Guns & sporting goods..	2	242,000	22,000
Hardware, stoves and h'vy hardware.....	10	4,500,000	900,000
Hats, caps and furs...	11	1,875,000	375,000
Hides & furs	9	1,035,000	135,000
Jewelry.....	9	250,000	50,000
Junk.....	3	124,000	11,300
Leather, saddlery and findings....	5	1,320,000	220,000
Lime and cement	8	250,000	50,000
Live stock...	7	3,900,000	900,000
Lumber.....	41	5,950,000	1,450,000
Machinery & mill supplies.....	12	1,820,000	320,000
Millinery & lace goods.	13	680,000	180,000
Musical instruments.	4	464,000	42,000
Notions, toys and hosiery	9	850,000	650,000
Printing materials.. ...	2	180,000	30,000
Provisions & dressed meats.....	12	4,830,000	830,000
Sash, doors and blinds.	9	1,210,000	210,000
Trunks and valises.	2	2,220,000	220,000
Wagons and carriages...	9	750,000	150,000
Wines and liquors	12	2,800,000	800,000
Miscellaneous.....	56	3,419,000	441,000
Totals...	513	108,067,250	$21,127,250

HOW THE JOBBERS TALK.

D. R. Noyes, of Noyes Bros. & Cutler, Wholesale Druggists—As a rule the business during the year has been the best and safest for years. There has been a general increase of sales over last year. The territory reached by St. Paul is much larger. This increase of business is at least from 10 to 25 per cent among the various branches of trade, and some houses have had an increase of 33⅓ per cent. The reasons for this general prosperity are, as I said, the larger territory reached, the conservative character of the business established in the last few years, and the stronger condition of our business houses and their customers. What we need most now is the fullest possible development of our labor system. Goods can, ought to be, and will be laid down at St. Paul at the same rate practically as at Chicago. This once established will settle all rates from the East here for the greater part of the year. As to the rates west, our own roads need to do more and better for St. Paul and will sooner or later have to give us cheaper and better service. For the benefit of trade generally, in the future, I would suggest a modification of the interstate commerce law, and as little state legislation as possible regarding our railroads.

CHANNING SEABURY.

Channing Seabury, of Maxfield & Seabury, Wholesale Grocers—I think this has been a very good year generally in all lines of the jobbing trade. Crops throughout the state have generally been good except in a few isolated districts. The Northwest is filling up gradually and steadily, without any semblance of anything like a boom or undue excitement, and this, by the way, is always the most healthy growth. The new extension of the Manitoba road is going through a section of country of which we hear the most encouraging reports. This opens up for us a market in that direction which is of very great significance to the business man of St. Paul. Whatever there might have been that was unhealthy in the real estate market, it has now subsided, and I look for a steady, moderate increase of values in that direction, not connected with any excitement. In business circles generally the feeling is that we have begun the ascending scale the past year after several years of decline and depression, and all branches of business have good reason to look for profitable returns in the coming years. The history of commerce seems to show that prosperity runs in decades. A series of prosperous years is usually followed by a series of declines, until the bottom is reached, then the scale turns and goes up in a period of steady prosperity. There is every indication that we have commenced the up-turn of the scale of prosperity.

GEORGE R. FINCH.

George R. Finch, of Auerbach, Finch & Van Slyck, Wholesale Dry Goods—The increase of business during the year over the sales of 1886 with us, as with other lines, has been 30 per cent or over, I believe, after carefully looking over the records of the year's work. There has been a steady market. The trade is increasing much more rapidly, for our territory is new and more extensive, and we have secured trade which heretofore went beyond us. All houses have kept a more complete assortment and better lines of goods, and, while on one hand our houses have discovered that they can supply the retail trade with as good lines of goods as they can get from any house in the East, on the other, our customers have found out that fact also. Among our customers there is a better appreciation of St. Paul as the jobbing center of the Northwest. They realize that we are nearer to them than any other center, and that this enables us to fill their orders much quicker and cheaper than any other city can. They also realize that our advantage in being able to ship in large bulks from the East has made it easier for us to give them easy prices. I speak conservatively, I believe, when I say that our increase in business has been so great, for we have every natural advantage. We have the advantages of geographical location, of great transportation facilities, and of a recognized place as the supply depot of the Northwest. The increasing advantages of our great Northwestern railroad system have opened up large territory all around us, especially westward, and the natural development of these new regions has both enlarged the market and produced a more active demand. The time has passed when there could have been any possible competition with the jobber of St. Paul, for our position as the recognized commercial center of the Northwest has cut off all possible competition.

C. W. HACKETT.

C. W. Hackett, of the Strong-Hackett Hardware Company, Wholesale Hardware—Referring to the jobbing trade of St. Paul, the year has been generally a very prosperous one, and the volume of business has been much increased. We have reached out into fields that never were reached before. The railroads that have been opened, and others like the Burlington that, although they were opened a year ago, have secured a regular traffic, have opened up new fields to us. This territory, though not yet fully developed, is the natural market of the St. Paul jobber, and its growth will accelerate our growth. St. Paul is bound to grow. Look at the territory tributary to us. It is an empire. Take the territories of Dakota, Montana, Northern Idaho, Washington—nearly as large as half the states east of us, and of this great field St. Paul is the gateway. Their business we have got to start; the bulk of it is bound to come this way. No place can spring up that can cut us off. We haven't begun yet to see the growth that we shall have. This is what insures the prosperity of this city, and it is that fact which has insured to us our prosperity for the past two years. The opening up of these new fields is bound of itself to make up for any deficiencies that might be. You see, we are not circumscribed like Detroit, Cleveland, Chicago and Buffalo. One of these cities reaches out westward for trade, but it finds a limit, and its trade is cut off by another. Our railroad facilities are in our favor, facilities east and west. The railroads are compelled to recognize our importance as a jobbing trade.

W. A. VAN SLYKE.

W. A. Van Slyke, Wholesale Grain, Produce and Commission—I can say frankly that the increase of business has astonished every house in the city. We have all been very busy; in fact, our business has been double that of last year. Above all other things our people ought to put their heads together and establish three or four big flouring mills. I believe they ought to do so, even if they didn't get a dollar out of them for a year or two. It is the only way we can regain our grain trade. Steam power will be as cheap as any other power, and a few big mills would make a market for the grain trade which might as well be attracted to St. Paul as to any other city.

NATHAN FORD.

Nathan Ford, Musical Instruments, Wholesale and Retail—The business has been very much better, so far as I can judge, than it has ever been before at any time since I came here. It certainly has with us. I should think there is all of an increase of 50 per cent this year over last. It has been so in our business at any rate. The reason for this, I think, is the general growth and activity in all directions, and especially the activity in the real estate market. The Sault Ste. Marie road opens up new territory, and the Wisconsin Central, the Burlington and the Minnesota & Northwestern add a large territory to our trade. As to our railroad rates, I can't say much, as the tariff does not interest our line as much as it does some other branches of busines. We have no complaints to make. I think the rates have been reasonably satisfactory.

FROM DUN & CO.

Thus do the jobbers in several lines of trade speak. Take it from another standpoint and see how J. J. Corcoran, manager of the Dun Mercantile agency, looks over the year. He says: "We find from reliable information, gathered from banks, manufacturers, wholesale merchants and others, that business generally for the year has been very satisfactory, indeed showing an increase of at least 25 per cent. There is a very encouraging outlook for the future. In the way of manufacturing industries what has been realized is more than could have been hoped for. The development of railroad enterprise during the past year opens up a broader field for the commerce of St. Paul. It will bring the trade of Montana in closer contact than ever before, and the prospects of closer relations with all parts of the Northwest are very much improved. The trade of this city is fast extending into the Northwestern territory, that is, Washington territory, Idaho, etc., and there is an increasing tendency to develop that trade."

A GREAT PLANT.

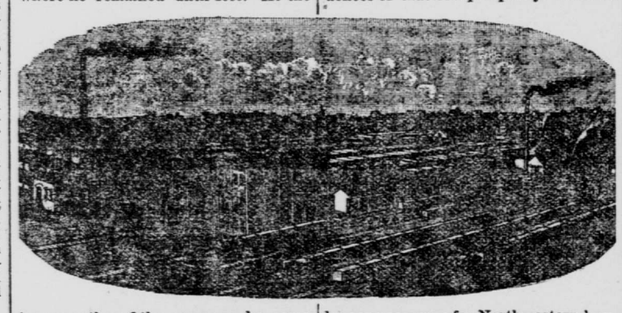
Something About One of St. Paul's Big Establishments.

No larger concern of its kind than the Bohn Manufacturing company is doing business west of Chicago. It has been about twenty-eight years in existence, coming to St. Paul from Winona, under a new organization, with a capital stock of $250,000. The business of such a concern is interesting because so great; and big figures, when they are produced at home, make good reading.

The factories and yards cover twenty acres on Arcad street, near Wells. Extensive additions are now in process of erection, which will materially increase their already large facilities. The yards contain over a mile of sidetracks, which place the factory in direct communication with all markets. Four hundred and twenty-five men find employment in and about the factory and yards. Here are turned out the immense quantities of windows, sash, doors, blinds and lumber required to supply the trade. The factory itself consists of three sections; one 60x190, three stories high; one 60x160, three stories, and a two-story structure 76x76. The dry kiln is 80x76. The glazing shop is 50x120, five stories high; the store house of two stories is 50x300, and the planing mill, one story in height, is 120x120. There are three engines. That of the factory is supplied by six boilers with a combined power of 450 horses, that of the planing mill 250-horse power, and a 75-horse power engine supplies the motive power which lights the buildings and yards by electricity. The company buys its supplies in all markets, both logs and sawn lumber, and handles about 40,000,000 feet a year. They keep in stock from 18,000,000 to 20,000,000 feet. The territory covered by this trade includes Canada on the north, and all as far south as the Gulf of Mexico and as far west and southwest as sash, doors or blinds are used. The company have warehouses at Omaha for the accommodation of the Southwestern trade. These are supplied from the factories here, and are under the supervision of Mr. W. G. Bohn (a son of the president of the company), who is manager of the trade in that section. The general offices are at the factory, which, with the city offices, at the corner of Sibley and Sixth streets, require the services of a staff of fifteen men. The annual sales of the company amount to $600,000.

Mr. Conrad Bohn, the president, is a native of Hesse-Cassel, in Germany, who arrived in New York in 1852, and came West, to Winona, in 1860. Here he engaged in building and contracting, and went into sash and door manufacturing and was burned out in 1874. He at once rebuilt and kept making additions till in 1880, when the Bohn Manufacturing company was incorporated, with a branch at St. Paul. In 1886 the entire plant was removed to St. Paul. Mr. Bohn represented Winona county in the state legislature in 1886. He still lives at that place, coming into the city daily. Mr. Bohn takes personal supervision of the factory and yards.

Mr. Gebhart Bohn, the vice president, is a brother of Mr. Conrad Bohn, and arrived in this country from Germany in 1872. He was first engaged in the Winona bank, and after two years opened a lumber yard at Redwood Falls, where he remained until 1880. At the



incorporation of the company he came to St. Paul as the secretary, and was in charge of this branch till the removal of the factories here. Gebhart Bohn manages the lumber department of the company. George W. Bohn, son of the president of the company, is the treasurer. He was born at Winona, and, after passing through the State Normal school, graduated at the University of Toronto, in 1877. After his graduation he returned home and entered the company's employ as treasurer.

The secretary is John Seeger. He entered the company in 1885, and was elected secretary in 1886. His office is in the city, and he is the city salesman of the compeny. He was at one time a builder and contractor here and was president of the Red River Manufacturing company, at Moorhead. W. G. Bohn, a son of Conrad Bohn, is a director, and is general manager of the Omaha branch and Southwestern trade. He has always been engaged in his present business.

Christmas Tactics.

Cleveland Sun.

The cunning housewife now doth go unto her loving hubby and tells him she adores him so, and calls him "dear old Bubby." And then she slyly hints around about the cash she's wanting; with such a purring little sound it's really quite enchawnting. She murmurs in an undertone that Christmas is a-coming and she must have a little loan to keep old Santa humming. She gets it, too, she does of course; he knows it's for his present, and soon her secret is a source of fun that's always pleasant. When Christmas morning dawns his pet, with blushes like a bridie, gives him a crystal toilet set, six napkins and a tidy!

Christmas Self-Denial.

Rambler.

Marie—Mamma, in this joyous season should we not try and deny ourselves something?

Mamma—We should, dear.

Marie—And is it not more blessed to give than to receive?

Mamma—It is, love.

Marie—Well, I shall deny myself the pleasure of giving anything.

Mamma—That is my sweet, self-sacrificing girl.

A BANKING CENTER.

St. Paul the Universally Accepted Financial Headquarters of the West.

Within the Vaults of Its Great Institutions Lie Countless Millions.

A City Where Eastern Capital Finds It Convenient to Make Exchanges.

Showing of the Banks of the City for the Past Year.

BY ALL the Eastern world it is a recognized fact that St. Paul has become the gateway of the Northwest as a financial center, and each day it grows stronger in this respect. From this city to Portland, Oregon, money seeks investment, and the consequence has been that the banks of St. Paul have a volume of circulation second only to Chicago. Country banks throughout Minnesota, Dakota and Wisconsin have a deposit in local banks upwards of four millions of dollars the year round, and this is merely a drop in the bucket. Commencing at St. Paul and going down the river to La Crosse, thence to Omaha, north to Manitoba and thence to Portland, Oregon, embraces the country that may be said to be tributary to St. Paul, and the capital of this immense territory all tends to make this city the financial center of trade.

Various opinions are entertained as to the merits and demerits of the proposition to make St. Paul a reserve city like Chicago, the friends of the proposition claiming that it would induce more and larger deposits, while the opposition hold that the provision requiring a reserve city to keep 25 per cent of its deposits on hand, instead of 15 per cent, as is now the case, would tighten the money market and lock up funds that should be in circulation for legitimate purposes. Under existing arrangements money is comparatively plentiful in St. Paul, and any enterprise that has the requisite of stability can command all the backing necessary. Another feature that contributes materially to the business prosperity of the city is the fact that capital naturally follows the line of railroads, and for the various interests of that description centering here, St. Paul becomes the distributing point.

THE CITY'S BANKS.

There are in St. Paul seven national banks and eight institutions organized under state laws besides numerous private banking houses and trust companies and the centralization of business and business capital has always been clearly shown by the magnitude of its banking exhibits. Money that used to be sent east to New York and Chicago, has within the past two or three years been diverted into the business channels of St. Paul where it has remained subject to the demands of its depositors, the saving in time by this change being fifty hours as against New York, and half that time as far as Chicago is concerned. Making the latter a reserve city has also inured to the benefit of St. Paul and Minneapolis too, for that matter, since in business affairs the interests of the two places are almost identical.

As a jobbing center St. Paul has nothing to fear from cities lying east of it, and the impetus given recently to manufacturing enterprises is one of the best indications of its steady and substantial growth as a financial center. Hitherto, where timidity marked business transactions, it has been a difficult matter to secure the right kind of men, those with large means at their disposal, to engage in undertakings that did not promise immediate results, but this has already undergone a marked change for the better.

Opportunities are daily presented that immediately commend themselves to thrifty capitalists and one of the most important factors in the work of development has been the Jobbers' union. Members of that organization have gone away from home up into the almost unknown territory of the Northwest, investigated for themselves, and made acquaintances with the men who were improving that part of the United States, and have thereby been enabled to reap almost incalculable benefits by these new connections.

From Dakota, Idaho, Washington and Montana territories money has poured into the lap of St. Paul, which can be best likened to a large hopper which everybody is trying to fill up with evidences of material prosperity. It is no longer necessary for Northwestern buyers to make long and expensive trips to the East for purchases, since almost at their doors stands St. Paul ready and able to supply every demand that may be made upon its capital. Good paper has no difficulty in being honored by the banks, and capital stored in their capacious vaults only seeks an outlet to become immediately available. As an indication of this state of affairs attention may be invited to the fact that when a national bank was started here this year, applications for ten times the amount of its capital stock were received, and within a few weeks after

ITS DOORS WERE OPENED

the deposits of the bank exceeded half a million dollars. And this is but one instance, for dozens of similar institutions established or projected in suburban manufacturing centers contiguous to St. Paul report equally gratifying exhibits of confidence. Bankers throughout the country have not failed to comment favorably upon the wonderful increase in bank clearances by St. Paul institutions within the past two or three years, and money that was formerly stored away in New York, Boston and Philadelphia is being unloaded and put in circulation through the medium of St. Paul banking institutions.

Even at this season of the year when bank deposits are everywhere at a low ebb, owing to the demands of the holidays, no difficulty is experienced here in getting all the funds required for business ventures, and the comparison made with the midsummer deposits, is not, as many would suppose, to the detriment of the winter.

THE BANKERS' IDEAS.

A reporter called on several of the bank cashiers and asked of them the condition of the money market during the year just closing. He elicited from them the following information:

Albert Scheffer, President Commercial National Bank—Money was very easy until lately. At present it is pretty close. There are several causes for this tightening in the market. The large surplus in the national treasury, the opening of new interests in the South, and the stoppage of railroad building in the West are reasons that might be advanced. I would advise, as a cure, the reduction of the tariff and the issuance of 2⅜ per cent consols, similar to the English consols.

L. P. Upham, Cashier First National Bank—There has been an active circulation of money all through the year. At this time of year we expect a little tightening in the market.

E. J. Meier, Cashier Savings Bank of St. Paul—Our banking business was very good until November, when there was a general tightening of the money market. This stringency will continue until about Feb. 1.

Leander Bosch, Assistant Cashier Bank of Minnesota—We had a splendid business up to Nov. 1. The market is close at present. The cause of this is to some extent the large surplus in the treasury, besides it requires a great deal more money this year to move the Northwestern wheat crop than ever before.

Joseph Lockey, Cashier National German American Bank—Money was easy until Nov. 1. Just now it is a little close, but we look on everything as safe and sound. No fear of a collapse at present.

William Bickel, Cashier Germania Bank—We have had a good business. Money is pretty close at present, but look for an improvement in the market after the holidays.

F. W. Anderson, Cashier St. Paul National Bank—There has been an active circulation of money all the year. There is a stringency in the market just now, aggravated in a measure by the financial policy of the government in keeping a large surplus in the United States treasury.

THE YEAR'S SHOWING.

The banks have enjoyed a most prosperous business during the present year. It will be seen in the table annexed that the capital stock of the vaious banks of the city amounts to $6,675,000. The deposits during the year amounted to $18,630,657, and the loans, $19,599,000. The amount of exchanges sold was $160,427,000, while the surplus and individual deposits foot up $2,351,164. Two new banks opened their doors during the year, viz: The Commercial National and the Scandinavian American. The Third National bank closed up its establishment in November. The table below shows the business in detail of the banks of St. Paul up to the present date:

NAME OF BANK.	Capital.	Surplus and und. profits.	Deposits.	Loans.	Exchange.
First National bank....	$1,000,000	$780,000	$4,525,000	$4,100,000	$41,000,000
Second National bank....	300,000	350,000	1,225,000	975,000	12,300,000
Nat. Ger.-American.....	200,000	291,000	3,060,000	3,800,000	25,000,000
St. Paul National.....	500,000	75,725	569,657	956,000	2,986,000
Merchants' National....	1,000,000	505,000	3,400,000	3,900,000	46,854,000
Commercial National...	500,000	*35,000	1,300,000	1,096,000	4,000,000
People's bank.....	100,000	11,600	250,000	300,000	627,000
Savings bank.....	50,000	25,000	500,000	480,000	1,000,000
Bank of Minnesota.....	600,000	134,638	2,300,000	2,050,000	15,000,000
Germania bank.....	400,000	75,300	902,000	1,057,000	3,000,000
Capital bank.....	100,000	40,000	300,000	310,000	7,500,000
West Side bank.....	100,000	9,500	135,000	190,000	180,000
Scand. American bank...	100,000	*3,000	134,000	175,000	.....
Seven Corners' bank....	100,000	6,000	110,000	170,000	.....
Total.....	$6,675,000	$2,351,164	$18,630,657	$19,599,000	$160,427,000

*Undivided profit only.

RECAPITULATION.

The following are the totals of the business of all the banks of St. Paul for the year 1886 and 1887:

	1886.	1887.
Capital	$6,540,000	$6,675,000
Surplus and undi-profits.....	2,144,210	2,351,164
Deposits.....	16,436,647	18,630,657
Loans.....	19,131,238	19,599,000
Exchange	148,768,864	160,427,000

WHERE IT IS LEARNED.

A Useful Institution—Its Success—Shorthand — Typewriting – Telegraphy.

Hardly an office of any importance in the country now is without a shorthand typewriter—usually a young lady—constantly employed. The services of this person are considered indispensable to the business of a large mercantile house. And there is good reason to so consider them; for the average wholesale merchant, banker and broker is an extremely busy man, with 10,000 things to think of at once, and to write two pages of a letter is absolute torture to him. The discreet young woman who sits patiently beside him with pencil and paper, and gets his ideas into a shape fit for inspection, while he wrinkles his brow and tries to collect his scattered thoughts, is an angel of relief at such a time. Then, perhaps, her cool judgment may assist him by a timely suggestion. The matter finished, and the dictation made to his satisfaction, he may forget all about it, read his paper or look after other matters. It is possible that there are firms of the old school in St. Paul whose transactions in a year amount to millions, but who do not know the advantages of a shorthand typewriter; but they are growing fewer every day. At 303 Jackson street, St. Paul, is an institution which has become known throughout the Northwest for the expert shorthand and typewriters who have had their training here, and are now filling positions of honor and trust in courts, banks, jobbing houses, real estate and brokers' offices, manufacturing establishments: as city, county and state officials' assistants, and various other places equally respectable. This is the St. Paul College of Shorthand, Typewriting and Telegraphy, founded and conducted by Anna C. Drew. It is not difficult to solve the problem of Mrs. Drew's success. Having a thorough knowledge of human nature as well as the arts she teaches, and having always a conscientious regard for the interests of employers to whom graduates are recommended, the college has gained a reputation among business men for reliability; and this makes it an easy matter for a graduate to secure a situation at a fair salary. Indeed, Mrs. Drew's pupils are in constant demand. Young men sometimes attain proficiency in a few weeks, and are competent to fill positions as operators in telegraph offices, or take charge of correspondence in business houses. Several months, however, are generally required to perfect a pupil in any of the branches, it being one of the ideas of the principal that a thorough training is more desirable than a quick one. The expense of learning is very light. A complete course in either telegraphy or short-hand, time not limited, costs but $50. Three months is allowed in which to learn typewriting, at a cost of $25; and if the pupil wishes instruction by mail the expense is $10. Shorthand can be taught by mail for $25. This would be a good investment for a young man or lady in the country, as the long winter evenings could be very profitably employed in learning the art.

The three departments are in immediate charge of competent, careful instructors. Every possible effort is made to bring the pupils up to a high degree of proficiency, with what success the world knows. Foreigners are taught American ways of doing business, make rapid progres and invariably obtained good positions. But this article might be extended indefinitely in praise of the college and Mrs. Drew's excellent management.

The new catalogue for 1888 will be the handsomest thing of the kind by far that has ever been published in the Northwest.

Turkey Lunches

And champagne punches at the Royal Bodega. "Christmas occurs annually about this time."

EASTERN AND SOUTHERN PEOPLE

Are specially invited to examine the opportunities offered in St. Paul for

Safe Investments

That cannot fail to pay many times the percentage that can be secured on capital placed at this time in any other section of the country.

H. S. FAIRCHILD & SON

Constitute the oldest Real Estate and Loan firm in St. Paul, having been in constant and successful operation since 1857, and at this time desire to call attention to the following important facts:

Business Property Is Fifty Per Cent Cheaper

Than in either Kansas City, Omaha or any other American city of equal population, commercial importance and future prospects. At the same time all suitable business houses are occupied at good rentals, and there is a constant and steadily increasing demand for all classes of mercantile and office buildings. The capitalist who now invests in business property and suitably improves it will not only secure a large percentage annually in rentals, but

WILL MAKE FROM 10 TO 20 PER CENT ADDITIONAL

Every year for several years to come, on the increased value of the realty, securing for all time to come a safe and large-paying property. We desire to particularly impress the fact that any investor of money cannot afford to place a cent in any other city on the continent until he has fully investigated what may be done in St. Paul. We say without any hesitation that impartial study of the situation here

WILL CONVINCE ANY BUSINESS MAN

That money judiciously placed in St. Paul at this time will, for the next ten years, pay at least double the percentage that it would if invested in realty and buildings in Kansas City, Los Angeles, or any of the so-called "boom" cities. If you have money to invest it is more to your interest than any other person's that you carefully examine the opportunities presented in St. Paul.

LOANS AND MORTGAGE PAPER PURCHASING!

H. S. FAIRCHILD & SON have Exceptional facilities for making safe 8 per cent loans, and for purchasing mortgage notes. There is always opportunity, by using care and judgment, to secure perfectly good 8 per cent mortgage notes, at such discount as to make the investment more than ordinarily profitable. H. S. FAIRCHILD & SON make a specialty of buying for customers such paper as they are satisfied is absolutely safe. In this line no city on the continent can offer inducements that are so safe and profitable.

A FEW FACTS AS TO PRICES!

Will enable the reader to judge what St. Paul values are at this time, compared with those of other cities:

We can sell a lot 50x150 feet within one block of the great Hotel Ryan (the best business center in St. Paul), with small buildings that about pay taxes, assessments, etc., for $500 per front foot. Property similarly situated in Minneapolis would be held at $1,200; in Kansas City at $2,500; in Omaha at $800.

We can sell a lot 50x130 in the very heart of the wholesale district of St. Paul at $650 per front foot, on the best built-up street in the city, that would sell for two or three times that price in any other city of equal size and importance.

We can sell the best railroad and warehouse property in the city at $350 to $400 per front foot; worth $2,000 to $3,000 in Kansas City.

The above prices will indicate somewhat the exceptional situation in this marvelously growing city that, among other indications of greatness and future possibilities, can point to the fact that

Over 300 Passenger Trains Arrive and Depart Daily From the Union Depot in St. Paul.

For persons with small means that desire investments here, there are golden opportunities in cheap residence lots, lots midway between St. Paul and Minneapolis (developing with rapidity), and outside acres that must in time become of great value. Write for information to

H. S. Fairchild & Son,

Chamber of Commerce Building, St. Paul, Minn.