insurance companies: Hartford Hartford, Conn., Phoenix of Brookly Connecticut of Hartford, Springh T. & M., Rhode Island of Providen R. L.; Pennsylvania Fire of Philad Insurance Company of America, Philadelphia. Queen of I