

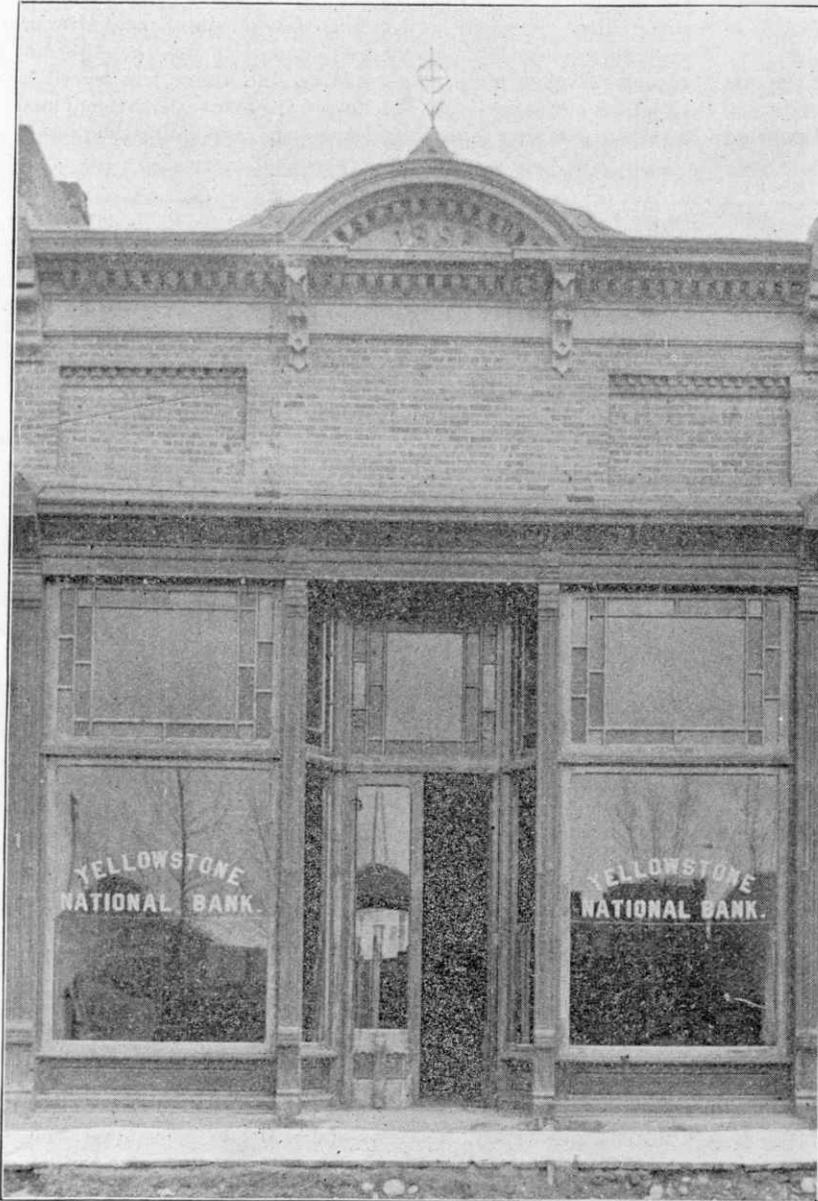
in the bud by the promptitude of the fire department and the excellence of the water supply. The pressure is direct and a stream of water two inches in diameter is thrown clear and swift a distance of 100 feet when the fire pressure is on.

Banks and Banking.

The banking facilities of Billings are in keeping with the prominence of the city and prosperity of the surrounding country, which within a radius of 100 miles does its financial business with Billings. There are two large banks, occupying splendid buildings, both under control of well-known citizens of established

required, until it has a paid up capital stock at this time of \$150,000. The First National Bank block is the finest architectural pile in the city, and was erected in 1886, at a cost of \$50,000. It is built of native sandstone elaborately carved and decorated and in its solidity and permanence is as substantial as the institution which does business within its walls. Present officers of this bank are W. A. Lombard, president; P. B. Moss, cashier; Geo. M. Hays, assistant cashier; directors, W. A. Lombard, Chas. T. Babcock, Jos Zimmerman, C. W. Chowning, H. W. Rowley, P. B. Moss.

The Yellowstone National bank was organized as a national bank September 1, 1891, with a capital of \$50,000. This banking house arose from the private concern of Bailey & Billings, which enterprise was started in this city in the spring of 1886, by Mr. E. G. Bailey and Parmly Billings. After the death of Mr. Billings, in the fall of the year following, the business passed into the control of E. G. Bailey and Geo. A. Griggs, and as the Bank of Billings it was conducted by E. G. Bailey & Co., until authority was received to merge it into a national banking institution. The Yellowstone National bank occupies a commodious brick building of its own on Montana avenue, west of the First National Bank block, handsomely finished and fitted up with modern improvements. Present officers are A. L. Babcock, president; David Fratt, vice-president; G. A. Griggs, cashier; W. A. Evans, assistant cashier; directors, A. L. Babcock, David Fratt, G. A. Griggs, E. G. Bailey, L. H. Fenske, Chas. M. Bair, Peter Larson.



THE YELLOWSTONE NATIONAL BANK BUILDING.

integrity and business sagacity. The majority of directors and stockholders are residents of the city and vitally interested in its growth and permanence. During the dark period of financial depression last year, when gilt-edge banks were closing their doors on all sides, the banks of Billings met their every obligation and earned for us the credit of being the most solid community, financially, in the great state of Montana.

The First National bank is an outgrowth of the private banking house of Stebbins, Post & Mund, established in Billings in the summer of 1882, and conducted by H. H. Mund. It was organized as a National bank in 1884, with a capital stock of \$50,000 which has been increased as the exigences of the occasion

Water and Electric Light.

The Billings Water-Power company was organized in 1885 with Henry Belknap as president; P. W. McAdow, vice-president; H. H. Mund, treasurer, and H. W. Rowley, secretary and superintendent.

The company commenced operations during that season by constructing a canal three-fourths of a mile in length leading from the Yellowstone river one mile from Billings, by which it obtained a fall of fourteen feet where it again empties its water back into the river. This canal has a mean width of twenty-eight feet and will carry ten feet depth of water.

During the summer of 1886 the company put in a Holly system of water works of a daily capacity of one million gallons. In the fall of the same year an electric light plant was also put in and both plants operated together in the same building. Since that time numerous improvements have been made in both the water and electric service, until the company have at the present time four water wheels in actual service, furnishing over three hundred horse power. Two duplex water power pumps of a combined capacity of two million gallons per day, pumping into over eight miles of water mains of from ten inches to four inches in diameter. The electric plant consists of two arc dynamos with a combined capacity of seventy arc lights, one dynamo running the street lighting circuit and one for commercial use; also one alternating incandescent dynamo of one thousand lights capacity. The dynamos are operated from a line shaft fitted with friction clutch pulleys and couplings. To provide against any possible contingency and insure steady service, the water power plant is supplemented by a steam plant of ample power, which can be thrown into service by means of friction clutches should occasion demand.

The plant is located under one roof in a substantial brick building 40x160, one-half mile from the city limits. Arc lights for street lighting are furnished at \$11.50 each per month for all night service. Incandescent lights are furnished under meter rates of