

# REPORT

—OF THE—

*Chatt.*  
" CHAMBER OF COMMERCE,

CHATTANOOGA, TENNESSEE.

1889.

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# CHATTANOOGA.

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## HISTORY.

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The village of Ross' Landing was the nucleus from which Chattanooga has grown to its present proportions.

The name was changed in 1836. The meaning of the title, a Cherokee term, is somewhat obscure, but it probably means "Hawk's Nest," and was applied to the cove in which the town is located, which viewed from the tops of the surrounding mountains looks not unlike a huge nest. This is the more plausible interpretation because Indian names are always objective and invariably describe some reality or form of the person or object named.

When the town was christened it was not the possessor of a post-office, but the mails were carried in from Rossville, four miles to the southeastward, until 1837. A mail route by stage followed, running from Nashville, Tennessee, to Augusta, Georgia.

In 1838 the first newspaper was printed.

The town was incorporated in 1841. The first railroad reached here in 1849—the Western and Atlantic, built by the State of Georgia. In 1851 a city charter was issued, the town then having a population of about 1,500.

Between 1840 to 1850 there was rapid development of the steam-boat interests on the Tennessee River, and the building of the road here from Atlanta stimulated this trade by making this the trans-shipping point for all cotton and other products of the Tennessee valley.

The town in these years grew more in business than in population, for in 1860 we find that after ten years of city organization and pretension it had but 2,545 population, all but two thousand of whom were slaves. At that date Chattanooga would have rated in a populous State as a village of the second class, and been governed by a village council aided by a marshal and two constables.

The civil war of 1861-5 wiped out the commerce of Chattanooga and the few industries it contained. The town became a great depot of supplies; its surrounding hills, valleys and plains were camps; the vacant territory within the town limits was covered with hospital tents. It was a veritable bone of contention between powerful armies, each commander realizing that the side which held it held the strategic key

of the Central South. Two great battles, covering five days of terrific fighting, in which more than four thousand gallant men perished and twelve thousand were wounded, were fought for its possession. When it fell into Federal hands and Federal commanders demonstrated their ability to hold it and keep open their lines of communication and supply northward, the Confederate cause was struck a staggering if not a fatal blow in all territory north of the 34th parallel of latitude, and lying between the Mississippi River and the Appalachian Range. Such was its strategic importance in war.

Points and lines of strategy in war are identical with the same points in times of traffic and industry. All history proves this. Hence Chattanooga is the commercial and industrial key, gateway and center in one, of the territory reached by her lines of transportation.

### Growth.

The usual test of all growth in cities is their advance in population. Below is given a table showing the population of Chattanooga in various years ;

Year	
1860.....	2,545
1870.....	6,061
1880.....	12,879
1885.....	25,107
1887.....	36,903
1889.....	49,689

The increase in the decade bounded by 1860 and 1870 was 217 per cent., all the growth being made in the years 1866-69. The city began, that is, the city we know, was founded in 1866. The increase from '70 to '80 was 112 per cent. and the actual addition of population 6,788. The increase in the nine years since the tenth census was taken is 285 per cent., the population added is 36,810, and the addition in the two years ended in July, 1889, was 12,786, or about 35 per cent.

### Increase of Wealth.

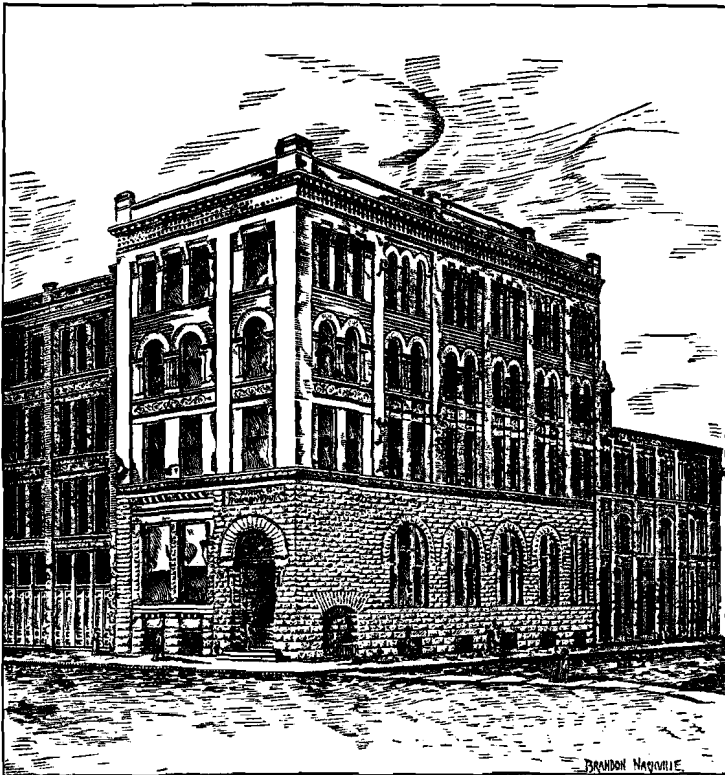
In an American community accumulation of wealth generally keeps pace with population; the means of refined and cultured life, the demands of commerce to supply the varying and expanding wants of the people. These offer to American enterprise and acquisitiveness opportunities and incentives to accumulate money, and the values, real and personal that represent money.

An aggregation of people may be a mob or an army, or a great convention, it is not necessarily a city.

The taxable property of a city or state is an approximate measure of its actual values, is a more or less close measure of the general advancement in all that goes to constitute the greatness of a community;

this gauges its vitality or indicates its decay. Below is a table showing the returns of taxable values in Chattanooga for the years stated:

Year.	Valuation.
1880 .....	\$3,294,992.
1881 .....	3,972,316.
1882 .....	4,338,104.
1883 .....	5,521,202.
1884 .....	5,331,706.
1885 .....	6,480,960.
1886 .....	6,992,600.
1887 .....	12,323,000.
1889 .....	15,000,000.



FIRST NATIONAL BANK

In round figures there has been added to the tax duplicate in nine years the sum of \$12,000,000, an increase of nearly 500 per cent. In these aggregates there is not included more than three-fourths of the actual fixed and productive wealth of the town, which would reach not less than \$20,000,000 at a moderate valuation fixed by the markets for real and personal property.

Compared with other representative cities the taxation in Chattanooga and the proportion of her debt to assessed values for taxation are very moderate. The

#### TOTAL CITY DEBT

at this date is, in round figures, \$306,000, which is two and one-tenth per cent. of the assessment. The usual limit of prudence in assuming bonded debt by cities is set by economists at 10 per cent. of the tax aggregate, which in Chattanooga's case, would be \$1,500,000. In proportion to population the debt of Chattanooga is lower than that of any city within our knowledge. Here is a list of towns and cities scattered widely over the Union, their debts and population at the last reported returns:

Cities.	Population 1880.	Debt.
Bath, Me. . . . .	7,361 . . . . .	\$1,618,000
Bay City, Mich. . . . .	7,064 . . . . .	403,200
Covington, Ky. . . . .	29,700 . . . . .	1,023,000
Des Moines, Ia. . . . .	22,000 . . . . .	500,000
Rock Island, Ill. . . . .	11,600 . . . . .	285,000
Savannah, Ga. . . . .	30,700 . . . . .	3,000,000
Wilmington, N. C. . . . .	17,000 . . . . .	530,000
Chattanooga . . . . .	Population 1889, 49,600 . . . . .	306,000

There is not a city in the United States of the population, resources and prospects that pertain to Chattanooga, that has not assumed from two to ten times the amount of Chattanooga's bonded debt.

#### The Credit of the City.

Is naturally, under the conditions here set forth, strong and improving in the money markets of the country. Her 6 per cent. sewer bonds (\$75,000) were sold last April to N. W. Harris & Co., of Chicago, at \$113.37 for the \$100 face value, and the brokers afterwards placed the bonds with Fisher & Shaw, of Baltimore, at \$116.40 for the \$100 face value. The city could readily place a 4 per cent. bond at par, or a small premium.

Nothing can more certainly indicate the prosperity of a city, or the reverse, than the movement in real estate. Where new homes are sought, where manufacture and commerce are locating and expanding, where there is steady and reasonably rapid increase of desirable population; there lands and lots advance in value and change owners frequently. We give below the transfers of record in the Register's office of Hamilton county—90 per cent. of which are within or directly adjoining the city, for the years noted:

Years.	Value.
1880 . . . . .	\$ 648,240 00
1881 . . . . .	628,196 00
1882 . . . . .	555,409 00
1883 . . . . .	970,093 00

Years.	Value.
1884.....	944,830 00
1885.....	893,290 00
1886.....	3,028,124 00
1887.....	13,169,665 00
1888.....	3,020,755 00
*1889.....	6,541,510 00

\*December transfers estimated.

We say that fully nine-tenths of these transfers pertain to, belong to the city, and not less than 85 per cent. of them represent transactions within the city limits.

The total realty, personalty and railroads assessed to the county for the years named are below :

Years.	Realty and Personalty.	Railroads.	Totals.
1880.....	\$ 4,695,898	\$ 817,145	\$ 5,513,043
1889.....	20,146,093	1,806,413	21,952,506

Of this, as before noted, the assessment of the city is \$15,000,00 in 1889, and to the county proper in round figures \$8,000,000; but it should be remembered that the county assessments cover the villages of St. Elmo, East End, East Lake, Ridgedale, Churchville, Sherman Heights, the property of the East Chattanooga Company, Hill City, and the estate of the Chattanooga Land, Coal, Iron, and Railroad Company, all of which are practically parts of the city, as much so as if they were included in its lines, and governed by its mayor and aldermen. This is an increase of taxable values of \$16,439,463 in nine years, or about 327 per cent. If the population has increased as much the county now numbers 100,934 people against 23,638 in 1880. It will be observed that the trading in real estate was about 120 per cent. greater in 1889 than that of 1888, and 130 per cent. greater than the sales of 1886. This shows that the quiet which succeeded the boom years of 1886 and 1887 is disappearing; that fresh demands of new comers and older citizens is springing up, and that very rapidly. Except the year 1887 the transfers of 1889 are more than double those of any preceding year, and almost seven times as great as the sales of 1883, 1884 or 1885. We would not say the outlook favored another boom, but we do say it looks very much as if there was now setting in a season of extraordinary activity in the real estate market of this city and the suburbs. Every sign points that way, some of which we will note further on in these pages.

### Growth of Industries.

According to the census returns Hamilton county contained in 1860 22 industries, in which were invested \$209,300; hands employed, 214; value of products yearly, \$395,380.

These items had increased in 1870 to, industries, 58; capital invested, \$475,155; hands employed, 541; yearly value of products, \$745,000.

In 1880 the census returns for the city alone was, No. of industries

54; capital employed, \$2,792,000; hands worked, 3,220; value of product, \$3,500,000; wages paid, \$2,750,000.

A careful estimate after full survey and inquiry places the number of separate industries in the city and its suburbs at 227; capital invested, \$10,000,000; hands employed, 9,000; value of products \$14,000,000.

### Commerce.

Chattanooga's mercantile trade has been commensurate with her general growth. It has kept pace with population and the accumulation of wealth in the city and surrounding district.

There are nine wholesale grocery establishments, and they are all solid houses with ample capital and managed by men of experience. This trade extends over East Tennessee, North Georgia and Alabama. The total transactions in this line, exclusive of grain, amount to about \$9,000,000. There is one wholesale dry goods house; three wholesale clothing; one wholesale hats and caps; two wholesale boots and shoes; one wholesale paper; ten wholesale tobacco and cigars; eight wholesale and retail hardware; six wholesale and retail harness; two wholesale iron, and others in this line. In the retail line we mention, nineteen clothing, thirteen jewelry, seven boots and shoes, twenty-one furniture, five books and stationery, fifteen produce and commission, eleven printing, twenty-five drugs, sixteen general merchandise, eleven dry goods, thirty-one confectionery, one hundred and fifty-one grocery, and many miscellaneous concerns in every line required by a population of 50,000 thrifty people.

Careful observers place the trade of the city per year at a total of \$45,000,000, wholesale and retail, divided about as follows:

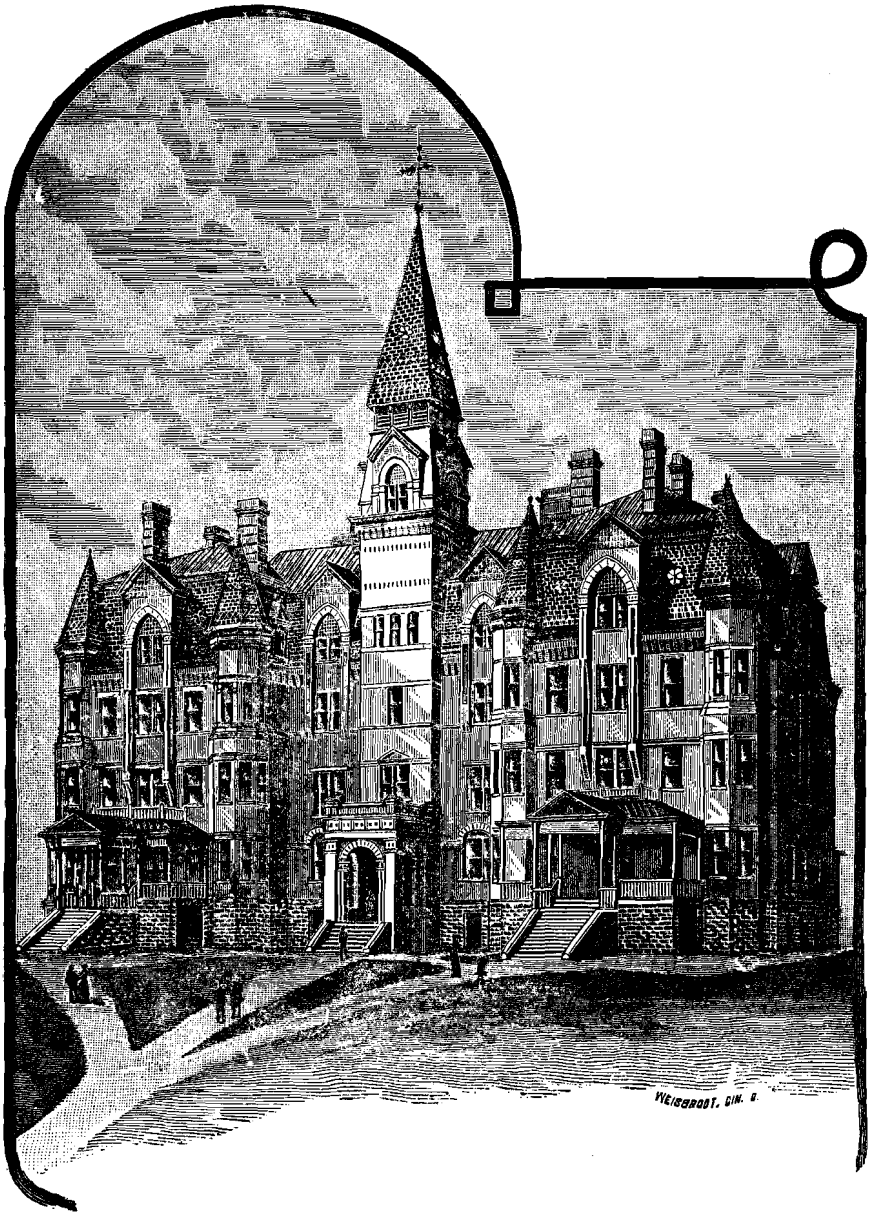
Dry goods .....	\$10,000,000
Groceries .....	9,000,000
Hardware .....	5,000,000
Lumber, furniture, carpentry, etc. ....	3,000,000
Coal, iron, etc. ....	5,000,000
Machinery, heavy hardware, railroad supplies. ....	5,000,000
Grain .....	2,000,000
Agricultural implements, wagons, etc. ....	1,000,000
Miscellaneous trade .....	5,000,000
Total .....	\$45,000,000

### Educational Facilities.

Chattanooga has a system of public schools second to none in the South, and in most respects quite equal to the best in the United States.

The graded plan in its most improved form is used. The schools were established in 1873, and are therefore now in the sixteenth year of their existence. The beginning was small in all ways. The total school





COLLEGE OF LIBERAL ARTS.  
U. S. GRANT UNIVERSITY.

property was not worth to exceed \$5,000. In the first year the salary account, including superintendent, was \$8,849; the total enrollment was 1,587. The total expenditures, including salaries, rent, new buildings, interest, and all incidentals, were \$22,059. In 1888-9 the strictly administrative expenditures were \$34,082, and the new buildings, improvements, etc., about \$40,000 for the two years.

The following table gives the aggregate salary account for the years stated:

Year.	Teachers Salaries.
1874.....	\$ 8,849
1875.....	13,722
1876.....	12,102
1877.....	12,950
1878.....	11,222
1879.....	9,509
1880.....	13,731
1881.....	15,908
1882.....	18,500
1883.....	17,333
1884.....	22,091
1885.....	23,998
1886.....	25,290
1887.....	29,432
1888.....	30,391

The school year 1888 ended in June 1889.

The following table gives the enrollment, per cent. of attendance, cost per pupil enrolled, and number of teachers for the years stated:

YEAR.	Total Enrollment.	Per Cent. of Attendance on Enrollment.	Cost per Pupil Enr'd.	Number of Teachers Employed.	
				Male.	Female.
1874.....	1,587	93	\$ 8.29	5	15
1875.....	1,674	92½	11.04	7	16
1876.....	1,630	92½	10.19	7	18
1877.....	1,709	93	10.48	8	16
1878.....	1,839	95	7.70	6	22
1879.....	1,887	94½	5.84	6	21
1880.....	2,185	94½	7.26	6	24
1881.....	2,334	93½	7.71	5	29
1882.....	2,580	94	7.97	7	31
1883.....	2,144	93	7.77	6	34
1884.....	3,046	73	6.98	9	30
1885.....	3,458	93	7.78	7	36
1886.....	3,621	92	7.52	9	42
1887.....	3,819	.....	.....	9	42
1888.....	4,316	92½	7.66	10	46

The increase in pupils enrolled has been 172 per cent.

The property, fixtures, furniture, etc., that were worth at first cost all told in 1874 \$22,056 have increased until now a careful valuation by the Superintendent places them at \$198,500.

The enrollment was divided between white and colored in 1888 as follows:

White pupils . . . . .	2,554
Colored pupils . . . . .	1,762
The Census, 6 to 18 years, for the current school year is:	
White . . . . .	3,884
Colored . . . . .	2,762
<hr/>	
Total . . . . .	6,646

The white and colored schools are maintained in separate buildings.

A new house has been completed and is in use this year. It is located on Montgomery avenue and occupied by colored pupils. There are in it twelve school rooms, eight recitation rooms, two reception rooms and cloak rooms. The entire cost was as follows:

Lot . . . . .	\$ 7,500
Building . . . . .	27,787
Furniture . . . . .	2,280
<hr/>	
Total . . . . .	\$37,577

The Board of Education has in course of construction a new and complete building in place of the wooden structure used by the Second District grammar grade, and the high school, also other buildings in contemplation, the total cost of which, including the high school, will probably reach \$75,000, all to be laid out by the end of 1890.

In addition to the public schools there is a fully established university under the auspices of the Methodist Episcopal Church. This foundation is known as the Grant Memorial University. It includes a classical school, medical school, law school, theological school, and the preparatory departments. The classical, medical, and law schools, and the preparatory departments are located in Chattanooga. The theological and scientific schools are in Athens, Tennessee. The property and appurtenances in Chattanooga are valued at \$130,000. The endowment fund is considerable. The total assets of the institution may be reasonably put at \$500,000. This institution must grow as the town and surrounding country accumulate population. There are now in the departments at Chattanooga about two hundred students in all the grades. There are several private and corporate schools. The Catholic church has for many years conducted an academy on Gilmer street, known as

NOTRE DAME DE LOURDES.

This school is in charge of the Dominican sisters, and is liberally patronized by both Catholics and Protestants.

There are several private institutions of learning, including a Commercial College, the latter being well equipped and ably managed.

## The City Government.

Chattanooga is governed by a board of sixteen aldermen, two from each of the eight wards, a mayor who has veto power, which may be set aside by a majority of the board.

There are the usual executive officers and boards, auditor, treasurer, engineer, etc.

The police board is appointed by the governor. under a section of the city charter, requiring that it be non-partisan, that is, not more than two of the three Commissioners shall be of the same political party.

The fire department is well equipped for a city of this size.

We have an intelligent and industrious board of health.

The last financial report of the city's assets and liabilities dates February 1, 1889. The following is a statement of the gross items:.

Assets .....	\$611,846
Liabilities .....	270,173
Receipts .....	300,751
Expenditures .....	336,213
Sinking fund .....	40,158

The following will show the cash and property assets separated into the leading items:

### CASH ASSETS.

Balance cash in treasury January 1, 1889....	\$ 45,009 10
Balance tax levy, 1888.....	163,592 71
Back taxes .....	4,000 00
Privilege taxes uncollected (estimated).....	300 00
Sidewalk claims .....	5,535 34
Assets Sinking Fund Trustees.....	40,158 94
	\$285,596 09

Following are the property assets at the same date:

Fire apparatus, horses, equipments, buildings, and grounds,...	\$ 69,500
School houses, furniture, etc .....	198,500
Hospital grounds and buildings.....	6,000
City hall, lot, etc.....	25,000
Engineer's tools, etc .....	1,750
Lot in South Chattanooga .....	1,000
Market house and fixtures.....	51,000
	\$349,750
	\$341,462

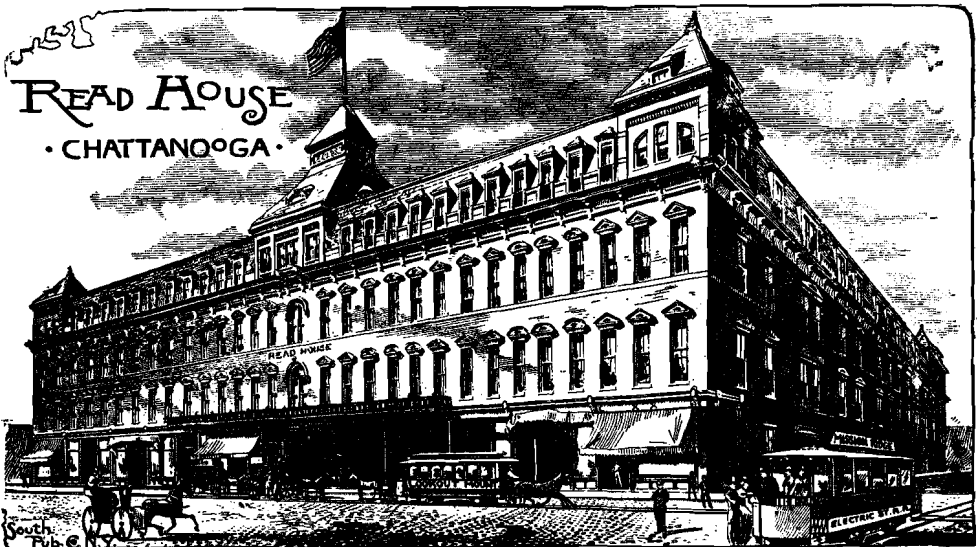
The following will show how our revenue is expended, the objects it goes for, and the amount of the chief items and the total, for the year ended January 1, 1889:

## GROSS RECEIPTS.

Streets.....	\$121,798	52
Sewers.....	35,751	14
Public Buildings.....	44,351	61
Health and Hospitals.....	7,271	97
Miscellaneous.....	5,816	47
Police.....	32,746	47
Fire.....	29,910	84
Water and lights.....	16,823	72
Interest (special).....	1,056	00
Interest (Trustees Sinking Fund).....	9,456	00
Sinking Fund (Trustees Sinking Fund).....	2,037	79
Schools.....	12,000	00
Salaries.....	16,349	20
Judgment and costs.....	1,863	66

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\$336,213 39



The apparent lightness of the expenditure account of schools is accounted for by the fact that it covers only a fraction, about a third of the preceding year.

It will be seen that the conveniences and necessities of city life are not neglected by our managers; reference to the items, "streets," "sewers," "public buildings," "health and hospitals," "fire," etc., will show that our revenues go to provide the refinements as well as the essentials of a real city.

The amount expended on permanent and partially completed streets is large, reaching probably \$500,000 since 1880, although the city has not gone in debt on that account.

The sewerage system is one of the best in the country. It consists of a combination of brick and vitrified pipe, the first for mains and the large laterals, the pipe for the lighter service. Some \$250,000 has been spent on sewerage, and very wisely and honestly applied. The town is far better drained than most cities of its age and proportions.

The effect of the excellent drainage is shown in the low death rate. No other city in the United States of 50,000 population can show so low a death rate, where one-third of the inhabitants are colored people. The white mortality for the last fourteen months has averaged, according to the report of the health bureau, about  $10\frac{3}{4}$  per thousand population, and for the whole population the rate has been for two years less than 14 per thousand per annum.

After giving these statistics it seems almost impertinent to offer anything on the

#### HEALTH ADVANTAGES

of Chattanooga, and its surroundings. But inasmuch as the healthfulness of the city's location has been questioned by persons whose interests were with some of our rivals, some of the facts of this feature may be briefly stated.

The average height of the city plat is six hundred feet above sea level. The cove in which the city is built is surrounded by high hills, mountain ranges that rise above it from six hundred to sixteen hundred feet. The prevailing air currents from March until December come from the southwest over the top of Lookout Mountain, the base of which is three and one-half miles south of west from the city's center; or they come over Raccoon Range from the west, that mountain spur closing in the city on that side, rising fourteen hundred feet above the city site, and being distant about four miles. Our winter winds come over the high and broad plateau of Walden's Ridge that closes in the valley on that side, and less than five or six miles from the town's northern boundary. While the valley has never been visited by a cyclone or very severe storm there is always a current of air going, and that it reaches the city pure and containing all the elements of health goes without saying. Those mountain tops are noted as health resorts from Maine to New Orleans. On them no original case of tubercular consumption has ever been known to occur. Hundreds are living on them that moved there years ago apparently in the last stages of tuberculosis, and are now and have long been hearty and well. The late Dr. E. M. Wight, after an exhaustive study of the population of the Cumberland table lands, including all the chief spurs, said in a work he wrote on the subject that pulmonary consumption never had and never could exist there. But we need not take the unsupported assertion of anybody that could be suspected of self-interest in this matter.

Hear eminent specialists of Chicago on the Lookout Mountain plateau as a

#### RESORT FOR CONSUMPTIVES.

Dr. Joseph P. Ross, A. M., M. D., professor clinical medicine and diseases of the chest, Rush Medical College, Chicago, in discussing

the best climate locations for the benefit of consumptives at the meeting of the American Medical Association, January, 1887, said: "I have had patients go to Chattanooga when they were not able to climb Lookout Mountain and they would come back wonderfully improved. I felt deep regret four years ago at sending a lady down there, for I did not believe she could live here (in Chicago) three weeks, having all the symptoms of advanced tubercular trouble with almost complete consolidation of the lung; but in four months she came back almost cured, and to-day I met her on the street and she is to all appearances robust and healthy. \* \* \* On Lookout Mountain the scenery is perfectly grand and beautiful and lends an interest to a residence on the mountain. The scenery is varied from every point of observation."

Dr. Robinson, of Chicago, professor of materia medica and therapeutics, Woman's Medical College; attending physician for throat diseases, Presbyterian Hospital; attending physician Cook County Hospital in an article read before the Chicago Medical College, spoke in the highest terms of Lookout Mountain as a health resort for consumptives, I quote his conclusions as follows:

"By a residence on this mountain they are secured the following advantages:

"1. Purity of air.

"2. A proper elevation above the sea level.

"3. Equable temperature, and air in motion, yet no wind storms.

"4. Sunshine.

"Outdoor exercise, pleasing landscape, home comforts and the advantages of close proximity to a city.

If it were necessary certificates from other eminent specialists to the same purport could be multiplied until they would fill the whole remaining space in this publication.

In some respects the top of Walden's Ridge is superior to Lookout as a resort for invalids. The plateau of the former ranges from seven to fourteen miles in width. It is splendidly watered, the springs furnishing every variety of chalybeate and free stone water, and none that is impregnated with lime or other objectionable ingredients. The top of the mountain is quite level for large areas, and well wooded, therefore capable, at small expense, of furnishing most delightful drives. There is never a summer night that one is uncomfortable under an ordinary comfort or a pair of blankets; though the air has nothing of raw chilliness, it is delightfully bracing and exhilarating through the nights of July and August.

The top of Lookout is accessible by rail in forty minutes from the Union Passenger Depot, by the broad gauge, and in the same time by the Union Railway and Incline, taking cars at the Georgia Avenue Depot in rear of the Western Union Telegraph Company's office. Both starting points are in the heart of the city, and convenient to good hotels. On the top all the comforts or luxuries an invalid may require are to be had at fair charges. The top of Walden's Ridge will be almost as near Chattanooga as the top of Lookout now is within a limited period. There is projected a broad gauge railroad to that

plateau that will be completed within two years, including a bridge across the river.

It will be seen that the city has within easy reach plenty of elevated, cool and exceptionally healthy territory to which its people can resort in the hot season. On these plateaus many of our citizens now have summer cottages, and others live on the mountain tops the year round and do business in the city.

Recurring to the health of the city, the following table comparing the health of Chattanooga with the other three large cities of Tennessee for November, 1889, will be of interest :

Cities.	Deaths per thousand per annum.
Chattanooga .....	12.00
Knoxville.....	13.44
Nashville.....	14.45
Memphis .....	22.04

For the five preceding months Chattanooga's health record has led all other cities in the State, and the average for the entire year will show her well in the lead in this respect. The death rate for whites in November was 6. If our entire population were white, the rate would run in ordinary years below 9 per thousand.

### Chattanooga's Churches.

One of the prime attractions for new citizens of the best class is the church. In American civilization the sanctuary rises simultaneously with the school house and the newspaper. The worship may be conducted in a tent, in a barn, in a rude hut, or common hall, but an American community without its church or churches, however small that community might be, were an anomaly. It would not be typical of our people, nor in a community in which Americans, however indifferent they might be to the forms or to the practice of religion, would care to settle.

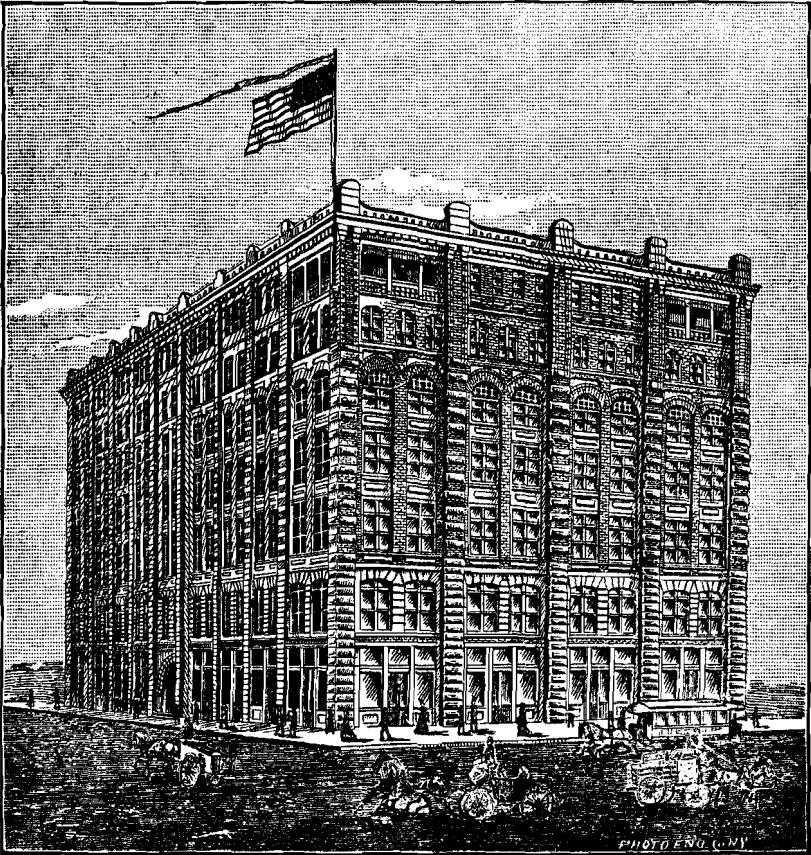
With this essential Chattanooga is probably better provided than any city of equal age, size, and wealth in the United States.

There are twenty-one churches of white congregations and seven of colored people, all of which own their own houses of worship. There is one Unitarian society in the city that uses the Chamber of Commerce hall for its meetings, and a Swedenborgian church at Ridgedale that also meets in a hall. There is also a church building in East End, one at East Lake, five in Ridgedale and one in Highland Park not counted in the above, also two in Hill City on the north side of the river. The city and its suburbs have in all some thirty-seven regularly organized religious bodies, all but three of whom own their places of worship, have stated meetings therein, and are as a whole very prosperous and growing.



The church property in the city proper, at a moderate valuation, represents \$1,000,000, and the seatings in all of them, including the suburban houses, number some 14,000.

Every denomination is represented: Baptists, Christians (Campbellites), Cumberland Presbyterians, Lutheran, Protestant Episcopal, M. E. South, and Methodist Episcopal, Presbyterian, Roman Catholic, Swedenborgian, and Unitarian



RICHARDSON BLOCK.

The first Methodist Episcopal Church, Rev. A. B. Riker, pastor, is located on the southeast corner McCallie and Georgia avenues. The church is of blue limestone, surmounted by a beautiful spire. The seating capacity is about 800. The church and lot cost \$75,000.

Centenary M. E. Church, South, Rev. J. P. McFerrin, pastor, is on the corner of A and Gilmer streets. The house is of brick with stone trimmings, the architectural effect is pleasant. The seating capacity about 900.

The First Baptist, Rev. Robert J. Willingham, pastor, is of pink sandstone from the Sewanee quarry near Tracy City. This is a very beautiful house, and when complete with the lot will cost about \$75,000. It is located on Georgia avenue and Oak street.

First Presbyterian, Rev. J. W. Bachman, pastor, is on the corner of Seventh street and Georgia avenue.

Second Presbyterian, on the corner of Eighth and Chestnut, Rev. J. W. Trimble, pastor. This congregation has bought a lot on the corner of Seventh and Pine streets and let contracts for a more commodious and handsome house than the one now in use.

St. Paul's Episcopal, Rev. Dr. Dumbell rector, is on the northwestern corner of Seventh and Pine streets, and is a very commodious house in old English style. The rectory occupies the same lot with the church, and is so arranged as to appear as if it were all one building. The church and adjuncts are very picturesque. The seating capacity is probably 1,000. The cost of the building and lot probably \$70,000.

St. Peter's and St. Paul's Roman Catholic Church on Gilmer Street near Georgia Avenue, Rev. Father Walsh, priest, in charge. This house approaches completion, and will cost complete not less than \$150,000. The church corporation owns the large lot on Gilmer, A and Georgia Avenue, on which beside the new church stands the old edifice, a large three story parish school house with basement, a very handsome wooden structure, also used for school purposes, the rectory on the Georgia Avenue front. The entire property when the church shall be finished will be worth fully \$275,000.

The Hebrew Synagogue, on the west side of Walnut, between Fourth and Fifth Streets, Rev. Moses Gries, rabbi. This church is soon to be enlarged and made more ornamental.

These are the leading churches of white congregations. The colored people have some very creditable church edifices. The Shiloh Baptist, on Gilmer Street, Rev. G. D. Olden, pastor, cost with the lot some \$30,000, and is a decided ornament to that quarter of the city.

Wiley Memorial Church, colored Methodist, on Fifth and Look-out Streets, has a handsome, durable house, a credit to the enterprise and public spirit of the congregation.

Our churches are not any of them seriously in debt. The leading congregations owned large lots in the heart of the town, which, having risen in value on their hands, were sold for commercial use, and by buying further out the societies were enabled to provide themselves handsome and commodious churches without embarrassment. The leading churches are fitted up in excellent, though simple style, are provided with organs, and their choirs are made up of the best singing talent in the city.

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### Banks, Banking--The Money Supply.

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Two years ago Chattanooga's banks numbered four, and their combined capital and surplus was \$1,325,000. Since December, 1887, several additional banks have been established. Following is a list of

active and projected banks and statements of capital and deposits, December 21, 1889 :

NAMES OF BANKS.	CAPITAL.	DEPOSITS, DECEMBER 21, 1889.
First National.....	\$616,000	\$1,256,400
Third National.....	354,000	647,800
Fourth National.....	200,000	105,000
Chattanooga National.....	390,900	374,600
Chattanooga Savings.....	50,000	21,500
Peoples Bank.....	200,000	51,227
South Chattanooga Savings.....	50,000	25,000
City Savings Bank.....	221,000	401,000
Citizens Trust and Banking Co.....	125,600	46,600
Trust and Banking Co.....	25,400	40,300
Totals.....	\$2,140,000	\$2,979,827

There are three other banks. One, the Southern Bank and Trust Company just opened, capital \$50,000. The others, the Continental Bank, capital \$200,000, now fitting up its quarters, and to open for business about February 1, and the Bank of Chattanooga, capital \$100,000. This brings the total capital in the banking business up to \$2,470,000, a gain of \$1,145,000 in two years.

The banks of the city in 1880 employed a total capital of \$385,000, and the deposits that year averaged in round figures \$500,000. The following will show the gains in this department of our commerce in the ten years :

- Bank capital, 1880, \$385,000.
- Bank capital, 1889, \$2,370,000.
- Bank deposits, 1880, \$500,000.
- Bank deposits, 1889, \$2,979,827
- Gain in capital, \$1,735,000.
- Gain in deposits, \$2,416,000.

Capital has doubled six times in ten years.

Deposits have doubled five and four-fifths times in the same period.

Meantime the number of banks has increased from two in 1880, to twelve in January, 1890.

The banking of Chattanooga has been for a quarter century and more in conservative hands. This is shown by the fact that there has not been a bank failure since the war. This alone sufficiently certifies the prudence of our bankers, the solidity of the institutions they conduct.

Nothing in this connection more clearly marks the substantial growth of Chattanooga than the rapid development of the savings department.

The City Savings Bank, that two years ago held some \$212,000 on deposit, now holds \$401,148, and the other savings banks since organized have met with such success as could hardly have been expected. The number of small accounts has steadily increased for several years, showing thrift among the people of small incomes, mechanics and laborers.

### Safety Deposit.

Several of the banks have safety deposit attachments free to the use of their patrons. Others will be provided during the current year.

The First National is completing a large and costly banking house on the southwest corner of Eighth and Broad streets; the Third National is rebuilding both fronts of its house on the southwest corner of Seventh and Market streets. All the banks are provided with the most approved appliances for the safety of deposits. Some of them are fitted up in very ornate style. In all respects our financial institutions are first-class, compare favorably with the banks of any city of the country.

Rates for money on commercial paper are eight and ten per cent. Large borrowers are accommodated at eight per cent.

There are several loan agencies in the city handling eastern and northern capital; they lend on approved security at eight per cent. The money supply has grown easier during the past two years.

### Cost of Living.

It costs rather less to live and maintain a family in Chattanooga than in towns of like size in the north. The only item that is high is rents and that is inseparable from all rapidly growing cities.

Staple groceries are as cheap here as anywhere in the country. Other supplies vary with the season, condition of crops, etc.

Following is a list that shows the prices of leading articles in December, 1889.

Family flour .....	\$1.75@ \$2.00 per hundred lbs.
Corn meal .....	45c. bushel.
Eggs .....	15c. dozen.
Butter .....	20@25c. pound.
Chickens .....	14@25c. each.
Irish potatoes .....	75c. bushel.
Sweet " .....	60c. bushel.
Cabbage .....	2c. pound.
Onions .....	75c. bushel.
Beef, best cuts .....	10@12½c. pound.
Beef, roasts .....	6@10c. pound.
Mutton .....	7@8c. pound.
Hay, retail .....	50@80c. per 100 pounds.
Bran, retail .....	1.00 per 100 pounds.

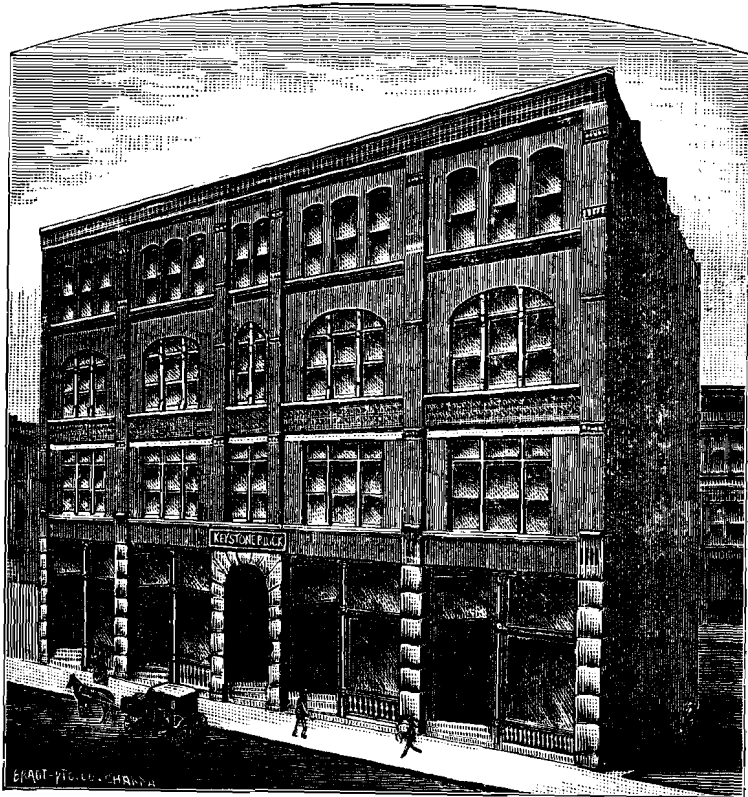
These leading articles in household economy vary somewhat but the prices given are a fair average. Eggs are 10 cents from February until the summer months begin.

Coal, if supplies are laid in in the fall, costs 10 to 12 cents per bushel. It requires from a third to a half as much fuel to take a family through the winter here as in northern Ohio, and still less in proportion with more northerly sections. A ten room house with, say four or five grates, cook stove and furnace, can be kept comfortable from November 1st to April 1st with three hundred bushels of coal—twelve tons. Leaving off the furnace and burning three grates, two hundred bushels will usually suffice for such a dwelling.

### Livery and Transfers.

Chattanooga is well supplied with livery, and there are several independent hackmen. Charges for this kind of service are moderate.

There are several transfer companies owned and managed by men of means and responsibility. Rates for moving freights, household goods and family supplies are moderate.



KEYSTONE BLOCK.

### Wages.

The pay of common labor in iron mills, lumber yards, about blast furnaces, quarries, brickyards, etc., is from 90 cents to \$1.00 per day.

Following we give a list of approximate wages that will be found about the average.

## COMMON LABOR.

Blast furnace hands .....	\$1.00 per day.
Tanneries .....	1.10 "
Lumber yards .....	1.02 "
Iron mills .....	1.00 "
Foundries .....	1.00 "
Brick yards .....	.90c. to 1.00 "
Railroads .....	1.00 "
House servants, men, with board .....	.50 "
House servants, women, with board .....	\$6.00 to \$12.00 per mo.

## SKILLED LABOR.

Blast furnaces .....	\$ 1.50 to \$ 2.00 per day.
Tannery .....	1.50 " 2.00 "
Planing mills .....	1.50 " 3.50 "
Iron .....	1.75 " 3.00 "
Foundries .....	2.00 " 4.00 "
Brick moulders .....	2.00 " "
Carpenters .....	1.50 " 3.00 "
Brick masons .....	2.50 " 4.00 "
Cabinet makers .....	1.75 " 3.00 "
Rock masons .....	1.75 " 3.00 "
Stone cutters .....	1.75 " 3.00 "
Painters .....	1.50 " 3.00 "
Plasterers .....	1.75 " 2.50 "
Paper hangers .....	2.00 " 2.50 "
Wheelwrights .....	2.00 " 3.00 "
Carriage makers .....	2.50 " 3.00 "
Job printers .....	14.00 " 16.00 per w'k.
News printers .....	.33½ per th'd ems.

Printers on morning daily papers earn from \$14 to \$26 per week, according to skill and steadiness of habits and of work.

This is a proper place to say that our common and mechanical labor for efficiency and skill compares well with like service in northern cities. Our negro laborers as quarrymen, on railway grades, excavations, rolling-mill yard hands are very satisfactory. Many of them are fair mechanics and in the skilled employments they yearly become more numerous. One of our rolling mills has been operated by skilled negro labor in the departments of puddling, heating and rolling, and the company employing them express entire satisfaction with their work. This class of labor is becoming more efficient as to the men, and perhaps less so as to the women. Chattanooga is a good field for the introduction of efficient house servants. Good white gardeners would be demanded also, and this would grow if there were any supply. The man or company who should settle a colony of Germans, Swedes, Irish, on some of the cheap and fertile lands within easy reach of Chattanooga will be a benefactor of the immigrants and confer a signal benefit on the people at large.

This hint might be acted on by some of the Eastern companies

that are investing largely in real estate in this vicinity, and if it should be, the company would begin a movement of great benefit to this city, its surrounding country and the entire South.

### The Iron Industry.

The coal measures of Tennessee, Southwestern Virginia, Lower Eastern Kentucky, and North Alabama, and North Georgia cover an area of about 11,000 square miles, all of which is available to Chattanooga for domestic and manufacturing uses. Careful and conservative writers who have thoroughly surveyed the Tennessee coal measures estimate them equal to a block 100 miles long, fifty-one miles wide and eight feet thick. A solid yard of coal will weigh a ton—2,000 pounds. We therefore have in our hills and mountains 43,127,360,000 tons, a supply that will be exhausted at the present rate of increase in consumption in about 3,200 years—sufficient to assure the present generation that their immediate descendants need not freeze or lack fuel for cooking, if the wood pile gives out.

And this is not half the supply this city can draw upon when her railroad and river transportation systems are fully developed. These coals are of every grade and variety of the bituminous. As good coking coals are now found in the Cumberland river region about Cumberland Gap as any in the world. The Pocahontas field in Southwestern Virginia has been fully tested for coking purposes, found superior to the celebrated Connellsville coke of Pennsylvania. It is now profitably used for smelting purposes here, and with the railroad facilities projected can be laid down here as cheaply as Connellsville is furnished at Pittsburg.

What is said of the coals may also be said of the supply of

#### IRON ORE.

There are four distinct iron belts in the State, and we will first make a brief survey of those more directly and cheaply available in the Chattanooga district.

The eastern belt extends through the State along its eastern border, beginning at Cumberland Gap and cropping out along the valleys, and on the hills of the Unaka range, down to the southeast corner of the State. It is found in Johnson, Carter, Washington, Greene, Cocke, Sevier, Blount, Monroe, McMinn and Polk counties.

The ore found in this belt is chiefly of the brown hematite variety, and is of various qualities. There are beds of it in Carter and Greene counties that have been worked sufficiently to show that abundance exists, and of high quality. The Knoxville Car Wheel Company's furnaces in Carter have made much car wheel iron, of the very highest quality, of ores found on their estate. Large bodies of manganese ore are found in that locality.

In Johnson, Washington and Greene counties limonite ore is abundant, and of excellent quality, though not much in the way of

practical development has been applied to it except in Greene where two charcoal furnaces were built soon after the war, which have been idle several years. In Washington county this ore is found of excellent quality and inexhaustible in amount.

In Carter county near the North Carolina line the hematite ore known as magnetite is found, but beyond supplying some small bloomeries it has never been developed. It is identical with the well-known Cranberry magnetite of Mitchell County, North Carolina; its easy reduction in bloomeries and catalan forges seems to justify this assumption, as well as does the fact of its lying at about the same level with the Cranberry, and being of practically identical structure and composition.

In the eastern part of McMinn County there is a bed of fossiliferous ore, stratified, near the Unaka range. It belongs to the lower silurian formation, whereas the dye-stone ore proper is found only in the upper silurian. It is of very high quality, excellent iron having been made of it in forges and bloomeries. The main outcrop is a third of a mile long, and at some points very deep, as high as fifty feet.

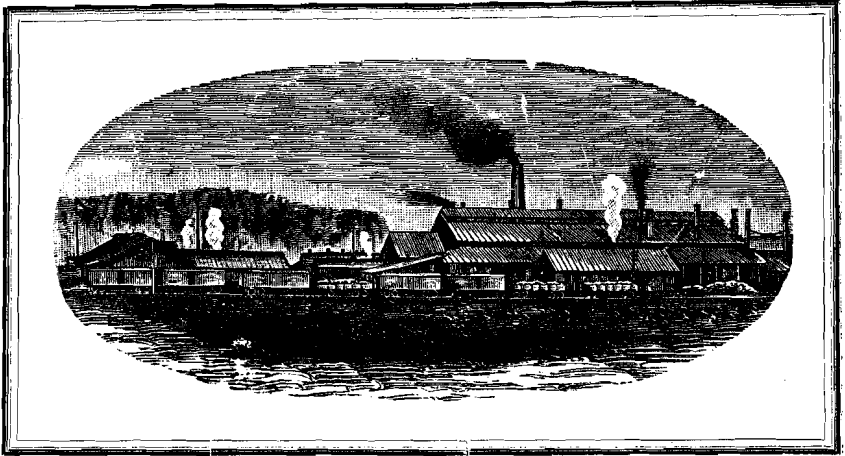
The celebrated Tellico ores in Monroe County are among the most remarkable deposits to be found. The limonite predominates, but some hematites and magnetites are found. Some of the toughest iron ever produced has been made from these ores. They are in immense quantities. The hematite ores of this deposit are immense rocks. They crop out near Hiwassee River, some forty-nine miles above its mouth in the Unaka foot hills, from ten to sixty feet thick, are so solid that blasting is the only method by which they can be reduced to portable proportions. Some of these ores are very high in phosphorus and silicon and others low in these objectionable ingredients, while all are rich in metallic iron. A celebrated Eastern iron master once suggested, that the heaviest of these hematites would doubtless sometime be found splendid steel ores for reduction by the basic or some process similar thereto. Some magnetite ore is found in this region, the quality of which is unsurpassed, but the quantity is rather small. There is doubtless enough ore within a territory five by fifteen miles, known by the local appellation Tellico Plains, to furnish material for a dozen first-class furnaces for a century.

The quality of iron made of the hematites in the eastern belt in the old fashioned furnaces and forges with charcoal fuel for all purposes requiring strength and toughness, can not be surpassed by the best Swedes or Silesian. For boilers, car axels, car wheels, locomotive tires—for all uses requiring maximum tensile strength, it had no superior if an equal among the irons of the period which ended with the general introduction of Bessemer and open-hearth steel. At some time probably not in the far future, when this magnificent ore region shall be brought within cheap and easy reach of the Cumberland range, it will become one of the most valuable mineral sections of the South or the country.

Some of the "pockets" of the hematites in this Eastern ore field, notably those of Carter and Blount Counties, have been found suitable



for the manufacture of open-hearth steel, and experienced mineralogists and chemists who have explored and analyzed various of the outcrops, believe reliable supplies of superior Bessemer ores will be found in that range, which is nearly two hundred miles long and of an average width of twenty-five miles.



SOUTH TREDEGAR IRON WORKS.

The great East Tennessee belt of red fossiliferous or dyestone ore extends from the middle section of Lookout Valley some forty miles southwestward and from Chattanooga to Cumberland Gap parallel with the hematites of the Unaka range, a distance of one hundred and seventy-five miles. The ore crops out in the valleys of streams along the main spurs, and lies under the foot hills in the counties of Hancock, Clairborne, Grainger, Union, Campbell, Anderson, Roane, Rhea, Meigs, James, Bledsoe, Bradley, Marion, Sequatchie and Hamilton.

It lies in stratified beds like ordinary limestone from one to eight feet in thickness, and is fossiliferous in composition. Its most common commercial name is "red fossiliferous" iron ore. It runs from thirty-five to fifty per cent. metallic iron; lying favorably for quarrying—a better term in its case than mining—it can be very cheaply handled.

*The great beds of this ore* in Roane county near the Tennessee river, run from three to seven feet in thickness, and are worked at seven points in Roane, James, Rhea and Hamilton counties the ore being consumed by the Rockwood, Dayton and Chattanooga furnaces. It has been, and probably still is, raised and put on board barges or cars for fifty to seventy-five cents per ton, and large contracts for furnace supplies are landed on wharves at Chattanooga for \$1.40 to \$1.75 per ton. The cost in stock house will not average \$1.80 per ton for the period from 1882 to 1889, making the cost of ore per ton of iron about \$4.00 Chattanooga.

There is a large working of this ore at Inman, Sequatchie valley,

the product being consumed at South Pittsburg. The great fields of the ore are stripped of the superincumbent clay, averaging from one to fifteen feet in thickness, and quarrying is carried on at an immense scale. Drifts have also been driven into the first bench of Lookout mountain for several hundred feet. The ledge is an average thickness of about three feet and six inches, and produces, in the furnaces, about 40 per cent. of metallic iron. This ore is delivered in the stock-house at a cost of not to exceed 75c per ton, convict labor being employed in the work. It is practically inexhaustible.

Limestone is everywhere in these ore belts. It and the coal and ore lying often within a few yards of each other.

In addition to the ores described lying within the commercial and industrial circuit of Chattanooga there are also the vast beds of hematite in Bartow and adjoining counties of North Georgia.

With the Tennessee river open the ores of the western counties of the State will be made available for smelting at this point, and those are among the best materials for the production of high grade foundry iron and open heart Basic steel in the world. Barges descending the river laden with coal, coke, pig-iron and other heavy materials, will return with ore, thus extending and diversifying the supply of raw materials.

Located in East Tennessee, North Georgia and North Alabama, and drawing their supplies from the coal and ore fields here outlined, and within a radius of fifteen miles of the city are seventeen modern blast furnaces with an annual output of about 400,000 tons of metal. For their products this city is the distributing point, and the bulk of their mercantile supplies are drawn from here.

There are now within the city limits two smelting furnaces, three rolling mills, three steel works, ten foundry and machine works, one cast iron pipe works of first grade capacity, one nail and spike mill, one malleable iron works, two plow factories, three stove and range foundries and many smaller iron works.

The melting capacity of the existing foundries, puddling works, etc., is now about 300 net tons of iron daily and this will be greatly increased in a short time by the addition of a great steel plant which is briefly described elsewhere.

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### Railroad Facilities.

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Chattanooga is served by three systems of railway: The Louisville & Nashville; the East Tennessee Virginia & Georgia; the Erlanger or Queen & Crescent. There are also two independent lines, the Western & Atlantic, the property of the State of Georgia and the Chattanooga, Rome & Columbus.

The Louisville & Nashville system reaches the city through its sub-system, the Nashville, Chattanooga & St. Louis, a main stem and branches of 727 miles, the trunk running from Chattanooga to Columbus, Ky., and giving short and direct travel and freight haul to and from Nashville, St. Louis and other points Northwest.

The East Tennessee, Virginia & Georgia, a sub system of the Richmond & Danville Terminal, is made up of fourteen hundred miles of track extending from Bristol on the east line of Tennessee by way of Chattanooga to Memphis over the Memphis & Charleston, to Atlanta; to Meridian, Miss., and to the Southeastern Coast at Brunswick, Ga.

The Queen & Crescent system is made up of the Cincinnati Southern, Alabama Great Southern, New Orleans & Northeastern and Vicksburg, Meridian & Shreveport. Its northern terminus is Cincinnati and its southern lines reach by way of Chattanooga, Gadsden, Birmingham, Meridian, New Orleans, Vicksburg and Shreveport, connecting at the last named point with the Texas Pacific Lines.

The Western & Atlantic, 138 miles, connects this city with Atlanta and is operated by lessees of the State of Georgia.

The Chattanooga, Rome & Columbus extends from this city via Rome, Ga., to the cotton manufacturing city of Columbus, and is 140 miles long. It is operated by an independent company.

Chattanooga is the terminus of the trunk lines that make up the three systems and of the two independent roads, eight in all. They control in the aggregate 7,000 miles of main track. They reach all connections of importance in every direction. Their running arrangements and sleeping car service are such that travelers may go to all parts of the country without change.

Counting arrivals and departures there are fifty-two passenger trains daily or twenty six if arrivals only are considered. These trains use in round figures 299 passenger cars daily. The total number of passenger trains arriving in a year is 19,440. Estimating the average passengers per car carried, the daily passenger list is 5,000 and the yearly list 1,825,000.

There are, counting departures only, eighty-three freight sections going from the city daily, and an average of 38,780 in a year. Allowing eighteen loaded cars to the section the number of car loads of through and local freight per year make a total of 697,840, which at ten tons to the car makes a total tonnage of 6,978,400 tons, an increase of about 400,000 tons in two years.

The funded debts of these systems and independent lines is in round figures \$130,000,000 and the fixed charges the business pays is something more than \$10,000,000.

To transact their local business in the city the roads employ 800 men which will be increased to perhaps 1200 during the year 1890, as large additions to the shop hands will be made.

Freights and passengers are accommodated by ample warehouse room and two large passenger depots, fitted up with all modern comforts and conveniences.

This hasty summary of the leading features gives a fair idea of the magnitude of the business and the importance of Chattanooga as a railroad center. There is no convenience shippers or travelers may desire. Through freights may be sent to any point in the United states. Through tickets to any point the traveler would go to are kept on sale, and these may be supplemented in the city with tickets on any of the trans-Atlantic steamers.

In addition to the roads mentioned in this summary, some fifteen are projected with this city as a terminus. One of these, the Chattanooga Southern, will be completed into McLemore's Cove, North Georgia, during the year. Three others, the extension of the Memphis & Charleston from Stevenson, Ala., to this city forty miles, the Augusta & Chattanooga 230 miles and a connection with the Western North Carolina system via Cleveland, ninety miles, will take shape soon.

The Chattanooga Southern opens up unlimited supplies of iron ore, and a good deal of coal, much timber, tan bark fire clay and one of the richest and most prosperous sections of agriculture in North Georgia. Its completion to points of contact with the roads of Georgia and Alabama will further develop the same classes of material and extend the area of the city's commerce.

The Augusta & Chattanooga, considerable grading on the southern end of which has already been done, will cross the Bessemer ore fields of Georgia, pass through the centre of the gold mining district, traverse long stretches of white and yellow pine and hard wood timber, give transportation to a rich farming country and supply a line sixty miles shorter than any now existing to the Southeast seaboard at Charleston, Port Royal, Brunswick and Savannah.

The connection with the Western North Carolina Railroad will supply an additional line of travel and shipment to the eastern seaboard at Norfolk, also to Washington and to the cities of the Northeast.

The Chattanooga Western Railway will be built during the year from the city to the crest of Walden's Ridge.

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### Coal and Coke.

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Chattanooga, as remarked in the section on the iron trade, draws fuel supplies from nearly the entire Southern Coal Field.

Not less than thirty coal mining plants in active operation are within a circuit of 120 miles of the city. There are thirteen workings of coal on the Cincinnati Southern Railroad alone, not counting those attached to furnace estates.

The mines available for Chattanooga put out not less than 2,000,000 tons of coal and coke in the year 1889.

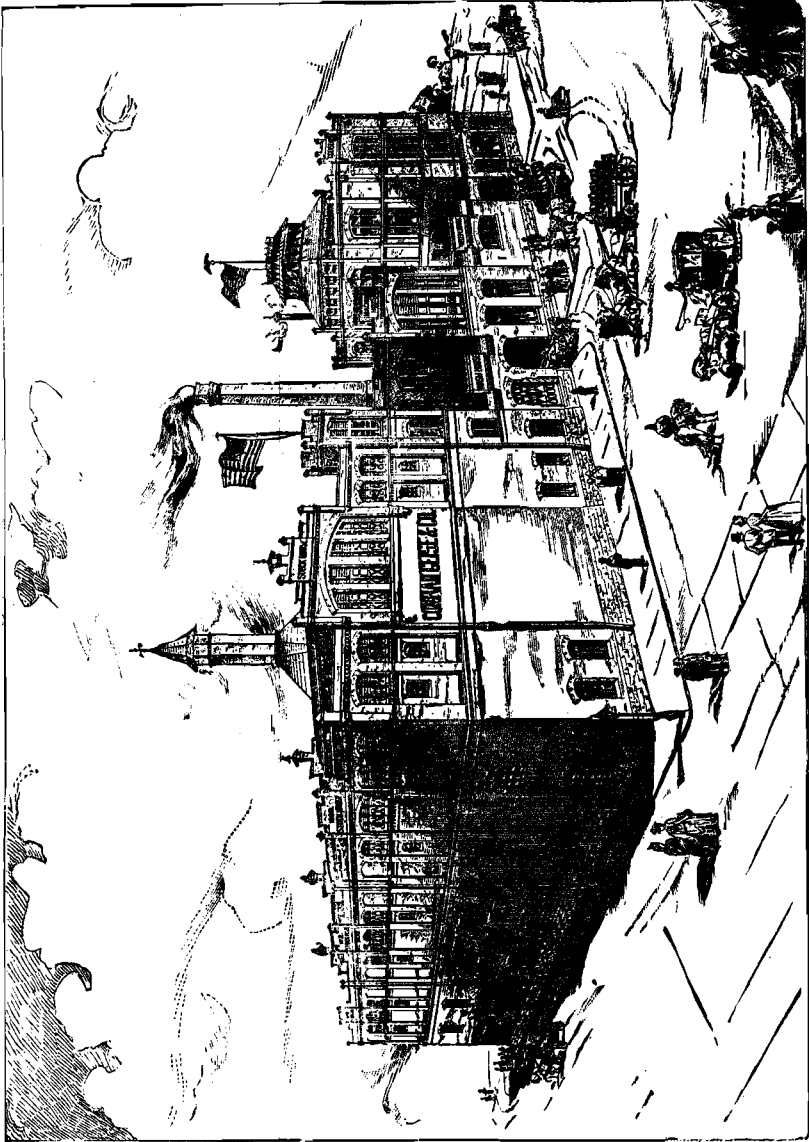
Prices to manufacturers run at \$1.25 @ \$1.75 a ton on cars at the mines. Coke delivered at furnace or foundry ranges from \$2.25 to \$3.80 a ton, owing to the quality. Household supplies of coal may be had at from \$3.00 to \$3.50 a ton delivered, by the car load something cheaper.

The consumption of coal here, including coke, is about 225,000 tons yearly, of which 121,000 tons is coke and the balance raw coal.

The coals drawn from the Coal Creek and Poplar Creek measures in East Tennessee are identical with the Bituminous Coals of the Pittsburg district and equally as good fuel. Above these districts in Kentucky, Tennessee and Virginia there are excellent coking coals.

These last mentioned veins have been pretty well tested, and the

trials leave slight if any doubt that as good coke as the Pocahontas or Connellsville will be made in the vicinity of Cumberland Gap, about 160 miles from Chattanooga by rail.



CHATTANOOGA BREWERY.

The Sewanee Coke made by the Tennessee Coal & Iron Company in Grundy county, 118 miles from this city by rail, is an excellent smelting fuel, as shown by results in the furnaces at Cowan, South Pittsburg

and Chattanooga. Below are analyses of representative cokes in the Chattanooga districts:

Sewanee Coke, Grundy county, Tenn.

	Per Cent.
Fixed Carbon .....	83.364
Ash .....	15.440
Sulphur .....	.142
Undetermined .....	1.054

100.000

Etna Coke, Marion county, Tenn.

	Per Cent.
Fixed Carbon .....	94.560
Ash .....	4.650
Sulphur .....	.790

100.000

Rockwood Coke, Roane county, Tenn., sixty miles from city by rail.

	Per Cent.
Fixed Carbon .....	84.187
Ash .....	14.187
Sulphur .....	.182

98.510

Oakdale Coke, Roane county, Tenn. Poplar Creek Coal ninety miles from city by rail.

	Per Cent.
Fixed Carbon .....	90.060
Volatile matter .....	.850
Ash .....	8.860
Sulphur .....	1.643
Moisture .....	.270

101.683

Glen Mary coke is practically the same as Oakdale. The latter is the great Poplar Creek measure, and is unquestionably the best of coking coal, as the high per cent. of coke to coal used in the oven shows. The ash averaged about 5 per cent in actual use at Oakdale furnace, while Rockwood is never less than 14 and Sewanee, Soddy and others average 16 unwashed, and 9 to 12 washed. Connellsville contains 9 to 11 per cent. ash, twice as much as Poplar Creek.

The cost of manufacturing coke at Sewanee mines—Tennessee coal, Iron and Railroad Company—is \$1.50 per net ton; the coke is charged at that price to the company's furnaces.

### Lumber, Carpentry and Furniture.

The larger lumber and related industries of Chattanooga number thirty-six. There are four saw mills in the city and three in the immediate

vicinity. The lumber cut by these mills in 1889 was in round figures 36,000,000 feet, and the amount of rough lumber brought in by dealers, planers, furniture and other manufacturers and for shipment abroad was 75,000,000 feet, making a total of 111,000,000 feet used at home or sold to other markets.

The capital employed is \$1,879,000, a gain of \$379,000 in two years.

Number of hands employed 3,200.

The manufacturers shipped during the year 550 car loads of furniture.

The rough lumber shipped was 50,000,000.

In 1880 the total local cut did not exceed 4,000,000 feet and the entire lumber trade of the town was not above 11,000,000 feet. One concern in 1889 did more in rough and finished lumber, furniture, etc., than all of them together did nine years ago.

The supply of raw material is of almost inexhaustible extent and of the greatest variety. Our timber regions lie on the Tennessee and its tributaries above the city and cover an area of fully 70,000 square miles in Tennessee, Virginia, Georgia and Alabama. Yellow and white pine, poplar, walnut, bass wood (linn) oak of all varieties, wild cherry, ash, sweet gum, hickory being found in abundance and of the finest quality.

Then our consumers draw on Georgia and Alabama fields by rail for cut lumber in large amounts. Among the latter the celebrated long-leaf or red pine is probably the most important, and the supply is unlimited and therefore very cheap, seldom costing above \$8 per thousand at mills convenient to railroad shipping stations.

The supplies of hard wood are in great abundance. The immense fields of walnut and cherry in Western North Carolina are hardly yet touched, and vast quantities of these woods stand in East Tennessee.

The white pine of the Unaka range and its outlying foot hills is or soon will be made available by the construction of a railroad through that region, here walnut, oak and the finest of hickory abound.

The price of rough lumber in house patterns has been during the year \$13 per thousand feet, delivered on the ground, \$12 at mills.

A 1 poplar for shipment commands \$22 per thousand feet on cars at Chattanooga; the same grade of walnut \$60 per thousand.

There are fine opportunities here for skill and capital in several lines of woodworking, among which we mention higher grade furniture, hardwood finishing materials, including mantels, wagons and buggies. A great deal of high priced furniture made in the North and East is of Southern materials. Not less than three million dollars a year is paid by the Southern people to Northern manufacturers for wainscoting oak frames, for mantels and stylish furniture, and not less than half of it all is constructed of oaks, ash, walnut and cherry that grow on our own Southern hills and mountain sides. At least half of all this should be made in Southern factories and there is no more favorable location for such an enterprise than Chattanooga.

### Drainage and Water Supply.

Chattanooga is one the best sewered cities in the United States,

when we consider that the town is but a quarter of a century old, has grown with remarkable rapidity and covers a pretty large area.

The system of drains was established upon a general plan furnished by the late Mr. Chesebro then City Engineer of New York and consulting Engineer upon sewerage for many of the large cities of the country. The idea of this eminent master of the profession has been carefully adhered to with most satisfactory results. The construction of the system began in 1881, and since that time about \$200,000 have been expended on it, \$75,000 of which was used in 1889.

At the beginning of the year there were 7.8 miles and on January 1, 1890, 6.5 miles had been added, making a total of 14.3 miles of mains and lateral brick and pipe sewerage now down and in use.

The brick sewers and laterals are constructed in what is known as the "Egg shape" and they range in size from 20x30 inches to 50x75 inches. This class includes about half of the total, the balance being pipe drains ranging from 8 to 20 inches in diameter.

When the expenditures for this object in 1890 shall have been made there will be little if anything less than twenty miles of sewers down.

### The Water Supply.

The water supply of Chattanooga is furnished by a private corporation, that has down sixty-three miles of main pipe, a pumping capacity of 20,000,000 gallons daily and filtering capacity of 5,000,000 gallons daily. The company expended in 1889 for

New Pump .....	\$ 40,000
Filters .....	15,000
Reservoir .....	10,000
Side track .....	3,000
Improvements at pump house.....	3,900
Main pipes .....	<u>35,000</u>

Total.....\$106,900

The water is pumped from the Tennessee River above Citico Creek and above the city proper.

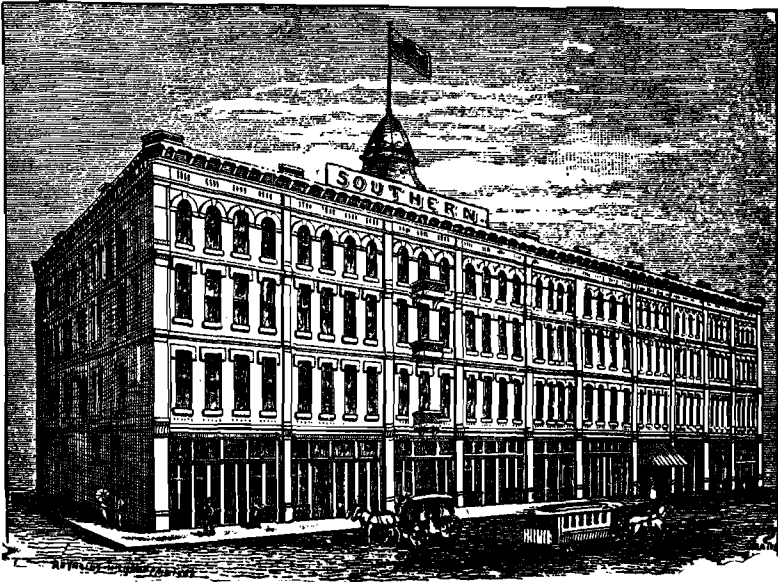
Some years ago the late Dr. E. M. Wight had a quantity of Tennessee River water analyzed by an eminent chemist of New York and the analysis showed it a singularly pure fluid. Dr. Wight often said that no healthier water than ours could be found in the world. It is the experience of all our physicians that families who depend on the hydrant water for drinking and cooking are seldom attacked by febrile or bowel disorders, provided their general mode of living is reasonably correct.



So it will be seen that Chattanooga has in a large measure added the artificial health conditions to those so bountifully supplied by nature and is reaping the advantages such foresight brings.

Not only has the city proper been supplied by the water company, but their mains have been extended to Highland Park, Ridgedale, East Lake, East End and St. Elmo, giving those suburbs equal facilities in this respect.

Rates charged families, manufacturers and others are about the same in Chattanooga as other cities.



THE SOUTHERN HOTEL.

Extensive improvements of the water works are projected for this year, that when complete will put the facilities in most respects from three to five years in advance of the present needs of the people; as it now stands it is the most extensive and best water plant in the South, considering the population of the city for which it is provided.

The next great advantage, after furnishing a reliable and pure supply of water and means of floating away, diluting and rendering innocuous the sewerage, our location on a great river is that of cheapening transportation, especially of heavy materials, the essentials of a great manufacturing and mining center, therefore in this connection some remarks on

#### RIVERS AND CITIES

will be in order. There was but one city in the United States when

the census of 1880 was taken, having 60,000 population located off from navigable water. There is no great city in the world, the site of which is not on a great river, lake or sea. Of the thirty-two cities in the Union in 1880, having more than 50,000 inhabitants, all save one, were on the great streams, ocean, gulf and lake ports. In 1802 Chillicothe, Ohio, had as large a population as Cincinnati. In 1889 Cincinnati has 320,000 inhabitants and Chillicothe is a village of 8,000. Columbus, Dayton, Akron and Canton, Ohio, were considerable towns in 1840, when the site of Toledo was a wilderness of swamps and wooded hills. In 1889 Toledo has far outstripped them all in population and wealth, and ranks third in the list of Ohio cities. In another half century it will have grown to the size of any three interior cities of Ohio. Jefferson, Missouri, was a smart town before Kansas City was platted and incorporated as a village. Now Jefferson is a small city, living off the pickings of the State house, and Kansas City looms up as a rival of St. Louis.

The one large city in Michigan is on the Detroit River and Lake St. Clair. The wonderful city of Chicago is at the Southern terminus of the great system of Northern Lakes that somebody has practically called America's unsalted seas. The two cities in Missouri, two in Minnesota, one in Kentucky, one in Louisiana, two in Pennsylvania, three in New York are all on the lakes, on the banks of great rivers or at tidewater.

The four principal cities of Tennessee are on the Mississippi, the Cumberland and Tennessee Rivers.

Galveston, Texas, on an island in the Gulf of Mexico, six miles from the main land, holds its own with the great railway centers of that wonderfully prosperous and rich state, and does more general wholesale business and in the cotton trade than all its interior competitors combined. In respect of water transportation advantages, the

#### LOCATION OF CHATTANOOGA

is remarkably similar to that of Cincinnati. We are on a river of the same dimensions as the Ohio with more permanent bank and bottom and equal volume of water. We are just as far above Mussel Shoals as Cincinnati is above the Louisville shoals, and we are alike in distance from the Mississippi. Within the next four months the shoals will have become no longer an obstruction. Next year we shall have direct communication with the great barge and steamer lines of the Mississippi water system. Then our miners can float coal to New Orleans at a cost of sixty cents a ton; pig iron can be carried to all the lower river points at 50 to 75 cents a ton, and to St. Louis at \$2.00 a ton. Stoves, plows, nails, bar iron, spikes, railroad bars and many other heavy articles can be taken to all the points along the Mississippi at a cost per ton ranging from 75 cents to \$2.00. The effect of this cheap means of transportation is not left to the imagination; it is a solid fact well known to every shipper in the country. Even if an open river gives Chattanooga no more favorable rail rates than Nashville now has, that will be a saving of many thousands yearly to our merchants on Eastern freights. But Chattanooga's great and grand advantage will be in the reduction of rates to the Northwest and Southwest, her natural markets for the heavy materials for which our territory is famous. Our foundries now

ship stoves past the great manufactories of St. Louis to St. Paul, Minneapolis, Fargo and other points in Minnesota, Dakota, Iowa, Kansas and Nebraska. This and cognate lines of trade, such as cast and wrought pipe, bar iron and steel, light and heavy castings, etc., will have an advantage in freight over any manufacturing point in the South, equal to a fair profit on some of the products and a great saving on all, when the Mussel Shoals canal is opened to trade in the coming spring.

Our river trade is now of great importance to the city, but it is so small compared to what it will become in a few years that one can hardly say that it is in its infancy even; it don't seem to be big enough an infant for such a giant to grow from.

#### THE RIVER ABOVE THE CITY

and its navigable tributaries furnish water navigable for rafts, flat boats, etc., in the winter and spring months more than 500 miles in extent and draining no less than 36,000 square miles of territory. There are now on the river fourteen steamers, and many barges that are used for carrying coal, iron ore, building stone, etc. The river brings yearly no less than 30,000,000 feet of logs and timber to our mills and yards, a million bushels of grain, great quantities of farm products of all kinds, two hundred thousand tons of iron ore and five to ten thousand bales of cotton. The city is the main port for all the steamers and other permanent crafts and most of them are owned here. The river trade is growing in spite of isolation and parallel railroad competition.

The further improvement on the channel of the river above and below the city, estimated and recommended by the United States Engineer, will involve an additional expenditure of about \$1,500,000; these works will be completed within a few years and then the Tennessee will be the finest navigable stream of its class in the United States—it ranks with the Ohio in the sixth class for size and volume of water. But it has better banks than the Ohio, is less subject to shoaling and like obstructions. Old pilots who learned its channel thirty years ago have nothing new to learn about it now from year to year. The freight tonnage of the Ohio river at, about and from Pittsburg is nearly double the entire local water tonnage of the city of New York; and the child is born that will see the Tennessee doing for Chattanooga what the Ohio does for the Iron city of Western Pennsylvania.

The yearly coal tonnage of the Ohio, 90 per cent. of which issues from Pittsburg, to supply the river towns down to Louisville amounts to 3,314,00 net tons, and would require to haul it by land, no less than 8,280 trains of 24 cars each, a business that would be so heavy during the fall and winter as to force the building of roads specially for its accommodation, and this would raise the price of coal from 9 @ 12 cents a bushel to 16 @ 20 cents, and that would strangle the city, send it backward in population and wealth.

There are countless millions of tons of as good coal as Youghioheny and Monongahela banks produce, within easy reach of the upper Tennessee and tributaries; that coal is 600 miles nearer New Orleans than the Pittsburg mines, and Chattanooga is the natural, inevitable center for the mining and handling of these products.

## ANNUAL REPORT OF

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### Building Materials—Stone.

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The supply of marble and every variety of lime and sand stone within easy reach of the city is practically without limit. There are quarries of limestone along the river from three to ten miles above Chattanooga that are pronounced by engineers superior to any in the country for heavy work, such as bridge piers and the like. The sub-structure of the Cincinnati Southern Railway bridge was built entire from one of these quarries. All the foot hills and ridges are full of excellent limestone. Marble abounds in all its varieties of color, from jet black to milk white, near the streams above the city. The white and gray marbles are excellent building stone and the variegated are much sought for inside finishing, furniture, etc. A very large business is carried on in these materials along the upper valleys of the Tennessee and its tributaries, amounting to several hundred thousand dollars yearly. In Pickens county, Georgia, are vast beds of white and variegated marble, that are worked on a large scale. Some varieties from these quarries are far superior to the best Italian for monumental use, being equally as attractive and more durable.

The gray sandstones of Southern Kentucky are being liberally used by our builders, and they make fronts far more attractive than marble, being free from the objection of staining. The great bed of oolitic limestone lying along the Tennessee from Stevenson to Mussel Shoals is among the best material for heavy masonry, for trimmings, and large monuments, in the world. The great locks in the canal round the shoals are built of this stone, it being selected by Col. W. R. King, who has no superior as a scientific and practical engineer. In many places this rock lies in boulders from ten to thirty feet thick. It endures all sorts of climate, takes a polish equal to the finest marble, and shows a maximum resistance to crushing force. The man or company that opens up a big and reliable quarry of this splendid stone and introduces it intelligently will make a fortune. Our blue limestone, found within the city limits and all around it, has been a favorite for fronts of large buildings. It stands well and does not fade or stain. In fact there are available for use and commerce in and near Chattanooga enough good stone to rebuild half the cities on the continent and still leave enough for home consumption.

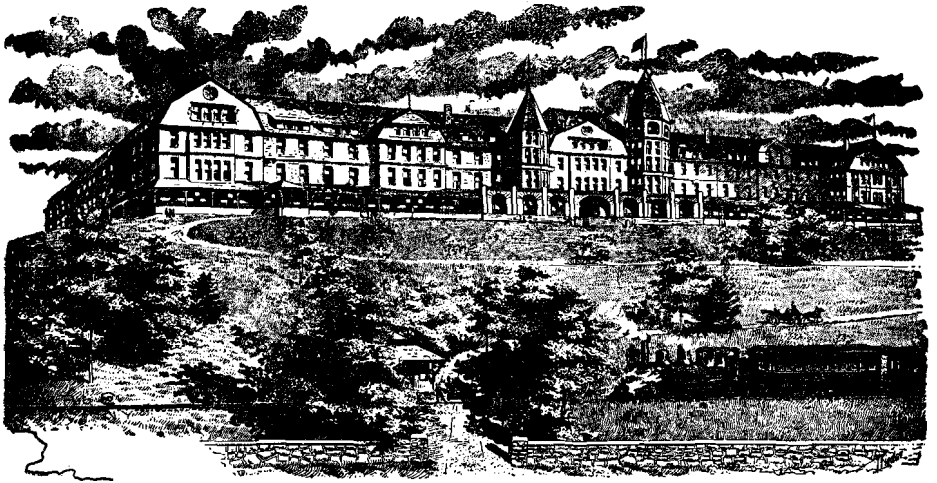
#### THE SUPPLY OF WOODS

for building purposes is in great plenty and in every variety known to the temperate zone. Our hard woods, including the red and yellow pines—the latter being unknown north of the Ohio river—are among the finest in the world. There are millions of feet of cherry in forests that have never been touched by the lumberman, and our white oak is highly prized in the Northern markets.

These materials are fashioned in the city in great quantities, except the hard woods. There is a fine opening here for a large manufactory of hardwood finishing.

### Rural Surroundings.

Chattanooga lies in a deep dent in the mountains and foot hills of the Cumberland range. Its environs are peculiarly picturesque. Some of the scenery from points within the town and from the brows of the higher ranges is unsurpassed for beauty and variety. The outlook from the crown of Cameron Hill, with the town at one's feet, the long and gracefully curving line of Missionary Ridge to the East, Lookout's side and point Southward, the level looking back of Raccoon, visible for ten or more miles lying on the West and Walden's Ridge on the North, the graceful and bright Tennessee winding round Moccasin point, appearing again five miles below where the stream rushes through the gorges of the mountain range—all this is a panorama of loveliness and



LOOKOUT INN, LOOKOUT MOUNTAIN.

grandeur not equalled by any to be seen from a single point within our knowledge.

These mountains, whether covered with verdure, or bare and brown, are grand; the slopes of the hills and the intervals between are surpassingly charming.

And all this beauty is the dress, so to speak, of things of great practical moment and value. The mountains bear on their slopes and broad plateaus large supplies of timber and tanbark. They are full of building stone, coal and iron ore. Their sides and tops are as good fruit and vineyard lands as the sun evey shone upon. The valleys grow luxurious crops of corn, wheat, peas, clover and all the grasses of this latitude.

#### FARMING

within easy reach of Chattanooga, when properly conducted, returns a handsome profit to the husbandman. The prices of farming lands vary

with locality, quality, improvement transportation, etc. Good farms have been bought lately within ten to fifteen miles of the city for ten dollars an acre. Good river bottom farms, having both rail and river transportation, and within 20 to 40 miles, are held at \$40 to \$60 an acre, while there are chances to buy considerably below these figures. Everything grown finds a ready market for cash in the city, and our best farming lands properly tilled are equal in productiveness to the very best prairies of the West or the rich river valleys of Ohio.

Dairy farming near the city is a very profitable business. Corn is a sure crop on the bottom and cove lands, and the yield is, in good seasons, large and sometimes, when properly tilled, enormous—reaching to and above 100 bushels to the acre.

#### STOCK RAISING

returns a fine profit, there being a perfectly sure market close at hand for mules, horses, milk cows, beef cattle, mutton and spring lambs. No more profitable investment can be found than a flock of sheep on our hillsides and in the valleys. They flourish, and there is vastly less trouble in breeding here than in the rigorous north. Lambs of good mutton breeds, dropped in February, bring \$1.75 to \$3.00 per head in May, and are in sharp demand for shipment to northern markets. The ranges for cattle are large and they fatten rapidly on the natural mountain grasses and herbage in the spring and early summer.

Stock is maintained at less than half the cost than in Northern Ohio or Southern Michigan.

#### FRUIT, TRUCK AND BERRIES.

The interest of trucking, gardening and fruit, including berries, are fairly developed in the district around Chattanooga. Some of our truck farmers do wonders with a few acres of tomatoes, strawberries, raspberries and general garden vegetables. One of these has netted as high as \$400 on an acre of tomatoes. Another year he cleared \$1,000 off a four acre field of the same vegetable. The rapid growth of the city from 1880 to 1887 literally pushed the truck farmers out and overran hundreds of acres of orchard and berry fields. But the lands taken from the farmer to be turned into sites for dwellings and factories are being replaced by cheaper and equally good lands farther back. The fruit growers, farmers and truckers have now more capital for the prosecution of their business, and this will continue one of the leading points in these lines of production in the country. The demonstration of their fine adaptability for raising fruit, berries and gardening, brought the value of the sides and slopes of Missionary Ridge from \$10 to \$100 an acre in five years. Their appropriation largely for residence sites by city people, for the building of factories and other suburban uses, has brought the price much higher—too high to justify their use for farming of any kind; but there are thousands of acres right by that are just as good and can be bought cheaply—from \$10 to \$75 an acre.

There have been shipped from this point about a half million pounds of strawberries in a single season, and as much more of black-

berries, peaches and plums, taking the three together. Raspberries are a very profitable crop and they grow almost without culture on our hillsides. Pears are also very profitable. In fact there is no line of fruit, vine or garden culture that will not pay and pay liberally if handled by intelligent and energetic culturists. Our climate, as well as our latitude, resembles that of Southern France, and at no distant date our vineyards and gardens will rival those in that country, so world-famous for the production of fine wines and the most perfect and luscious vegetables.

What has so far been done in higher farming and stock raising demonstrates the perfect adaptability of this section of the Tennessee Valley, its tributary coves, valleys, hills and mountain plateaus to a greater variety of farming than any other equal part of the country.

We have observed a letter in the New York Herald from Los Angeles in which it is stated that wheat lands in Middle California sell at from \$150 to \$200 an acre. We have no hesitation in saying that our valley and cove lands will produce crops, year for year, more valuable and profitable to the producer than those Pacific slope wheat fields will grow, provided our lands are treated intelligently as to tillage and cropping. At no distant day our hill sides will be even more valuable than the low lands. We can grow every crop the California lands produce, one, or possibly two, excepted. We are two thousand miles nearer the Northern section than California, and have equally as healthy and agreeable climate, better schools, better system of transportation and more convenient markets.

The great advantage our small farmers have is in the nearness to and the celerity with which they can reach the Northern markets. Then their products are from four to six weeks earlier than like products of the Ohio Valley. Tomatoes mature late in June and early in July when they are worth from \$2.50 to \$4.00 a bushel in Cincinnati, Cleveland, Columbus, Toledo, Chicago and the eastern cities. Strawberries come early in May, raspberries soon after. All are a month or more ahead of Southern Ohio and the vicinity of Philadelphia. This is why a half acre of tomatoes in 1889 yielded a gross revenue to the gardener of \$200, and a few acres of strawberries gave their owner a handsome year's income.

There can be no more favorable opportunity for Northerners or foreigners to embark in the callings suggested under this head than the country round Chattanooga affords.

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### Suburban Villages.

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In the four settlements known as Highland Park, Ridgedale, Fort Cheatham and East Lake, there were possibly twenty houses and 100 population, in the winter of 1886-7, three years ago. Some lots had been laid off. Some streets had been designated by surveys and cutting out. Two roads, Dodds Avenue and Ruohs' Crossing had been sufficiently prepared that one could drive from Montgomery to McCallie

road without breaking the carriage—if the driver were very careful. The whole section was rude, primitive, without a school house, church or any social life whatever. If the few scattered residents wanted to see any of their fellowmen they went to Chattanooga, to which two good roads had been constructed. Ridgedale then contained six houses, one being a store. Now these villages contain a population of not less than 2,500. They have several churches, two well conducted schools, the one at Ridgedale being graded, literary and social societies—all the adjuncts of refined and cultivated communities. There are stores, manufacturing establishments, a handsome hotel at East Lake, a delightful little park and beautiful sheet of water—one of the most exquisite places for tired nature to seek repose on a Sunday or a “day off,” imaginable. These villages are skirted and bisected by the Union Railway and Electric lines, supplying the people quick transit to the city and back. They are supplied with water by the Chattanooga Water Company, and during the spring, summer and fall the lake and park are lit up by electricity.

Northward and northeastward of these are several settlements, Churchville, Orchard Knob, Avondale, Sherman Heights, East Chattanooga, with an aggregate population of about 3,000. They are all prosperous, growing places, have schools, churches, social organizations and literary societies. These settlements are all reached by the Union Railway lines. They have attracted some manufacturing plants, with the promise of a boom in that line during the current year, and for some years to come.

Opposite the city of Chattanooga, on the North banks of the river, is a large and flourishing community called Hill City. This place has about 2,000 inhabitants, five churches, several schools and a military company. Three years ago the site of this pretty and growing town was woods and fields. It is decidedly one of the most promising of Chattanooga's satellites, and destined to grow famously.

St Elmo is our oldest suburban settlement. It is located along the base and on the outlying foot-hills of Lookout Mountain. The two mountain roads strike the plain here and means of communication with the city are abundant. This place is a favorite residence locality, and has much mountain side room to spread over.

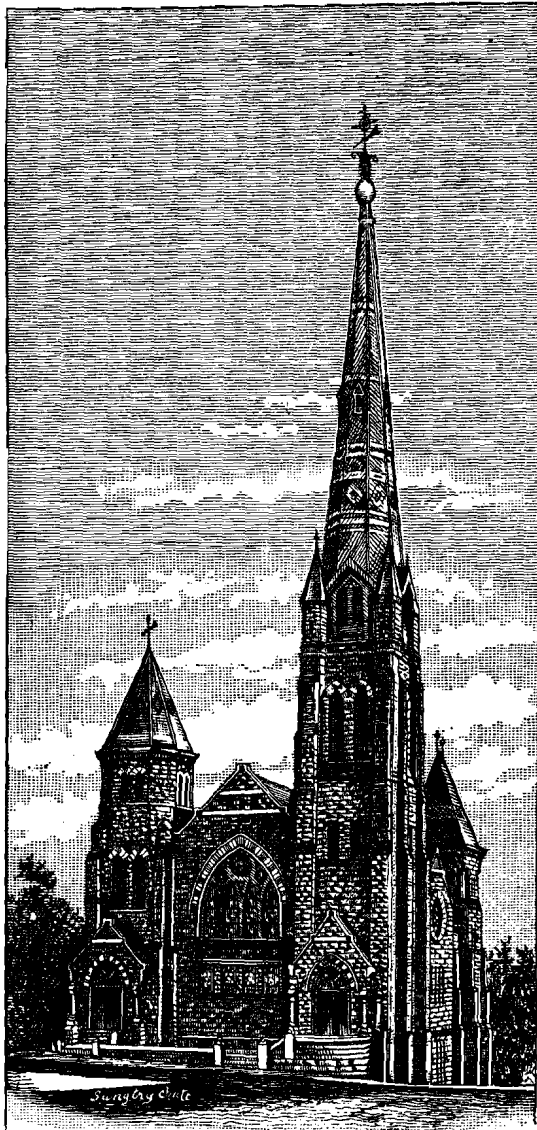
Oak Hills is a pretty place south, about a mile from the city limits. It is the site of the Union Railway shops and round house and of the Blount Stave Works. It is located on a series of pretty ridges wooded with oak. It is a promising village.

East End has a population of probably 500, and a large manufacturing interest, there being several considerable plants that must finally make this one of the important sections of the city of the future.

The whole number of suburban settlements—none of them are incorporated—is fifteen as follows:

St. Elmo, Highland Park, Orchard Knob, Ridgedale, Fort Cheatham, East Lake, East End, Oak Hills, Churchville, Avondale, East Chattanooga, New England Park, Hill City, Lookout Mountain, Sherman Heights.





FIRST METHODIST EPISCOPAL CHURCH—REV. A. B. RIKER, D. D., PASTOR.

Their aggregate population is not less than 10,000; good judges of such matters have estimated it at 12,000.

About 350 dwellings were erected in these suburbs during the year 1889 and several stores. The larger number of the people are in

business or employed in the city; they have incomes that enable them to pay for their village homes and live respectably; many of them are in easy circumstances, some are wealthy. They enjoy most of the advantages and conveniences of city life, are not troubled by saloons and the undesirable condition and population saloons attract, especially in villages.

These handsome, prosperous towns are but the "overflow" of Chattanooga, but for the city being here they would not be there; they are as much an integral part of Chattanooga as any of its wards.

The top of Lookout, with its hotels, swarm of summer residents and four or five hundred permanent population—this is also part of the city, and is treated of at some length elsewhere.

Having sketched briefly the suburbs that lie about the rim of the town and will at no distant day become integral parts of it, it seems that the next subject in logical order and fitness would be the chief factor in the creation of these adjunct settlements. They became possible of existence and have grown and prospered by force of a single fact—quick and cheap transit between them and the city; and that fact in concrete is our splendid system of

#### LOCAL TRANSPORTATION.

This City and its Environs has the most elaborate and everyway the best and cheapest intercommunication by steam, electric power and horse power, to be found in any city of its size in the United States. The most important of these lines is the

#### UNION RAILWAY.

This is really a system and not a road. It is a full fledged standard gauge railroad, laid with 56-pound steel rail, thoroughly ballasted—as to road bed one of the completest roads in the country. There are four divisions known as:

Ridgedale Division,  
Radcliff Division,

Orchard Knob Division,  
Lookout Mountain Division.

All trains start from and arrive at the Company's depot on Georgia avenue, adjoining the Western Union Telegraph Company's office, in the heart of the city. At this depot passage may be taken for any suburb mentioned in the foregoing chapter, except Hill City.

This road was incorporated in 1883, the object of its chief promoter and owner, Mr. C. E. James, being apparently at that time to build a belt line round the city for the purpose of securing the local shifting of freight to and from manufactories and the hauling of manufacturer's supplies. There are on the belt and different lines of the system about 100 large manufacturing establishments. Two freight trains leave Citico daily and one freight runs each way round the city, while four switch engines move cars brought in by trunk lines and return "empties" from manufactories and other patrons. The following succinctly states the business of the road for the year 1889, its mileage and equipment:

Miles line owned.....	43
"    "    "    leased.....	6½
Total.....	49½

Freight engines.....	5
Passenger “.....	8
Freight cars.....	52
Passenger coaches.....	21
Passenger trains daily.....	129
“ “ 1889.....	47,087
Freight cars handled 1889.....	70,000
Passenger trains mileage daily.....	770
“ “ “ for the year.....	281,050
Average No. passengers carried daily.....	4,000
Passengers carried 1889.....	1,460,000
No. depots on the system.....	37

By way of contrast a few items from the statement of this system in October, 1887, is appended :

Miles of line Oct. 1887.....	29
Freight engines.....	4
Passenger “.....	5
“ cars.....	15
Freight “.....	8
Average daily passengers.....	2,000

Two years ago the passenger cars used were small affairs, and the passenger engines of the small “dummy” pattern.

Now all the locomotives used in passenger traffic are standard machines, and the coaches are of the same style as are run on the New York elevated line.

The business has grown 100 per cent, showing especially the very rapid increase of population in the suburbs and the enlarged business of the city and its dependencies. Fare, 5 cents.

The officers of the company are : C. E. James, president and treasurer ; John A. Hart, vice president ; J. W. James, secretary ; R. H. Bowron, superintendent.

#### CITY STREET RAILWAY.

This is a system of 24 miles of horse car line, covering the principal streets in the city, reaching the city limits at several points, with a line to the foot of the mountain, connecting with the incline and Narrow Gauge, also with the outgoing and incoming broad gauge mountain trains near Forest Hills cemetery. This is a very complete street service making trips in all directions every fifteen minutes.

The equipment consists of 30 cars, 200 head of mules and horses, necessary stables, repair and paint shops, etc. Fare, 5 cents.

Three years ago there were 16 miles of track, showing an increase of one half since 1887.

The whole, practically of this plant has been created since 1880. In March, 1880, the road consisted of a single line four and one half miles long from the river to the foot of the mountain. C. A. Lyerly, president ; E. Watkins, vice president ; S. W. Divine, general manager.

## THE ELECTRIC STREET RAILWAY.

This line starts at Broad and Ninth streets, in the business center, and at present runs to and through Ridgedale, a distance of four miles. Cars run to the top of Missionary Ridge.

Extensions are projected for a loop from Ridgedale via East Lake, thence to the top of Missionary Ridge, along the Ridge southward to a point north of Ridgedale, down the Ridge to the main line. This loop will cover about three and a half miles. A line will also be built to Sherman Heights and one to St. Elmo; these extensions will make the total about fifteen miles. Officers the same as for the City Street Railway.

Cars run every fifteen minutes, beginning at 5:45 a. m., and continuing until 10:30 p. m. Fare, 5 cents.

## THE CHATTANOOGA AND LOOKOUT MOUNTAIN RAILWAY.

This is a Broad Gauge road from the Union Depot, on Ninth street, to the park near the point of Lookout Mountain, 14 miles.

This road rises in about six miles some 1,600 feet above the plains below, and in making the ascent the passenger is treated to one of the grandest series of scenes nature and art ever spread before the eye of man. The city and its suburbs are seen through wooded vistas in the foreground; the river, winding among the hills far above the town, the alternation of field and forest over the plain southward; the billowy mountain ranges to the east; Walden's Ridge to the north and northeast, a noble spur of the Cumberland Range, presenting its wooded slopes, foot hills and palisaded sides for fifteen miles; again we turn the eye toward the northwest and see the beautiful stream sweep round the city—it is an enchanting ten minutes' ride to the top of historic Lookout.

The road is thoroughly equipped with coaches, engines and freight cars. Ten trains are run in and out of the city daily, beginning at 5:45 a. m., the last train departing from the Union Depot at 5 p. m. In the warm season this service is arranged to meet public demands. Fare, 60 cents round trip.

E. Watkins, president; Hugh Whiteside, vice president; Gordon Lee, secretary; W. O. Peoples, treasurer; H. P. Eager, superintendent.

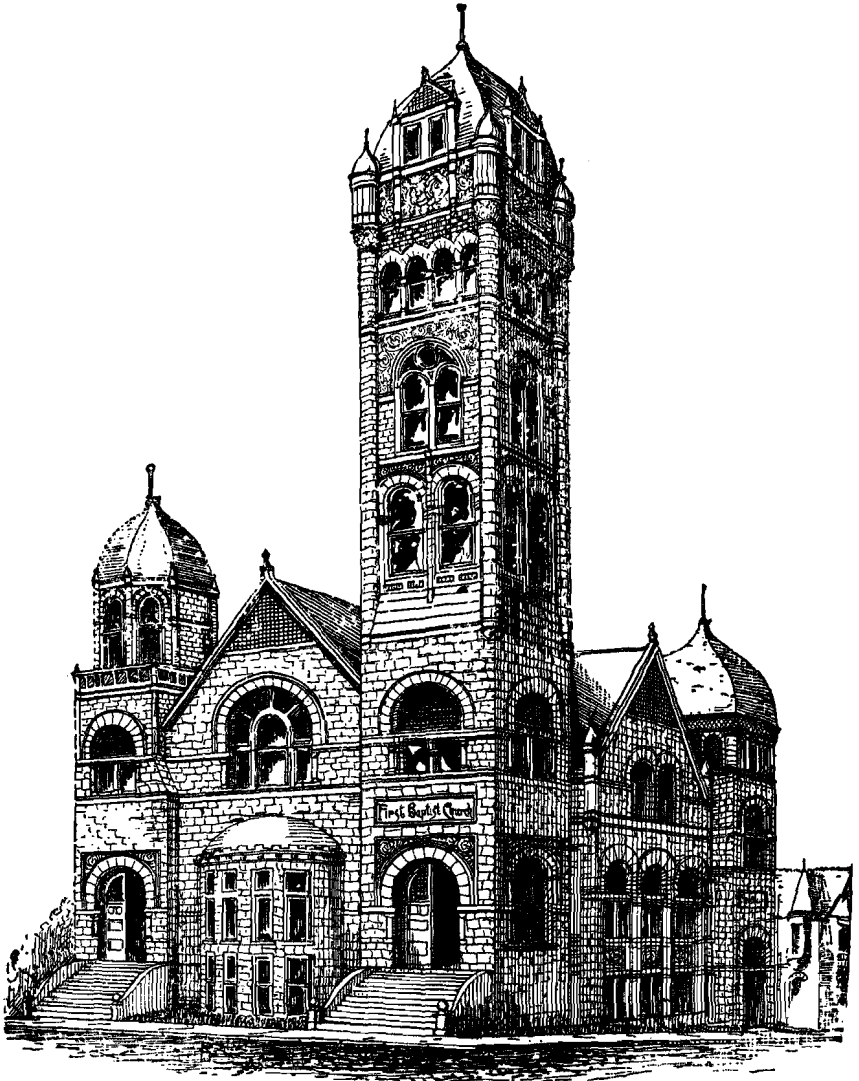
## INCLINE AND NARROW GAUGE RAILWAY.

This line starts at St. Elmo, rises to the point by an incline 4,500 feet, and thence by Narrow Gauge along the west brow of the mountain to Sunset Rock, to the top, and thence to Natural Bridge, the Narrow Gauge being two miles long.

At the point the company has a beautiful and well kept hotel with capacity of 100 guests. This hotel is surrounded on three sides by airy verandas 14 feet wide. Trips are made on the incline every fifteen minutes in the warm season and every thirty minutes in the winter months. The equipment is complete. The road was run the entire year 1889, carrying 84,746 passengers, without accident of any kind to persons or machinery.

At the head of the Narrow Gauge is Sunset Park, at an elevation of 2,200 feet above sea level. This tract has been platted as a park by

the company, and several lots have been sold to those who will build on them summer residences. The view from the park is grand, enchanting, and the scenery that passes beneath the eye of one making the ascent of the incline, and on the Narrow Gauge, along the west



FIRST BAPTIST CHURCH.

brow, is as fine as can be found on the continent. There are many natural attractions along that western brow, one of them being the "Garden of the Gods." In this tract there are some most curious and

wonderful formations and conditions of immense rocks ; access to it has been made easy and pleasant, and the Garden is improved by paths, bridges, rustic stair cases, etc., making it a spot to delight the soul of the artist and charm the eye and heart of the student of nature in her grandest freaks. The company will extend its line from Natural Bridge this year to the new hotel nearing completion on the eastern side of the mountain top, at the entrance of the Mountain Park.

D. Woodworth, Jr., president ; H. F. Temple, vice president and general manager.

Recapitulation of local transportation lines :

Name.	Miles.	Fare.
Union Railway.....	50	5c.
Street ".....	24	5c.
Mountain Broad Gauge.....	14	60c. r'd tr'p.
Incline and Narrow Gauge.....	3	50c. " "
Electric Line.....	15	5c.
Total.....	106	

The termini, outside, of all these roads will not average, on straight lines, quite five miles from the business center of the city, or from the Union Depot and principal hotels.

The money invested in this splendid supply of means of rapid and cheap transit is not far from \$2,000,000, but the fixed charges cover the interest on about \$950,000.

The ownership and management of the lines are in the hands of successful men of large means and strong credit.

Every part of the grand system is constantly being improved and brought toward perfection in respect of the comfort and convenience of patrons.

The fact that such a collection of roads has been constructed at the great cost mentioned is quite enough of itself to demonstrate that Chattanooga is one of the liveliest commercial and manufacturing towns in the world ; it proves that in the judgment of shrewd investors that this city has a grand future before it, and that it is a place which attracts the seeker of health and pleasure as well as the hard headed world of business and speculation.

### Building and Loan Associations.

There is no more exact measure of the permanency of prosperity in a city than the number of its homes, no better index of the thrift of its inhabitants, no surer guarantee of the patriotism, good conduct and safety of its citizens, than this.

Among the many evidences of Chattanooga's wonderful growth in the last few years, the increase in this direction is most strongly marked—not only among the new comers, but among the older residents, who from their financial condition have long been renters, do we find the home-builders.

No one agency has, and none can contribute so largely to this element of our growth and stability as the building association. An institution that enables a community without the aid of foreign capital to build up, that acts as an educator, a promoter of thrift, industry and economy, that enables the poorest from his daily wages to secure a home, that would otherwise never come within his reach.

This has, until a comparatively recent date, been a new and unknown institution in the South, although it has been such a great and well recognized factor in building the large cities of the North and West. Some nine years ago the first association of the kind was organized in this city, and has met with a success and prosperity unsurpassed, if ever equaled, in this or any other country.

This, the growing education of our people on this subject, and the immigration of others from communities where the usefulness and benefits of such associations are better known, has resulted in the organization and successful inauguration of four other building associations here in the last two years. If the people were properly informed and familiarized with the workings of these associations, as they are rapidly becoming, there is room for ten times the number. A list of said associations, date of organization, capital, etc., is annexed.

#### THE CHATTANOOGA SAVINGS AND BUILDING ASSOCIATION

Was first organized in February, 1881, and had, therefore, at the date of its last semi-annual statement, issued in August, 1889, been in operation 102 months. This association, as the first succeeding in this list was chartered and organized under Act of Assembly passed for that purpose in 1875. It is a perpetual association, issuing a series every six months, any one series being closed, and the holder of its stock being paid off full value when the share is shown by the statement to be worth \$200.

Any stockholder who has not borrowed on same, can withdraw his stock at any time, receiving full withdrawal value, being amount paid in and its share of profits earned to date of withdrawal. Dues are \$1.00 per month on each share. Advances made to borrowers are paid by their stock, unless borrower desires to pay before maturity, when he gets credit for value of his stock, is charged with money actually received, and the same proportion of the premium bid by him that his stock has earned. By the charter the capital stock is unlimited. By the By-Laws it is limited to 5,000 shares, or \$1,000,000.

Seventeen series have been issued.

Shares remaining on these series, 2345.

Borrowed on, 784.

Total available assets.....\$163,456 81

Standing loans on mortgages..... 156,800 00

Capital stock paid off..... 162,760 00

Value of share in fourth series..... 185 22

Paid in on shares in fourth series..... 86 00

Meantime 43 months, or 3 years and 7 months, 3 series have matured and been paid off in full at \$200 per share, making a profit of over 40 per cent. per annum.

Officers of the company are: R. M. Barton, president; D. B. Loveman, vice president; I. Noa, secretary and treasurer; Andrews & Barton, attorneys. Directors: A. J. Gahagan, W. C. MacDonald, Nathan Frank, A. S. Caldwell, D. T. Clippinger, D. B. Loveman, Garnet Andrews.

#### LOOKOUT HOMESTEAD ASSOCIATION.

Organized June, 1885. This is like the preceding in all its principles and methods of operation, and has met with phenomenal success. The December, 1889, statement shows it in operation 54 months.

No. of shares issued.....	2288
“ “ “ withdrawn.....	878
“ “ “ remaining.....	1410
“ “ “ borrowed on.....	389
Value of shares in 1st series.....	\$105.98
Paid on shares.....	\$54.00
Stock paid up.....	\$81,289.82
Loans outstanding secured by mortgage.....	\$77,800.00

Officers: President and attorney, N. W. Carothers; secretary and treasurer, I. Noa. Directors: A. J. Gahagan, D. B. Loveman, Dr. U. D. Billmeyer, W. H. Hart, A. W. Judd, P. Lazard, Dr. T. C. V. Barkley.

#### THE HAMILTON PERPETUAL BUILDING AND LOAN ASSOCIATION.

The third association of this kind was organized July 25, 1887, under same Act as the preceding, and with about the same methods of operation, except that the dues are \$1.00, paid on each share every two weeks. Each share represents \$200. The capital stock is fixed at five thousand shares of two hundred dollars each; this association has a most successful start. Officers are—President, G. H. Jarnagin; vice president, Jas. Gottschalk; treasurer; H. T. Olmstead, secretary, G. C. Katz. Directors: H. T. Olmstead, G. H. Jarnagin, L. H. Dunmeyer, Jas. Gottschalk, B. F. Thomas, J. S. Hancock, E. Y. Chapin, John C. Bowyer, Chris. Bathman, T. L. Anderson, C. V. Brown.

Last annual statement issued August 12, 1889.

Shares, real estate loans.....	\$43,800.00
Value of shares in 1st series.....	82.95
And paid on same.....	52.00
Withdrawal value.....	64.38
Share dividends for past year.....	10,642.00

#### THE MERCHANTS AND MECHANICS BUILDING AND LOAN ASSOCIATION.

This association has been in operation two and one half years. It now has 1200 shares in force. Its statement issued December 9, 1889, shows loans to members secured by deed of trust..... \$22,143.75

Cash and other resources..... 1,189.45

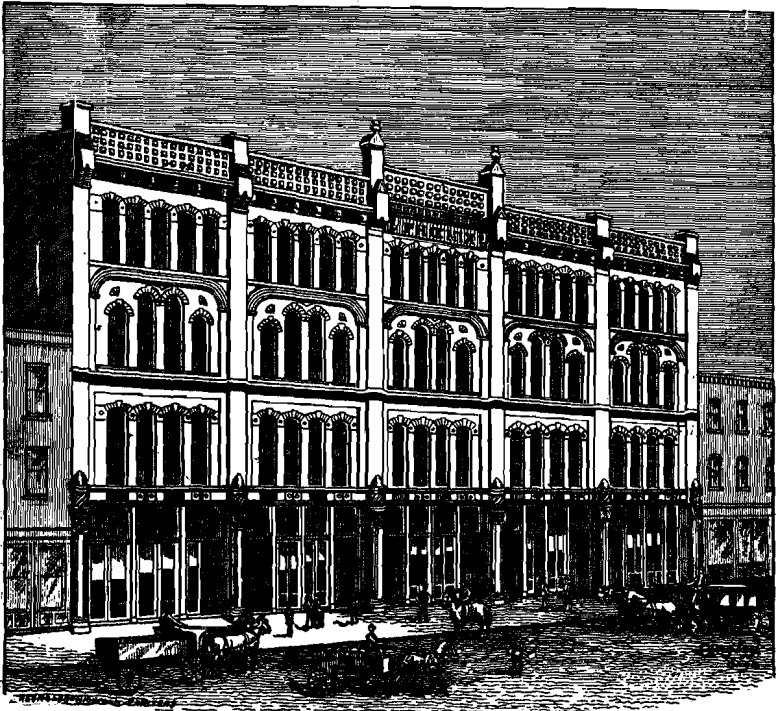
Total resources.....	\$23,303.20
Profits during year ending July 29, 1889.....	2,827.18
Dividends credited to stock.....	2,068.54

Or 15 per cent.



The preceding are strictly loan associations; do no actual building, but loan money to the highest bidders on real estate security, thus enabling them to build and pay for their houses in small weekly or monthly installments; but there is another association,

THE MUTUAL REAL ESTATE AND HOME BUILDING ASSOCIATION, organized under another law, which does the actual building, or will sell a lot and receive pay in monthly installments. It was organized June, 1885. Its capital stock is 400 shares of \$500 each, all of which have been taken and its shares can now only be had by purchase from



PHŒNIX BLOCK.

private parties at a premium. Its methods of operation are to buy tracts of land for cash or on short time and subdivide and sell out in smaller lots at a profit and on easy terms. Also to build homes, charge a reasonable profit, such as will compare favorably with other builders, and give its patrons easy terms for payment. Its terms are ten per cent. cash, balance in monthly installments of \$12 per month on each thousand for eight years. This association finds a demand for ten times the amount of work its capital allows it to do. Besides houses it has sold some 150 homes on its liberal terms since it commenced operations. Its last annual statement issued June, 1889, shows assets \$143,430.28,

liabilities, aside from stock, \$26,681.13. Its officers are president, R. M. Barton, jr.; secretary and treasurer, F. E. Tyler; superintendent and architect, O. A. Deitz. Directors, A. S. Ochs, Wm. Heron, H. C. Beck, C. E. Smith, H. M. Ward, N. B. Wingfield, R. Whigham, R. M. Barton, jr., and F. E. Tyler; attorneys, Andrews & Barton.

These associations, though four of them are yet in their infancy, have been the means of providing homes for some 300 to 400 families, or about two thousand people. Their usefulness will be more and more recognized, and their number will increase as Chattanooga's growth and prosperity demands.

Several other land companies have adopted the plan of this last association in the last year and are selling houses on small cash payments, and monthly payments on long time. Besides these, several foreign or what are known as National Building Associations (having their headquarters and central offices in other states,) have established local boards here and are making loans.

### The City's Postal Business.

The course of the postal business of a community may indicate several things. If the mails increase, that shows increase in population or business, or in both. If they decrease, if less mail is delivered and collected, the indication would mean that the trade and population were dwindling. Perhaps nothing more perfectly indicates the standing of a community in intelligence than the amount of mail, letters, newspapers, etc., it sends and receives. We give below a succinct tabulated statement of the postal business of Chattanooga for the three years ended December 31, 1889. The figures are official. The following shows the gross income of the office for the three years :

1887.....	\$52,717 69
1888.....	52,329 84
1889.....	59,074 24

The decrease in 1888 was caused by the removal of several large concerns from the city to the suburbs. These concerns purchase their stamp supplies at suburban offices. The principal of these is the Chattanooga Medicine Company that alone uses about \$5,000 per annum in the purchase of stamps, and gets them at present at St. Elmo.

The receipts for the current year (fiscal year ended June 30, 1889,) will be considerably over \$60,000.

Number of clerks at present.....	14
Number of carriers.....	14

Special delivery messengers and substitute carriers not included.

## WORK OF CARRIERS.

1887.

Letters delivered	1,253,389
Postal cards delivered	274,963
Newspapers delivered	848,415
Letters collected	491,818
Postal cards collected	114,845
Newspapers collected	35,897

Total pieces handled . . . . . 3,091,227

1888.

Letters delivered	1,470,255
Postal cards delivered	296,826
Newspapers delivered	1,018,755
Local letters collected	86,706
Mail letters collected	741,364
Local postal cards collected	61,214
Mail postal cards collected	143,942
Newspapers collected	62,095

Total pieces handled . . . . . 3,881,157

1889.

Letters delivered	1,706,761
Postal cards delivered	303,823
Newspapers delivered	1,028,020
Local letters collected	121,339
Mail letters collected	1,064,952
Local postal cards collected	95,186
Mail postal cards collected	193,755
Newspapers collected	112,221

Total pieces handled by carriers 1889 . . . . . 4,626,057

Total pieces handled by carriers 1888 . . . . . 3,881,157

Total pieces handled by carriers 1887 . . . . . 3,091,227

This statement does not include number of registered letters and packages delivered by carriers, as there is but little increase in the amount of this class of mail matter handled. This is perhaps due to a greater use of money orders and postal notes, and the express companies in the transmission of money and articles of value. There has been a rapid increase in the number of money order offices in this section, and a consequent lessening of the amount of registry business.

Number of registered packages delivered by carriers in 1889 . . . . .	11,412
Number through registered pouches daily exchanged . . . . .	14
Number of mail trains arriving daily . . . . .	21
Number of mail trains departing daily . . . . .	21
Mail pouches and tie sacks received daily . . . . .	251

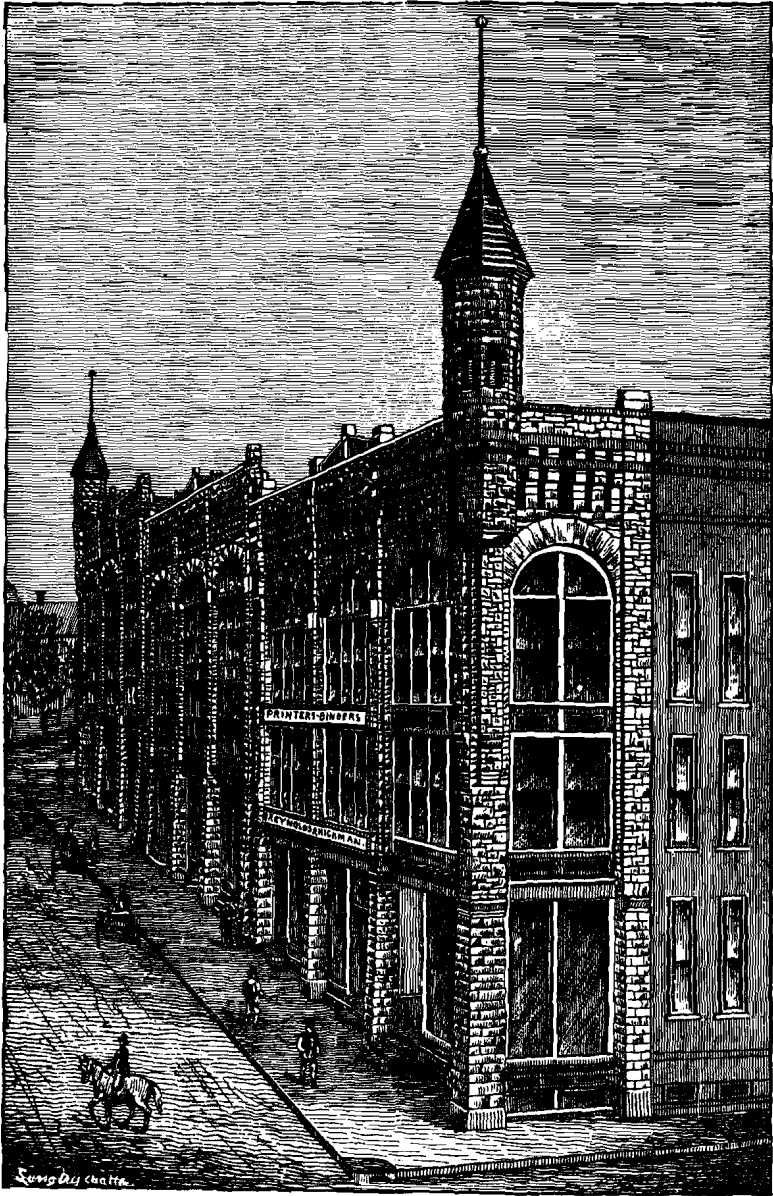
A little figuring will show the reader that the letters and postal cards collected by the carriers in 1887 were 606,663, and that in 1889 the number had increased to 1,186,281. The increase in this, the most significant item, has been 95 per cent. in two years. The postal pieces handled by carriers in 1889 was 1,609,840 greater in numbers, than the total of 1887, a gain of 52 per cent. Considering that two or three considerable post offices have been established within three miles of the Chattanooga office, and that the suburban offices serve a large aggregate population and several large manufactories, this is certainly a gratifying exhibit; it may be said to be remarkable as an indication of the advance of business, population and intelligence in the city.

The combinations of capital for the purpose of pushing large operations in manufacture or trade, is an indication of accumulating wealth among the people. The organization of benevolent, religious, literary and educational societies shows mental and moral activity. The following companies and societies in Chattanooga were

INCORPORATED IN 1889.

The list is taken from the records in the Register's office of Hamilton County:

Allen Coal and Iron Company,  
 American Investment Company,  
 Bank of Commerce.  
 Bolton Remedy Company,  
 Chattanooga Union Depot Company,  
 Chattanooga Basket and Package Company.  
 Chattanooga Art Association,  
 Chattanooga, Mission Ridge & Chickamauga Railway Co  
 Chattanooga Base Ball Association,  
 Chattanooga Savings Bank,  
 Chattanooga Saddlery Company,  
 Chattanooga Water and Power Co.,  
 Chattanooga and North Side Street Railway Co.,  
 Chattanooga Historical Association,  
 Chattanooga and Federal Park Railway Co.,  
 Chattanooga Athletic Association,  
 Chattanooga Novelty Manufacturing Co.,  
 Chattanooga Door and Sash Company,  
 Chattanooga Elevated Railway Co.,  
 Chattanooga Steam Pump Co.,  
 Chattanooga Construction Co.,  
 Chattanooga Trust and Banking Co.,  
 Chattanooga Improvement Co.,  
 Chattanooga Endowment and Immigration Co.,  
 Chattanooga Deposit and Trust Co.,  
 Chattanooga Immigration, Loan and Banking Co.,  
 Chattanooga Wooden Tray Co.,  
 Citizens Banking and Trust Co.,  
 Christian Band of Chattanooga,  
 Casey Boiler Co.,



ADAMS BLOCK.

Chickamauga Club,  
Continental Bank,  
Economy Freezer and Manufacturing Co.,  
East Chattanooga Land Co.,  
Georgia Gas Improvement Co.,  
Grant Memorial University,  
Hiwassee Iron and Mineral Railway Co.,  
Home Investment Company,  
Highland View Improvement Co.,  
Kansas, City, Chattanooga & Port Royal Railway Co.,  
James, Embrey & Talbott,  
I. T. Howard & Co.,  
Journal of Commerce Publishing Co.,  
Little Silver King Mining and Manufacturing Co.,  
M. J. O'Brien Grocery Co.,  
Morrison Lumber Co.,  
Mountain City Club,  
Mountain Short Line Incline Railway Co.,  
Moccasin Club,  
New England Investment Co.,  
National Manufacturing Co.,  
North Chattanooga Street Railway Co.,  
New England Banking and Trust Co.,  
New England Building and Loan Association,  
Phœnix Land Co.,  
Powell Iron and Nail Co.,  
Pennock Battery Electric Light Co.,  
Piney Creek Coal and Land Co.,  
Park Place Presbyterian Church,  
Pennock Electric Railway Co.,  
Provident Accident Insurance Co.,  
Piedmont Land and Loan Co.,  
Ross-Meehan Brake Shoe Foundry Co.,  
Reform Christian Aid Society,  
Readers' Co-operative Union,  
Rossville and Chickamauga Street Railway Co.,  
South Tredegar Iron Co.,  
Stella Grate Manufacturing Co.,  
Southern Dynamite Co.,  
Savings and Investment Co.,  
Southern Secretarial Institute, Y. M. C. A.,  
South Chattanooga Savings Bank,  
Street Railway Loan and Trust Co.,  
Shiloh Theological Seminary,  
Southern Equipment Co.,  
Southern Lumber and Manufacturing Co.,  
Standard Dynamite Co.,  
Tribune Printing Co.,  
Tennessee River Land and Improvement Co.,  
Tennessee Paint, Roofing and Paving Co.,

Tennessee Oil Co.,  
Tennessee Dynamite Co.,  
Tennessee Electric Light Co.,  
Tennessee Paving Brick Co.,  
Tablet Snuff Co.,  
United Beneficial Society,  
United Sons and Daughters of Canaan,  
Welch Union Presbyterian Church,  
W. O. Peoples Grocery Co.

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### New Establishments and Enterprises.

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It is proposed to give under this head some account of the leading material and other projections and organized concerns that have taken form in and adjacent to the city in the two years last past.

The Chattanooga Land, Coal, Iron and Railway Co. was formed in 1877, authorized capital \$12,000,000. It purchased 20,000 acres of land on the north side of the Tennessee River. Seven thousand and eight hundred acres of this estate lie directly across the river from the eastern section of the City of Chattanooga.

Another tract of 5,000 acres lies on the top and southern slope of Walden's Ridge.

Also 7,500 acres on the top and sides of Walden's Ridge at north Chickamauga, and extending into the valley along the line of the Cincinnati Southern Railway.

The tract opposite the city has nearly eleven miles of river frontage. The bottom is narrow; nearly the entire domain is above possible overflow, and consists of beautiful hills and valleys, the larger part being covered by timber. It is peculiarly adapted to use for residences and manufacturers. On this tract eight hundred acres have been laid out in lots. A contract has been let for grading and graveling of four miles of streets and this work will be prosecuted until some eighteen miles of fine graveled roadway shall be completed, when the tract will be one of the finest new town sites in the South. The new town will be within easy reach of the new county bridge over the Tennessee, to be completed this year, and will be put in communication with the city by the North Side Railway Company's lines.

The company's tract on the top and south side of Walden's Ridge is underlaid by both coal and iron ore in great abundance. There is hardly a limit to the supplies of these minerals that can be found in these lands. Through them the company's railroad will run to the top of and along the brow of the mountain, below the upper coal measures and through the finest of timber. The road and its branches, known as the Chattanooga Western, will cross the river on a first-class steel bridge, to be built either opposite the Roane Iron Company's mills on the West, or opposite Citico Foundry on the North. Work will begin on the road and bridge soon and both will be pushed to completion as rapidly as first-class construction will admit. This road must be of

very great importance to Chattanooga, as it can, and certainly will, deliver coal to manufacturers more cheaply than is possible for any other line entering here. The entire grade toward the city will be down, enabling a single engine to bring in a section of forty to fifty loaded cars.

The plateau of the mountain, reached by this line, is about of the same height above the plain as the top of Lookout; it is wide, magnificently wooded, and has abundance of good water. The whole of the plateau is noted for its healthfulness.

The North Chickamauga tract of 7,500 acres is one of the most valuable mineral estates to be found, there being inexhaustible coal and iron ore beneath its surface, much fine timber upon it, and many points furnishing the grandest of scenery.

The officers are, T. D. Young, president; J. T. McChesney, vice president; H. C. Beck, secretary and treasurer.

This company was reorganized in 1888, when the eastern capitalists and promoters came into it, and the work of development has begun in earnest. The only things needful now to the more rapid settlement of the fine lands that are being prepared for dwelling and manufacturing uses, are bridges and railroads, and these will be supplied as soon as possible.

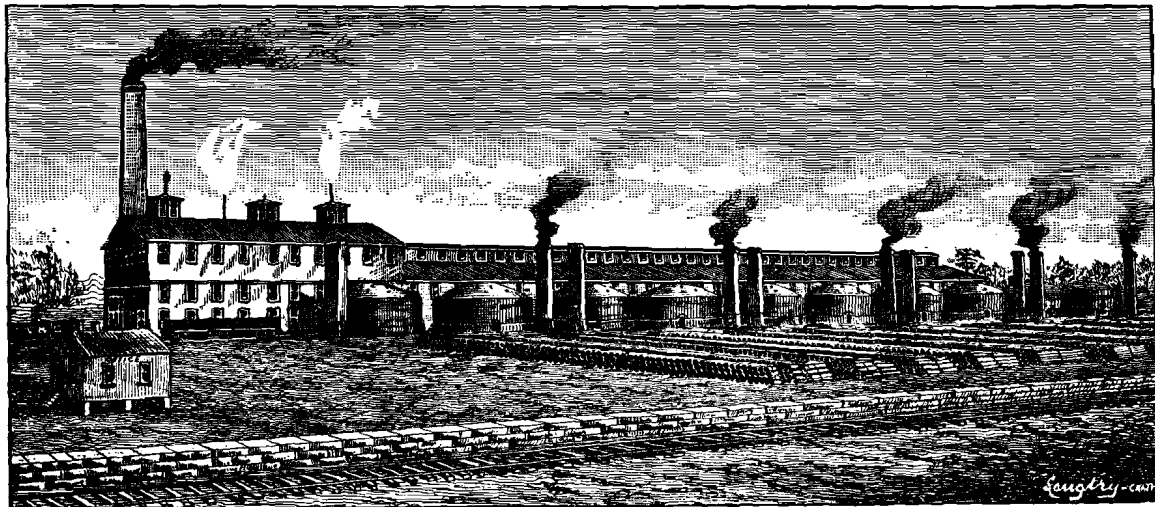
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### The Southern Iron Company.

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This corporation organized in the fall of 1889 under the laws of Alabama. It owns eight charcoal iron furnaces, located in West and Middle Tennessee and North Alabama, and the steel and iron rolling mill plant in this city, formerly the property of the Roane Iron Company. The company is made up of some of the wealthiest iron masters and financiers of Tennessee, Alabama and New York City. Nat Baxter, Jr., of Nashville, is president; A. M. Shook, of Tracy City, general manager. The Board of Directors is made up of such well known capitalists and successful developers in iron, coal and other lines as James E. Warner, Nashville, H. S. Chamberlain, of Chattanooga, John H. Inman, of New York. The capital stock is \$3,000,000, and \$2,000,000 will be raised on bonds, making the total \$5,000,000. Another large modern furnace will be built in West Tennessee, making nine in all.





LOOKOUT SEWER PIPE WORKS.

The product of all these will be not less than 180,000 gross tons of metal yearly.

The Chattanooga branch of the business will consist of a large steel plant, the conversion to be made on the open hearth basic system, in which not less than \$500,000 will be invested when ready to operate.

Mr. Shook and Captain Chamberlain last fall made an extended tour of the steel plants of England, France and Germany and returned feeling convinced that the Southern Iron Company's metal is a superior material for steel making by the process adopted. A beginning will be made by the construction of two open hearth basic furnaces of 40 tons capacity per day each. The concern will employ some 500 hands from the start, and as capacity is increased the number will be added to.

The quality of steel to be made will be similar to the ordinary mild steel classed under the general head "Bessemer," but much superior to the grades of that brand usually made into railroad bars. It will be suitable material for wire rope, boilers, steel shapes, tools and the higher grade of agricultural implements, springs and all things requiring a very close grained metal of high tensile strength, and capable of taking fine temper.

Messrs Shook and Chamberlain are convinced that not only is the charcoal metal made by this company excellent for the purposes of their steel plant, but they are confident that the great bulk of southern ore can be so smelted as to make it well adapted to the same manipulation.

There is not the slightest reason for supposing that the gentlemen behind this great enterprise can be mistaken in any essential matter pertaining to their undertaking; but there are the best of grounds for saying that the success of this steel plant will make a new and most important departure in the Southern iron business, and prove to be a factor of the first dimensions in the industrial life of Chattanooga. It will add not less than one thousand of desirable population, being the skilled hands employed and their families. It will stimulate as nothing has for years, the establishment of new industries in the city and its suburbs.

It will blaze the way for many like enterprises, give our iron industry a high lift from the rut of crudity in which too much of it now runs.

The mere fact of its establishment has had a favorable effect that will be much heightened when the furnaces are at work and the rolls turning.

About \$200,000 will be expended in remodeling the existing plant, and that work will be done this year.

This will be the pioneer in the manufacture of basic steel in the Southern iron district, and when all the plans shall have materialized, the plant will be the most elaborate, expensive and important of its kind in the country.

The reason for the selection of Chattanooga as the site of their most important operations by the shrewd and experienced men interested in this gigantic enterprise, is our superior transportation facilities,

and central location, being in the very middle of the supplies needed for the manufacture of both basic and Bessemer steel.

This is an endorsement of the city's advantages of great value, as the larger owners of the Southern Iron Company's stock reside in Nashville and New York, and therefore their judgment could not have been biased by any local interests here, of which they had none precedent to the purchase of the Roane Mill.

This enterprise marks the opening of a new era in the city's industries, and those of the entire Central South.

### **The East Chattanooga Land Company.**

This corporation was organized in the fall of 1889, capital \$5,000,000. The company's estate lies east of the city and about a mile and a half from the corporation line. It owns 2,000 acres. The tract has a long frontage on the Tennessee and is crossed by Chickamauga; the later is capable of being made navigable for large steamers at comparatively small cost, several miles from its mouth. The Western Atlantic, East Tennessee & Georgia and Cincinnati Southern railways are convenient to or run through the property; it is reached by the Union Railway of Chattanooga, and soon will be by the Chattanooga Electric line. The transportation facilities are abundant.

One thousand acres have been divided into residence and business lots, and a large force of laborers are employed grading the streets. A hotel, a bank, substantial business houses and other of the public conveniences of a city have been projected. A large saw mill is located on the place at the mouth of Chickamauga. A planing mill is building, a brick manufactory, with capacity of 40,000 bricks daily, has been projected, and the machinery for its operation ordered. The managers are in negotiation with companies proposing to place on the property furniture factories, carpentry shops, boiler and engine works, and other important industries.

The section of the tract prepared for a town site lies in the fork of the historic Chickamauga and the Tennessee. It contains many elevated sites, from which the entire city of Chattanooga, Lookout Mountain, and the suburbs that dot the country round the city, are in plain view; also several miles of the beautiful river and the southern side of Walden's Ridge, making the scenery both pleasant and imposing. The town site extends from the crest of Missionary Ridge to its base and thence to the river.

In addition to the transportation facilities already mentioned, the company will build a railway line round and through the heart of their estate, to make it accessible by twenty minutes ride to and from the city. Waterworks and all city conveniences are among the proposed improvements.

The chief owners of this splendid property are New England capitalists, who have put their money into it, and have abundance to carry out all their designs for its complete development. The officers and Board of Directors are:

President, A. A. Mower; Vice President, J. Sullivan, M. D.; Treasurer, J. W. Adams, 104 East 8th St., Chattanooga, Tenn., Secretary, L. B. Russell, 96 Summer St. Boston, Mass.

DIRECTORS :

A. A. Mower, Lynn, Mass.; J. S. Anthony, Lynn, Mass.; L. B. Russell, Lynn, Mass.; M. Hurley, Lynn, Mass.; G. H. Bryant, Oakland, Maine; Luther Adams, Boston, Mass.; J. Sullivan, M. D., Manchester, N. H., J. T. Jameson, Chattanooga, Tenn.

Of course, the vitality of this great project lies in the present business eminence, and great industrial activity of Chattanooga. It is an outgrowth of this emporium of trade and manufacture, an earnest and honest certificate of thirty odd of the live and far-sighted capitalists of New England, to the magnificent strength of the city, and a record of their faith in its still more magnificent future.

### Lookout Inn.

For many years the want of a first-class hotel on the top of Lookout Mountain has been one of the serious needs of that famous resort of summer residents and tourists. The completion of the Incline to the point and Narrow Gauge to Sunset Rock, naturally brought with it a handsome small hotel on the line midway; but something more and larger was wanted, to give the Mountain a fair chance, and that want is about to be supplied by the completion of the splendid structure, the name of which heads this sketch.

The construction and equipment are in charge of a corporation, of which Col. R. L. Watkins, one of the wealthy citizens of Chattanooga, is president and Gordon Lee secretary and treasurer.

The building is located a few hundred yards from the point in the midst of the Point Park, and a short distance back from the eastern brow of the mountain. It is four stories above a stone basement, and the front balcony is also of stone. Following is a succinct description :

Main building, 361x110 feet.

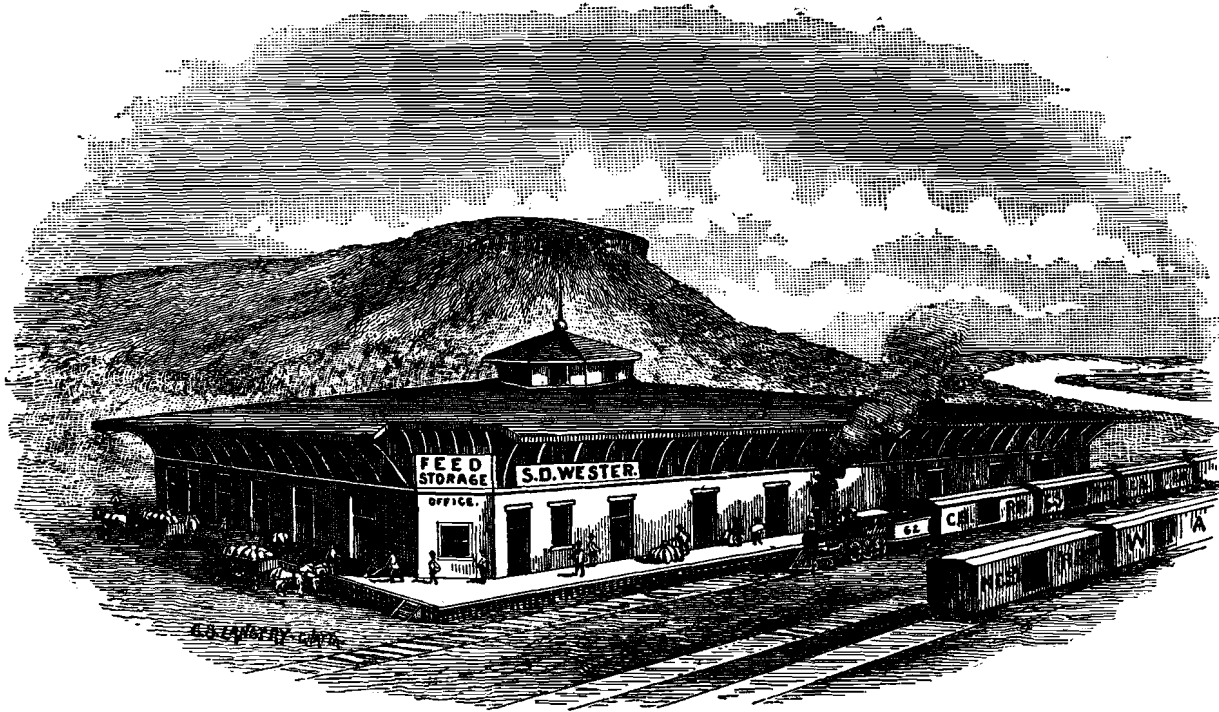
Center ell, 215x66 feet, giving the house a depth of 326 feet. There will be fourteen wide halls or corridors through the building, and 450 guest rooms.

There are 13 parlors, 50x20 feet, 18x20 feet and 16x20 feet.

Ladies' ordinary, 30x50 feet.

Office, 85x50 feet.

Dining room, 120x66 feet.



S. D. WESTER'S GRAIN WAREHOUSE.

Kitchen, 40x60 feet.

Bar room, 120x50 feet.

There will be a large, handsome bowling alley in the basement.

The four upper stories are of wood, covered with shingles, giving a beautiful effect.

The architecture is highly ornamental, and the effect of the whole is both attractive and imposing.

It will be the largest hotel South of the Ohio, in the Mississippi Valley; will be furnished with nice regard to the comfort of guests, and conducted in all ways first-class. In fact it is the intention of the proprietors and management to make of this a HOME for the invalid, the traveler, the tourist and sightseer.

The house will be warmed from the basement by hot air furnaces, but there will be some eighty open fire places for those who prefer them to hot air.

The water supply will be provided by the Chattanooga Water Company, which has been for sometime putting down the necessary plant to furnish 500,000 gallons daily. This will not be confined to the hotel, but mains will be extended over the plateau for the convenience of private residences and others.

There will be no ballroom in the hotel. A separate and ornamental pavilion will be erected on the eastern brow of the Mountain for dancing and recreation, and for the accommodation of sightseers. This will be surrounded by ample verandas, and generally make a most attractive part of the outfit. This arrangement will remove the noise and music of merrymakers far enough from the hotel proper to prevent them from disturbing guests or invalids stopping in the house.

The "Inn" will be surrounded by a pleasant neighborhood of Mountain residents, summer and winter, as the plateau in its vicinity is rapidly filling up with handsome summer cottages and houses intended for constant occupancy.

The standpipe will be fifteen feet higher than the top of the hotel, and nearly thirty feet higher than the upper floor. Ample provision of fire plugs, hose and extinguishers will be put on every floor, and there will be hot and cold water supplied throughout the house.

The lighting will be by electricity and gas. The house stands right at the head of the Broad Gauge railroad, and will also be reached by an extension of the Narrow Gauge from Natural Bridge, so transportation facilities will be of the amplest kind.

There will be a general ticket office in the general office of the hotel, and arrangements are perfecting to have tickets from all leading points in the United States, reading to Chattanooga, carry coupons over the Broad Gauge to the hotel, enabling travelers from all quarters to check their baggage to the Broad Gauge terminus and save them all trouble in the matter of purchasing passage to the Mountain top in the city; similar arrangements are made by the Incline and Narrow Gauge management.

The top of the Mountain has been incorporated as a village, and will have a regular village government, so that strangers may be assured of all lawful protection, in person and property.

The completion and opening of this grand hotel, about June 1st, next, will mark an era in the progress of the Mountain community. A large number of lots have been sold by the several companies and persons owning lands on the plateau. Freight can be taken to the top in any desirable quantity and at fair rates. The Broad Gauge is handling an average of thirty full car loads per week, and this branch of their business grows rapidly.

With the hotel, an excellent and abundant water supply, electric and gas lighting for houses and streets; these will impart to the broad plateau, with its beautifully shaded streets and roadways, its pretty parks and scores of ornate cottages and larger dwellings, quite a metropolitan appearance, and make it one of the most desirable resorts for the enfeebled, the overworked desiring rest, and pleasure seekers generally, to be found in the world.

Combining all these conveniences and attractions, they form a magnificent adjunct to the refined and cultured side of our city life, and as promoters of the general health they cannot be surpassed.

The hotel will cost, completed and furnished, \$250,000.

### The Chattanooga Library Association.

This association was organized under a charter issued by the State of Tennessee, December 9th, 1887, and is therefore a little more than two years old.

It is a twin corporation to the Chamber of Commerce, both being so located on the second floor of 812 Market street. The room is 65x25 feet. At the annual meeting of members, January 14, 1890, the following officers were elected for the ensuing year:

Hon. Xen Wheeler, president; D. Waterhouse, vice president; J. H. Rathburn, treasurer; B. L. Goulding, secretary. Directors for two years—Geo. W. Ochs, Creed F. Bates, T. Richmond and Dr. A. S. Dunlap. The hold-over directors are: T. H. Payne, Francis Martin, M. J. O'Brien, T. C. Veale. Secretary Goulding's report showed the library in excellent condition. At the beginning of the year there were 353 members, while there are now 492, an increase of 134.

During the year 9,892 books have been drawn, of which fiction represented 82 per cent., history 7 per cent., biography and travel 6 per cent., poetry 3 per cent., theology 1 per cent., science 2 per cent.

The reference books and reading tables have been very largely used. Forty-six periodicals are now received, an increase of twenty-one during the year.

There are now 4,200 books in the library, 1,065 having been added during the past year.

The library is elegantly fitted up in modern style with reading tables, furniture, etc.

The receipts for 1889 have been \$2,080.07; the expenditures \$1,437.48, leaving a balance on hand of \$642.59.

The membership fee for annual members is \$4.00, for life \$100. Following are the

## RULES AND REGULATIONS.

1st. The Library shall be kept open every day from 9 a. m. to 8 p. m., Sundays and legal holidays excepted. On Saturdays the hours for closing will be 9 p. m.

2d. Each member of the association is entitled to draw for home use one volume.

3d. Books may be kept out two weeks and must be promptly returned. The Librarian may allow one renewal for two weeks, but no longer.

4th. A fine of two cents must be paid for each day that a book is kept out beyond two weeks; and no book will be delivered on the card of a delinquent until all fines or assessment for damage are paid.

5th. Marking, writing on, or otherwise mutilating books, is strictly prohibited; and damage, if any, shall be assessed by the Librarian.

6th. Reference books cannot be taken from the room.

7th. Members only are entitled to the privileges of the Library, but any member shall be permitted to introduce a friend, not a resident of the city or county, whose name must be registered in a book provided for that purpose, and who will receive from the Librarian a ticket of admission, for the term of four weeks, to the rooms of the association.

The volumes on the shelves, the maps, periodicals, etc., on the tables, in cases and on the walls, have been carefully selected to preserve a due balance.

All the leading books of reference, local, state and general, are on the shelves, including the city directories of the country, state directories, gazetteers, etc. The general subdivision under this head includes the standard encyclopedias, the biographical, mechanical and scientific encyclopedias, the standard year books, newspapers, directories, etc.

The other departments are: History, Biography and Travel, Belles Lettres and Poetry, Fiction, Theology, Science and Miscellany, and these are peculiarly complete for a library of less than 5,000 volumes.

The leading periodicals and class journals are on the library tables in handsome sealskin covers, and are all carefully preserved.

The leading daily and weekly papers of the South, Central North and East are kept on file, five of which are preserved for general use of patrons and visitors. There are bound files of all Chattanooga publications, daily, weekly and periodical, that could be obtained. In a word, this is a very complete nucleus indeed of a great library, to which dimensions this one promises to grow.

The works of most of the dead authors of England and America, in fiction, criticism, etc., are now in hand.

Arrangements are perfected for greatly enlarging the department of statistics, government reports, geology and other applied sciences during the current year.

The close relation of the Library and Chamber of Commerce, official and other, adds greatly to the usefulness of each. The large



maps, charts, mineral cabinets, etc., of the Chamber, come into play as valuable adjuncts of the library, and the local books of reference and the statistical department are great conveniences to members of the Chamber. Each one fosters and builds up the other.



CITY SAVINGS BANK.

### The Art Association.

This is an off-shoot of the Library, and is doing excellent work in the accumulation of art objects of interest, that are kept in the library room.

It is the intention to have these associations, together with the Chamber of Commerce, in a home of their own under one roof, the building to be an ornament to the city, and source of pride to its intelligent people. The building will materialize within two years.

The rapid growth of these features of higher civilization in the last two years, speaks highly of the progress of Chattanooga in refinement and culture; and they must prove no small attraction to the best class

of those who are seeking to find a more genial climate than the cold North, East or North-West. Taken together with our steadily advancing and broadening educational facilities, the Library, its consorts and adjuncts, demonstrate that the citizens of Chattanooga, though an eminently practical community, have not, in the whirl of business and the desire to "get on" in material matters, lost sight of the refining influences of polite learning and æsthetic culture of their young and older population.

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### Mountain City Business College.

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This, though no new thing in the city, has never been given the amount of attention in the various commercial and other reports on the city, its merits and importance justify.

The school is well established, having an enrollment this year of 200 students, about one-quarter of whom are young ladies.

The name don't seem to be thoroughly descriptive of the scope of the institution, which gives instruction in book-keeping, penmanship, commercial arithmetic, practical grammar, spelling, commercial law, civil government, political economy, business correspondence, business forms, German, geography, history, physiology, drawing, vocal music, type-writing, pencil shorthand, etc. By way of making students acquainted with banking, commission, wholesale and retail merchandising, these and other of the branches taught are practically applied in the college, every step being carefully scrutinized, supervised and criticized by the teacher. For these practical exercises a large room is fitted up in the college building with necessary counters, desks, etc. This tests the aptness of the student in making practical use of what he is taught from the text book and by lectures, serves the same purposes a moot court does in a law college, or field practice does in a school of mines, civil engineering, geology, botany, the same the demonstrator's object lessons serve the student of anatomy and surgery.

The faculty blend theory and practice, thus fitting young men and women for the counting house, for using the type writer rapidly and in correct forms of speech and orthography.

The proprietors of this school, which is located in the Adams Block on East Eighth Street, are Messrs. D. M. Agey, J. W. Agey, and V. W. Leavitt.

They have purchased 180 acres on Lookout Mountain at and about Lulah Lake and Falls, one of the most delightful locations on that elevation. Here, the intention is to erect suitable buildings for holding summer sessions, the winter sessions being still held in the city. The

plan is a good one, and speaks well for the enterprise of the gentlemen who thought it out. Presently, when one of the lines of railroad now on top of the mountain shall be extended to the lake, a summer school there will be a pretty mixture of study and recreation in one of the healthiest atmospheres in the world, and among scenery at once beautiful and grand.

This school offers to young people of both sexes opportunities for acquiring all the business training any school can supply, and is therefore one of Chattanooga's valuable educational factors.

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### The Medical College.

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U. S. Grant University added to the College of Liberal Arts, in Chattanooga, a Medical College, that began last September with a class of thirty-six matriculants. Following are the faculty ;

#### MEDICAL FACULTY.

- E. A. Cobleigh, M. D., Professor of Practice of Medicine.
- L. Y. Green, M. D., Emeritus Professor of Gynæcology.
- C. F. McGahan, Professor of Anatomy.
- G. A. Baxter, M. D., Professor of Surgery.
- J. R. Rathmell, M. D., Professor of Obstetrics.
- H. Crumley, M. D., Professor of Nervous Diseases.
- G. W. Drake, M. D., Professor of Physiology.
- W. T. Hope, M. D., Professor of Materia Medica.
- W. G. Bogart, M. D., Professor of Gynæcology.
- Frank Trester Smith, M. D., Professor of Diseases of the Eye.
- N. C. Steele, M. D., Professor of Otology, Rhinology, and Laryngology.
- H. Berlin, M. D., Professor of Pathology and Clinical Gynæcology.
- W. C. Townes, M. D., Professor of Chemistry.

This young college promises well. The professors are all young men in the prime of manhood, men of thorough training and large practice in the profession, well adapted to teach, and ambitious to excel. It cannot fail to be one of the growing schools of the city and a very successful branch of the University.

It is understood that the law school will soon be established, and then a young man may complete his education classically and professionally without taking himself and his money away from Chattanooga.

### The Lookout Sewer-Pipe Works.

This plant was built last year, and began operations about January 1, 1890. It is the property of the Lookout Sewer-Pipe Company. The officers are: T. G. Bennett, Jackson, Mich., President; John G. Rawlings, Chattanooga, Vice President; M. A. Woodburn, Chattanooga, Secretary and Treasurer; John A. Smith, Chattanooga, Superintendent. These, with A. A. Bennett, Jackson, Mich., form the Board of Directors.

The capital is \$80,000, paid up. The works are located at the foot of Lookout Mountain, near Blowing Springs, Walker county, Ga.; the company operating under a charter from the latter State. They are four miles from the city, and on the Union and Chattanooga Southern railways. Two switches of about two hundred yards length, from Blowing Springs station, on the Union railway, carry in supplies and remove finished products.

The buildings, kilns, etc., occupy two acres directly at the clay-bank. The two drying-rooms are each 304 by 60 feet. The floors are double, and perfectly tight. There are ten kilns of the most approved construction, each being 27 feet diameter. The machinery is driven by a 90-horse power engine, that is served by three 80-horse power steel boilers; the main press is supplied with steam direct from the boilers.

The machinery is of the latest invention, on much of which Superintendent Smith holds patents, he being a mechanical inventor of recognized skill and ability.

The clay is handled, the pipes manufactured and carried to the point of loading for shipment at the very minimum of hand labor. The pieces are not moved by hand nor turned by hand at all, but carried on endless belts and movable floor sections and turned by machinery. So of the clay. It is carried from the pit on belts from place to place, until it is prepared for the press. The stoking of the boilers is done by an automatic arrangement. Everything nearly but a little thinking and directing seems to be accomplished by steam power.

The works have capacity of fifty to eighty tons of pipe daily. When in full blast they will turn off a kiln every week day.

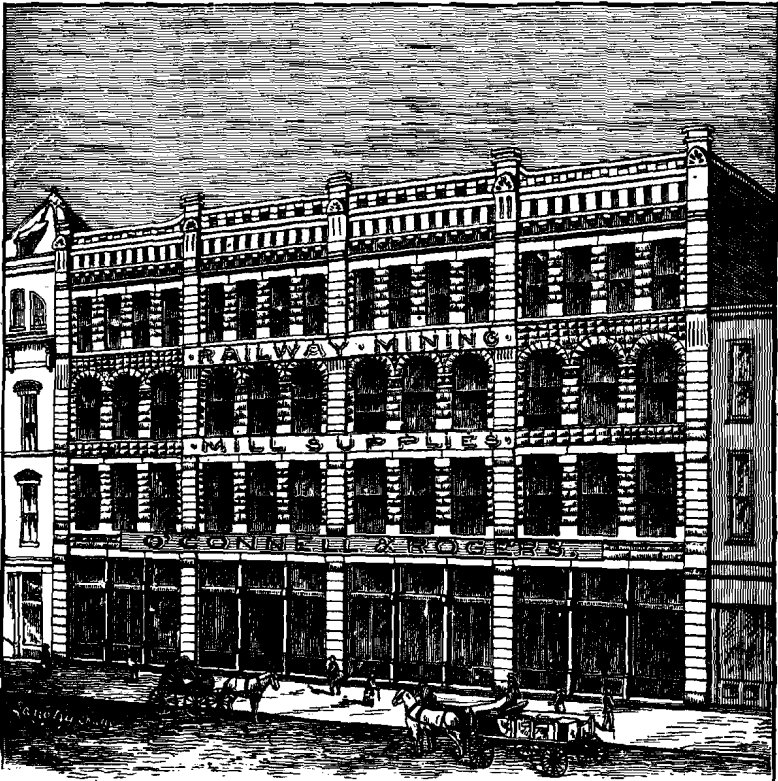
It is the completest plant of the kind in the United States, and probably has the largest capacity.

The clay is practically identical with the beds in the great and famous Akron (Ohio) pipe and pottery district, and is inexhaustible. It has been worked to a depth of eighteen feet, and at that level is as good as at the top of the deposit, and it appears to underlie the entire sixty-five acres on which the works are located, and how much more has not been tested. After washing it makes excellent jugs, milk pans, etc.

The works turn out all sizes of sewer pipe, from two to thirty

inches in diameter, and the quality of the product is equal to the best made in the country, and superior to most.

The company finds market for all they can produce in the South. The president and superintendent have had many years' experience in this line of manufacture. There are but three or four similar works in the South, and as our cities are but beginning to put in complete sewer systems, this must prove to be an industry of great importance to the city and this section.



SALESROOMS OF O'CONNELL & ROGERS

No better location for a crockery plant can be found in the world than in the vicinity of these sewer pipe works. The material is perfectly adapted to the crockery trade; the market is right here to take millions of gallons of jars, jugs, milk-pans—all manner of the coarser articles in this line.

### Chickamauga National Park.

During the years 1888-9 several eminent Federal and Confederate soldiers, who fought on the bloody field of Chickamauga, September 19, 20 and 21, 1863, were quietly working up sentiment among survivors of the battle in favor of making the battle-field a memorial national park. In 1889 a charter was issued to representatives of the movers in the matter by the State of Georgia. When the Society of the Army of the Cumberland held its annual reunion in Chattanooga, on "Chickamauga Days," September 19, 20 and 21, of last year, the charter was accepted by a representative assembly of the Confederate and Federal armies. The meeting was held September 21 at Crawfish Springs, near the edge of the battle-field, and the result was the organization to be known as

#### CHICKAMAUGA MEMORIAL ASSOCIATION.

President—Gen. J. T. Wilder, Johnson City, Tenn.  
 Vice President—Gen. Joseph Wheeler, Alabama.  
 Secretary—Gen. Marcus J. Wright, Washington.  
 Treasurer—Gen. J. S. Fullerton, St. Louis.

#### BOARD OF DIRECTORS.

##### Union—

Gen. G. C. Kniffin, Washington, D. C.  
 Gen. H. M. Cist, Cincinnati, O.  
 Gen. Fred. Van Derveer, Hamilton, O.  
 Gen. J. S. Fullerton, St. Louis, Mo.  
 Gen. J. T. Wilder, Johnson City, Tenn.  
 Gen. A. Baird, U. S. A., Washington, D. C.  
 Gen. W. S. Rosecrans, Washington, D. C.  
 Gen. G. W. Bishop, St. Paul, Minn.  
 Gen. C. H. Grosvenor, Athens, O.  
 Gen. Gates P. Thruston, Nashville, Tenn.  
 Gen. J. J. Reynolds, U. S. A., Washington, D. C.  
 Col. A. C. McClurg, Chicago, Ill.  
 Capt. S. C. Kellogg, U. S. A., Washington, D. C.  
 Gen. H. V. Boynton, Washington, D. C.

##### Confederates—

Hon. Jos. Wheeler, of Alabama.  
 Hon. Jesse J. Finley, of Florida.  
 Hon. E. M. Law, of South Carolina.  
 Hon. Roger Q. Mills, of Texas.  
 Hon. Alfred H. Colquitt, of Georgia.  
 Hon. Joseph H. Lewis.  
 Hon. Charles E. Hooker, of Mississippi.  
 Hon. C. R. Breckinridge, of Arkansas.  
 Hon. David B. Hill, of North Carolina.  
 Gen. Marcus J. Wright, of Washington.  
 Hon. Geo. D. Wise, of Virginia.  
 Gen. James Longstreet, of Georgia.  
 Hon. Randall L. Gibson, of Louisiana.  
 Hon. F. M. Cockrell, of Missouri.

The president and treasurer were on the Federal side of the famous argument of arms; the vice president and secretary fought under General Bragg.

The following ideas of the scope and intention of this association were given on the day of its formation, by Gen. H. V. Boynton, the widely known Washington journalist and author, who commanded a Federal brigade at Chickamauga:

"It is proposed to leave the ground as nearly as possible as it was when the fighting occurred, preserving the woods, farms, houses, etc., and all the roads.

"The roads will be graded, macadamized, etc., so as to make splendid drives of them at all seasons of the year and in all kinds of weather. There are nearly enough of these that were in existence twenty-six years ago to make all portions of the park accessible; in my opinion, there would not be more than two new ones necessary. One of these should be run, say from Reed's bridge across the field in the direction of Brotherton's house, and another along the crest of Snodgrass hill.

"It will probably be necessary to cut away some of the underbrush near the big wood, in order to make it the same open field that it was at the time that Longstreet made the attack. The old State road leads to nearly every point where the heaviest fighting was done. Then the lines of battle will be clearly marked by tablets, etc., and monuments will be erected where the various regiments fought. These, in themselves, will beautify the place vastly. I am of the opinion that the northern boundary line should run east and west, say from Reed's bridge, in the vicinity of the Cloud house, to the ridge, and the southern boundary about where Chickamauga creek crosses the Lafayette road at Lee & Gordon's mill. This would take the whole thing in and make a grand and interesting place of it.

"Then I think we should secure a strip, say 100 to 150 feet wide, on each side of the State road from the northern boundary of the park to Rossville gap. This would make a beautiful approach to the park, and would more closely connect and identify the park with Chattanooga. At Rossville gap the carriage road branches off from the State road and passes along the crest of Missionary Ridge as far as the tunnel, thus giving an elegant and continuous drive through the park, along the ridge, and passing or overlooking every point to which interest attaches."

The general plan here tersely sketched by General Boynton has been embodied in a bill and introduced in both houses of Congress. This bill appropriates \$250,000 for the purposes of the association, to be expended under direction of the Secretary of War, through a mixed commission of veterans of the Southern and Northern armies. It includes the permanent structure of a road from the park to Rossville gap, and thence along the brow of Missionary Ridge to the tunnel, where Sherman's bloody contest to turn Bragg's right, November 25, 1863, occurred. This road, from the Georgia line to the tunnel, about four miles, affords a complete view of every foot of ground fought over November 23, 24 and 25 by Grant's and Bragg's forces.

It runs right along the crest the Federal's captured at the close of their memorable charge up Missionary ridge on the 25th; within a few feet of Bragg's headquarters, still marked by a small lunette in fair preservation; looks down on Orchard Knob, Grant's headquarters in the field on that day; from it Fort Wood, the bench of Lookout, where Osterhaus and Geary fought the "battle above the clouds" on the morning of the 24th with the Confederate left, all are in plain sight.

The park will cover nearly eight thousand acres, or twelve and one-half square miles. It is ideal ground for a park, and aside from the historic memories that cling to it, and the recollections of which are to be preserved in marble and bronze, no more enchanting tract of wood and open forest and field, hill and dell, plain and rugged slope, can be found for a pleasure ground.

The troops engaged, numbering about 96,000, were drawn from eleven Northern and eleven Southern States, twenty-two in all. Of course these States will take an active interest in and appropriate funds toward this effort to preserve this battle-field, as a memorial no less of the bravery of their sons than of American valor, tenacity, generalship, patience and patriotism.

In due time this magnificent park will be the Mecca to which the survivors and their sons will make yearly pilgrimages. It will be common ground for the survivors and their descendants. It will attract a constant current of visitors from all quarters and corners of the country.

Two or three local railroad companies are ready to extend their lines to it from the city. The Chattanooga, Rome and Columbus runs through the Western portion of the field, and has a station on it. The routes by carriage will be delightful drives; there will be nothing omitted that can make the park accessible from the city.

The movement is thoroughly national, enlists all American sympathy and pride, and the ground-work of the association will be aided materially by its location near the cosmopolitan, liberal and energetic city of Chattanooga, and the work must be of great advantage to the city.

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### The New Bridge Over the Tennessee.

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The County Court of Hamilton County, by its Commissioners, is now building, and will have completed about Jan. 1, 1891, a first class wagon and foot passenger bridge over the Tennessee from the bluff at the foot of Walnut Street, Chattanooga, to the bluff on the North side of the stream. Following are the main features of the structure:

There will be six spans of the bridge proper, resting on seven first-class monolith stone piers.

Three spans will be 320 feet long each; three will be 210 feet long each, making the length of the main bridge 1,590 feet. There will be



a trestle of iron from the north shore of the river to the high ground, 780 feet, the whole structure being 2,370 feet long.

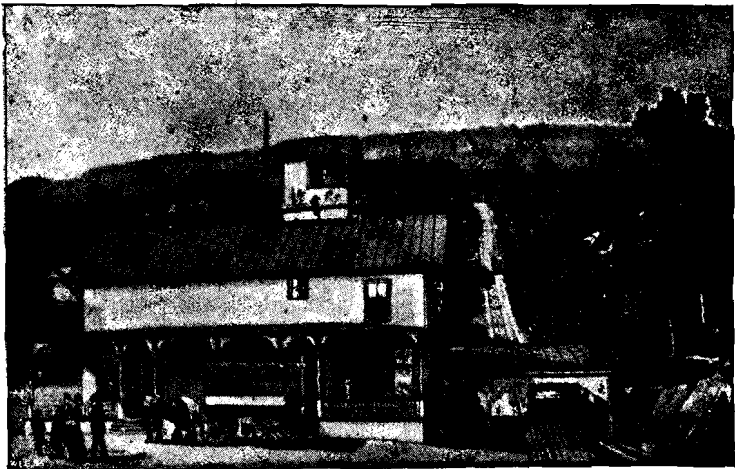
The superstructure will be of steel and wrought iron, every piece of which will be thoroughly tested before being used.

The height of the bottom chord of the channel span will be 100 feet above low water, and 42 feet above the highest water ever known. The top chord of this span will be 150 feet above low water.

The width of the roadway will be 17 feet in the clear; the side walks will be six feet wide each.

The channel span will be 320 feet long, and crosses the current of the river at right angles.

The Commissioners of the County Court will probably put a double street railway track on the bridge, making it part of the



LOOKOUT MOUNTAIN INCLINE.

structure, and the property of the County, which would give the Court complete control of the structure in the matter of use by street railroad companies to and from the North Side.

The total cost of the bridge will be about \$225,000, \$210,000 of which has been raised by a sale of \$200,000 5 per cent. County bonds, the balance by a cash subscription of land owners on the North Side.

The bridge will be free to the use of citizens as a wagon, carriage and foot way.

No policy as to terms on which cars—horse or electric—will be allowed to cross, has been settled on.

The Commissioners in charge are: A. J. Gahagan, Chairman, F. B. Thompson, R. B. Thomas, F. DeTavernier, W. H. Converse; all members of the County Court.

Chief Engineer Edwin Thacher, who also furnished the design and specifications of construction; Resident Engineer J. A. Fairleigh; Assistant Engineer E. E. Betts.

This is the first free bridge over a great navigable stream ever built in the South, if not in the country.

The bridge must be a prime help to the city of Chattanooga, by bringing virtually into the city the splendid high lands on the north side.

Making it free, a virtual present to the great public is characteristic of the enterprise and liberality of Hamilton County and Chattanooga.

### Bank Directory.

Following are the present addresses of the banking institutions of the city:

First National Bank, 601 Market.

Third National Bank, 701 Market.

Chattanooga National Bank, 900 Market.

Fourth National Bank, 16 and 18 East Eighth.

City Savings Bank, 638 Market.

People's Bank, Market, N. W. Cor. Seventh.

Citizens' Bank & Trust Co., 12 West Ninth.

The Continental Bank 831 Market.

South Chattanooga Savings Bank, Market, N. E. Cor. Montgomery Avenue.

Southern Bank & Trust Co., 15 E. Eighth.

Bank of Chattanooga, 19 E. Seventh.

Trust & Banking Co., 825 Broad.

Chattanooga Savings Bank, Seventh, N. E. Cor. Broad.

The First National Bank will remove about June 1 next, to its new and complete banking house, S. W. Corner Broad and Eighth.

The Bank of Chattanooga will remove to new quarters in May, at N. W. Cor. Market and Seventh.

Following is an approximate statement of the deposits and loans of the banks, March 1, 1890.

	DEPOSITS.	LOANS.
First National Bank.....	\$1,390,000	\$1,500,000
Third National Bank.....	767,000	704,000
Chattanooga National Bank.....	508,000	705,000
Fourth National Bank.....	150,000	260,000
City Savings Bank.....	404,000	444,000
Chattanooga Savings Bank.....	26,000	60,000
Peoples' Bank.....	98,000	108,000
Citizens' Bank and Trust Co.....	99,000	187,000
Other Banks, (estimated).....	235,000	375,000
	<u>\$3,677,000</u>	<u>\$4,315,000</u>

The Citizens' Bank & Trust Co. opened its doors in October, 1889. The People's Bank, Chattanooga Savings, the Fourth National, and all others in the directory are new.

The national banks have safety deposit vaults for the accommodation of their patrons. The City Savings Bank has a safety deposit department.

The banks are all fitted up in handsome style, some of them having very ornate interiors, and the above figures and statements show them to be in the hands of men who are prudent and enterprising, and command the public confidence.

The loan and deposit accounts of all Chattanooga's banks, August 1887, two years and a half since, stood as follows: Deposits, \$2,600,000; loans, \$2,950,000.

The gain in deposits in thirty months has been \$1,077,000; gain in loans, \$1,415,000; a healthy growth, certainly, and one that indicates equally healthy growth in the city's business.

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### The Chattanooga Clearing-House.

On January 20, 1890, the Clearing-house of this city was organized. The following banks participated: First National Bank, City Savings Bank, Third National Bank, Fourth National Bank, Chattanooga National Bank, People's Bank, Citizens' Bank and Trust Company.

Quarters were secured over the City Savings Bank, Market and East Seventh streets, and the following board of management elected: T. G. Montague, president First National Bank, president; W. E. Baskette, president Third National Bank, vice president; C. R. Gaskill, cashier Fourth National Bank; C. E. Stivers, cashier City Savings Bank; Ismar Noa, president People's Bank. Manager of the Clearing-house, L. C. Ivy.

The clearances for the first month were \$2,510,501.64. The balances same time, \$486,178.43.

The institution was a success from the first, and the manager's books show that the financial condition of Chattanooga's commerce is improving each month.

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### The Chattanooga Water and Power Company.

This company was organized in March, 1888, and capitalized for the purpose of building an incline to the top of Cameron Hill, the

beautiful elevation in the northwest corner of the city, that rises some three hundred feet above the general level of the town; to establish a water supply for the top of the beautiful elevation and establish a park. The incline has been completed and connected with a street railway through the city, making the crown of the hill easily accessible. Looking from the park the whole city lies like a picture at one's feet; the view of the river, the surrounding country and the mountains in the distance, is very elaborate and beautiful.

The grounds during the season will be in the care of a first-class caterer, and bands will discourse sweet music for the entertainment of visitors. The schedule will be every five minutes; fare 15 cents round trip.

The officers of the company are: D. W. Hughes, president; F. A. Berkstresser, secretary.

### The Tennessee River Transportation Company.

This company was organized November 16, 1888. The capital came mostly from the Eastern States, and the two principal owners of the property are Theo. V. Meyer and Louis M. Meyer.

The company owns the steamers R. C. Gunter, J. C. Warner, Dayton, J. H. Johnson, W. L. Dugger, J. R. Hughes, Wyeth City, Pin Hook, Rockwood (nine), and lease the M. H. Clift.

The organization has done much to cheapen transportation on the river by consolidating this considerable fleet under a single management.

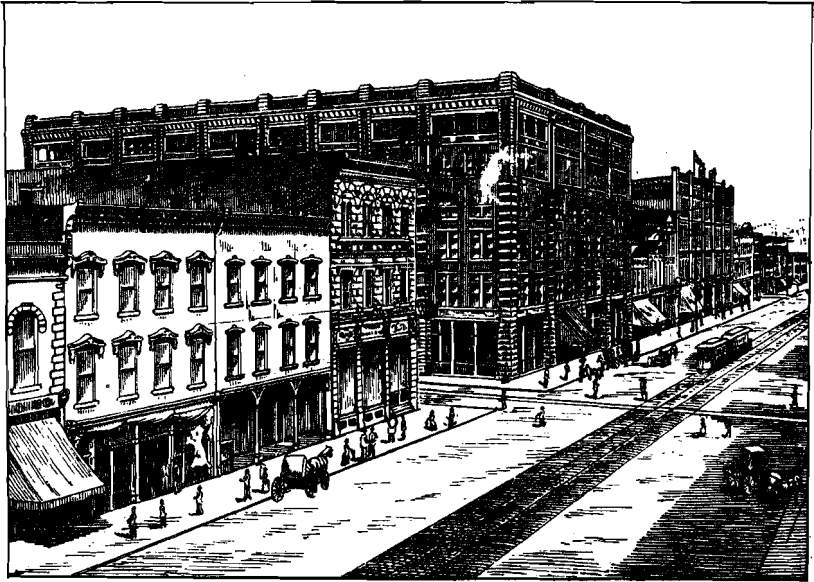
The following statement shows the freight and passenger traffic of the steamers and tows from January 1, 1889, to March 1, 1890, fourteen months:

#### BETWEEN CHATTANOOGA AND DECATUR, ALA.

Cotton, bales	18,436
Flour, barrels	4,750
Live Stock, head	3,750
Hay, bales	2,500
Grain, bushels	125,000
Brick	15,000
Coal, tons	2,500
Merchandise, pounds	28,960,000
Sand, cubic yards	1,500
Wood, cords	6,575
Lumber, feet	235,000
Passengers	7,569
Iron ore, tons	1,800

## BETWEEN CHATTANOOGA AND KINGSTON, TENN.

Cotton, bales.....	500
Flour, barrels.....	3,500
Live stock, head.....	3,950
Hay, bales.....	58,000
Grain, bushels.....	385,000
Brick.....	150,000
Coal, tons.....	23,000
Merchandise, pounds.....	15,349,000
Sand, cubic yards.....	21,000
Wood, cords.....	3,500
Lumber, feet.....	600,000
Passengers.....	8,675
Iron ore, tons.....	135,000



MARKET STREET, LOOKING NORTH

The total of this is about 400,000 tons, a pretty fair business. The business between Kingston and Chattanooga is practically all Chattanooga trade, and about one-third of the lower river tonnage pertains to Chattanooga. It may be seen from this what will be done on the river, and what Chattanooga's interest in it will amount to when the stream shall be open to its mouth, giving our heavy freights outlet to the vast markets of the entire Mississippi systems.

### The Grain and Related Trades.

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The receipts of corn from up the Tennessee River run from 450,000 to 500,000 bushels yearly; oats, 50,000 to 75,000 bushels; wheat, 25,000 bushels; hay, 2,000 to 3,000 tons; shucks, 500 tons. From the river below: Corn, 50,000 bushels; shucks, 500 tons.

Receipts from railroads, of grain, hay and shucks, about 1,000 tons.

The grain and other farm products that come here by river are transferred by carriage hoist and railroad incline with crane facilities, loading directly from boats to cars, which are placed convenient to the boats. When loaded, the grain is taken to one of the two places of storage, for weighing, classification, sale and distribution. One of these warehouses is the property of and conducted by the Tennessee River Transportation Company, which Company owns most of the steamers plying on the river. The other warehouse is the property of S. D. Wester, and is conducted by the owner. The storage capacity is 500 car loads, or 250,000 bushels. The other warehouse can store 100 car loads. Wester's warehouse covers an acre of ground, and has two floors over the whole area. It is one of the largest grain and hay warehouses in the South.

Our grain is distributed in the Southern States, Georgia, Alabama, South Carolina and Florida.

There is complaint of railroad discrimination against our dealers in grain, hay, etc., to their injury, and this the Board of Trade is trying to correct.

It is a branch of trade that must in time grow to considerable proportions, for Chattanooga will have fair play for all her activities, and an equal chance with all competitors and rivals.

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### Social and Other Organizations.

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Chattanooga is the home of all the "orders" and societies found in American cities. Following is a fairly complete list :

Masonic, two lodges, Chapter and Commandery.

Benevolent and Protective Order of Elks; one lodge.

Odd Fellows; two lodges and Encampment.

Knights of Pythias; three lodges, Endowment Rank and Uniform Rank.

United Workmen, one lodge.

Royal Arcanum, two councils.

American Legion of Honor; one Council.

Fraternal Legion; one Camp.

Knights of Honor; one lodge.

Catholic Knights of America; Branch 71.

Turn Verein, in its own building, Turner Hall, on Cherry Street, between 6th and 7th.

Grand Army of the Republic; three posts, one colored.

Confederate Veterans, one Camp.

Chattanooga Medical Society.

Hebrew Ladies' Benevolent Society.

Orphans' Home; founded by the Women's Christian Association, on Vine Street. This Corporation owns a fine property, and has a good and handsome brick house on its lot. It is a most important charity.

Steele Orphans' Home, colored orphans, on Straight street; conducted by Mrs. Almira S. Steele, its founder. The house is of brick, a large handsome structure.

Associated Charities, conducted by a board of trustees and superintendent. Funds are obtained from the county and city governments and private persons.

#### THE BOARD OF TRADE.

This is an incorporated body, and composed chiefly of the wholesale trade of the city. Its energies have been, since the organization of the Chamber of Commerce, devoted mainly to the matter of freight rates to merchants, dealers in grain, etc. A vast amount of good work has been done by this organization in the last year, in collecting data on freight rates, with the view of enforcing the rights of Chattanooga shippers. The secretary is a railroad man of long experience; he has gone about his task systematically, and the results cannot fail to be beneficial.

The officers are: J. F. Shipp, President; G. C. Connor, Secretary; J. T. Thomasson, Treasurer.

#### CEMETERIES.

There are several. The most interesting is the National Cemetery, on the eastern border of the city. The ground used for the cemetery is inclosed by a permanent stone wall, and contains seventy-five and one-half acres. Lying on three sides of this the Government owns some forty-five acres more. The number of interments in this "city of the dead" is 13,007. It is superintended by Capt. John Trindle, a Union veteran. Of the known dead, Captain Trindle's register, kept at the Cemetery lodge, gives their nativity as follows:

Alabama.....	38
Georgia.....	11
Connecticut.....	30
Illinois.....	1,103
Indiana.....	1,338
Iowa.....	187
Kansas.....	58
Kentucky.....	369
Maine.....	1
Maryland.....	2
Massachusetts.....	73
Michigan.....	489
Minnesota.....	107
Missouri.....	168
New Jersey.....	32
New York.....	346
Ohio.....	1,848
Pennsylvania.....	198
Rhode Island.....	2
Tennessee.....	133
West Virginia.....	3
Wisconsin.....	238
U. S. Regulars.....	203
U. S. Colored Troops.....	861
U. S. Pioneers.....	5
Signal Corps.....	3
Government Employes.....	14
Miscellaneous.....	1,119
Unknown.....	4,063

The grounds are beautiful. There is great abundance of shade trees, flowers, evergreens, etc.; the roads and walks are always in perfect order; the turf is thick, soft, springy; the most gorgeous tints of nature and the most exquisite touches of art, all kept with the greatest care, show the appreciation of the nation of those who "died that it might live."

#### THE CONFEDERATE CEMETERY.

This burial ground lies to the north-east of the city, just beyond the City Cemetery. It is the work of the Ladies' Confederate Memorial Association, and contains the bodies of about 2,500 Confederate soldiers who fell at Chickamauga and in the battles round Chattanooga, in November, 1863. A handsome monument stands on a hill near the cemetery's eastern boundary, erected by the ladies.

The Catholic Church has a cemetery on the east slope of Missionary Ridge.

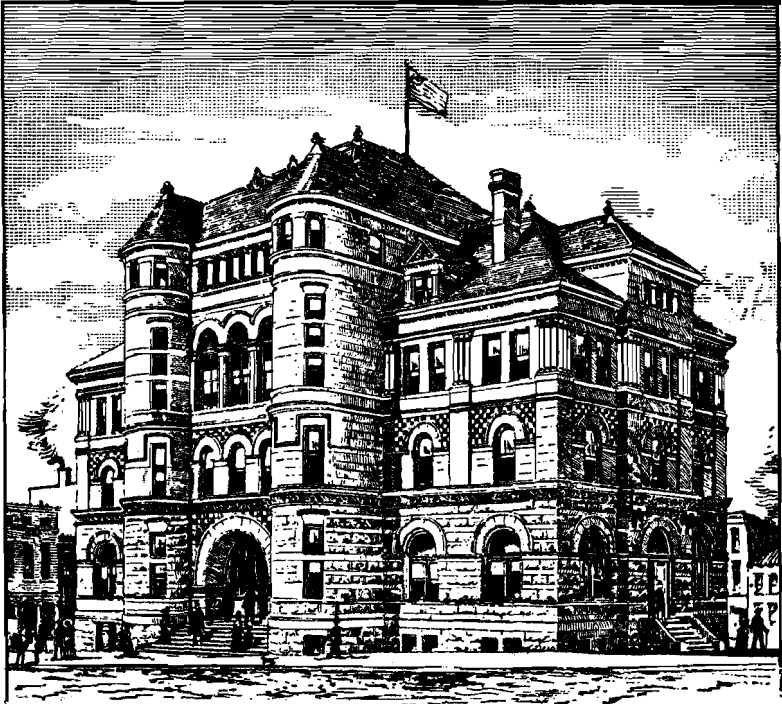
Forest Hills Cemetery is a beautiful tract of 115 acres, near the



foot of Lookout Mountain. It belongs to a wealthy corporation. Samuel Born, Superintendent.

Adjoining the City and the Confederate Cemeteries, the Hebrew Congregation have a very neat burial place, which has been lovingly cared for.

Grand View Cemetery is north of the river.



NEW U. S. CUSTOM HOUSE AND POST OFFICE.

### Origin, Growth and Organization of the Chamber of Commerce.

In 1876 a sort of Manufacturers' Club, in this city, was organized, the leading spirit being Gen. John T. Wilder. On October 16th of that year, the name of Iron, Coal and Manufacturers' Association of Chattanooga was adopted. The quarters for several years were over the store of Kelly & Davenport, on Market, near Ninth Street. About 1880 the Association obtained rooms over Martin Brothers' wholesale establishment, south-east corner Ninth and Market Streets. This asso-

ciation, though supported by probably less than a quarter of a hundred gentlemen, was a business power, and did a great work for the young and struggling city of that period. It was a rallying point for those having new enterprises in mind; it led in almost every material movement. Its meetings were not very regular, but a call for "business of special importance" was certain to assemble a goodly number of the solid men of the town. The Association was the projector of the largest, completest and most correct map ever made of a mineral district in the United States, for the purpose of illustrating the Chattanooga district at the Centennial Exposition of 1876. It had some excellent, though limited cabinets of minerals and manufactured specimens. It promoted culture as well as the material side of life, by treating the people to courses of lectures on various topics, literary, historical, critical, analytical, etc.; everything from the life and times of John Milton to railroads, iron furnaces and the hardwoods of the South, was elaborated.

This was well enough for a town of ten to fifteen thousand people, but the coming of city proportions, and demands of a city's varied commercial needs and aspirations, suggested an organization more comprehensive, permanent in structure, and in more intimate touch with the various activities, using the Iron, Coal and Manufacturers' Association, its good will and such of its material as was obtainable for the substructure. This thought, crystalized in the summer and fall of 1887, culminated in the obtaining of the necessary Charter, and on December 8th of that year,

#### THE CHAMBER OF COMMERCE OF CHATTANOOGA

was launched by organizing under the charter and election of the necessary officers, as follows:

D. B. Loveman, President; B. L. Goulding, Secretary; Fillmore Gibson, Vice President; E. F. Sevier, Treasurer.

The preamble to the by-laws at once tersely and comprehensively covers the ground the Chamber proposes to occupy as a factor.

It sets forth that the objects are "promoting and fostering the commercial, mineral, manufacturing and other material interests of, and the architectural and other improvements of the City of Chattanooga and its vicinity, to establish in the city an office or bureau for the collection and arrangement of specimens of minerals, and the compilation of statistical information of the city's commercial, mining, manufacturing and agricultural interests; also to encourage immigration."

The Chamber is composed of active and honorary members: the latter, however, being conservatively limited.

The qualifications for membership are simple, requiring good character of the applicant, recommendation of two members, an initiation fee, approval of the Board of Directors, and a two-thirds vote of members present when the application is voted on.

Honorary members are admitted by the Directors, but not more than one can be admitted in any one year.

#### THE GOVERNMENT OF THE CHAMBER

is vested in the Board of Directors, the said Board consisting of the

President, Vice President, Secretary and Treasurer ex-officio, and five other members chosen by ballot.

The organization became popular from the start, and has maintained its hold on the good will of the leading citizens, and consequently increased its activities. Within a very short time the membership roll contained some three hundred names, drawn from every calling, profession and business in the city. Merchants and manufacturers, lawyers and doctors, bankers and insurance men, capitalists, publishers, journalists; every phase of the business, professional and literary callings is represented.

In the space to which this report is necessarily limited, it would not be possible to give even a resume of the transactions of the Chamber during the year ended January 9, 1890. The following are among the matters discussed and acted on: Street paving and necessary legislation therefor; delegation sent to the river improvement convention of 1889 at Knoxville; resolutions urging the railroad companies to put accommodation trains on their lines; State legislation on conventional rate of interest; keeping freight depots open at night for the accommodation of shippers; bringing the great mineral map of the Chattanooga district down to date, in respect of indicating new towns, manufacturing establishments, etc.; special excursion rates to Chattanooga; protection of the city from overflows; posting daily market reports in the Chamber.

These matters have usually been referred to committees with instructions, and the action of these committees has done much to bring the city into favorable notice abroad and maintain its reputation for enterprise, hospitality, liberality and energy in keeping with its prosperity and pretensions.

The secretary's office is, and always has been, a free bureau of information for citizens and strangers, and hundreds of visitors, passing tourists of prominence, capitalists seeking investments, have availed themselves of the privilege of consulting the mineral maps, and have been furnished with the latest and most reliable printed data concerning the city and its environs.

The correspondence of the secretary for the year was voluminous, covering no fewer than seven thousand five hundred pieces of mail matter—letters, notifications, pamphlets, all relating to the business of the Chamber, or sent out in answer to requests for information from abroad.

The Chamber has served as a center around which have clustered and crystalized the commercial and manufacturing activities of this growing, restless, enterprising city.

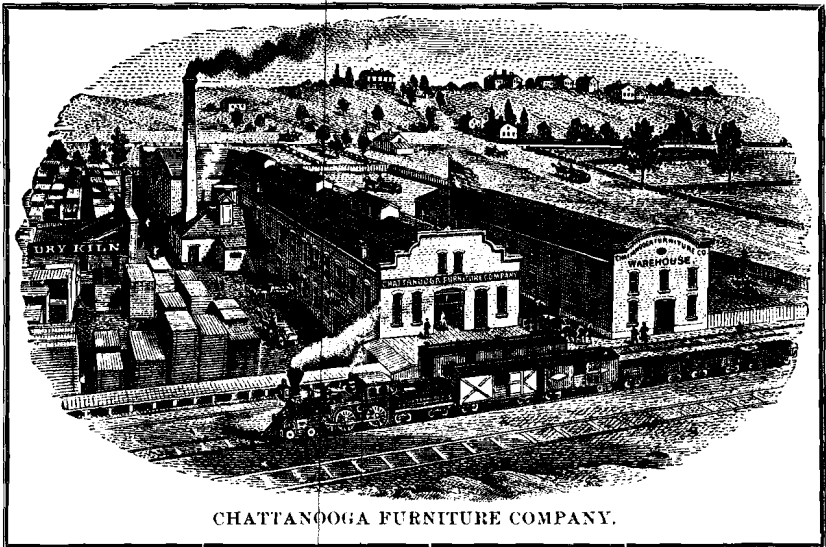
Here has been and is the base of operations from which moved the various divisions of the grand army of development.

And the Chamber of Commerce has not been content to remain stationary. The cabinets of minerals and manufactured specimens have been liberally added to; the great map has been, pursuant to action taken last year, nearly completed by laying on its surface all new railroads, manufacturing concerns, towns, etc.

This year the Chamber will begin accumulating a fund to create a home of its own, and will probably acquire the necessary lot for that purpose.

The body has been in existence only a little more than two years, and in that time its offshoots have been the Library Association, noticed elsewhere, a historical association, for which a charter has been obtained, and some steps taken toward a permanent organization.

Its mission has been the care of the interests and the rights of the people at large, no less than those of the commercial and industrial elements; nor has it stopped there, but has pushed out in all directions that mark the lines of higher civilization and refinement. More and better school houses; an adequate and respectable hospital; a reformatory for youthful offenders—these matters have had their share of at-



CHATTANOOGA FURNITURE COMPANY.

tention, as well as the opening of our noble river, our new railroads, and extensions of those a ready here.

The range of objects contemplated in the organization, we may fairly say, has been a prime reason for its success from the day of its organization. Its committees framed work for every class, from the operator of a furnace or mill to the sanitary engineer who would preserve the public health by giving better drainage and water supply. The young merchant, lawyer, doctor, student of geology, metalurgy, chemistry, local geography—all these have found ample scope and verge enough for such contribution of labor and skill as they could contribute for the public good.

Yet its name is not a misnomer, as the following roster of its 366 members and their business designations amply demonstrate:

# CHAMBER OF COMMERCE OF CHATTANOOGA.

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## OFFICERS FOR 1890.

I. B. MERRIAM, PRESIDENT.  
JOHN C. GRIFFISS, VICE PRESIDENT.  
E. F. SEVIER, TREASURER.  
B. L. GOULDING, SECRETARY.

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## DIRECTORS.

NEIL W. CAROTHERS,           NEWELL SANDERS,  
H. T. OLMSTED,               W. R. HALL,  
R. E. ULBRICHT.

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## STANDING COMMITTEES.

1890.

### MINERAL CABINET.

A. P. VanDerveer, Chairman.  
J. C. Guild,  
W. P. D. MOROSS,  
C. L. Rogers,  
Gustav Bidtel.  
D. T. Clippinger.

### FINANCE.

T. F. Stewart, Chairman.  
Edgar McKenney,  
C. E. Stivers,  
C. R. Gaskill,  
James S. O'Neale.

### METEOROLOGY.

J. W. Bachman, Chairman.  
Robert Hooke,  
W. J. Ingle,  
J. F. Loomis,  
D. L. Sublett.

### INDUSTRIAL EXHIBITS.

F. J. Bennett, Chairman.  
F. M. Walker,  
C. H. Coolidge,  
G. Q. Adams,  
Benj. Thompson,  
A. J. Gahagan,  
C. D. Mitchell,  
E. P. Searle,  
Edward A. Abbott,  
W. P. Silva.

### PUBLIC PARKS.

M. Block, Chairman.  
F. S. Yager,  
D. B. Loveman,  
F. J. Bennett,  
E. A. Aull,  
R. M. Barton, jr.,  
Lewis Shepherd,  
E. S. Nixon.

ENTERTAINMENT.

- A. S. Glover, Chairman.  
 W. S. Marshall,  
 J. B. Frazier,  
 M. J. O'Brien,  
 C. V. Brown,  
 W. K. Burton,  
 C. Marchbanks,  
 A. R. Thomas,  
 W. S. O'Rourke,  
 W. C. Wester,  
 C. V. Payne,  
 C. C. Anderson.  
 A. S. Ochs,  
 J. H. Peebles,  
 J. W. Adams,  
 D. J. O'Connell,  
 J. F. Shipp,  
 M. F. Penfield,  
 John A. Hart,  
 G. Allison Holland,  
 D. J. Chandler,  
 H. Whiteside,  
 M. L. Chapman.  
 H. F. Temple,  
 A. L. O'Connell,  
 Glen Whiteside,  
 R. L. Watkins.

FORESTRY.

- J. C. Vance, Chairman.  
 E. E. Meredith,  
 J. T. Burford,  
 C. L. Stratton,  
 C. E. Powel,  
 B. Middlekauff.

LIBRARY.

- Xen. Wheeler, Chairman.  
 D. Waterhouse,  
 Francis Martin,  
 T. H. Payne,  
 Creed F. Bates,  
 T. Richmond,  
 Stacy Lord,

RIVER IMPROVEMENT.

- Tomlinson Fort, Chairman.  
 J. A. Fairleigh,  
 S. A. Russell,  
 W. P. McClatchy,  
 L. M. Meyer,  
 R. M. Barton, jr.  
 S. D. Wester,  
 M. Block,  
 R. F. Hartford.

STATISTICS.

- H. S. Chamberlain, Chairman.  
 J. L. McCollum,  
 George W. Martin,  
 M. L. Llewellyn,  
 G. M. Connelly.

PUBLICATIONS.

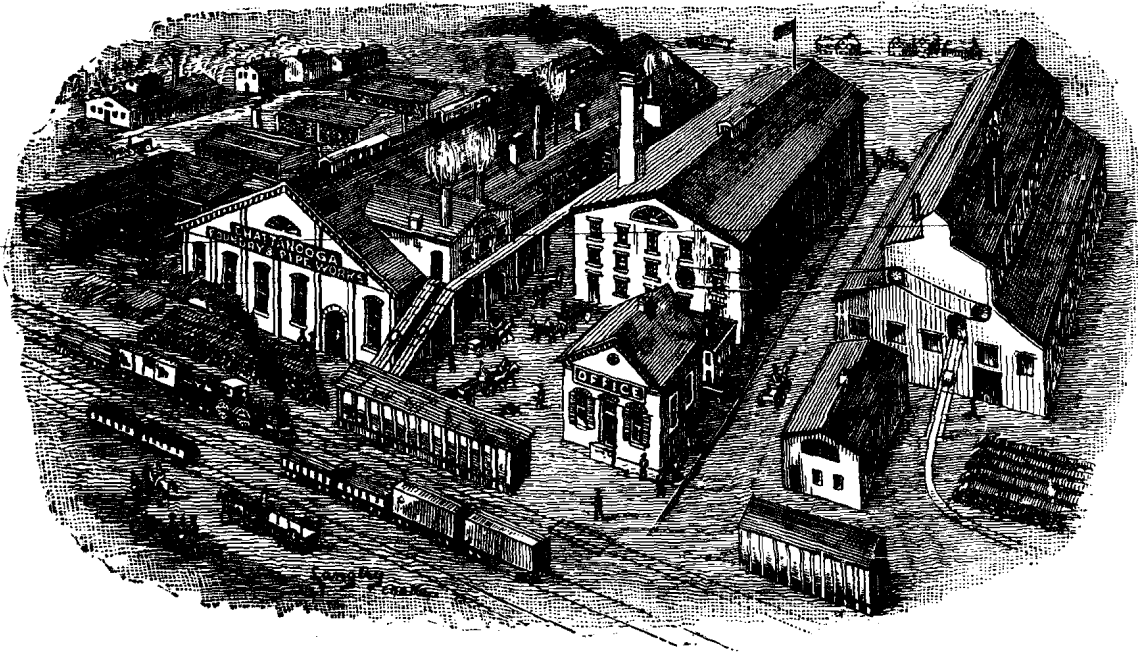
- John C. Griffiss, Chairman,  
 George W. Ochs,  
 H. T. Olmsted,  
 O. J. Sheridan,  
 W. R. Hall,  
 C. C. Murray,  
 A. W. Chambliss,  
 D. Waterhouse,  
 H. M. Wiltse.

ROSTER OF MEMBERS OF THE CHAMBER OF COMMERCE.

HONORARY MEMBERS—Rev. J. W. Bachman, D. D. Born in Tennessee.  
 Minister. Gen. J. T. Wilder. Born in Indiana. Capitalist.

NAME.	NATIVITY.	BUSINESS.
Abbott, Edward A	Maine	China, glassware, etc.
Acosta, D C	Georgia	Manufacturers' agent and broker.
Adams, G Q	Ohio	Sup't construct'n U. S. court-house and P.O.
Adams, J W	"	President Central Land Company.
Adams, W S	"	Architect.
Agey, D M	"	Pres't Mountain City Business College.
Agey, J W	"	Principal M't'n City Business College.
Albert, P R	"	Manager Opera-house.
Albright, W L	"	Mining engineer.
Alexander, James	"	Real estate.
Allin, Walter	Illinois	Real estate, etc.
Ament, C L	Tenn.	Pianos, organs, etc.
Anderson, C C	"	Real estate.

NAME.	NATIVITY.	BUSINESS.
Anderson, J C.....	Georgia.....	General agent W. and A. railroad.
Andrews, Garnett.....	".....	Lawyer.
Arnold, T. H.....	Louisiana.....	Journalist.
Atkinson, Paul M.....	Georgia.....	Real estate.
Aull, A J.....	Ohio.....	Manager Chatta Baking and Candy Co.
Aull, E A.....	".....	Secretary O'Brien Grocery Co.
Barker, N E.....	Connecticut.....	President Chattanooga Savings Bank.
Barnes, G A.....	Mass.....	Division sup't E. T., Va and Ga. R. R.
Barton, R M, jr.....	Tenn.....	Lawyer.
Baskette, W E.....	".....	President Third National Bank.
Bates, Creed F.....	".....	Lawyer.
Baxter, G A.....	".....	Surgeon.
Beck, H C.....	".....	County Register.
Bell, B A.....	N. C.....	Jeweler.
Bell, Jas S.....	Tenn.....	Capitalist.
Bennett, F J.....	Penn.....	Capitalist.
Berry, James W.....	Kentucky.....	Druggist.
Bidtel, Gustav.....	Austria.....	Chemist.
Billmeyer, U D.....	Mich.....	Dentist.
Biese, C W.....	Germany.....	Sec'y, treas'r and manager Lookout Ice Co.
Blair, Samuel A.....	Kentucky.....	Capitalist
Block, M.....	France.....	Wholesale drugs.
Bogle, W. H.....	N. Carolina.....	Lawyer.
Bond, H.....	N. Carolina.....	Capitalist.
Borcherding, E W.....	Ohio.....	Saw manufacturer.
Bowron, R H.....	England.....	Superintendent Union railway.
Bradt, Gay.....	Tenn.....	Man. adv. dept' Times Printing Co.
Bradt, George M.....	Mass.....	Job printer and engraver.
Brawner, P A, jr.....	Maryland.....	Sec'y Ross-Meehan Brake-shoe Co.
Breckinridge, Cabell.....	Kentucky.....	Civil Engineer.
Bright, R L.....	Tenn.....	Lawyer.
Brown, C V.....	Ohio.....	Sec'y and treas. Sou. Land and Loan Co.
Buck, E A.....	Maine.....	With Chatta. Door and Sash Co.
Buek, C E.....	N. Y.....	General agent Wash. Life Ins. Co.
Burford, John T.....	Georgia.....	Lumber.
Burton, W K.....	Ohio.....	Treas. Chatta. Invest. & Banking Co.
Caldwell, F H.....	Virginia.....	Pres. and treas. Cahill Iron Works.
Campbell, W A.....	Tenn.....	Furniture manufacturer.
Carey, A C.....	Ohio.....	With Chatta. Coffin and Casket Co.
Carothers, Neil W.....	Miss.....	Lawyer.
Carpenter, Ed. P.....	Vermont.....	Manufacturer.
Caryl, C W.....	California.....	Loan negotiator.
Chamberlain, H S.....	Ohio.....	Pres. Citico Furnace Co.
Chambliss, A W.....	S. Carolina.....	Lawyer.
Chandler, D J.....	Maine.....	Contractor and builder.
Chapman, H E.....	Ohio.....	Livery and sale stables.
Chapman M L.....	".....	Real estate.
Clancey, J H.....	Maine.....	Proprietor Southern Hotel.
Clark, L M.....	Tenn.....	County Court Clerk.
Clift, M H.....	".....	Lawyer.
Clippinger, D T.....	Penn.....	Druggist.
Coe, A B.....	Ohio.....	Mechanical engineer.
Cogswell, W H.....	S. Carolina.....	Insurance and real estate.
Colburn, W J.....	N. Y.....	Insurance.
Coleman, L M.....	Virginia.....	Lawyer.
Colyar, L S.....	Tenn.....	Pres. Rome Iron Co.
Connelly, G M.....	Kentucky.....	Directory publisher.
Converse, W H.....	Ohio.....	Bridge contractor.



CHATTANOOGA FOUNDRY AND PIPE WORKS.

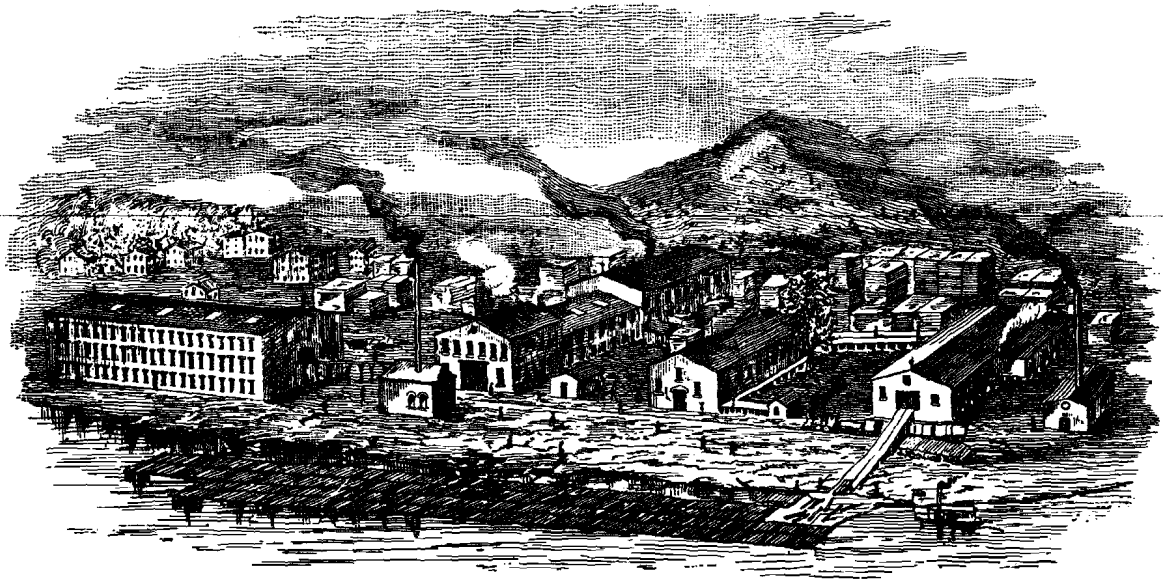


NAME.	NATIVITY.	BUSINESS.
Cooke, R B.	Tenn.	Deputy Clerk and Master.
Cook, R C.	Conn.	Gen. man. Chatta. Water and Power Co.
Coolidge, C H.	Maine.	Pur. ag't Ga. Mining and Investment Co.
Coons, S W.	Illinois.	Special agent Standard Oil Co.
Coulter, J J.	Penn.	Real Estate.
Crossman, J H.	"	General broker.
Crouch, J W.	Illinois.	Real estate.
Crutchfield, T W.	Tenn.	Wholesale dry goods.
Curd, R D.	"	Real estate.
Davidson, C O.	New York	Gents' clothing and furnishing goods.
Dean, John R.	Tennessee	Real estate broker.
Denton, W V.	Indiana	Produce and commission.
Dewees W A.	Ohio	Agent Southern Express Co.
Dickinson L T.	Maryland.	Superintendent tannery.
Dietz, O A.	Texas.	Civil engineer.
Divine, S W.	Tennessee	General manager Electric Railway.
Dodson, E M.	Georgia	Lawyer.
Downs, J R.	Kentucky	Lawyer.
Duffy, D J.	Missouri.	Life insurance and loans.
Dunlap, C J.	Ohio	Lawyer.
Duncan, M M.	Wash'g'n, D.C.	Sup't Rockwood Iron Furnace.
Durand, H W.	Indiana	Lawyer.
Eager, H P.	Alabama	Agent Lookout Mountain Railway.
Eager W H.	"	Gen. agent Queen and Crescent route.
Eakin, Albert	Tennessee.	Grain elevator.
Earnshaw, E H.	New York	Furnace inanager.
Eastman, Frank	Tennessee	Lumber.
Elder, J W, jr.	"	Real estate and insurance.
Evans, C R.	Wisconsin	Lawyer.
Evans, H Clay	"	Member of Congress.
Evans, J W.	Ireland.	Coal and wood
Evans, Thomas R.	Wales	Foundry and blacksmithing.
Everett, D	Tennessee	Hardware.
Ewing, Orville.	"	Hardware.
Fairleigh, J A.	Kentucky	City Engineer
Fickling, Frank	Florida.	Freight agent M. and C. railroad.
Finley, C B.	Pennsylvania	Ass't mgr. Ga. Mining and Investment Co.
Fischer, W F.	Germany	Jeweler.
Floyd, W H.	Indiana.	Architect.
Fort, Tomlinson	Georgia	Lawyer.
Frank, Nathan.	Ohio	Meat market.
Frazier, J B.	Tennessee.	Lawyer.
Frierson, T A.	Georgia	Real estate.
Gahagan, A J.	N. Carolina	Treas. Loomis & Hart Manuf'g Co.
Gaines, A W.	Kentucky	Lawyer.
Gaskill, C R.	Georgia	Cashier Fourth National Bank.
Geise, Fred.	Iowa	Brewer.
Gibson, Filmore.	Virginia.	Pres. Gibson-Love Manuf'g Co.
Giddings, Fred	Ohio	Lawyer.
Giles, David.	Pennsylvania	Pres. Chatta. Foundry and Pipe Works.
Gillespie, Geo L.	Tennessee	Contractor.
Gillespie, J A.	"	Civil engineer.
Gillespie, J W.	"	Livery and undertaker.
Glover, A S.	Canada.	Note and security broker.
Goad, J M.	Virginia.	Real estate.
Goodman, H.	Hungary	Leather dealer.
Goodpasture, E C.	Tennessee	Assistant Cashier Continental Bank.
Goulding, B L.	Georgia	Secretary Chamber of Commerce.
Grant, H W.	Michigan.	Real estate and insurance.

## ANNUAL REPORT OF

NAME.	NATIVITY.	BUSINESS.
Grant, M.	Michigan	Real estate and insurance.
Green, W C.	"	Real estate.
Green, W T.	Tennessee	Hardware.
Griffiss, J C.	Maryland	Capitalist.
Guild, J C.	Tennessee	Civil and mining engineer.
Hall, W R.	"	County Assessor.
Hartford, R Frank.	Massachusetts	Consulting civil engineer.
Hart, J A.	Ohio	Mayor of Chattanooga.
Hart, W. H.	"	Cashier Third National Bank.
Heard, G M D.	"	Real estate.
Hedden, H H.	Louisiana	Sec'y and treas. Gibson-Love Manuf'g Co.
Henderson, D P.	Tennessee	Books and stationery.
Henderson, J C.	"	General Manager C. G. & B. R. R.
Henderson, M M.	"	Boots and shoes, and livery stable.
Hensel, C H.	Ohio	Secretary Chatta. Ice and Bottling Co.
Henson, G N.	Tennessee	President Citizens' Bank and Trust Co.
Heyer, W C.	Michigan	Lumber.
Hill, J T.	Tennessee	Manager coal mines.
Hillas, R B.	Vermont	Capitalist.
Hodder, A J.	England.	Capitalist.
Hoffman, John W.	Pennsylvania	Gen. manager Ga. Mining and Invest. Co.
Holland, G Allison	Kentucky	Editor Argus.
Hooke, Robert.	Tennessee	Civil engineer.
Howard, John T.	Georgia	Harness and saddlery.
Howell, J C.	"	Union depot master.
Howell, S E.	"	Gen. pass. agent Lookout Mt. Incline R'y.
Hoyt, E F.	Oregon	City Treasurer.
Hoyt, F C.	Ohio	Real estate and insurance.
Hunnicutt, J S.	S. Carolina	Book-keeper Third National Bank.
Hunt, R H.	Georgia	Architect.
Hurt, A B.	Mississippi	Editor Evening News.
Hyde, F S.	Tennessee	Transfer, Storage and Coal.
Ingle, W J.	"	Real estate.
Jackson, W W.	Georgia	Capitalist.
James, C E.	Tennessee	President Union Railway Company.
Jameson, J T.	Missouri	Pres. Chatta. Investment and Banking Co.
Janes, O F.	Tennessee	Real estate.
Johnson, A M.	Georgia	Capitalist.
Johnson, R P.	Ohio	Physician and druggist.
Judd, A W.	Connecticut.	Photographer.
Kalb, W F.	Illinois	Manager R. G. Dun & Co.
Kirven, N A.	Georgia	Rental agent.
Kohn, E D.	Tennessee	Brewer.
Langdon, P D.	Georgia	Mining engineer.
Latimore, T C.	Tennessee	Lawyer.
Leavitt, V W.	Virginia	Asso. prop. Moun. City Business College.
Lee, J U.	Tennessee	Dentist.
Llewellyn, M.	Pennsylvania	Sec'y and treas. Chat. Foundry and Pipe Co.
Lodor, N.	Alabama	Sec'y and treas. Chat. Marble and Stone Co.
Long, J.	Pennsylvania	Undertaker.
Loomis, J F.	"	Pres. Loomis & Hart Manuf'g Co.
Lord, Stacy	Tennessee	Druggist.
Love, W E.	Alabama	Vice pres. Gibson-Love Manuf'g Co.
Loveman, D B.	Hungary	Dry Goods.
Lyerly, C A.	Mississippi	Pres. Chattanooga National Bank.
McAdoo, W G.	Georgia	Lawyer and pres. Knoxville Street R.R. Co.
McClatchey, W P.	"	Lawyer.
McCullum, J L.	"	Agent Nash., Chatta. and St. L. R. R.
McConnell, T M.	Tennessee	Lawyer.

NAME.	NATIVITY.	BUSINESS.
MacDonald, W C.	Scotland	Carpets, etc.
McGaughey, E M.	Indiana	Cont. freight agent N. and C. R. R.
MacGowan, Frank.	Iowa	Printer and binder.
McKenney, Edgar	Georgia	Ass't cashier Third National Bank.
McQuade, H A.	Tennessee	Plumber.
McMillin, D C, Jr.	"	General broker.
Magill, W L.	"	Wholesale hardware.
Marchbanks, C	"	Lawyer.
Marshall, W S.	Ohio	Lawyer.
Martin, Francis	"	City Attorney.
Martin, Geo W	Tennessee	Real estate.
Mattson, E W	New Jersey	Editor Republican.
Meredith E E	Ohio	Druggist.
Merriam, I B.	New York	Wholesale grocer and pres. City Savings B'k.
Messick, J H.	Ohio	Deputy County Court Clerk.
Meyer, L M.	Connecticut.	Vice pres. Tenn. River Transportation Co.
Meyer, T V.	"	Secretary Tenn. River Transportation Co.
Middlekauff, B.	Illinois	Lawyer.
Mills, J N.	England	Dry goods (D. B. Loveman & Co.)
Milton, H O.	S. Carolina.	Real estate.
Mitchell, C D.	Iowa	Sec'y and treas. Chattanooga Plow Co.
Mitchell, W B.	Tennessee	Real estate.
Monning, J F.	Ohio	Accountant.
Montague, D P.	"	Proprietor Chattanooga Clay Works.
Montague, L E.	"	Pres. Standard Dynamite Co.
Montague, T G.	"	President First National Bank.
Moon, J A.	Virginia.	Lawyer.
Moross, W P D.	Michigan	Sec'y Howard Hydraulic Cement Co.
Morrison, Robert	Tennessee	President Morrison Lumber Company.
Mullings, A McD.	S. Carolina.	Local agent U. S. Express Company.
Murray, C C.	Ohio	Editor Journal of Commerce.
Nixon, E S.	Ireland.	Florist.
Noa, Ismar	Prussia.	President People's Bank.
Northrop, J B.	Virginia.	Real estate.
O'Brien, M J.	Ireland.	Pres. South Chat. Sav. B'k, and wh. grocer.
O'Connell, A L.	Ohio	Railway supplies.
O'Connell, D J.	"	Railway supplies.
O'Neale, J S.	Virginia	Cashier Chattanooga National Bank.
Ochs, A S.	Ohio	Pres. and Mgr. Times Printing Co.
Ochs, George W.	"	Treas. Times Printing Co.
Ochs, Milton B.	"	Gen. tourist agent Colorado Midland R. R.
Olmsted, H T.	Iowa	President Southern Land and Loan Co.
O'Rourke, W S.	Indiana	Lawyer.
Palmer, W W.	Georgia	Traveling shoe salesman.
Patten, Z C.	New York	Sec'y and treas. Chattanooga Medicine Co.
Payne, C V.	Massachusetts.	Real estate.
Payne, T H.	Ohio	Books and stationery.
Peabody, C H.	Maine	County Trustee.
Peak, C S.	Tennessee	Treas. East Tennessee Manufacturing Co.
Peebles, J H.	Virginia	Furniture.
Peeples, W O.	Georgia	Wholesale grocer.
Pierce, E R.	New York	Traveling salesman,
Pennock, O H.	Pennsylvania.	Real estate.
Penfield, M F.	Ohio	Sec'y Chatta. Investment and Banking Co.
Peyer, Jakob.	Switzerland	Mining engineer.
Powel, C E.	Tennessee	Coal Oil Inspector.
Pyott, S C.	"	City Recorder.
Raht, W E.	"	Sec'y Citico Furnace Company.
Rathburn, J H.	Ohio	Cashier First National Bank.



THE LOOMIS & HART MANUFACTURING CO.

NAME.	NATIVITY.	BUSINESS.
Rathmell, J R.	Ohio	Physician.
Rawlings, J G.	Tennessee	Vice pres. Lookout Sewer-pipe Co.
Read, S R.	"	Proprietor Read House.
Rees, D E.	Indiana	Vice president Third National Bank.
Rees, E D.	"	Sec'y Tenn. River Iron Ore Company.
Reynolds, W H.	Tennessee	Printer, Binder and Stationer.
Richmond, E G.	New York	Pres. Ferguson Mining Drill Co.
Richmond, T.	Ohio	Lawyer.
Richardson, E E.	N. Carolina.	Treas. N. Y. and N. O. Coal and Iron Co.
Richardson, John P.	Louisiana	Capitalist.
Roberts, E G.	Georgia	Sec'y and treas. Woodward Lumber Co.
Roberts, J D.	Ohio	Pres. Tennessee River Iron Ore Co.
Robertson, C P.	Georgia	Capitalist.
Rogers, C L.	Illinois.	Railway and furnace supplies.
Rogers, H F.	Tennessee	Real estate.
Russell, W H.	Indiana	Lawyer.
Russell, S A.	Connecticut	Gen. manager Tenn. River Trans. Co.
Ryan, J R.	Ireland	Architect and builder.
Sanders, Newell.	Indiana	Pres. Chatta. Plow Co.
Schwartz, Henry	Hungary	Boots and shoes.
Scott, E.	England	Real estate.
Searle, E P.	Missouri	Real estate.
Selman, W J.	Georgia	Grocer.
Sevier, Conway	Tennessee	Real estate.
Sevier, E F.	"	Ins. and treas. Chamber of Commerce.
Sevier, Frank	"	Ticket agent Union Depot.
Sharp, A G.	Ohio	Chief Postoffice Inspector.
Sharp, L J.	Tennessee	Livery and undertaker.
Sharon, W C.	Ohio	Grocer.
Shelley, R C.	Tennessee	Pianos and organs.
Shepherd, Lewis.	"	Lawyer.
Sheridan, O J.	New York	Real estate.
Sherwood, Geo M.	"	Capitalist.
Shipp, J F.	Georgia	Furniture manufacturer.
Sidebottom, A W.	Tennessee	Real estate.
Silva, W P.	Georgia	China and glassware.
Simmons, Henry	Germany	Furniture.
Simpson, Sol	Maryland	Pres. Lookout Iron Co.
Skinner, Samuel P.	Illinois	Proprietor Hotel Stanton.
Small, W S.	Ohio	Lawyer.
Smartt, J P.	Tennessee	Wholesale boots and shoes.
Smith, A P.	Ohio	Real estate.
Smith, C E.	Germany	Pres. Chatta. Marble and Stone Co.
Smith, C W.	Rhode Island.	Real estate broker.
Smith, R E.	New York	Architect.
Snow, T A.	Tennessee	Stoves, ranges, etc.
Stanton, L S.	Mississippi	Real estate.
Steward, D M.	Ohio	Pres D. M. Steward Manuf'g Co.
Stewart, T F.	"	City Auditor.
Stivers, C E.	"	Cashier City Savings Bank.
Stone, John W.	Tennessee	Postmaster.
Stone, Jos M.	Georgia	Oils.
Stoops, Geo W.	Pennsylvania	Real estate.
Stout, T E.	Tennessee	Teller Fourth National Bank.
Strang, S B.	New York	Capitalist.
Stratton, C L.	Ohio	Sec. and treas. Seymour-Stratton L. Co.
Sublett, D L.	Virginia	Civil and mining engineer
Sullivan, James.	N. Hampshire.	Vice pres. Chat. Inv. and Banking Co.
Swaney, W B.	Tennessee	Lawyer.

NAME.	NATIVITY.	BUSINESS.
Tankesley, R M.....	Tennessee.....	Real estate.
Temple, H F.....	Illinois.....	Gen. man, Lookout Incline Railway.
Thatcher, L P.....	Tennessee.....	Wholesale grocer.
Thomas, A R.....	Georgia.....	Grocer.
Thomas, W G M.....	Tennessee.....	Lawyer.
Thomasson, J T.....	".....	Wholesale grain.
Thompson, Benj.....	Ohio.....	Civil engineer.
Thornton, J W.....	Virginia.....	Sec. and treas. Lookout Iron Co.
Tomlinson, J G.....	England.....	Mechanical engineer.
Troutt, John.....	Pennsylvania.....	Stone and marble works.
Tschopik, A.....	Russia.....	Confectionery.
Tyler, F E.....	Pennsylvania.....	Insurance.
Ulbricht, R E.....	Germany.....	Insurance.
Vance, John C.....	Ohio.....	With Vance & Kirby, hardware.
Vance, Jos C.....	".....	Wholesale hardware.
VanDerveer, A P.....	Alabama.....	Physician.
VanValkenburg, J E.....	Georgia.....	Lawyer.
Veale, T C.....	S. Carolina.....	Architect.
Voigt, J F.....	Indiana.....	Druggist.
Wagner, Ambrose.....	Maryland.....	Foundry and machine works.
Walker, F M.....	Tennessee.....	Secretary Cahill Iron works.
Wallace, John R.....	".....	Cashier Trust and Banking company.
Warder, J A.....	Kentucky.....	Lawyer.
Warner, J H.....	Tennessee.....	President Fourth National Bank.
Wassman, Jos.....	New York.....	Clothing and dry goods.
Waterhouse, D.....	Georgia.....	Real estate.
Watkins, E.....	Mississippi.....	Lawyer.
Watkins, R L.....	Tennessee.....	Capitalist.
Wester, S D.....	".....	Wholesale grain.
Wester, W C.....	".....	Real estate and insurance.
Wheeler, Xen.....	Ohio.....	Lawyer.
Wheland, G W.....	".....	Pres. Foundry and Machine company.
Whigham, R.....	Ireland.....	Plumber.
White, Linn.....	Tennessee.....	Civil engineer.
Whiteside, Chas.....	".....	Chief of Fire Department.
Whiteside, Glen M.....	".....	Alderman Third ward.
Whiteside, Hugh.....	".....	County Judge.
Whiteside, V S.....	".....	Gen. man. Lookout Sand company.
Wildman, L D.....	Hungary.....	Dry goods.
Willhoit, W M.....	Tennessee.....	Merchant.
Williams, J A.....	Illinois.....	Land dealer.
Williams, J T.....	Wales.....	Wholesale coal.
Williams, Taylor.....	Tennessee.....	Con. frt. agent E. T., Va. and Ga. railroad.
Willingham, W J.....	Georgia.....	Lumber.
Wilson, L H.....	Alabama.....	Druggist.
Wilson, T T.....	Georgia.....	Coal and lime.
Wiltse, H M.....	Michigan.....	Lawyer.
Winchester, F L.....	Tennessee.....	Man. Loomis & Hart Manufg company.
Wingfield, Nesbit.....	Georgia.....	Superintendent City Water company.
Winters, Wm.....	Illinois.....	Pianos and organs.
Wise, Harry.....	Ohio.....	Druggist.
Woodburn, M A.....	Pennsylvania.....	Sec. and Treas. Lookout Sewer-Pipe Co.
Woodward, R H.....	Virginia.....	Pres. Woodward Lumber company.
Woodworth, C N.....	Tennessee.....	With Coffin and Casket company.
Wright, J F.....	Virginia.....	Brick manufacturer.
Yager, F S.....	Kentucky.....	Lawyer.
Young, T D.....	Mississippi.....	Lawyer.

*Chattanooga, Tenn., March 13, 1890.*

*TO THE CHAMBER OF COMMERCE,*

*Chattanooga, Tenn.:*

*Gentlemen: We, the sub-Committee on Publications, beg to present herewith a complete copy of the First Annual Report of the Chamber of Commerce for the year 1889, according to instructions given by your body at its regular meeting on October 10, 1889.*

*Respectfully submitted.*

*JOHN C. GRIFFISS,*

*W. R. HALL,*

*C. C. MURRAY.*

*Accepted and approved. March 13, 1890.*

*I. B. MERRIAM, President.*

*B. L. GOULDING, Secretary.*

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## BETTER STREETS.

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As the last sheets of this report go to press the Chamber learns with unfeigned delight that the people have voted

**\$500,000**

in five per cent. thirty-year bonds to improve the city's streets.

The money will be expended by a safe Board of Public Works in the next two years, and will produce twenty miles of first-class paved roadway, improving drainage, health conditions and facilities of business immensely, and correspondingly adding to the city's attractiveness as a place for investment and for residence.

