STATE OF WISCONSIN—BELOIT.

Brown & Cooper, Veterinary Surgeons, Bluff Street, opposite Park House.—These gentlemen stand at the head of the profession they so ably represent in this city, and possess a thorough and practical knowledge of the requirements of the horse. They have made him the subject of special study, and, in addition to theoretical training, they have enjoyed many opportunities for investigating in a practical manner his characteristics, ailments and diseases. In the treatment of these they have been remarkably successful, and have won an extended and well-deserved reputation for superior efficiency and skill. Dr. Brown is a native of this city, has been practising his profession more than ten years, and is a prominent member of the Wisconsin Veterinary Medical Association. Dr. Cooper is a native of England, came here about five years ago and directly became associated with Dr. Brown as a copartner. Dr. Cooper is also a member of the Wisconsin Veterinary Medical Association. Their handsomely-appointed office is eligibly located on Bluff Street, opposite the Park House, and they are always ready at any time of the day or night to respond promptly to the calls that may be made upon them. They are courteous, highly-honorable gentlemen in their profession and personal relations, and cordially respected and esteemed by the entire community.

E. J. Kent, Painter and Grainer, Dealer in Paints, Oils and Wall-Paper, corner Dodge and River Streets, opposite Rink.—Very few are more widely or more favorably known in the city of Janesville and its vicinity than Mr. E. J. Kent, who, for the past seventeen years, has been the proprietor of the leading house in paints and painters' supplies, and, owing to the superior qualities of his goods and their reasonable price, has permanently retained the patronage of a large and desirable trade. His spacious store, 22x100 feet, is most conveniently located, corner Dodge and River Streets, opposite Rink—a stand which he has continuously occupied for the past seventeen years. There is not a popular tint or shade that may not be found in stock, as well as all kinds of painters' supplies, including oils, brushes, glass, varnish and many kindred articles pertaining to a first-class paint store. Mr. Kent also carries a large stock of foreign and domestic wallpaper. He is a native of England and has resided in this city for the past eighteen years. He is an energetic business man, honorable and fair in all transactions, and worthy of the success he has achieved. He is also one of the most extensive and reliable painters and grainers in the city, as well as being an artistic and decorative sign painter, making a specialty in wall-paper decorations, and his services are in constant requisition among those who appreciate true art and thorough workmanship.

C. F. Turner, Photographer, No. 33 West Milwaukee Street.—Among the leading photographers in this city is Mr. C. F. Turner, who established his studio some three years ago, and has since permanently retained the patronage of the leading families of Janesville and vicinity. The spacious studio, 25x100 feet in dimensions, is fitted up in elegant style and contains many specimens of his fine workmanship, while the operating rooms are supplied with every accessory by the way of scenery and backgrounds, so that the artist is able to produce a picture in almost any style desired, and at reasonable prices—satisfaction being guaranteed in every instance. In addition to the ordinary branches of the business, portraits are executed in oil, water-colors, pastel, crayon and India ink, in the highest style of art; from lockets to life size, and taken either from original pictures or from life, an able corps of assistants being kept constantly employed. Mr. Turner is a native of Ohio and has resided in this city since 1871, where he is spoken of in the highest terms, and whose studio is one of the most popular and progressive in Janesville.

BELOIT.

The City of Beloit is one of the most flourishing centres of population in the State, and there are few, if any, which present such an array of attractions to those seeking a desirable place of residence, while its commerce and industries compare favorably with those of larger centres. Beloit is advantageously located on Rock River, at the mouth of Turtle Creek, sixty-five miles southwest of Milwaukee, ninety-one northwest of Chicago, and forty-seven south-southwest of Madison. The principal sections of the city are erected on a beautiful plain well adapted for such a purpose, and from which the ground rises abruptly to an altitude of from fifty to sixty feet. Any comparison between the architectural display of Beloit and neighboring towns reflects credit on the former. The main streets are lined with splendid blocks of stores and warehouses, lofty and substantial, containing all modern improvements, and where are to be found as extensive and comprehensive stocks of merchandise as in Milwaukee or Chicago. The residential sections of Beloit are very attractive; many of the mansions are spacious, striking in design, and surrounded by well-laid-out grounds; there are large churches, halls, schools, and colleges, and the city is emphatically one of a progressive and flourishing character. In the manufacturing sections are seen large factories, foundries and mills and hundreds of hands find steady employment. Beloit was first settled in 1837, the year Wisconsin was formed into a territory, and early became a centre of some import-
ance. Its growth was rapid and permanent and it was duly incorporated in 1856. The importance of railroad connections was early recognized by its inhabitants, and the territorial legislature of 1848 chartered the Madison & Beloit Railroad Co. In 1850, by an act of the Legislature, the company was authorized to extend the road to the Wisconsin River and La Crosse; also to a point on the Mississippi River near St. Paul. The name of the road was also changed to the Rock River Valley Union Railroad Co. The people of Chicago had been pushing their line vigorously to the northwest, and it was eventually consolidated with the above under the title of the Chicago, St. Paul & Fond du Lac Railroad Co. In the mean time a new charter had been obtained for the Beloit & Madison Railroad Co. to build a road from Beloit via Janesville to Madison. A subsequent amendment to this charter left Janesville out in the cold, and the Beloit branch was pushed through to Madison, reaching that city in 1854.

The Galena & Chicago Union Railroad Co. had built a branch of the Galena line from Belvidere to Beloit previous to 1854. In that year it leased the Beloit & Madison line, and from 1856 operated it in connection with the Milwaukee & Mississippi Railroad. Finally, the consolidation of the Galena & Chicago Union, and Chicago, St. Paul & Fond du Lac companies was effected under the familiar title of the Chicago & Northwestern Railway Co. It may also be mentioned that in 1858 the Kenosha & Beloit Railroad Co. was incorporated, but after organizing, the route was changed to Rockford. Eventually the company failed, and its road was purchased by the Chicago & Northwestern. Racine, also, was early in the field, and in 1852 a company was chartered to build a road to Beloit. The City of Racine issued its bonds for $500,000. The towns of Racine, Elkhorn, Delevan, and Beloit gave $190,000. The road was pushed along in a rapid manner for those days, reaching Beloit, sixty-eight miles from Racine, in 1856; it was completed to Freeport in 1859; thence to the Mississippi River at Savannah, and afterwards to Rock Island. This was a most important channel of communication, and greatly benefits this city, Beloit is famous for its splendid water-power, which has been largely improved and has enabled manufacturers to successfully compete with industrial concerns in the same line elsewhere. Among the articles produced are woolens, paper, cigars, etc., reapers and mowers, and agricultural implements, carriages, foundry work of all kinds, flour, etc. The official census returns of 1885 afford a flattering exhibit of the city's prosperity. There were 244 carriages and wagons manufactured that year, worth $15,000; iron products and manufactured articles of iron to the extent of $259,750; leather and manufactured articles of leather to the extent of $157,500; 5,817 tons of paper worth $135,000; and articles of wood worth $63,100. The value of the real estate and machinery utilized in the above pursuits is placed at $386,500; stock and fixtures at $145,500; while 550 men are employed, earning $228,600 during the year. No less than 2,376, 707 cigar and cigarette were produced here in 1855, worth nearly $60,000. The mills turned out 52,000 barrels of flour, worth $293,600, while sundry products were worth $27,400. Real estate and machinery devoted to cigar-making, milling, etc., are worth over $80,000; stock and fixtures are worth $27,915; 156 men are employed earning $188,935. Each year sees fresh progress made and new industries started. The growth of population is equally satisfactory. The last census gives it by wards as follows: No. 1, 1,238; No. 2, 1,117; No. 3, 1,506; and No. 4, 1,498, representing a grand total of 5,359. The population is now (in 1887) estimated to be varying upon 6,000 of as industrious and well-to-do citizens as can be found in the State.

Beloit has long been justly famous as a great educational centre. She has good common schools and four high schools, while here is located Beloit College. It was founded in 1847 under the auspices of the Presbyterian and Congregational Churches of Wisconsin and northern Illinois. In 1848 Rev. Joseph Emerson and Rev. J. J. Bushnell were appointed professors, and in 1849 Rev. A. L. Chapin was appointed president, and thoroughly organized this valued seat of learning, which has ever maintained a high standard of scholarship, and done excellent work both in its preparatory and collegiate departments. The college buildings are imposing, and adapted to the requirements of the institution, while it owns valuable lands, and is in a flourishing condition. Commercially, Beloit is a prosperous city. East of her lies one of the most fertile prairies in the State; she affords an excellent market for farm products, and especially for the tobacco for which Rock County is so famous. In turn the mercantile community has a large and active country trade. In this connection we present sketches of the principal business houses and industrial establishments, which will be found fully in keeping with the reputation for progress and enterprise maintained by Beloit.
Eclipse Wind Engine Co., Beloit, Wis.—It is within the memory of men now living since wind-power began to be applied as a motor in modern civilization. Previous to that period machines for utilizing the wind had been devised, but their principle of management and form of construction were so little in advance of the primitive efforts of the medieval age as to be beneath the notice of modern enterprise. So accessible and universal a power as the wind could not, however, long escape the manipulation of Yankee invention, and early in the present century most promising experiments were made in New England in the construction of self-regulating wind-mills, failing only in being too complicated and expensive. The invention of the Eclipse, in 1867, solved the problem, and marked the beginning of a new era of cheap and reliable use of wind-power, while its rapid career subsequently illustrates the universal and urgent demand for the inexpensive power it furnishes. To the farmer its value is inestimable in furnishing water for stock, dairy and household purposes, a more recent feature being its use in supplying water for suburban residences, hotels, watering-places, cemeteries, charitable institutions and village water-works. Railroad companies have long used them to supply their engines with water and to protect their property from fire; while the most promising use of wind-mills is for power purposes, where its utility is too apparent and diverse to admit of enumeration. Eclipse power-mills are doing effective work in all parts of the world, while it is both a source of pride and a matter of congratulation to the citizens of Beloit that such an extensive and beneficial corporation as the Eclipse Wind Engine Co. is located in their city. The company was established in 1873 and reorganized in 1880, the officers being W. H. Wheeler, president and manager; G. W. Sparks, secretary, and C. E. Wheeler, treasurer. Their extensive plant covers over four acres of ground on Race Street, above the water-works, upon which are erected eight large brick and stone buildings, with a perfect equipment of steam-power machinery, and the most powerful and steady employment is provided for over one hundred and fifty skilled workmen. The Eclipse is the original self-regulating, solid-wheel mill, with a record unparalleled in wind-mill history. Starting with the humblest beginning nineteen years ago, it has rapidly outstripped all competitors, and now has the most extensive sale of any mill upon the market. Messrs. Fairbanks, Morse & Co., the great scale-house of the world, take most of the product for the West. The Eastern and Atlantic trade is divided between the well-known experts in wind-mills and pumps, Messrs. L. H. Wheeler, Boston; Brodie & Comfort, Philadelphia; and W. C. Codd, Baltimore, the Southern and foreign trade being under the direct supervision of the central office at Beloit. The house also manufactures all the special machinery necessary to operate the Eclipse for whatever purpose to which it may be applied, either as a power or pumping inclusive of saws, cyclones and towers, both for stock and railroad purposes, grinders, corn-shellers, feed-cutters, saw-tables, and a host of other articles of kindred use, beside the justly-celebrated eclipse fire extinguisher, the Hill friction-clutch pulleys. The Eclipse is sold strictly upon its merits, while the basis upon which business is sought is that of broad liberality. Its triumphs at the six world's fairs of modern times and at the great railway exposition in Chicago (1883) have given it all the pre-eminence that awards can bestow, while the vast numbers in actual use throughout the entire world furnishes the best indorsement of the Eclipse Wind Engine Co. The company also makes a business of putting in water-works, and in the high-tank system they have reached perfection, a notable sample of this class of work being the Beloit water-works.

S. H. Williams, Wall-Paper, Practical Painter and Interior Decorator, School Street.—The most casual observer must have noticed the rapid development that is going on in every department of art in this country, and especially in interior decoration, in which manufacturers, designers and artists are engaged in the keenest competition. Among those who have made a success in Beloit in art decorating, frescoing and painting, is Mr. S. H. Williams, who, November 1, 1886, became the successor of the house of Williams & Young, established five years ago, and has now firmly built up his reputation as one of the most skilled and talented decorative artists in the city. His spacious salerooms, 20x60 feet in dimensions, are eligibly located on Bridge, opposite Fourth Street, where a neat and well-selected stock of wall-paper, ceiling decorations and room moldings is constantly kept on hand, Mr. Williams making it a point to secure the latest novelties for his customers in these beautiful and popular goods. He is a native of New York State, a gentleman of exquisite taste, and his knowledge of the laws of light and shade, and the harmony of tints, renders him peculiarly fit for the position he holds in the community.

Cram & Lownsbury, Boots and Shoes, Brown's Block.—It is always a pleasure to note the onward course of the successful man, the obstacles so vigorously overcome and the ultimate victory—the reward of perseverance—within his grasp. Such has happily been the history of Messrs. Geo. Cram and Geo. Lownsbury since organizing their house—Cram & Lownsbury—in 1884. Their career has been one of uninterrupted prosperity and success, and to-day they are admitted the representative boot and shoe house of Beloit, occupying a spacious store, 25x100 feet in dimensions, finely furnished, and carrying a stock of exclusively fine goods for men's, women's and children's wear, such as would be a credit to any city in the country. The firm receive their supplies from producers direct, and, being close cash buyers, are enabled to offer every advantage to patrons. The firm by reason of its unblemished reputation stands in the front rank in commercial circles, and is one whose individual members, both natives of this State, are gentlemen of acknowledged ability and unting energy and are fully deserving of the great success which has crowned their efforts in this important vocation, and which renders their house a source of pride to their fellow-citizens.
John Foster & Co., Shoe Manufacturers, corner Race and Mill Streets.—It is the inevitable conclusion of all human effort, whether in the domain of learning, manufacture or commerce, that some individual or firm will hold the highest place, and possibly no class of men will more generously accord to an actual leader in trade his real position than gentlemen engaged in mercantile pursuits. As manufacturers of fine shoes for men's, women's, misses', boys', youths' and children's wear, this proud position has for many years been universally accorded to the old and reliable house of John Foster & Co., composed of Messrs. John Foster and Wm. D. Hall, the former a native of Illinois, the latter of New York. The house was originally established, in 1855, at St. Charles, Ill., the plant, five years later, being removed to this city. They manufacture all the finer grades of goods in all the varieties of the prevailing styles, viz.: The Oxford, having its origin in England and taking its name from the famous college of that name, made in eight different cuts; the Newport, named after the Rhode Island watering-place—both button and tie; two styles of "sailor ties." This is of New England origin, and the name is amply suggestive. The D'Orsay or breakfast slipper, of French origin, and named after the count of that name; the opera or evening slipper, in various cuts and designs, both beaded and plain; the costume slipper, made of silk and satin and in various styles and countless colors; the Spanish arch slipper and boot; the Mikado, with its dainty celestial appearance; the Lenox, so-called from the Massachusetts summer resort; the Beatrice tie and the Judic tie—both new and elegant, and especially designed by John Foster & Co.; the lawn-tennis shoe in hundreds of different cuts, designs and colors; men's sporting shoes; ladies' turned boots and shoes of every material known; hand-welts of most beautiful design and workmanship; alligator shoes in all designs and colors, and, in fact, everything one could imagine in shoes. In men's shoes the assortment is as varied. Everything in both high and low cut is shown, and the patent extension Congress, which has been patented by this firm, is especially adapted to winter wear. We might go on indefinitely with this description, but enough has been said to show the extent of the styles. All these goods are made of the best imported and domestic materials—the bottom stock being exclusively of the finest oak-tanned sole leather, and no second-class stock allowed in any work. They carry on hand a large and comprehensive stock to enable them to meet their orders promptly from all parts of the Union. Their factory is a perfect model in its way, and reflects the highest credit both for the consideration shown for the health and safety of their one hundred and fifty employees, and also for its perfect equipment with all the latest improved machinery. The present building, which has only been occupied since January 1, 1886, is admirably constructed, of brick, 70x150 feet in dimensions and two stories high. The various departments of the factory are divided into rooms as follows: Cutting-room, 30x70 feet; stitching-room, 40x75 feet; hand-sewed department, 40x75 feet; a "last" room, 20x40 feet, containing thousands of pairs of lasts and valued at thousands of dollars; a sole-leather room, where this stock is kept and cut, 20x60 feet; bottoming department, with its intricate labor-saving machines, 40x150 feet; shipping-room, 40x50 feet; fire-proof vault for fine French stock, etc., 8x35 feet. It is the most complete, best-lighted and finest-appointed shoe factory in the whole Northwest. The policy which has led to the success of the house has been one of broad liberality, giving to their customers full value for their money.

J. M. Carpenter, Dry Goods, East Bridge Street.—To detail in full the history of this house would be to write a history of the city itself, with whose commerce Mr. Carpenter has been prominent for nearly a quarter of a century. Born in Evansville, Ind., Mr. Carpenter upon becoming a resident of Beloit, 25 years ago, immediately established himself in the dry-goods business, and soon, by a systematic course of honorable and straightforward dealing, won the confidence of the community and, consequently, placed his affairs upon a satisfactory basis financially. His aim has always been to carry at reasonable prices as fair a class of goods as the markets afford, and that he has been uniformly successful in his laudable endeavor is amply demonstrated in the character and extent of his patronage, derived not only from this city, but also from many of the surrounding towns. In 1872 he built the Carpenter block, an imposing two-story structure of brick, having some trifling mites, in which his present spacious store, 50x100 feet in dimensions, is located, the first floor being devoted to dry-goods and the basement to carpets, and where the attractive display, complete stock and polite attention accorded patrons by his efficient corps of clerks renders this house each year more and more popular.

Nichols & Hall, Boots and Shoes, Bridge Street.—The boot and shoe trade of Beloit is of extended proportions and, like all others, includes within its ranks dealers and custom manufacturers of every grade of excellence. In the line of the finest trade, however, Messrs. Nichols & Hall, the proprietors of the oldest established house in this city and who occupy a spacious store, 20x90 feet in dimensions, handsomely appointed and completely stocked with as fine an assortment of ladies', gentlemen's and children's boots, shoes and rubber goods as one could wish to see, while their prices are extremely reasonable. All orders for strictly first-class custom work are also promptly attended to, their patrons having long since learned to rely upon their great practical experience, unerring judgment and excellent business methods, turning out, as they do, goods at once elegant, durable and easy-fitting. The house was originally established in 1858 by Mr. Robert Hall, father of Mr. R. E. Hall. The present firm became the successors January 26, 1886, and is composed of Messrs. John Nichols and Robert E. Hall. Honorable and reliable in their dealings, they are conducting business with energy and vigor, and are representative members of the trade.
P. H. Crahen, Manufacturer of Cigars and Dealer in Leaf Tobacco, Nos. 14 and 16 East Bridge Street.—The consumption of tobacco is annually on the increase, while the quality, without doubt, is being constantly improved, owing to the improved methods of curing and handling now in vogue. Among the prominent dealers in tobacco the house of Mr. P. H. Crahen is one of the oldest and most favorably known to the trade, both as a packer of the fine and medium grades of seed-leaf tobacco and a manufacturer of fine cigars. Established twelve years ago, this house has long since won the confidence and esteem of the trade, while under a liberal and progressive policy the scope of its operations have yearly been steadily enlarged. The house is a direct importer of Havana tobaccos, in which it is done a very extensive trade with manufacturers all over the Northwest. Mr. Crahen, with his spacious iron-front two-story warehouse, 40x104 feet in dimensions, which he fitted up some years ago especially for the purposes of his business, has unusually complete facilities, and none have acquired a larger reputation for their continued popularity. As a manufacturer of cigars, Mr. Crahen has endeavored to maintain the quality of his brands, and to make an honest cigar worthy of the good opinion of smokers, and that he has been eminently successful in his laudable endeavor is evidenced in the constantly-increasing demand and their continued popularity. Mr. Crahen, though a native of Vermont, has passed nearly the whole of his life in Wisconsin, his parents having become residents of the State thirty-four years ago, when he was still an infant scarce three years of age. For the past fifteen years he has been a resident of Beloit, where he is highly esteemed both in trade and social circles. During his successful business career he has manifested the highest order of executive abilities, indefatigable enterprise and industry, which have not failed in bearing their legitimate results in this great field of commerce.

George A. Houston, Miller.—Few, indeed, can take a retrospective view of a long and active business life with a greater degree of satisfaction and justifiable pride than Mr. Geo. A. Houston, the leading merchant miller of Beloit. He is one of the pioneers both of the city of which he has been a resident for forty-eight years and of her milling interests. For many years he was a member of the well-known house of Merrill & Houston, manufacturers of mill machinery, but, disposing of this interest six years ago, he built his present spacious four-story stone mill, 40x86 feet in dimensions, and equipped it with all the latest improved machinery, inclusive of the roller system—perhaps the first complete roller mill in the Northwest. It has a capacity of one hundred barrels daily, and is to be increased to a two-hundred barrel mill. The shipments extend to all parts of the country, where these well-known brands, "N. W. Sueh," "Home Comfort," "Economy," and "Victory" are standard in the trade and prime favorites with consumers, while, his unsurpassed water-power and complete equipment having reduced his expenses to a minimum, he can offer advantages difficult to duplicate elsewhere. Mr. Houston is a gentleman well and favorably known in commercial circles as a shrewd, honorable and reliable business man, and, in sparing no pains to give complete satisfaction to customers, he has materially contributed to advance the interests of this town.

E. A. Loomis, Sr., Clothing, Bridge Street.—As a recognized centre of fashion, Beloit can boast of possessing some of the most extensive clothing establishments in the entire Northwest, among whom none have won a more enviable reputation than Mr. E. A. Loomis, who has brought to bear vast practical skill and experience in his business, and which, coupled with his keen appreciation of the wants of the first-class trade, has placed him on the highest plane as regards those who have so generously acceded him their patronage since the inauguration of his business, some three years ago. The elegantly-appointed and spacious store, 20x50 feet in area, occupies on Bridge Street one of the most eligible locations in the city, and contains a vast stock,embracing everything in the line of clothing, hats and caps and gents' furnishings, and which is, beyond doubt, one of the best selected and most elaborate assortments to be found in the city. The services of a large force of polite and attentive salesmen are required in the transaction of his extensive business, which includes the best class of custom. The goods are all purchased for cash direct from the manufacturers, and the large discounts thus obtained Mr. Loomis generously divides with his customers—an inducement only necessary to be known to be appreciated. Mr. Loomis is a native of New York, and is highly esteemed and respected both in trade and social circles, and fully merits the prominent and influential position that he holds in the community.

F. S. Fenton, Druggist, Bridge Street.—A house which has maintained a deservedly leading position in pharmaceutical circles is that of Mr. F. S. Fenton. Both as regards enterprise and energy, that toast to the progress of medical science and the care bestowed upon the exactitude and purity of all pharmaceutical preparations produced by him or passing through his hands, he has ever held a representative position and retained an ever-widening and superior class of patronage, while the stock carried is large and embraces everything in the line of drugs, chemicals, fancy and toilet articles and druggists' sundries. The spacious brick building, 25x100 feet in dimensions, in which the store is situated, and of which Mr. Fenton is also the owner, occupies an especially eligible location and has a handsomely appointed interior, being especially designed for the purposes of his business, while polite and competent assistants serve patrons promptly and intelligently. The prescription department is an especial feature of the house, and over which the greatest care is exercised, and in which "accuracy and purity" are Mr. Fenton's watchwords. Personally, Mr. Fenton is universally respected and popular throughout professional and business circles alike, and has manifested executive ability and pharmaceutical skill of the highest order.
Sherwood & Goss, Carriages and Agricultural Implements.—The house of Messrs. Sherwood & Goss maintains a front rank in this trade, steadily keeping pace with invention, improvement and discovery in everything pertaining to the business. It was established by Mr. J. A. Sherwood, a native of the Empire State, five years ago, when the need of a first-class carriage and agricultural wareroom had been a want long felt in this community, and, being conducted with rare ability, large business capacity, and in a spirit of liberality, this enterprising house has kept well abreast of the times, and has, from its inception to the present day, enjoyed an unbroken career of prosperity. The present firm was organized January 18, 1886, when Mr. A. F. Goss, a native of Wisconsin, became a member. They occupy appropriately arranged and spacious premises, 25x100 feet in dimensions, the machinery department containing all the latest improved agricultural implements now in use, while the carriage department is no less complete, containing, as it does, a large assortment of carriages, buggies, wagons and sleighs of all kinds from the leading manufacturers, and strictly warranted as represented. Their goods are sold strictly on their merits, at reasonable prices, and the many in daily use throughout this and the adjoining States amply testifies to their intrinsic worth. Personally they are gentlemen of unmistakable business talents, sound judgment and close discrimination, and are in all respects largely endeared with the elements insuring success.

Wm. D. Kellogg, Attorney-at-Law and Insurance.—The vast amount of property within the limits of Beloit and the populous neighboring cities has made this portion of Wisconsin a wide field of operations for insurance, and here good companies are always able to transact a large and profitable business. Many of the agencies of this city are extensive institutions and exert a marked influence on the prosperity and advancement of this great center. Standing with the foremost, and far ahead of the larger number of agencies, is the reliable house of Mr. Wm. D. Kellogg, whose handsome and extensive offices, eligibility located, present a scene of busy activity. Mr. Kellogg has had great experience and possesses an intimate knowledge of every phase and feature of fire and marine insurance, and represents the Norwich Union, Citizens of Pittsburgh, Clinton and Westchester of New York, Washington Fire and Marine of Boston, the Detroit Fire and Marine of Detroit, and the Scottish Union and National, and transacts all kinds of fire, marine and inland insurance. In consequence of his extensive connections, he is enabled to offer every superior inducements to property-owners, merchants and shippers. Mr. Kellogg is also a prominent lawyer, popular with all classes, as is evidenced by the fact that, after a residence in this city of only a little over one year’s duration, he was elected police justice—an office which he still holds—by the largest majority ever given a candidate for the office. Prior to becoming a citizen of Beloit, three and half years ago, resided in Chicago for nearly two years. In all operations he will be found to be prompt, liberal and just, always anxious for the benefit of patrons, and prepared to offer advantages in keeping with such an excellent reputation.

C. A. Emerson & Co., Druggists, corner East Bridge and State Streets.—The pharmacy of which Messrs. C. A. Emerson & Co. are the enterprising proprietors is without doubt one of the finest drug stores in the city. The business was founded a great many years ago, Mr. Emerson becoming proprietor in 1876, the present firm being organized about three years ago, when Dr. S. Bell became his partner. As to location and class of trade this store has always held a representative position and been a favorite with the best people, who are its large and permanent patrons. The spacious store, 25x75 feet in area, located upon one of the most prominent corners, presents a handsome appearance; with elegant fixtures in good taste and harmonizing with the general fine effect. Every possible appliance and convenience is at hand, inclusive of a large artistically-designed fountain for mineral and soda waters. The stock is large and complete, embracing a full line of drugs and medicines of every description, together with a complete assortment of all the standard proprietary remedies. Special attention is given to the accurate compounding of physicians’ prescriptions and a fine trade in this important branch is a feature of the house, while in toilet articles and perfumery, both of foreign and domestic preparation, the stock cannot be surpassed. Mr. Emerson was born in this city and is highly spoken of as an accomplished and educated druggist, while Dr. Bell brings to bear a class of knowledge peculiarly valuable in a pharmacy. Both gentlemen are highly esteemed in business and social circles.

C. A. Smith, Druggist, State Street.—Prominent among the most active and enterprising members of the pharmaceutical profession in Beloit is the well-known house of Mr. C. A. Smith, who occupies one of the finest-appointed and complete establish by his house. Mr. Smith, who, which, as regards fittings and stock, would be a credit to any city, however large. Mr. Smith also brings to bear in the conduct of his business a long practical experience, while his stock is complete in all respects, comprising everything in the line of drugs and medicines, a full line of reliable proprietary remedies, also toilet articles and perfumery in great abundance. His trade is a large and permanent one, and in the matter of physicians’ prescriptions, the greatest care is given to their accurate compounding, all orders being filled to the letter and at reasonable rates, few indeed, more fully realizing the responsibility resting upon them. His spacious store, 25x75 feet in dimensions, occupies a very eligible location on State Street, and is handsomely fitted up and provided with all the modern safeguards known to the profession, as well as for the convenience of his patrons. Mr. Smith is a native of Richland County, Wisconsin, and has resided in this city for many years, having established himself in 1881, he has developed a business interest alike successful and credible.
The O. E. Merrill Co., Iron Founders.—Among those great manufacturing establishments that have maintained Beloit’s supremacy in so many branches of trade is that of the O. E. Merrill Co., iron founders, who, as manufacturers of paper machinery, enjoy a wide celebrity, and whose productions may be found in the paper mills all over the United States. The house was originally started in 1858 by O. E. Merrill, while the present concern was started in 1879, and the company organized in 1885, with Mr. O. E. Merrill as president, the other officers being Messrs. H. W. Merrill (his son), secretary and superintendent, and C. B. Salmon, treasurer. The company possesses one of the most complete plants in the country, covering more than four acres of ground, upon which are erected their spacious machine shops, foundries and other buildings, and which are perfectly equipped with all the latest improved machinery, and in which nearly a hundred skilled artisans find steady and remunerative employment. Among the other productions of the house may be mentioned their Harper improved Fourdrinier machines, cylinder machines for paper and straw-board, cone and stop cutters, beater engines, washers, shafting, hangers and pulleys, which, with their unsurpassed facilities and resources, they are able to supply promptly and at lowest rates, and the well-earned reputation of the house guarantees that the same excellent materials will be used in their manufacture which have distinguished and placed the O. E. Merrill Co. in their present high position.

M. Reitler & Co., Clothing and Gents’ Furnishing Goods, State Street.—There is no more active, enterprising and reliable clothing firm in this city than M. Reitler & Co., whose honorable dealings and liberal methods have secured for their house its present representative position in the trade. As dealers in clothing and gents’ furnishing goods they have no superiors, while the quality of the stock, coupled with the reasonable prices and courtesy characteristic of their establishment, renders it a most desirable purchasing center—facts which the discriminating public have not been slow to appreciate. The firm occupy a handsomely fitted up and spacious store in the McKay Building, one of the most eligible locations in Beloit, while the stock embraces all the latest styles of the Eastern markets. The house enjoys a deservedly large trade, and may be heartily commended to those desiring really first-class goods. Messrs. M. Reitler and A. Loewi compose the firm, the former coming from Independence, Iowa, the latter a native of New York State, gentlemen well and favorably known to a large circle of friends and acquaintances in both the business and social world, and as representative merchants and estimable citizens they are well deserving of the success which has been secured in the five short years which have elapsed since the inauguration of their enterprise.

Foster Bros., Central Book Store.—The name of Foster has long been honorably identified with the book-selling interests of Beloit, and the business now conducted by Messrs. Foster Bros. upon such an extensive scale is an outcome of a steady adherence to the legitimate principles of trade, together with industry, enterprise and energy. The business was originally founded some six years ago by Mr. David S. Foster, a native of Andover, Mass., and conducted by him with great success, retiring February 1, 1886, in favor of his two sons, Messrs. F. S. and J. B. Foster, the present firm, who added a spacious and handsomely-fitted drug store, which is under the charge of Mr. F. S. Foster, a graduate of the Chicago College of Pharmacy, who are likewise obtaining a liberal and substantial patronage from all classes of society. The premises occupied are very spacious and commodious, 25x100 feet in dimensions, and are handsomely fitted up with every convenience and facility for the accommodation and display of the large and valuable stock. The firm carry a business in all its branches as booksellers and stationers and dealers in art goods and wall-paper, both imported and domestic, borders, dades and fine-art hangings of the most recherche description. Messrs. Foster Brothers are natives of Beloit, with whose best interests they have long been thoroughly identified, and whose commerce they are promoting with zeal, perseverance and success.
J. B. Dow, Real Estate and Insurance, Post-Office block.—Standing in the front rank in mercantile affairs is the well-known and responsible house of Mr. J. B. Dow, representing many millions of indemnity in the following solid and reliable companies: Continental, Liverpool and London and Globe, Royal, Queen, North America, Pennsylvania, Girard, German American, Sun Fire, St. Paul, Hamburg-Bremen, British America, London and Lancashire, and Union, as well as the Mutual Life of New York and the Traveler’s Accident of Hartford, whose business in this city he absolutely controls, and is thus enabled to conduct all operations upon the most favorable terms, and to guarantee prompt adjustment and payment of all losses that may occur. An experienced underwriter, his knowledge and judgment in these matters make him a very acceptable agent, both for companies seeking representation, as well as for those desiring insurance in reliable companies. Mr. Dow is a native of Vermont, becoming a resident of Beloit in 1865 and having inaugurated his business some 15 years ago. He occupies a spacious, handsomely-appointed and centrally-located office in the Post-Office block, where he also conducts a general real-estate business in city residences, farms, vacant lots and business property, for which he possesses superior facilities, owing to his intimate knowledge of location and values, both actual and prospective, and many who have been guided by his sound judgment and conservative advice in making purchases have secured valuable acquisitions of constantly-increasing value. In addition to the above, Mr. Dow is an attorney, and, though he does not engage in active court practice, he has a valuable office business and is rated as a safe counselour.

R. J. Dowd, Manufacturer of Machine Knives. — The manufacture of paper machinery occupies a leading place, and prominent among the most enterprising representatives of this industry in the Northwest is Mr. R. J. Dowd, whose fine plant occupies a spacious brick building, 40x110 feet in dimensions, eligibly located on Rock River, utilizing one of the finest water powers in the world. Mr. Dowd is a self-made man, whose successful career illustrates what can be accomplished by energy, industry and honorable, well-balanced business methods. He is a native of Massachusetts and established his business nine years ago, and from a modest beginning he soon won his way into the front rank of the trade, accomplishing this by producing a superior class of goods and selling them at reasonable prices. In addition, his enterprise soon found many new fields for the expansion of his trade, and in the course of time his products have attained a national reputation. His factory is admirably arranged and equipped throughout with the most improved modern machinery and appliances, employment being furnished to a force of skilled mechanics. Among the articles manufactured are paper-engine roll-bars and plates, paper, straw and rag-cutter knives, planing, veneer, stove and joining knives, leather knives and machine knives of all kinds. These are the best products of American inventive genius and mechanical skill and are unexcelled for finish, workmanship and durability. Mr. Dowd is a thoroughly practical business man and exercises close personal supervision over every detail of his establishment. In commercial life he is held in the highest esteem for his sterling integrity and straightforward principles.

SHEBOYGAN.

The city of Sheboygan has made substantial progress since its incorporation, and at a ratio that will compare favorably with any other city in the State. Numerous reasons contribute to this gratifying condition of things, among which may be mentioned the splendid location, salubrity of climate, inducements for the carrying on of all descriptions of industries, a rich back country tributary to her merchants, and the pluck and enterprise of her principal business men. Situated on the shore of Lake Michigan at the mouth of the Sheboygan River, the city presents a very handsome appearance, being well laid out and covering a large area of territory. A closer inspection will reveal broad thoroughfares lined with substantial brick blocks of stores and warehouses, while many of the mills and factories are prominent and spacious structures. The residential section is equally attractive, containing many elegant villas and private mansions, with fine grounds, while churches of rare architectural proportions, schools and academies, all combine to fill out in detail the pleasing panorama in this bustling city of over 12,000 inhabitants.

At the time of the complete organization of the Territory of Wisconsin, in 1836, the sparsely-settled mineral region, the military establishments—Forts Crawford, Winnebago, and Howard—and the settlements at or near them, with the village of Milwaukee, constituted about all there was of the Territory east of the Mississippi, aggregating some 12,000 inhabitants. At that period the only land in market was a narrow strip along the shore of Lake Michigan and in the vicinity of Green Bay. During the first session of the Territorial Legislature, held in 1836, there were fifteen new