

this department of their business occupies a neat structure, 20x30 feet in size and was erected at the time the firm was organized. When in Newhall, don't fail to see F. W. Wehrli & Co.

#### Dr. A. J. Darrah & Co.

This firm, composed of the above named gentleman and Messrs. James C. and Anthony J. Koehl, have been dealers in drugs and kindred lines at this point since January, 1855, and are successors to S. J. Snaughnessy. They are prepared to compound prescriptions at all hours of the day or night, do business on a cash basis and have a lively trade.

#### GUTHRIDGE MILLS

Is located on the Mussel Fork, six miles north and one mile west of Keytesville, and is the trading point and post-office for a thickly settled surrounding country. The town is owned by

#### Mr. F. J. Ellis.

Who is also its largest merchant, carrying a large and well assorted stock of general merchandise in connection with which he deals in country produce. Mr. Ellis owns a fine farm of 400 acres, three store buildings, a blacksmith shop and the mill at this point. He handles cattle and hogs, having at the present writing about 80 head of the former and 100 head of the latter on hand. He is postmaster at this place. In every sense he is a live, rustling man and popular with all who know him. He probably has more "business irons in the fire" than any other man in Chariton county.

#### Darrah & Oldham.

This firm, composed of Messrs. Dr. A. J. Darrah and R. S. Oldham, deals in drugs, groceries, cigars, tobacco, poultry and eggs, and embarked in business here about a year ago. They compound prescriptions at all hours, this work being in charge of Dr. Darrah, who is a registered pharmacist. They have a fair trade which is steadily increasing.

#### TRADE.

This place has been rightly named, for the amount of business transacted here would astonish the uninitiated.

Trade is located in Mussel Fork township on the banks of the stream of that name, is about 12 miles north and a little east of Keytesville. There is a good general store and a fine flouring mill situated here, more about which may be learned in the following sketches:

#### W. M. Wescott.

Dealer in a general line of dry goods, staple and fancy groceries, boots and shoes, cigars, tobacco and notions, began business at Trade June 1st, 1895, succeeding Summers Brothers. Mr. Wescott is prepared to order anything not kept in stock, on short notice, and makes a specialty of handling all kinds of country produce. He is postmaster at this point having been appointed to this position on the third day of August, 1895. His deputy is Miss Cora Long, a deserving young lady. He has had a growing business and is a most worthy and live young business man.

#### Oriental Mills.

The Oriental mills are owned and successfully operated by Mr. J. Van Buskirk, who has had charge since January, 1882, and are among the leading manufacturing interests of the country. The main mill building is 32x55 feet, containing three stands of rolls and all other machinery necessary in the manufacture of high grade flour, all of which has been put in new by Mr. Van Buskirk since he took charge. The engine room covers a ground plan of 14x20 feet and contains a 35-horse power engine and a 40-horse power boiler. These mills have a capacity of 35 barrels of flour per day, the brands being the "Silver Leaf" and "Economy." Mr. Van Buskirk manufactures meal and feed of all kinds and also supplies a large surrounding territory with the products of these mills.

#### MUSSELFORK.

Occupying a portion of Mussel-fork township, and located upon the high ground that forms the watershed between the Mussel-fork and the main Chariton river,

is the post-office and village of the above name, which during the past few years has developed into a trading point of considerable magnitude. The town was established in 1877, with a grange hall and was called Pee Dee until the post-office was established, when it took its present name. There is one church here, the Methodist Episcopal, South. The various lines of mercantile enterprises are represented here by several solid firms. The country surrounding the place is moderately fertile and the farms will average with those of most other parts of Chariton county. Prominent among the mercantile concerns of Mussel-fork, may be mentioned the produce, egg and poultry business of

#### Thomas Trow.

Who commenced business at this point in February of the present year. Mr. Trow was formerly in business here, but for a time was engaged in other pursuits.

For the purpose of gathering in the above mentioned products, this gentleman keeps constantly on the road one wagon and at times more are required. He handles, on an average, twelve cases of eggs and about three hundred pounds of chickens per week the year round, and a large amount of all other kinds of poultry and produce including hides, pelts and game, which he ships to Chicago and New York markets and for which he pays the highest market prices in cash or trade. In addition to the above, Mr. Trow carries a stock of dry goods, groceries, hardware and tinware, and in all lines has a thriving patronage.

#### J. S. Kelso

Is Mussel-fork's leading dealer in general merchandise. The stock that he carries includes a line of dry goods, staple and fancy groceries, boots and shoes, hats and caps, plow gear, nails and light hardware, tinware, glass and queensware and seeds. Mr. Kelso owns 160 acres of fine land, one-fourth of a mile north of town, and also his store building at this point. He has been in business here since March, 1890, and has built up and retained a very desirable trade, which is due to his square and honorable dealings with all.

#### E. B. Welch, Sr.

Mr. Welch is one of Chariton county's wealthy farmers and for many years was in the general merchandise business at Mussel-fork, but at the present writing is not engaged in this line of trade as he is remodeling and enlarging his store building and preparing to resume business on a larger scale than ever before. He would sell the business and building at a reasonable figure, but in case he does not he will re-open the same this coming fall. Mr. Welch owns 600 acres of land a short distance south of Mussel-fork, also three business houses and one dwelling in the town. He is a thoroughly reliable business man and courteous gentleman, and helps this souvenir edition for the general good that it may do, for which he has the thanks of the COURIER.

#### W. Carlstead.

Is Mussel-fork's postmaster, also the only dealer at this place in drugs, druggists' sundries, patent medicines, toilet articles, notions, mixed paints, oils and painters' supplies and cigars and tobacco. Mr. Carlstead located in business here two years ago and was appointed to the office of postmaster in January of the present year. Mrs. Carlstead acts as his deputy. This house is prepared to compound prescriptions at all hours. Mr. Carlstead has a neat, well conducted establishment and a remunerative trade.

#### E. B. Welch.

This gentleman owns and operates the oldest and largest blacksmith and repair shop at

this point, having been engaged in business here for the past fifteen years. He owns one-half acre of ground, a good 24x32 foot dwelling and a shop 18x50 feet, to which is added another building covering a space of 10x18 feet. Mr. Welch is assisted by Mr. A. F. Chapman, who is a fine mechanic. He is prepared to do all kinds of blacksmithing, wood and plow work, horseshoeing a specialty and new work done to order, all of which he fully guarantees. He has a good business, but owing to the fact that he desires to go to farming, he would sell at reasonable figures. In addition to the above he owns a fine 200-acre farm, west of town, and is otherwise in comfortable circumstances.

#### J. N. Doughty.

The place to get good square meals and fine accommodations all around is found at the residence of the above named gentleman, who has been a resident of Mussel-fork for nineteen years. While this is the only hotel here and is run as such, it also gives all the homely comforts so dear to the traveling man, and everything is kept neat and clean and no trouble is spared to give every one a cordial welcome and the right kind of entertainment at any hour of the day or night. Mr. Doughty is assisted by his daughter, Miss Corrie, who has charge of the domestic arrangements, also by his son, Mr. Fred, who, like his worthy father, is a most affable gentleman.

#### INDIAN GROVE.

One of the leading trading points in Chariton county is Indian Grove, which is located about ten miles north of Keytesville in the northeastern part of Brunswick township. Its immediate surroundings are the high rolling prairies to the westward from the Mussel-fork, and the town itself is pleasantly located on an elevation from which a grand view can be had in every direction for many miles.

Indian Grove has a good district school and the Presbyterians and Catholics have each a commodious house of worship, and a good following. The secret societies are represented by the Masons, Knights of the Maccabees, G. A. R. and Sons of Veterans.

There are several good business houses here the following being among the prominent ones:

#### G. K. Adams.

Is the oldest established business man in Indian Grove, having been here since March, 1887. He carries a large stock of general merchandise, including dry goods, foot-wear of all kinds, hardware and harness, wooden, glass and queensware and screen doors. He owns an acre of land upon which is situated his residence and store building, the latter being a 23x40 foot structure. Mr. Adams is postmaster at Indian Grove, the office being located in his store. He was appointed in April. His deputy is Mr. L. Joseph. Mr. Adams has a neat place of business, a fine stock of goods and a good trade.

#### J. L. Hise & Co

Are the only dealers at Indian Grove in drugs and chemicals. They also carry a complete stock of lubricating and linseed oils, paints and painters' supplies, cigars and tobacco, toilet articles and cutlery, and are prepared to compound prescriptions at any hour of the day or night. This firm has been in business here since September, 1889, and from the first the enterprise has been a growing success.

#### C. E. Isle.

Among the business men of Indian Grove is C. E. Isle, successor to A. Senn, who began here March 1st of the present year. He deals in groceries, glass and queensware, tin, stone and wooden goods and hardware. As far as prices are con-

cerned he will not be undersold by any house in the county. Mr. Isle buys country produce of all kinds and in all departments has a good and growing trade. He owns his own store building and dwelling and one and a half acres of land and is otherwise well fixed. For the right kind of goods at prices to suit the times, see Isle, the grocery and hardware man of Indian Grove.

#### BYNUMVILLE.

About sixteen miles northeast of Keytesville in the extreme southern part of Bee Branch township, is the thriving village of Bynumville, with a population of about sixty inhabitants. There is a union church building here which is used by the Methodist Episcopal (South) Baptist, Presbyterian and Christian denominations. Educational facilities are afforded by a good school located a short distance northwest of town. Bynumville is the trading point for a large scope of surrounding country and there is annually an immense amount of goods handled here by the mercantile houses, whose sketches appear below:

#### W. P. Davis & Co.

The above named company was the first established mercantile concern at Bynumville, Mr. Davis having been in business at this point since 1873. The building in which this firm does business is owned by Mr. Davis and is a commodious two-story frame, 24x42 feet, containing an elegant and well selected stock of general merchandise and millinery, Mrs. Davis being a practical trimmer. This firm handles drugs and medicines also, and compounds prescriptions by day or night. In connection with the above they buy all kinds of produce, and carry a full line of oils and deal in the Buckeye harvesting machinery and binder twine. They have an excellent trade.

#### Bartholomew & Green.

The above named firm, composed of Messrs. F. F. Bartholomew and C. N. Green, was organized in August, 1892, and are successors to Brockman & Bartholomew. They carry a full line of general merchandise, boots and shoes, staple and fancy groceries, glass and queensware, lubricating and illuminating oils, and make all kinds of country produce a specialty. They employ the services of Mr. Jas. M. Ramsey, and have a large patronage, which is due to the fact that they deal in nothing but what is first-class in every particular.

#### Dodge & Sullivan.

Dealers in general merchandise, carry a full stock of everything usually found in a first-class country establishment of this kind, in addition to which Mr. Dodge does repairing of watches and clocks. The members of the firm are Messrs. F. E. Dodge and Dennis Sullivan, Mr. Dodge has been in business here for the past eleven years, while the present firm has been in existence since January, 1895. The building that they occupy is a 24x50 foot structure with a ware-house to the rear, the whole being owned by Mr. Dodge, who, aside from his connection with the above concern, is Bynumville's capable postmaster, and is agent for the celebrated Victor fire-proof safe, manufactured at Cincinnati, Ohio. This firm has a thriving trade, and is thoroughly up-to-date.

#### E. D. Dodge

is Bynumville's oldest established and leading mechanic. He has been located here since 1882, having worked at his trade since 1877, coming to this place from Huntsville, Mo. He owns an acre of land in the south part of town just over the line in Cockrell township, upon which is situated his residence and shop, the latter of which he is going to rebuild this fall. He employs a

wood-workman during the busy season, keeps wagon stock on hand and does a general line of blacksmithing, repairing of farm machinery and vehicles and makes a specialty of horseshoeing. He also re-builds wagons and is prepared to order all kinds of farming implements and machinery on short notice. He is one of Bynumville's worthiest citizens, an estimable gentleman and fully deserves the excellent trade that he is enjoying.

#### SUMNER.

Sumner is situated in Cunningham township, in the northwest portion of Chariton county, at the junction of the Wabash and the Chicago, Burlington & Kansas City railroads. It is indeed a thriving City town with a population of 750 inhabitants and is duly incorporated, having a board of trustees and a mayor. Mr. D. M. Brown, an affable gentleman, is the mayor, while Messrs. R. B. Kilpatrick, Dr. A. C. Null, James Baker and Clark Collins compose the board of aldermen. The religious denominations are represented by organizations of both branches of the Methodist church, the Missionary Baptist and the Christian churches. The following secret societies have organizations at Sumner:

A. F. and A. M., I. O. O. F., K. of P., M. W. A., A. O. U. W. and the G. A. R. Sumner is up with the times in educational matters. In 1884 there was erected a large brick school-house at a cost of \$6,000 in which there have been taught public schools that do credit to the community. At the present time Prof. R. N. Linville is the principal of the school, assisted by three competent teachers. During the last scholastic year the enrollment of pupils was about 200. The course of study is well arranged, and the work done in the school has reached a high standard of excellence. Sumner's surroundings are the level and fertile second bottom lands of Grand river, which stretch out in every direction in scarcely perceptible undulations until they reach the high prairie to the eastward, or westward to the heavily timbered sections skirting Grand river.

The streets are laid out at right angles. The main business thoroughfare passes through the center of the town from east to west. The Wabash railroad runs through its western borders from south to north, while the Chicago, Burlington & Kansas City railroad passes from the northeast to the southwest along the northern portion of the town. The larger portion of the business houses and residences of Sumner are located south and east of the railroads. Many of the citizens have beautiful and cosy houses.

The shipping facilities here are second to no town of its size in the state. Its two railroads, which furnish direct communication with St. Louis and Chicago, respectively, afford competition in freight rates, and bring this portion of Chariton into direct intercourse with all the principal markets and centers of commercial activity.

The various lines of business peculiar to an agricultural and stock-raising community are well represented in Sumner. The many advantageous features herein enumerated—healthy location, good schools and churches, lively business men in many lines of trade, and rare marketing facilities make Sumner a desirable place for a home.

#### The Farmers' Mutual Fire and Lightning Insurance Co.

This is a new organization, having been in operation but a few weeks, but from the first its success has been pronounced, there having been written during the first twenty-one days of its existence policies amounting to \$75,000. As its name indicates it is for the mutual insurance of farm property against loss by fire or

lightning, and while it is a mutual company it has features that are not to be found in any other similar institutions. The plan that it has adopted looks to the payment of losses immediately after they occur, and from money already collected from the policy holders. Fifty cents on the one hundred dollars is charged all who take out insurance, and this remains to the credit of the party until a loss occurs, when his proportion of the loss is taken from it and the amount so paid to be replaced by the insured. If there are no losses the money is to be returned to the policy holder, at the expiration of his policy, or can be applied to new insurance, as he chooses. As long as a party has any money left in the company he has insurance. To illustrate: If a party takes out a policy for one thousand dollars, he deposits \$5 with the company. If a loss occurs, and his pro-rata share of it is \$1, he is charged with the dollar, and notified to replace it in 30 days. Should he fail to do this, and burn out before he had done so, he would get but \$800 as the amount, \$4 which he has left in the company insuring but \$800. But so long as he has any money left on deposit, he has that proportion of insurance. By paying his assessment in promptly his full insurance is always in force. If he wishes to withdraw at any time, he can do so and take out his money, less 10 per cent, and his pro-rata share of the expense up to time. Being a mutual company it is like all others, in that every policy holder is bound for the losses, and if some fail to pay and are not worth it above exemptions in law, those who are good must make up the deficiencies; but the advantage this company claims over all others is, it asks and requires that every member pay in at the time of taking out a policy, an amount which will represent his part of any ordinary loss, and if he should fail to replace his share of a loss in 30 days, the liability on his account is decreased proportionately by the cutting down of his policy. By this system the man who is worth a good sum of money does not become responsible for a great many who are not responsible, and very slow to pay, if they ever do, and the policy holder suffering a loss does not have to wait indefinitely for his money.

The policy of this company is one of the neatest and best used by any concern of its kind, is designed to protect the insurer as well as the insured and well worth examination by contemplating taking out insurance. The officials of this company are from the ranks of the best known men in this portion of the state, and their reputations guarantee a safe and conservative management of the affairs of this institution. Newton Long, the president, is one of Chariton county's best farmers and business men, and the vice-president is Capt. William Smith, one of Livingston county's wealthiest citizens. Mr. E. B. Kellogg, the secretary and general manager, is well-known to the people of Chariton county as one of its foremost financiers, he having filled the office of county treasurer for nearly eight years, besides many other responsible and important positions. Any further information that may be desired regarding the Farmers' Mutual Fire & Lightning Insurance company of Sumner, can be promptly obtained by addressing this gentleman.

#### Sumner Exchange Bank.

This institution was established and incorporated under the state laws in 1891, with a capital stock of \$10,000, all of which is owned and controlled by home capitalists. The president of this enterprise is Mr. G. I. Taylor and its cashier is Mr. E. B. Kellogg, while Mr. Alex Kellogg occupies the position of book-keeper. The house occupied by this bank is a two-