

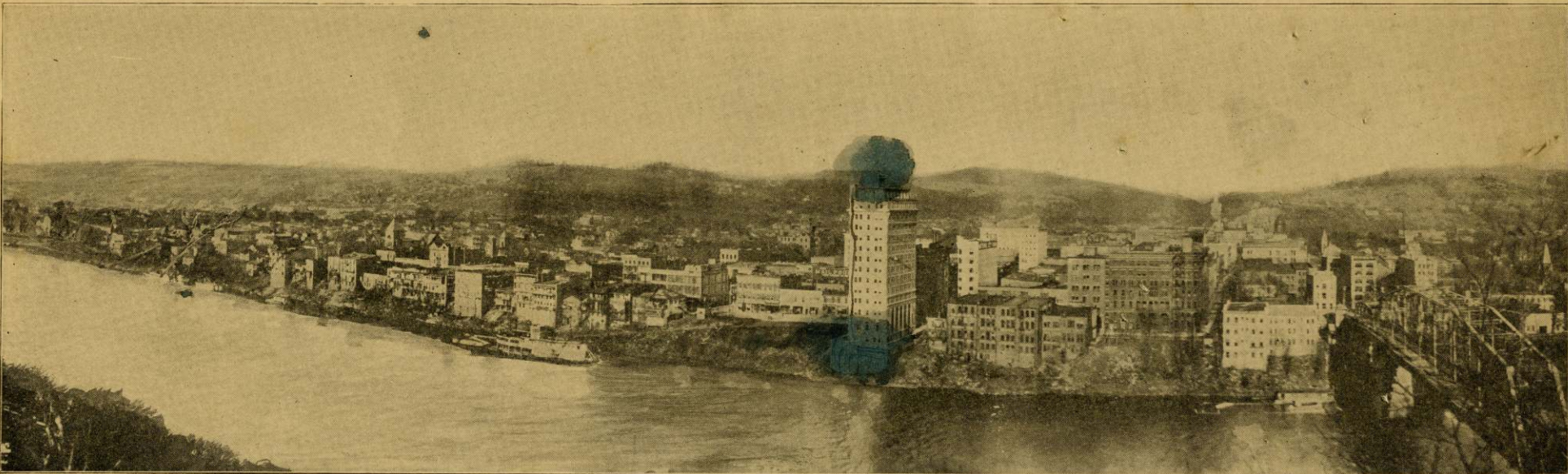





# History of the City of Charleston.





BIRD'S EYE VIEW OF CHARLESTON

Photo by Cochrane Studio

The Charleston Chamber of Commerce invites attention to and consideration of the strong features of manufacturing in the best established and most rapidly growing city in the South. To those industries that value abnormally cheap fuel, absolute freedom from labor trouble, location in the midst of vast forests of hardwood, unlimited areas of coal, ore, fine fire clays, efficient and cheap transportation by through transcontinental lines to the Middle West and to the great Atlantic Seaboard, an all the year water route to Western and Southern points, absolute domination of an exclusive and rapidly growing market, a fine climate in which to live and a locality with old and fashionable schools in abundance, this message will appeal most emphatically. Charleston, West Virginia, is an old city, surrounded by many beautiful traditions—it is richer in the wealth of natural resources than any city in America today. Its location makes for the most economic manufacturing conditions. It is the gateway for commerce between the oceans. It is the Industrial Monarch of the South.

**FACTS ABOUT CHARLESTON**

**POPULATION—**

1900 .....	11,099
1910 .....	23,454
1911 .....	26,716
1912 .....	30,700
Percentage of gain in ten years .....	115%

**AREA—**5½ square miles.  
**ALTITUDE—**602 feet above sea level.

**MEAN TEMPERATURE—**60 degrees.

**POSTAL RECEIPTS—**

1909 .....	\$ 93,720
1910 .....	103,517
1911 .....	116,663
Increase 15%.	

**BANKS—**

	Sept. 1901	Sept. 1912
No. of Banks .....	4	10
Stock and Surplus .....	\$ 957,500	\$3,481,586
Deposits .....	4,088,341	7,528,855
Total Resources .....	\$12,411,743	
Increase in Deposits, 10 years .....	85%	
Increase Cap. Stock, 10 years .....	375%	

**Business—**

1904 .....		1912
\$2,100,000	<b>Manufacturing.</b>	\$5,165,000
\$11,600,000	<b>Retail.</b>	\$19,400,000
\$13,000,000	<b>Jobbing.</b>	\$24,560,000

**PROPERTY VALUATIONS—**

	1900	1912
Assessed .....	\$11,426,000	\$29,856,022
Actual .....	19,004,300	49,760,000

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(Property is assessed on 60 per cent of actual valuation in Charleston and above figures are for corporate limits only).

**TAXATION**—Charleston has the lowest tax rate of any city in the United States.

**MANUFACTURING**—

	1912
Annual production .....	\$5,165,000
Annual wages .....	\$816,000
Total Capital Invested.....	\$6,000,000
Persons employed .....	3,679

**FUEL**—Charleston being the center of large coal and natural gas fields offers natural gas as low as 5 cents to manufacturers and coal as low as 65 cents a ton.

**RAW MATERIALS**—Coal, Oil, Gas, Fire Brick, Building Brick and Terra Cotta Clay. Large supplies of hard and soft wood, consisting of poplar, basswood, oak and hemlock.

**RAILROADS**—

	1912
Passenger Receipts .....	\$776,441
Freight Receipts .....	\$2,176,000

**FREIGHT RATES**—Favorable freight rates both incoming and outgoing. Direct outlet to seaports of Norfolk and Newport News, Va., via competitive roads, Chesapeake & Ohio and Virginian. Direct connections to the markets of the West, via C. & O. to Cincinnati, and K. & M. to Columbus. Direct connections with the Great Lakes via K. & M. Ry. to Toledo and Chicago. Coal & Coke and Kanawha & West Va. railroads tap coal and oil fields not connected by C. & O. and K. & M. Ry. Manufacturers' rate on incoming lumber, favorable rates on finished products. Connections with Norfolk & Western and Cincinnati for Southern markets via C. & O.

**STREET RAILWAY**—23 miles of track. Up to date electric equipment. Capital invested, \$1,250,000. Number of employes, 100. Five cent fare. Monthly pay roll, \$5,000.

**PUBLIC PARKS**—Edgewood Park, Glenwood Park, State Capital Park and many driveways along Great Kanawha River and wooded hills surrounding city.

**WATER TRANSPORTATION**—In addition to service from the railroads, Charleston, by virtue of the \$5,000,000 federal lock and dam system has year round service by water to the Ohio River on the Great Kanawha with very low freight rates.

**FIRE PROTECTION**—27 men. One volunteer company, 3 steamers, 3 plain hose wagons, 3 combination hose wagons, 2 ladder trucks, 1 supply wagon, 1 chemical engine. Fire loses 1912, \$20,000.

**PAVEMENTS**—83 miles of streets, 23 miles of paved streets, 3 miles of macadam. Over 75 miles of paved sidewalk.

**SEWERS**—28 miles of public sewers, 10 miles of private sewers.

**STATE CAPITAL**—Seat of government of the state of West Virginia and of the county of Kanawha.

**Y. M. C. A.**—Magnificent \$100,000 plant, being one of the largest and best in U. S.

**PUBLIC SCHOOLS**—13 school buildings, 130 teachers, 5,922 scholars in 1912. Several excellent private schools.

**TELEPHONE SERVICE**—Up to date installation, one company, with 3,548 stations and 3,100 paid subscribers.

**GAS AND ELECTRICITY**—6 cent gas rate for manufacturers, 18 cent residence rate. Low electric rates for manufacturers, 9 cents per kilowatt hour for residences. Unlimited supplies of natural gas.

**WATER SERVICE**—Up to date installation, reasonable rates for manufacturing.

**NEWSPAPERS**—Two dailies, morning and evening, with a combined circulation of 15,000 copies daily.

**HOTELS**—4 first class hotels and 10 others with a total of more than 500 rooms and 1,000 daily guest capacity.

**CHURCHES**—38 churches—all denominations.

**HOSPITALS**—3 hospitals. Several institutions for homeless and destitute.

For information on Industrial Sites, Free Factory Locations, Raw Material and Freight

Rates, Address

CHARLESTON CHAMBER OF COMMERCE,

CHARLESTON, WEST VIRGINIA.

It is a known fact that most of the large fortunes in this country have come from the increase of the values in real estate situated near the business center of growing cities. This is again being demonstrated in Charleston, West Virginia, a city which has enjoyed a growth of over 115% in the last ten years. This city lies along the Great Kanawha River, bounded on both sides by high hills that lie within a mile of each other, necessitating the expansion of the city limits in such a manner that the business section of the city has been concentrated in a limited area. So rapid has been the business expansion of this city that it has absorbed some of the old residence districts, and where a few years ago there stood substantial and beautiful homes, you now find modern business blocks. This has necessarily forced the development of outlying property for residence purposes, and sections that were a few years ago considered far out of the city are now built up with beautiful homes, paved streets, served by trolley lines and enjoying all modern improvements. The surrounding hills have been made into high class restricted residence districts and the beautiful paved roads winding around the hills with their tastefully arranged clusters of electric lights and their borders of shrubbery make these exclusive districts the most desirable and high class residence property in or near the city.

The different classes of residences have been well segregated by sensible restrictions and strangers visiting the city have expressed great surprise at the number of high class homes, the abundance of foliage, and the beauty of the improvements to be found in all Charleston's residential sections. It has been a matter of pride with property owners to preserve the old trees and foliage as land marks, and the average class of homes to be found here with their beautiful shaded groves and well kept lawns reflect the good taste and high tone of this community.

Charleston has one of the most beautiful river boulevards in the country. It is a paved street, bordered by trees with overhanging branches, and running for miles along the Kanawha River. On the one side is a well kept river bank covered in many places with flowers, on the other side are some of the most beautiful residences in the city. This is the most exclusive and highest priced residence property in the city.

Edgewood, a new and beautiful suburb, is the site of the country club and golf links. The club boasts of a fine club house equal in beauty of architecture and appointments to club houses found in cities of a hundred thousand people. Lying on the crest of the hills with a wonderful view of the river and the valley, Edgewood is one of the most beautiful, refreshing and healthful home spots that can be found in America today.

The values in Charleston real estate represent and reflect the substantial growth of a great city. With the spirit of progress back of the development of the city and the consequent demand for homes, no better investment can be found in the whole state than well selected real estate in and around Charleston.

Charleston is thoroughly metropolitan in its public service conveniences—in fact there is no other city in the state or of similar population in the South as well equipped in many respects. A wealthy residence population in the high class districts and well defined and populous industrial residence districts has made up-to-date and efficient transportation a necessity. This is furnished, on a five cent car fare basis, by the Charleston Interurban R. R. Co., a company composed of influential citizens who have unselfishly put back the profits of the road into betterment of service. In fact 1910 and 1911 were the first profit years of the corporation and extensive improvements are contemplated this year, one of the most important being the reduction of fare to South Charleston, the city's industrial suburb.

Abundant natural gas is furnished by the United Fuel Gas Company, which not only supplies domestic consumption at the remarkably cheap rate of twenty cents per thousand, but also co-operates with the city in its effort at industrial expansion by making very low and liberal contracts for gas to manufacturers. Some of these contracts are for as low as six cents per thousand feet—half the price charged to the largest consumers in the Pittsburg district.

Electric light and power are supplied by the Kanawha Water & Light Company, a corporation controlled by Chicago people with a record for efficient public utility service. A domestic rate of as low as eight cents per kilowatt hour, good service and ample facilities for growth to supply increased demand characterize the policy of this corporation. The same company supplies the city with its water from the Elk River, and



careful analyses show that Charleston's water supply is purer than the supply of more than 381 American cities, varying in population from 10,000 to 100,000.

The Southern Bell Telephone and Telegraph Company furnishes the city telephone service with the remarkable showing of almost 4,000 stations and 3,100 paid subscribers, thus furnishing a telephone for practically every ten inhabitants of the city, a remarkable percentage as compared with the efficiency of any other Southern or northern city. This corporation recently absorbed an independent telephone company's lines and services, installed up-to-date equipment, improving its service and meeting public demands with reasonable accuracy. The low rate of \$2.50 per month is charged for residence telephones, with corresponding rates for business service.

The Charleston-Dunbar Natural Gas Company is at present engaged in the supply of approximately 4,000,000 feet per day to manufacturing concerns both in Charleston and in Dunbar, the north side industrial suburb. This corporation owns more than 24 miles of distributing mains and is in a position to control many acres of gas fields.

Unique in the development of the cities of America is the plan of Charleston to give to those manufacturers who can show that they are properly entitled thereto.

FREE FACTORY SITES ON A STREAM THAT IS NAVIGABLE THE YEAR AROUND AND ON GREAT TRANSCONTINENTAL RAILROADS.

Two industrial suburbs have been planned by capitalists identified with the Chamber of Commerce—South Charleston and Dunbar. Already each of these suburbs has attracted responsible manufacturers, employing hundreds of men and millions of dollars in working capital. Situated on the Great Kanawha River—a stream on which the United States Government has already expended millions of dollars to insure year around navigation—and traversed by two transcontinental railroads, which operate in competition to the water lines, Charleston insures to manufacturers who locate in her industrial suburbs the finest transportation facilities in America today.

The presence of 6 cent natural gas offers to Charleston manufacturers commercial power at the abnormally low rate of one and one-half cents per horse power per ten hours. Plenty of fine clay, inexhaustible beds of coal, billions of feet of hardwood timber, unlimited quantities of the finest glass sand are all within the immediate reach of the manufacturers of Charleston and her suburbs.



CAPITOL STREET, LOOKING SOUTH FROM STATE



Y. M. C. A. BUILDING

**NEW CAPITAL CITY COMMERCIAL COLLEGE.**—A business education is a splendid equipment for any young man or young woman. That equipment can be furnished at this college, which is conceded to be one of the leading institutions in the middle south. Hundreds of graduates will attest to the fact that the education afforded in this school is sufficient to equip any sensible person for a position of trust. Miss E. M. Donnelly, the founder of the college, has had long experience in the work. She conducts the shorthand department, and her recommendations come from everyone who has followed her instructions, and from those who have employed her graduates. A. H. Dangerfield, formerly Chief Clerk in the State Treasurer's office, is principal of the commercial department, and he has added greatly to the standing of the institution, since he became identified with it. The college has begun a course of study in Arithmetic, spelling, penmanship and grammar, and any of the fundamental branches desired. A night course has been provided and it has found to be just what has been needed. The college is located on the third floor of the Odd Fellows temple, near the state capitol. The phone number is 2694. Stenographers and bookkeepers are always in demand, and the graduates from this college get the first calls, for when they leave this school the fact is widely known that they are fitted for the work they intend to pursue.



**THE SCHERR-MORTON COMPANY.**—One of the most important of the local insurance agencies is that of the concern in the caption of this article. With offices in the Alderson-Stephenson Building, the company is handily located on the second floor front, and arranged so as to handle the large and growing business without the slightest delay.

Adolph E. Scherr is President of this company; Calvin W. Morton is Vice President; Julian C. Byrd is Secretary, and Robert L. Freudenberger is the Manager of the Life and Casualty Department.

The concern deals in fire, life and casualty insurance, surety bonds, loans and real estate, and has been one of the leaders in its business for a number of years.

The business was started on a good basis and has been continued successfully until it has grown to be the second for volume of business in central West Virginia.

Representing some of the greatest and soundest insurance and bonding companies in the world, the concern handles only the best of everything in its line.

Modern business methods characterize the conduct of the affairs of this concern and they have been established long enough to have gained for it a prestige that places it in a position to lead.

Every member of the firm is prominent in business affairs in Charleston and Kanawha county and together with the proved substantially of the companies and corporations represented, fixes it as one of the permanent institutions of the city.

**FISHER, MAY & COMPANY, STOCK BROKERS.**—As members of the New York Stock Exchange, New York Cotton Exchange and the Chicago Board of Trade, Messrs. C. I. Hudson and Company, with whom this local concern has direct private wire connections, are one of the largest of the great brokerage firms. Fisher, May and Company, got in on the ground floor after the large Alderson-Stephenson building was completed and have about as nice quarters in which their business is transacted, as can be found in the city of Charleston. The most courteous treatment is accorded the patrons of the establishment, and the patronage is growing to a considerable extent, for the methods employed by this firm are those on which other such concerns have established a lasting and paying business. There was a wide demand here for such a place, for some time, and this firm decided that Charleston offered about the best opening in this part of the country, so they took the venture and it has proved a good one, which is most appreciated by the business and professional men of the city who are interested in the financial markets of the country, and many of them save trips to New York because this firm offers the very best service possible.

**CIVIL AND MINING ENGINEERS.**—Clark and Krebs have been doing business in Charleston as civil and mining engineers for a good many years, until their work has become widely known, and no matter how

many new engineers establish themselves here, the old and reliable firm continues to get about all the work the several experts employed can execute. Clark and Krebs are geologists. They have their line of work down to a science and are always able to give satisfaction. They have finely equipped offices in the Alderson-Stephenson building, at the South end of Capitol street, and have established an enviable patronage, especially since the oil fields have been developed in this part of the state. Their reputation as mining engineers was established long years ago and their work always proves their best advertisement, for it may always be relied on to be correct. Some of the most remarkable feats of engineering ever undertaken in the southern part of the state is credited to this firm. That is especially true of the mine work they have done for some of the biggest operators in the country. Ask a Charleston operator who are the leading mining engineers of the city, and without hesitancy he will say "Clark and Krebs."

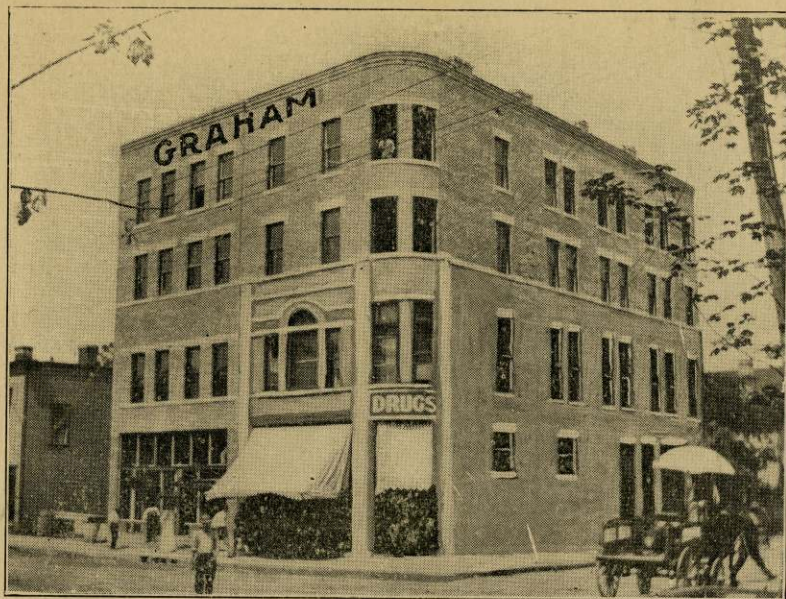


ALDERSON-STEPHENSON BUILDING

**CONSULTING ACCOUNTANTS AND AUDITORS.**—Jayne and MacCutecheon have formed a partnership which has been proving a great success, for they occupy a peculiar place in the world of business in this part of the state. They are consulting accountants, auditors and devisors of business systems. They have offices in the Alderson-Stephenson building, and have been increasing their business greatly during the past few years, now that they have established themselves firmly in their world of endeavor, and have proved to all who have employed them that they are reliable in every sense of the word. Both members of the firm are experienced and practical men and their work in various parts of West Virginia, as well as in other states, has proved their worth to all who need the services of experts in their particular line of work. The firm is becoming more widely known, now that some exceptionally big jobs have been fulfilled in a manner that pronounces the company one that does its work perfectly and to the satisfaction of all those who are concerned the auditing of the books of any business. Some of the systems devised by the firm are in use in some of the bigger business houses in the country and have been

found just what is needed in that line. David A. Jayne, Certified Public Accountant, the senior member of the firm, has been in Charleston for a number of years and every bit of work he has done has been eminently satisfactory. The same applies to Mr. MacCutecheon, the junior member.





GRAHAM BUILDING

**GRAHAM REALTY COMPANY.**—This firm has offices in the new Graham Building, corner of Court and State street, buys and sells Real Estate, deals in General Insurance, manager of the Union Central Life Insurance Co., Cincinnati, O. The principle figure, Rev. C. B. Graham, D. D., associated with him is his son, W. W. Graham and C. L. Hirberlin.

Dr. Graham has a remarkable record. He was born in this city and began the mercantile and coal business at the Graham mines, but answering to a call to the ministry, he transferred his interests to his brother, T. P. Graham, and entered the W. Va. Conference of the M. E. Church of which he is an active member and is the Sunday School Missionary without a salary, a new appointment in that church. Dr. Graham spent seventeen years as Presiding Elder and Pastor in Wheeling was Presiding Elder, a term of six years of the Charleston District and in thirty-four years of the regular ministry never disappointed a congregation by absence on account of sickness. On account of the illness of his wife he prefers to be independent of pastoral labors and removals. He has filled. Many officers, civil and ecclesiastical being twice a member of the General Conference and has always been a very industrious man. Many churches and parsonages in the state and monuments of his energy. This year he erected the building bearing his name and two frame houses on Oakwood Heights near his stone residence. Dr. Graham has also represented a type of business manhood whose word is equal to his bond and his benevolence has been a blessing to thousands.

**SCHWABE & MAY.**—Seventeen years ago Schwabe & May opened the first really modern ready-to-wear clothing and furnishing store in Charleston, and since that time it has steadily grown and kept pace with the growth of the city. Until now this firm is generally known as the foremost in the state.

Recently the store front has been remodeled into one of the most attractive in the country with a display frontage of 90 feet. This modern store occupies four spacious floors of a building erected by them expressly for their use.

Men's furnishings consisting of hats, neckwear, shirts and underwear are to be found on the main floor. Clothing ready-to-wear for men and boys are splendidly displayed on the second floor. Trunks and valises are on the third floor.

Part of the second floor is fitted up for a custom tailoring department and their patronage comes from well dressed men everywhere.

The members of the firm by strict adherence to business and with the corporation of a large force of courteous employees, have made the Schwabe & May store a household word in the sphere of men's clothes in Charleston.

**WEST CHARLESTON WINDOW GLASS COMPANY.**—One of the best known of the West Side industries is that mentioned in the caption of this reference to a leading institution of the great Kanawha Valley. It has been in operation for a number of years and finds a ready market for the entire output. A large force of competent glass makers are employed and the management of the concern is in the hands of men who are practical and who have a wide knowledge of business affairs. From the very start of business the company has been successful for the reputation it has obtained for making and placing on the best article has become generally known, until now there are always orders ahead which assures a successful season for the company. West Charleston is especially proud of this industry for it is located at Two Mile, on the Kanawha and Michigan Railway and has helped to expand that part of the city to a great extent, and makes it possible for the West Side to become a bigger and more prosperous part of the city proper. The establishment of the plant brought a large number of new families to Charleston and they are all pleased with the treatment that has been accorded them since their arrival. The employes make good money and they are liberal in spending it, all living well and demanding the best the market affords.



CAPITOL STREET LOOKING SOUTH FROM QUARRIER





Photo by Cochrane Studio

MRS. E. V. THOMAS

**MRS. E. V. THOMAS, FINE MILLINERY.**—Catering to the most exclusive patronage in the city, and having established her business on a substantial basis, Mrs. Thomas, at 236 Capitol street, has one of the finest millinery emporiums in the city and one which attracts the most careful buyers. Among her customers are many of those who prefer to select from her well chosen stock what they wish in her line in preference to going to the larger cities where they have learned from experience they cannot buy any more modish wares than she always provides. Mrs. Thomas has equipped her exquisitely arranged establishment so superbly that it becomes a pleasure to go there, and a feeling of perfect satisfaction to buy. She keeps on exhibition at all times the latest styles and patterns and her best customers are those who buy the best and the most fashionable. Her seasonable displays are the subject of much favorable comment every time she changes from one to another, and that is one reason her show windows attract so many of the best dressed women in the city. Her customers are numerous from out of Charleston, too, for her reputation as the proprietress of the finest millinery establishment in Charleston is far more than local.

**OSTEOPATHIC PHYSICIAN AND NEUROLOGIST.**—Among those who follow his profession Dr. John J. Henderson, of Charleston, is recognized as eminent, and those he has treated are liberal in their praise of the good he has done and continues to do. Dr. Henderson is a leader among the most prominent of the osteopathic practitioners. He occupies offices on the second floor of the Alderson-Stephenson building and his practice is growing as his work becomes better known, for he follows advanced methods and his primary aim is to reach the seat of the troubles of those who come to him for treatment. His diagnosis is followed by

scientific treatment that is based upon the best systems which include osteopathy, neupathy, electropathy, food science and other methods as fit the cases at hand. He is splendidly equipped for his work and his offices are fitted with the latest appliances known to the scientific work he does. The electrical equipments he has installed cannot be duplicated and the cures that have been effected through his assistance have in many instances been marvelous. Dr. Henderson has a magnificent home at St. Albans where he spends a great deal of time in the study of his profession. He is qualified as a writer on the subject of osteopathy and is widely recognized as an authority along that line.

**SCHWABE CLOTHING COMPANY.**—As makers of clothing and jobbers, this concern has become one of the most important enterprises of its kind in West Virginia. Col. Isadore Schwabe is at the head of the business and he has been identified with the growth of Charleston for so many years that he is well known throughout the territory which he is successfully covering with his business. Located on Virginia street, between Capitol and Hale, this wholesale clothing firm is in the very center of the jobbing district. The business has been growing with the city ever since it was started and a large manufacturing plant is being operated in connection with the business. The company is represented on the road by a capable corps of salesmen, and retailers from miles around come to the plant when they are on a buying trip to Charleston. The Schwabe Clothing Company establishment is reckoned one of the important business institutions of the city and Col. Schwabe is one of the best of the business men who take a pride in the civic as well as business betterment of the city and community.



DR. JOHN J. HENDERSON'S RESIDENCE, ST. ALBANS Photo by Cochrane Studio



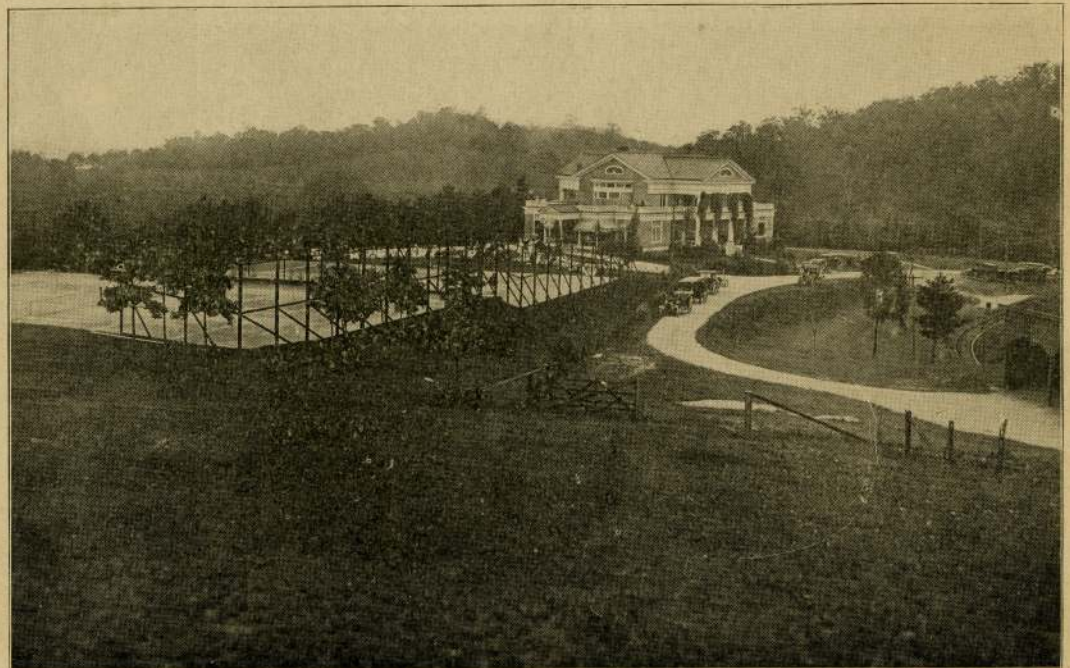


KANAWHA NATIONAL BANK Photo by Cochrane Studio

**KANAWHA NATIONAL BANK.**—With surplus and profits exceeding one million dollars, the Kanawha National Bank presents itself as one of the most substantial institutions of its kind in Charleston. New accounts are cordially solicited and just as much appreciated whether they be large or small. Charles Capito is president of this bank. He has been identified with business in the city for many years and has been an important factor in the business upbuilding of this part of the country. He adheres strictly to business methods and believes in surrounding himself with the best men and experts to conduct his business. Mr. E. A. Reid, the cashier, has had that position in the Bank since its organization in 1886. He is a most accommodating and painstaking officer, and will do most anything in reason and good banking to serve the customers of the bank. A. S. Alexander of this city is the Vice-President of the bank and W. A. Cracraft, of years of experience, is assistant to Mr. Reid. All the facilities and courteousness of modern banking are afforded the customers of the institution and the splendid treatment everyone gets who deals there has done a great deal toward making the bank one of the most popular and reliable of the ten of which Charleston boasts.

**L. J. FALONE, TOBACCONIST.**—To make this book complete, the name of Louie Falone has to be mentioned, for he has been one of the most progressive of Charleston citizens since he came here some twelve years ago. When he arrived, Louie came as a baseball player. He was a good one, to, and became popular in Charleston. At the end of the season he decided that the metropolis of the Kanawha Valley was good enough for him, so he entered business and has made a success of it, for he is a good business man and popular. His is one of the best patronized tobacco and cigar stores in the city, and in fact is one that is known all over the state of West Virginia. Its location, at the north end of the Arcade, near the new Federal building, is such as to make it the mecca of hundreds every day. Not a ball team comes to the city but that contributes to Louie's patronage for all the players know him. But few there are in Charleston who have not been favored by this popular business man, for he has been liberal and has merited all the success that has followed his endeavors. He is just such a person as makes a good and very desirable citizen in any city or town, and Cincinnati lost a good man when Louie made up his mind that Charleston was the place to live, to make money and to become a leading man in the business circle.

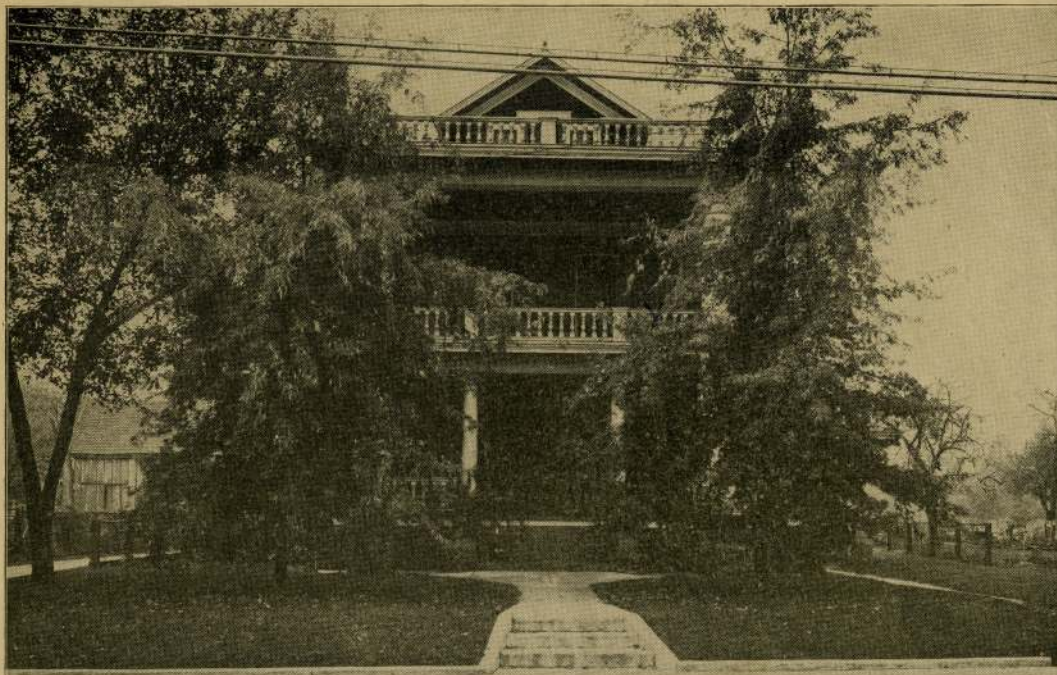
**R. ROY PENNYWITT, MERCHANDISE BROKER.** With offices in the Charleston National Bank building, Mr. Pennywitt has established a business which is considered one of the important ones of Charleston, and by his splendid methods of doing business he has succeeded far beyond his own expectations. As an instance of the growth of the business the volume of sales the first year was \$208,205.82; the second year \$668,879.79 and the third and last year \$1,058,612.38. He is an exceptionally able business man and has been identified with the brokerage business so long that he is in position to give his large number of patrons advantages that they cannot obtain any place else. He has been increasing his territory considerably and having established a reputation for dealing on the square no matter how small or how large the commission, he has a clientele that appreciates his efforts to give them the best goods at the lowest possible prices. The Pennywitt guarantee is sufficient to anyone who has dealt with the man. The success of his manipulations is based on his absolute reliability and his patrons have the assurance when he makes them an offer and describes the wares in question, they will get exactly what they wish and also get it at a figure that will occasion no objections.



EDGEWOOD COUNTRY CLUB

Photo by Cochrane Studio





MR. M. M. WILLIAMSON'S RESIDENCE

**SEARS MONUMENT COMPANY.** This concern has been growing rapidly under the able management of W. D. and R. O. Sears who some time ago established a plant at 1001 Virginia Street. By careful advertising, and putting out only a good grade of work, the concern has become one of the best regulated and most largely patronized in the city. Monuments of all kinds and sizes are a specialty, while markers of every description are sold in large number. The company also has the agency for a large Iron Fence manufactory, the products of which are sold all over the world and are guaranteed to be exactly as represented. The terms on which the concern makes its sales prove pleasing to the patrons of the plant and orders are coming every day from the various counties in this part of the state, and wherever the Sears Monument Company makes one sale there are sure to be others following as the market demands. Some of the finest specimens of work ever turned out by a Charleston Monument concern have been sent out from this company's shops. It is a pleasure to show the line that is carried and it will pay prospective buyers to get prices and terms before contracting elsewhere.

We are ahead of the minute.

**STOLLE AND SON, DIAMONDS AND JEWELRY.**—If you want a diamond, ask any Charleston man where you should buy it to be assured of getting just exactly what you desire at a figure that cannot be duplicated anywhere from a reliable firm and he will tell you to go see Mr. Gustav Stolle, whose place of business is at No. 11 Summers street. Mr. Stolle and his establishment have become such fixtures in Charleston that the name of the firm is always identified with that of jewelers. Whoever buys from Stolle gets his money's worth. That is a fact that has been

proved during the past forty years that this establishment has been in existence. Mr. Stolle is an expert when it comes to dealing in diamonds, and he will tell you the truth about them, for a reputation is at stake which has been established by many years of honest dealing with Kanawha county buyers. His line of jewelry is sufficient to afford a prospective customer a sensible stock to select from, and after you buy you may rest assured that anything on which is the stamp of Stolle and Son, is genuine, and if Mr. Stolle tells you an article is gold, it is gold, not plate. Try him once and be convinced of the truth of the foregoing assertions.

**W. A. ABBITT, BUILDING CONTRACTOR.**—Late years has brought Mr. Abbitt in o wide prominence as a building contractor. He has been identified with the construction of some of the finest structures erected in this city in the past year or so, and the work he has done has commended him to such an extent that has about as much work under way at all times as he can handle. One of the most splendid pieces of work he has done in Charleston was that on the new Plaza theater which is considered by the many who have seen, one of the most imposing structures of the kind in the state of West Virginia. Mr. Abbitt devo ed a great deal of his own time to the work and saw to it that the building is a monument to the promoters and to him and his corps of workmen as well. This building is only one of many that Mr. Abbitt has erected lately. Alongside the new theater is the handsome Minnotti block which is also a building of architectural beauty and durability. Both structures are fire-proof and are perfectly suited to the purposes for which they were respectively built. The new business block on Quarrier street and a large number of residences in the eastern portion of the city are being constructed under Abbitt contracts and the owners are finding that the work is being expedited nicely and that every specification is being followed to the letter by the contractor.



MR. J. C. MORRISON'S RESIDENCE

Photo by Cochrane Studio



**THE CITIZENS NATIONAL BANK.**—Opened for business Sept. 10, 1890. During the past twenty-two years this institution has grown both in size and influence in the community. The capital stock is \$125,000.00, while the surplus and undivided profits amount to \$166,000.00, and the deposits, which are steadily increasing, are at this date, October 23, 1912, \$1,127,900.00.

This is the only bank in the Southern Judicial District authorized to receive and disburse monies of the United States Government.

The Honor Roll compiled by the "Financier" of New York, to which are entitled only such banks as have a surplus equal to or greater than the capital stock, places this institution first in the City of Charleston, and ninth in the State of West Virginia.

Hon. Wm. A. MacCorkle is the president, M. M. Williamson, Vice President, and J. N. Carnes, Cashier.

Since the organization of the bank it has been the aim, object, and purpose of its officials to furnish to the manufacturers and merchants of this city the kind of banking service which is so necessary to young and growing concerns. The officers, fully realizing the needs of the depositors, have patiently and consistently worked toward the furnishing of a complete and satisfactory service.

**HAMILTON MORRIS, INSURANCE.**—About as popular a man as can be found in the county of Kanawha is Hamilton Morris. He is now in the insurance business, carrying a general line, and having the Charleston accounts of some of the leading companies of the world. The reason for Mr. Morris having gone into this business is that his friends promised to boost his business and through his own efforts and the boosting he has had from his friends, the insurance establishment he founded is one of the most reliable in the city of Charleston. Those who know Mr. Morris, and there are but few who don't, like to deal with him. He is known to be honest, and during the years he was an official in the Court House, he became known as the friend of everybody. He is a pleasing individual in every particular, and that is one of the reasons so many persons like to get their insurance policies through his agency. He will represent only the best companies, so he can assure his friends who are his patrons that what he recommends is what they are getting. Mr. Morris deserves success for he is a hard worker and is accommodating. There are but few residents in the rural section of the county who are not under some slight obligation to him for something he has done for them, in many instances unsolicited.

**BISMARCK HOTEL AND RESTAURANT.**—By good management this has been made one of the most popular priced hotels and restaurants in the city. George Chounis is the manager, and during the past few years they established such a good business that they refused a number of nice offers which have been made since the time they took charge and began to make improvements. They have gained the confidence of the public to such an extent that their local patronage is larger even than the transient. The location of this hostelry is probably the best in the city, and being so handy to the down town trade it has become the mecca, especially

at noon of scores of those whose business keeps them away from home during the noon hour. The service is quick, the treatment accorded every patron is courteous and any article that is shown on an up to date and seasonable menu is found here. The chefs are of long experience, the kitchen is kept neat and clean and there is nothing lacking to make the Bismarck the leading place of its kind in the Kanawha valley. The prices are reasonable and everything sold is fresh. One trial will make a permanent customer of you; try it once.



THE CITIZENS NATIONAL BANK BUILDING Photo by Cochrane Studio

**NEW RIVER AGENCY COMPANY.**—This company was incorporated in May, 1907, with a capital stock of \$25,000.00 for the purpose of writing general insurance. Offices were established at Thurmond, but in March, 1911 they were removed to this city. The stockholders are leading coal operators of the New River and Kanawha coal fields. Business methods have been so employed by this company that it has become one of the most prominent of the local insurance concerns. Its growth in the past few years has been little short of marvelous and its substantiality is unquestioned. Employing a corps of efficient men, both in the office at 811 1-2 Kanawha Street, and on the road, Manager F. R. Bell, Jr. has demonstrated the value of close application to detail in the transaction of the insurance business. This Agency represents a large number of the best Companies, in the various lines, in the world. Included among them are the Atlas of London, American of Newark, American Central of St. Louis, Fire Association of Philadelphia, Glens Falls of Glen Falls, Georgia Home of Columbus, London and Lancashire of London, Norwich Union of Norwich, Niagara of New York, Queen of New York and the Royal of Liverpool. It is always well in taking insurance to deal with a reliable and an experienced concern that represents strong and reliable Companies, and in dealing with the New River Agency Company you are sure to be pleased.

**THE HOTEL KANAWHA.**—Wherever Charleston is known, the Hotel Kanawha is also known. Both are characteristically progressive and a leader of its kind. Col. L. E. Smith is proprietor of this mammoth hostelry, and is as well and as widely known as is the hotel. It is generally conceded as a fact that this hotel is one of the finest in any city in the country of the size of Charleston, and the service it affords is equal to that of any city, no matter what its size. In fact every possible comfort and accommodation is offered there and the treatment accorded every patron is such as to popularize the establishment and make it the mecca for all traveling men who come to Charleston and who are used to the best that can be afforded. There are spacious dining rooms, the finish of which is charming and the arrangement handy. The culinary department cannot be excelled and on the Kanawha menu is every possible delicacy that can be offered in this part of the country. The rooms in this hotel are all arranged with the comfort of the guests in view. Nothing was left undone when the hotel was built in the very center of the city, and its class is its own. The location is the most ideal that could have been found, being near the railway stations, in Custom House Place, on Summers street, and just off from the heavy traffic of Capitol street, the main thoroughfare in the city.





Photo by Cochrane Studio

MR. F. W. ABNEY'S RESIDENCE

**CHARLESTON-KANAWHA TRUST COMPANY.**—This concern, located in the Charleston National Bank Building, is one of the oldest and best trust companies in the Kanawha Valley. Its operations are extensive and its patronage varied. Founded by business men who are acquainted with the needs of the locality in that line, they established what has proved one of the most substantial institutions of its kind to be found anywhere. Francis W. Abney is the president of the company; W. C. Hardy, vice president; K. B. Abney, secretary; J. S. Dana, treasurer and G. V. Wilson, cashier. Each of the members of the directorate are men of means and business ability, and each contributes time and money in making the company one that stands alone in importance among the trust companies doing business in this part of the country. The realty negotiations done through this concern during the past few years have been extensive and the customers have been pleased with the splendid manner in which all their commissions were executed. Backed by experience and substantial financial standing, the Charleston-Kanawha Trust Company continues to prosper in proportion to the thrift of the community which it has been, to a certain extent, instrumental in bringing about.

**THE AEOLIAN CO.**—Filling a popular niche in the business circle of Charleston and vicinity, The Aeolian Company, with salesrooms at 1008 Quarrier Street, has already become a musical headquarters. The Pianola and The Pianola Player Piano have met with a pleasing reception from the music lovers of this community and the merits have been recognized by all who have had the pleasure of hearing it.

The greatest musicians of the world endorse the Pianola Player Piano and the beginner loves it, for it makes learning easy and supplies a real need in every home.

It is a pleasure to Mr. C. R. Hoop, the manager, to demonstrate the Pianola Player Piano or the Victor Victrola. An investigation will arouse the interest of any one.

**MISS A. M. MEYER**, an expert surgeon, chiropidist, is located in the Bradford Building and operates an exclusive maricello parlor including an extensive line of hair and cosmetics. Her business has constantly increased with remarkable rapidity during the past six years, for she has devoted herself to the pleasing task of affording satisfaction for every one of her many patrons.

Miss Meyer's scientific facial and scalp treatment have become widely known, and that alone would be sufficient to give her establishment a permanent place among the business institutions of the city. Her phone number is 1196 and all business engagements can be made satisfactorily in advance. Miss Meyer is not only an expert in the various departments of her work including under the famous marcello system of Chicago, but a past graduate of the F. M. Wright system of Chiropody of New York. The class of work she has done has placed her preeminent above competitors, and her prices are as low as commensurate with expert work. Her treatment by electrolysis and other scientific methods have been remarkably successful, and has contributed largely to the success of what has become a famous marcello parlors, have proved pleasing to those who have been advised by Miss Meyer, and have taken her scientific treatments.



THE AEOLIAN COMPANY



**THE NATIONAL CITY BANK** of Charleston was organized by J. S. Hill, in 1907, and opened for business on March 1st of that year, in a small room on Kanawha Street. In June 1908 the Bank purchased the lot on the corner of Capitol and Kanawha Streets on which now stands the present NATIONAL CITY BANK and Office building.

The success of this institution has been phenomenal. From the day of its opening the bank has enjoyed a steady and substantial growth, and is now ranked among the leading financial institutions of South Western West Virginia.

The Banking room of this institution is considered one of the best equipped in the city and is complete and harmonious in every detail.

The building is constructed of re-enforced concrete, and is in every sense a modern Bank and Office building.

This institution has a capital of \$125,000.00, a surplus of \$25,000.00, deposits of \$700,000.00 and total assets of \$1,000,000.00.

Its officers are: J. E. Robins, President; J. S. Hill, Cashier; L. C. Oney, Ass't Cashier.

**ISAAC CUT STONE COMPANY.**—This is a concern that does a wide business, and its trade is rapidly extending in every direction. The plant is located on Lewis street, above Morris, and it is equipped for doing all kinds of work in stone. The office is located at Lee and Dickinson streets, where contracts of all denominations are taken almost daily. The company started on a small scale some years ago but by satisfying its customers, has gradually established a patronage that reaches several states. The work is the best that can be produced, and the prices are as moderate as is commensurate with the best workmanship and the most pleasing of designs. David R. Isaac is the general manager of the company's business, and has proved the fact that he is equipped for the position, for through the splendid business methods he employs and the exceptionally good work his plant turns out, the demand for the product offered is sufficient to keep a large force of men at work at all times. Agents are employed who introduce the Isaac productions everywhere within a reasonable distance from Charleston.

**A. J. KING, MINING ENGINEER.**—Having become the metropolis for the southern part of West Virginia, and one of the most cosmopolitan cities of its size in this country, Charleston has become the Mecca for many specialists, among whom is A. J. King, president of the Aracoma Coal Company, of Logan, W. Va.

He is a Mining Engineer whose long experience and capabilities have made his services desirable. He is the frequent recipient of important contracts for work in his line, and the demand for carefully executed engineering work has made his business a thriving one, and one which has made him known to all the larger coal companies of the country. He is an expert and all of his work has been done to the satisfaction of his patrons. His reports are complete and final, and his recommendations are always carefully considered for the reason that they are based upon a thorough knowledge of the business.

His offices are in the Peyton Building, on Kanawha Street, and a call will pay the operator or any other person interested.

**WILLIAM SWANK & COMPANY, JEWELERS.**—At the sign of the big clock, No. 231 Capitol street, is one of the leading jewelry establishments in West Virginia. It is that of William Swank and Company, the place where the majority of people in Charleston go when they want to buy anything in the jewelry or precious jewel line. The store has been established long enough to have gained a reputation for honest dealing and the business is rapidly increasing. In connection with the store is a department of optometry, which is under the charge of John R. Koch, a man of long experience in that line of work. The prices charged at the Swank store are as low as could be when consistent with the best goods. The line of jewelry is large and varied. The display windows are always attractively arranged and an idea as to the contents of the store may usually be had by stopping to look in. An investigation of the prices that obtain in this store will pay any prospective purchaser, and will at least afford him an idea as to what he should pay for whatever he wants, whether the purchase be made at this store or not. Those who have bought from this company in the past have found they have saved money by dealing there are included among the many who buy jewelry only at this one stand, which has been headquarters for jewelry for many years.

Charleston's jobbing business exceeds \$20,000,000 a year and the wholesale houses of this city are favorably compared by those who know with the biggest ones of the country. They successfully compete with wholesalers of Cincinnati, Richmond, Pittsburgh, Wheeling and other centers.

Business men from other states and from other parts of this state recognize in Charleston the most promising business center in this part of the country. Cheap fuel, splendid transportation facilities by both rail and river, and industry sites that cannot be excelled anywhere in the country.



NATIONAL CITY BANK





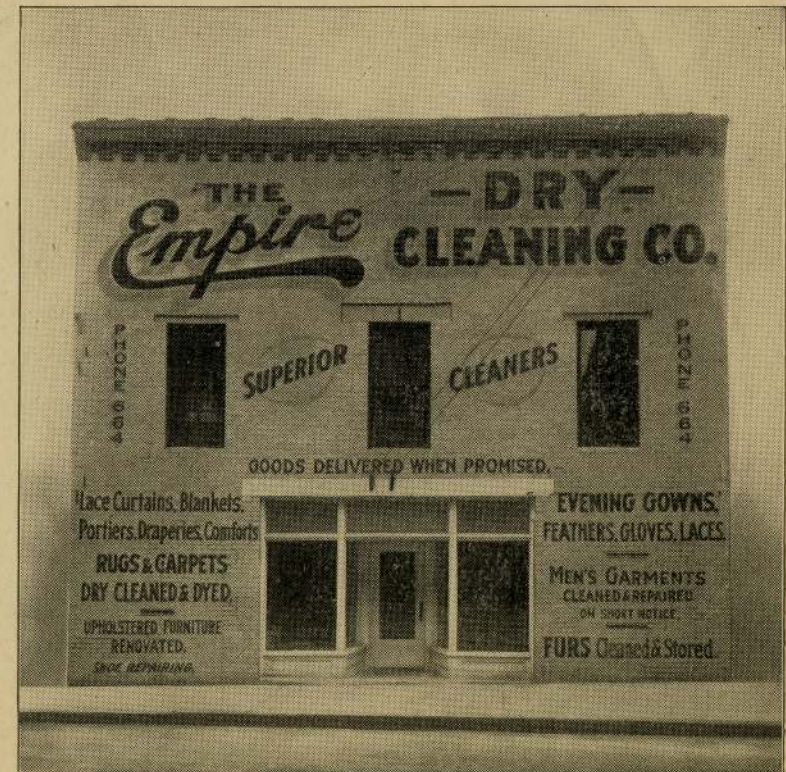
R. A. MARSHALL'S RESIDENCE

**R. A. MARSHALL, PURE FOOD GROCER.**—For the past twenty-five years, the name of R. A. Marshall has been recognized in Charleston in connection with the grocery business. He has one of the finest establishments in Charleston and his trade is probably as extensive as that of any other grocer in the city. He handles only good goods, makes reasonable charges, and his word is as good as his bond. His stock is well selected and is artistically arranged, making his store a charming place to visit. There is no larger grocery stock in Charleston than at Marshall's, 820 Virginia street, and any of his old customers will advise you to buy there, some having been his customers from the day he opened up. You will save money by doing so and get only the best goods the market affords. Mr. Marshall knows the wants of his customers and his main effort is to satisfy everyone who deals with him. The careful home keeper can save from ten to fifteen per cent by buying there. The goods are always fresh and the best brands of everything handled are the only ones sold. There are plenty of clerks ready to wait on the custom and no one dealing there has to spend much time in getting their household necessities. His motto is: "Purity, Quality, Variety, Service." The delivery service is also good, there being two delivery autos on the go at all times. No waits. Save money by dealing at Marshall's.

Charleston's jobbing business exceeds \$20,000,000 a year and the wholesale houses of this city are favorably compared by those who know with the biggest ones of the country. They successfully compete with wholesalers of Cincinnati, Richmond, Pittsburgh, Wheeling and other centers.

Charleston has ten banks and each of them is solid in a financial way. One of these institutions is the second largest state banks in West Virginia and has been on the roll of honor for many years. Each of the National Banks shows substantiality by every statement that is published and the state banks have made equally as good records in that particular.

**EMPIRE DRY CLEANING COMPANY.**—B. H. Kaufman and Henry Graff. With every modern equipment, and all possible facilities, this enterprise has been established on Dickinson street, by Graff and Kaufman and is considered the finest as well as about the largest plant of the kind in West Virginia. No expense has been spared in fitting it up perfectly and there has been no overlooking of details. Both the members of the firm have had long experience in the business and have purchased all necessary appliances to give every one of their hundreds of customers quick and efficient services. The building in which the business is located is near the Barrett-Shipleigh building and is consequently in the center of the city. Precautionary measures were taken at the time the remodeling of the structure was begun, for the safety of the place and of the employees of whom there are many in each of the several departments. A Bowser system for gasoline storage has been installed and it affords perfect safety to every one. The building is of brick, with cement floors and the boiler room is at the rear, allowing the main building for its real uses which will include a carpet cleaning department where the best of work is done. The industry is one of the biggest of recent creation.



EMPIRE DRY CLEANING COMPANY





E. C. BAUER'S RESIDENCE

**BAUER MEAT AND FISH COMPANY.**—Believing in being a leader in every undertaking, E. C. Bauer has established his business as one of the best in the line found in West Virginia. Located on Capitol street, near Virginia, the establishment is one of the best known in the city and enjoys a big patronage that makes it one of the important business institutions in Charleston. Mr. Bauer has been identified with business in Charleston for the past twenty years and his business has grown with the city. His plant is up to date in every particular and his trade undergoes a continuous growth. He handles the best in his line, and the public is acquainted with the fact. The cold storage department at the store is complete in all its details and that fact makes it possible for him to keep in stock everything in meats, poultry, fish and sea foods that the patronage demands. He has a splendid delivery service, an ample and efficient corps of clerks and helpers who are sufficient in number and experience to afford every possible accommodation for the many customers who rely on this establishment alone for everything handled there. Mr. Bauer is identified with all measures tending to betterment of the city and community and is an active member of the Chamber of Commerce.

Charleston's jobbing business exceeds \$20,000,000 a year and the wholesale houses of this city are favorably compared by those who know with the biggest ones of the country. They successfully compete with wholesalers of Cincinnati, Richmond, Pittsburgh, Wheeling and other centers.

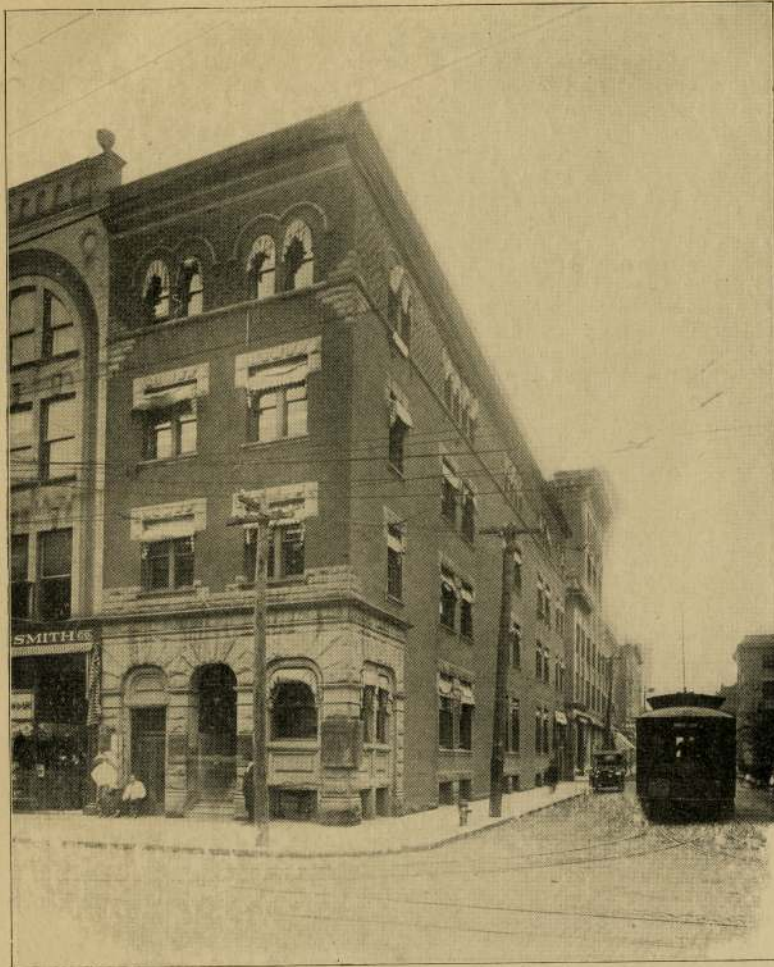
**HUTCHINSON-STEPHENSON HAT COMPANY.**—The Capital City brand of hats has met with ready sale throughout this part of the country. It is one of the big sellers which has helped to make the firm of Hutchinson and Stephenson famous in the Kanawha valley and over the other big territory covered by the concern. This company is one of the biggest exclusive hat concerns in West Virginia. It occupies its own building at 912 Virginia street and it requires all the floor space in the big four story building to properly hold the immense stock that is carried. Retailers who have acquired the habit of buying from this firm are satisfied and they find they can get better prices and quicker shipments from Hutchinson and Stephenson than they can get from any other hat jobber in this part of the country. The firm keeps pace with the times and its stock represents the latest in headgear for both men and women as well as for children. The Capital City brand is durable, a fact that was learned years ago and there are many buyers who will wear nothing else for it gives uniform satisfaction and is always sold with a guarantee of perfect workmanship and of lasting quality. This concern is one of the big ones of the jobbing district and is really the big hat shop of the Great Kanawha valley.

**BIAGI - COREY COMPANY.** This concern is a public asset. It has done more to check the increase in the cost of living than any other agency of the kind in the city. It deals in fruits and produce of all kinds, and has been in business here long enough to have become an important institution with an enormous patronage. The firm believes in square dealing, and is affording its customers with the best the market produces at the lowest reasonable price. In fact there are many instances when the prices offered by the company are lower than those in the Cincinnati markets. That is due to the fact that Biagi and Corey give their customers the benefit they get by buying in large consignments at the proper moment. During the past summer the company supplied many articles of produce at times at figures that were lower than those offered at any time in the markets of the bigger cities. They took advantage of the chances offered, to buy large quantities and have such an appreciative patronage that nearly all the big purchases were sold in advance before their arrival. The firm takes advantage of many such opportunities and the buyer at retail gets the real benefits. During the winter months the chance is often offered by the company to get potatoes and other produce at a reasonable figure when other wholesale houses are charging the regular prices.



BIAGI-COREY COMPANY



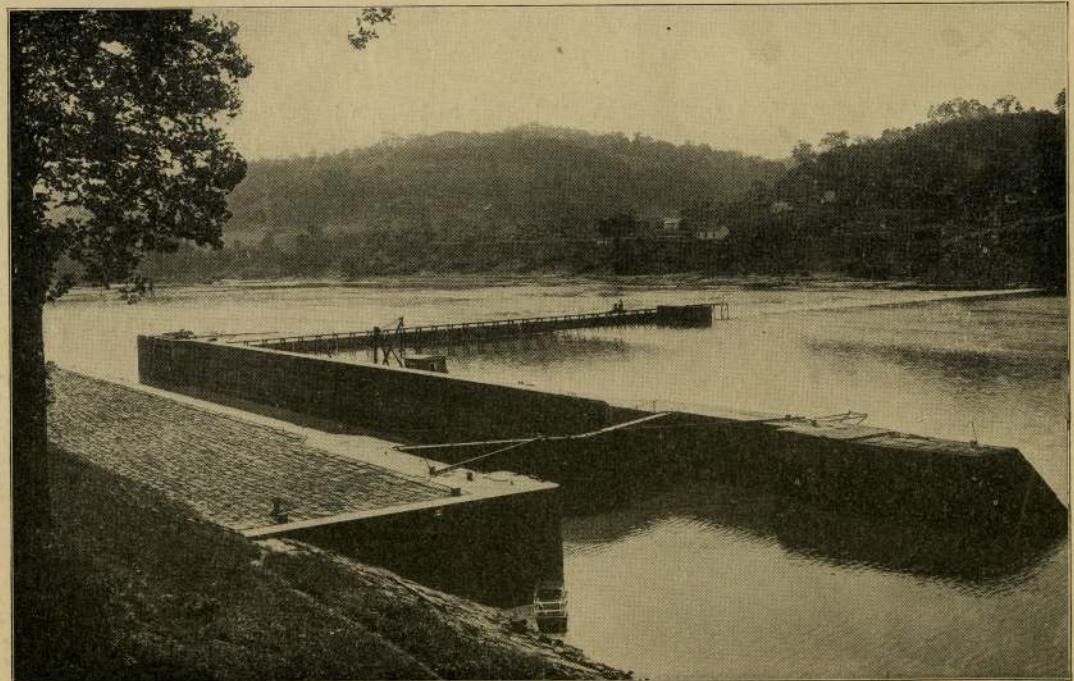


KANAWHA BANKING & TRUST COMPANY

**KANAWHA BANKING AND TRUST COMPANY.** With deposits reaching almost the million mark, with a capital of a quarter of a million, and with surplus and profits aggregating \$225,000, the Kanawha Banking and Trust Company, presents itself at the corner of Capitol and Quarrier streets, as one of the most substantial banking institutions in the Kanawha Valley. F. M. Staunton is the president and H. B. Lewis, the cashier. The bank is conducted on the conservative basis which brings about success and its many years establishment is proof of its stability. The bank pays interest on savings deposits of three per cent. As the name of the institution implies it does a general banking, trust and savings business.

**JOSEPH POPP, HARNESS MAKER.**—In point of continuous service to a patronage that has been growing since the city of Charleston was a town with only a few hundred inhabitants, Joseph Popp, the saddler, has a record to his credit that is a matter of local history. His business has grown as the city has grown so that it has become one of the really important industries in the city. The shops and offices are located in Mr. Popp's own building, 613-15 Kanawha street, where everything necessary to an up to the minute saddlery and harness shop is found. The business is conducted along lines that assure success in any line of endeavor. Mr. Popp is generally recognized as reliable and his word is as good as his bond. By treating everyone right who has dealings with him he has gained the public confidence to the extent that he gets almost all the business he can handle without soliciting new work. For many years his establishment was marked by the prominence of the figure of a grey horse in front of his store, and that figure has been seen and admired by the thousands who passed and who got acquainted with the name "Joseph Popp, the saddler," by having seen that superb figure, which Mr. Popp will admit was one of the greatest advertisements he has ever had. Mr. Popp is getting along in years, but he is as spry as he was fifteen years ago, and looks after the business as carefully as he did when he was starting out to make a success of his chosen line of work.

**SOUTH SIDE FOUNDRY AND MACHINE WORKS.**—One of the important industries in Charleston about which but little is said, but which is usually at work, giving employment to a large number of men, is the concern referred to in the caption of this article. The president of the company is R. B. Cassady who has had a long experience in the foundry and machine business. He devotes a great deal of his time to the works and commands a wide patronage, because of the fact he has been in the business a long time and has the confidence of the many who deal with him and get the product of his plant. G. T. Thayer is the treasurer of the company and general manager of the plant, which is located on the south side. John A. Thayer is the secretary. The company has been in business here for a good many years and its output is considerable. Many big orders have been filled during the past year, and others are on the books now for future shipment.



LOCK SEVEN

Photo by Cochrane Studio





GLENWOOD BANK

**THE GLENWOOD BANK.**—This institution is over Elk River, on the West Side. It is popularly called the Farmer's Friend, because of the fact a large number of farmers own stock in the bank and assist in making it a substantial business. A bank such as the Glenwood was needed long before it was established but it remained for such leading men as Hon. Peter Silman and John J. Melton, who convinced other capitalists that such a bank would prove a good thing for themselves and for the West Side people, as well as for people living below the city, who transact most of their business on the West Side when they come to Charleston.

The promoters got together and organized and the business has been growing ever since. Now The Glenwood Bank is considered one of the best of the newer banking institutions in the country. Its business is conducted on the same principles that have made other banks prosperous.

The officers of the bank are John Davidson, President; C. Summers, Vice President; Emmet Silman, Cashier and A. P. Kilburn, Ass't Cashier.

Everyone who deals at The Glenwood Bank receive every possible courtesy and it is really a pleasure to have an account there. The officials of the bank do everything within reason for their patrons and respectfully ask a share of the general patronage.

**CABLISH BROTHERS.**—It remained for the firm of Cablish Brothers—Charles C., John F., George B. and Louis—to establish in Charleston one of the long needed bakeries and confectionaries. They got the most ideal location to be found in the city and by attending to business and treating their customers right, have built up a trade that is evidence of public appreciation for their efforts. The bakery is near their store which is at 217 Capitol Street, in the very heart of the city. The store is kept as clean as a parlor at all times and it becomes a pleasure to deal there.

Courteous treatment is accorded every one who enters the establishment, and the goods sold there are always fresh. The ice cream of the Cablish make has become famed and throughout the seasonable months it is in great demand. The taste and purity of all goods manufactured or dealt in by this company of brothers who know their business that makes a steady customer of every trial patron. There are no short weights nor short measures when dealing with a Cablish, and that is one of the reasons the name has become linked with one of the best business establishments in Charleston. Each of the brothers takes a personal interest in the transactions of the firm and contributes his time to looking after the success of their popular store where business is done on a big scale because the methods merit it.

**CHESAPEAKE AND POTOMAC TELEPHONE COMPANY.**— A good telephone service is a Godsend. Such a service is afforded by the company named in the caption of this article. It is the aim of the company to give every subscriber the best that can be had. A large corps of competent officials and helpers are employed in the Charleston office and the local service as well as the long distance is all that could be expected of a telephone company. This company has the largest list of subscribers that is enjoyed by any company in this part of the country. Good connections are made with all the bigger cities of this country, and it is really a pleasure to talk from Charleston to New York, Boston, San Francisco, New Orleans, Waco, Portland, Oregon, Bangor, Maine, or any other of the farther away cities. Polite attention is always assured when using this company's phone. A phone in many households is not needed often, but when it is needed, it is needed badly. District Commercial Manager C. M. Boren is in position to give you information about the service and the cost. The offices are on Hale street. Investigate the service offered and then find out how cheap it is to have a telephone in your home. This company will treat you right.



MR. J. S. HILL'S RESIDENCE

Photo by Cochrane Studio



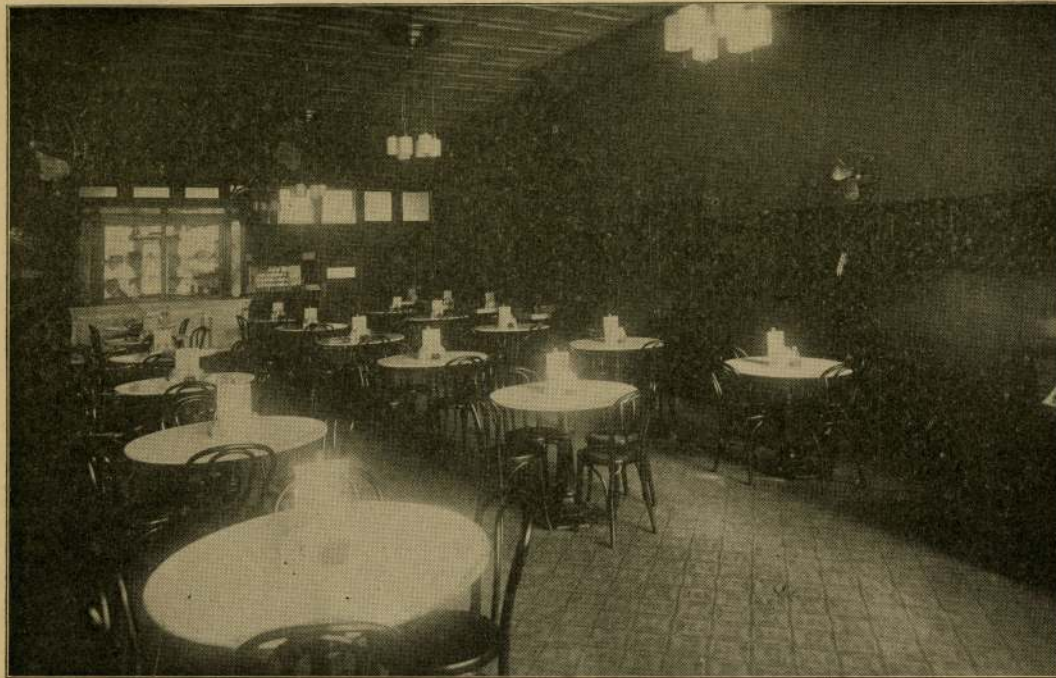


Photo by Cochrane Studio

INTERIOR LITTON BROS.' RESTAURANT

**LITTON BROS. CAFE.**—The model sanitary home of American cooking. The only All American Exclusive Cafe in the city of Charleston, which is of class and caters to the best of trade, is that of Litton Brothers, young men who are hustlers and who are experienced in their line of work. The popular restaurant is in the very center of the city, being at the west end of Custom House Place, on Summers street, opposite the Kanawha Hotel. It is neatly arranged on the interior, is roomy, well ventilated and cleanliness is the primary motto of the management. Every viand that is seasonable is on the menu at Litton Brothers and the public has learned that the prices are moderate, the service as nearly perfect as could be asked, the cooking wholesome and satisfying, the attention extended courteous, the waiters clean and attentive and always showing a desire to please the many customers who have selected this as one of the most desirable eating places in Charleston. Such a restaurant as this was long wanted in this city, and the Litton Brothers took advantage of the opportunity to open the business and give to the public what it wanted. Only the most experienced of chefs are employed and anything ordered will be served in a manner that will make permanent patrons of those whom circumstances require to eat away from home.

**CAM KELLER, TAILOR,** 11 Capitol Street, next door to Kanawha Valley Bank.—Since the advent of Cam Keller into the business circle in Charleston, the people hereabouts have begun to sit up and take notice. "Where's he from, and what does he mean by offering such low prices," is one of the questions often asked by those who have begun to realize that Cam Keller came to Charleston to do business, and is doing it. He believes in advertising and the effects of his good judgment along that line as well as the remarkably low prices he offers, have gained wide recognition. He makes clothes a little cheaper, and a whole lot better ones, too, than his competitors can afford to sell, and his sales are increasing every day. He treats the public right, and the public is showing every possible consideration and appreciation for that fact. Mr. Keller is only a young man, but he was born of a business family. His father was probably one of the best known tailors in West Virginia, and a successful business man whom every one, in Parkersburg, his home, admired, because of his sterling qualities and his business like way of doing business. Cam Keller is honest and is a man who will make and sell more clothes than any other individual in Charleston can hope to do. He has the goods and he has the prices. Call at his handsome new store and he will prove to you that you can save a great deal of money by having your clothes made by him. If he tells you your suit will be ready Wednesday, and it is not finished by that time, you will get a dollar for every day of delay.

11 Capitol Street, next door to Kanawha Valley Bank.



MR. R. G. HUBBARD'S RESIDENCE

Photo by Cochrane Studio





CHARLESTON NATIONAL BANK BUILDING Photo by Cochrane Studio

**CHARLESTON NATIONAL BANK.**—After having been established over 28 years this institution bears the closest inspection, and is considered one of the biggest and the best in this part of the country. It has a capital of a half million, and a surplus of the same. Its officers are L. Prichard, president; J. R. Seal, vice president; H. L. Prichard, cashier and J. D. Foster, Jr., assistant cashier. There is a large corps of efficient clerks and tellers, sufficient in number to afford a splendid banking system where there are no long waits. This institution owns the big white building on Capitol street, at the west end of Quarrier, near the Federal building, and is considered the best located business and office building in the city of Charleston. Among the bank's resources are loans and discounts amounting to almost two millions of dollars and has in cash and due from banks something like a half million. In all, the resources reach considerably over three millions. The directorate includes such substantial and successful business men as E. A. Barnes, Charles K. Payne, J. A. Holley, F. W. Abney, A. M. Prichard, D. C. Boyce, H. A. Robinson, A. L. Ruffner, aside from the president and cashier.

**WEST VIRGINIA AGENCY COMPANY.**—This concern has long been recognized as one of Charleston's substantial and dependable business firms. Its business has been growing rapidly for several years and is being conducted on principals that always assure success. This company does a general insurance business in the principal counties of this end of the State, specializing on fire, liability and accident insurance, and represents many of the oldest and most reliable insurance companies in existence.

The West Virginia Agency Company purchased the business and good-will of two other insurance agencies about five years ago giving it an extensive business in Fayette county and other territory in which those agencies did business. The company's offices are located on the third floor of the Charleston National Bank Building, and some of Charleston's leading business men are interested in the company, Chas. A. Gates, being President; C. Paul Nelson, Vice-President; Geo. E. Robson, Secretary; Houghton A. Robson, Treasurer; Dearing E. Good, Manager.

The company's underwriting is in the hands of management with ten years practical and continuous experience in the insurance business.

Before buying insurance of any kind it will pay you to investigate the service and protection this reliable firm has to offer you. They have the reputation of making honest adjustments and prompt payment of losses.

Every transaction is handled in a businesslike manner which has gained for the West Virginia Agency Company the confidence and extensive patronage they enjoy throughout the Kanawha and New River Valleys, especially of the large coal and lumber firms. They furnish rates and expert advice, without charge, upon application.

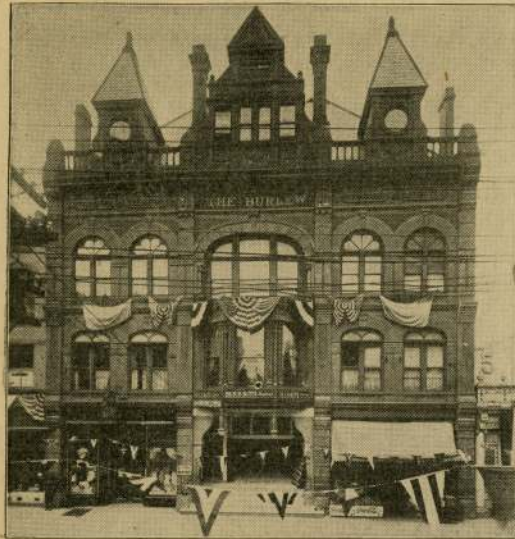
The West Virginia Agency Company is a very reliable and substantial concern and can afford to compete with any other concern offering a first class line of insurance. The public is cordially invited to visit their offices at above address.



S. M. SNYDER RESIDENCE

Photo by Cochrane Studio





THE BURLEW

bler, the Detroit, the Boreland, Electric, etc. This year's sales have eclipsed expectations, but that is accounted for when the fact is recognized that the management of the establishment knows its business and gives its patrons what they want at satisfactory figures and with the accuracy that only the first class can be obtained there.

**MR. JOSEPH MAYER.**—Mr. Joseph Mayer, one of Charleston's energetic and enthusiastic young business men, the District Agent of the Northwestern Mutual Life Insurance Company, of Milwaukee, came to Charleston four years ago from the Pittsburgh district, and in that short period has established himself in the business life of the Kanawha Valley, and during the same time, through persistent effort, has brought the "Northwestern," as it is familiarly called, to that plane of prominence in southern West Virginia to which it is entitled as one of the old line and substantial insurance companies, which has paid to policyholders since its organization more than \$365,000,000.

The Northwestern was organized and commenced business 55 years ago without a single dollar of capital stock, and has been sustained by the inherent strength of its membership, which is confined to the most healthful portions of the United States. Despite the insurance investigations in some of the larger companies, the Northwestern has shown a larger increase of insurance in force than any other life insurance company.

Much of the popularity of the Northwestern among the substantial and appreciative citizens of West Virginia is due to the liberality shown by the Company in the payment of dividends. Payment of dividends on all policies begins at the end of the first policy year. When the first dividend becomes due the insured is given the choice of the method of applying it. In all its dealings the Northwestern has been found to be one of the strongest insurance companies doing business in America, no company has been more lenient with its policyholders and none today is more able to throw the strong arm of protection about those who hold policies in it.

The growth of the insurance business during the last few years has been due largely to the development of the people in considering life insurance from a business standpoint. The man today who is without life insurance is one of the odd characters of his neighborhood.

Mr. Mayer, the District Agent of the Northwestern, has offices in the Coyle and Richardson Building and with his motto in life to "push the Northwestern" strictly adhered to, the phenomenal growth of the Company's business in West Virginia will be continued.

**REO SALES AGENCY.**—It is a pleasure to call the attention of the public to this new establishment which is located at 1008 Virginia street, just above MacFarland, in the Y. W. C. A. building. It is as neat as the proverbial pin, and prospective buyers of the line of machines carried are greeted with the air of a carefully conducted business place where there is always an exhibit worthy of attention. This agency is growing into an important one and its sales are increasing at such a rate that it promises to become the largest of its kind in Charleston. The concern conducting this establishment has various kind of autos on hand, and furnish supplies and all automobile accessories at a price that keeps competitors guessing. Michelin tires, as well as the Zillio have found a great sale through this agency, and the line of companies represented by the agency is extensive as will be seen when such makes as the Reo, the Rambler, the Detroit, the Boreland, Electric, etc. This year's sales have eclipsed expectations, but that is accounted for when the fact is recognized that the management of the establishment knows its business and gives its patrons what they want at satisfactory figures and with the accuracy that only the first class can be obtained there.

**C. A. POTTERFIELD, DRUGGIST.**—Their's is the Rexall Store, located at the corner of Capitol and Virginia streets, and is generally recognized as one of the best regulated establishments of its kind in the city of Charleston. Years of experience with the local drug trade has made this drug store foremost in the line. They carry one of the biggest stocks in the city, are up-to-date in their methods and reliable. What they tell their patrons at the Rexall Store may be relied upon and the public is acquainted with the fact. This store has done much to hold a liberal retail trade in its particular locality and is consequently looked upon as an important institution. C. A. Potterfield has to his credit many years of experience that his reputation as a careful business man and a good druggist has contributed largely to the increased business of the concern. Another good feature about the business, the Rexall Store, is the fact that none but experienced and reliable clerks are employed, each being selected after he has been tried and not found wanting in any of the requisites of the position.

**BANNER WINDOW GLASS COMPANY.**—One of Charleston's newer and most distinctive industries is the big plant of this thriving concern located on Eastern avenue, near D street, South Charleston. It supplies a big market in the east, and some of its products are exported, being in demand in several of the European countries. As fine a grade of window glass as that manufactured anywhere is turned out by this company. Expert glass makers are employed and practical men are at the head of the concern. The company became a part of Charleston several years ago and has, since the completion of the plant, increased its business and its capacity, so that it has become one of the most important of the moderate sized industries in the Kanawha valley.

**36 YEARS IN BUSINESS.**—General Noyes S. Burlew has been in the wholesale hardware business for the past 36 years and some of his patrons have been buying from him ever since 1876 when he first opened his establishment which is at 716 Kanawha street. This place is headquarters for doors, sash, sewer pipe, floor tile, wood and tile mantels, and all other articles that go to make up a complete hardware store. General Burlew has become a permanent fixture in Charleston's business circle and his career has been a success, for he knows the public needs and knows how to supply anything in his line that is called for. Reliable goods, right prices, quick service, proper treatment and a guarantee of satisfaction combine in making the Burlew establishment one that the public is favorably acquainted with. The building trades of Charleston are especially acquainted with the Burlew methods of doing business and of supplying every article a builder needs in the execution of a nice piece of work. The management of the establishment has learned that it pays in the long run to sell only the best and that the reason everyone who deals with Burlew gets satisfaction.



HOLLY PLACE—RESIDENCE OF GEN. AND MRS. BURLEW





U. G. YOUNG'S RESIDENCE, 1323 QUARRIER STREET

**VICKERS BROTHERS.**—Located at the corner of Court and State streets, this concern has established one of the most extensive trades in its line in the Kanawha Valley. For many years this corner industry has been one of the landmarks of the city and there are those in the county who have been patronizing the concern ever since it was founded. The Vickers Brothers manufacture wagons and does all kinds of wood work and metal repairing on automobiles, such as filling wheels and repairing tops. Painting and trimming is also a specialty there. All the work turned out by this firm is of the best and will stand all the usage for which it is intended. J. W. Vickers is the superintendent, and is, himself, as reliable as the proverbial clock. Gwynn W. Vickers and John H. Vickers form the company, and have the reputation of being leaders. All work is guaranteed and all contracts are filled in the earliest possible time. To expedite all the work, a large corps of efficient men has been employed and every one of them is of long experience and follow the Vickers style in all their efforts. This firm numbers among its customers some of the old timers of the community and everyone of them will advise that the Vickers Brothers plant is the leading institution of its kind in Charleston. It is handily located, being on one of the most centrally located and valuable sites in Charleston.

**JONES, WINKLER INSURANCE AGENCY, INC.**—This concern has grown into a consequential one and is known as one of the leading insurance firms in West Virginia. The president is B. Roemer Winkler, who has devoted many years of his life in the insurance business and has found it to his liking. Rienhold C. Franklin is the vice president, being another insurance man of long and varied experience. Emory C. Jones,

the youngest member of the firm, is the secretary and treasurer. He is a hustler and through his energy and his ability to get business the concern has been unusually prosperous. The headquarters is at the corner of Quarrier and Hale streets, No. 816 1-2, where offices are handily equipped and where business may be expedited. The yearly business done by this concern is probably as great as that of any similar company in the southern part of West Virginia. The members of the firm are active, and they know the business in all its intricate details. They represent some of the best fire underwriters in the world, and the fact all their companies are leaders, place them in position to get business where others fail.

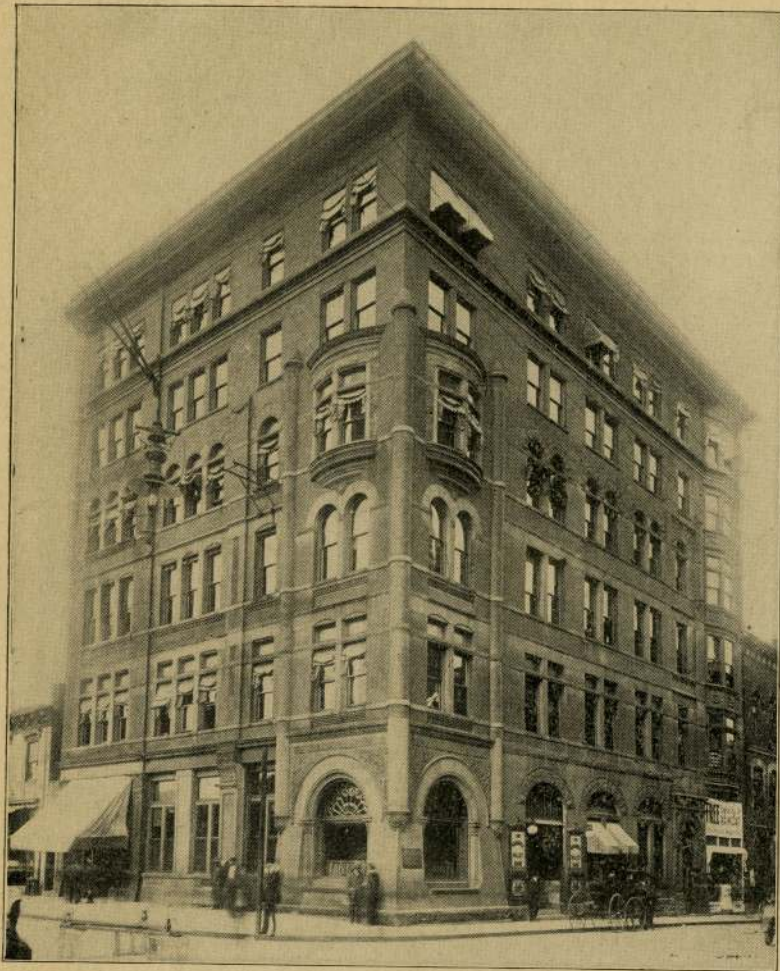
**GO TO WAGNER'S.**—At the corner of Quarrier and Hale streets is one of the cleanest and up to date confectionaries and ice cream and soda parlors in the state of West Virginia. It is conducted by Fred Wagner, who has been in business long enough to have established one of the most desirable establishments in the city. Special invitation is extended to the family patronage, and the patrons of the place are included among the best people of Charleston, and they selected this particular place, not only because it is handy, but because they can always get served with what they want without any long waits or without undesirable associations. Immediate attention is given the children who deal there and they are made as welcome as are the older persons who deal at Wagner's and who can afford to spend more than the little folk do. The candies sold here are fresh, being home made and include all the delicious confections that are in demand. The fame of Wagner's goods has spread over a vast territory and finds a demand in other cities than Charleston, for it is always delectable, pure and clean. It is a pleasure to deal at Wagner's because of the many little courtesies that are extended the customers by a corps of efficient and painstaking clerks.



HON. WM. MACCORKLE'S RESIDENCE

Photo by Cochrane Studio





KANAWHA VALLEY BANK BUILDING

**KANAWHA VALLEY BANK.**—This is the second largest bank in West Virginia, and the largest in the southern part of the State. It has been established long enough to have established a reputation which is not only a credit to itself, but to the state in general as well. The head of this bank is Col. John Q. Dickinson, of this city, who is widely recognized as one of the leading bankers of the country. His dealings are multitudinous; his methods are modern and he is in every way the type of business man who merits success. This institution has more than three million in deposits. It is substantial in every particular. Every transaction is done on a conservative basis and that is the reason so many desirable accounts are kept there at all times by the wealthiest men of the state. Col. Dickinson employs only the most experienced men in his institution, having John L. Dickinson, one of the premier bankers of the state, as cashier, and John C. Malone, J. W. Crider as assistants. The largest corps of clerks in any bank of the city are on the bank's payroll, and there are never any long waits there on the part of the customer. The largest number of accounts carried by any bank in the state are credited to this bank, including some of the largest. The business of the institution is growing all the time.

**SOUTHERN STATES MUTUAL LIFE INSURANCE COMPANY.**—If the purpose of this book was to illustrate the buildings of Charleston due directly or indirectly to the use of funds provided by our West Virginia Life Insurance Company, the book would have to be about five times its present size. Recently a banker was asked where the money was coming from to finance the construction work in Charleston. His reply was, that there was one unfailing source of supply, THE SOUTHERN STATES MUTUAL LIFE INSURANCE COMPANY.

The laws of the State of West Virginia are singularly simple and clear-cut. All property is taxable except that used for benevolent purposes. The result is that a private investor cannot, as he does in most of the States, lend money at a reasonable rate of interest secured by mortgage or deed of trust; the taxes upon his investment reduce the interest earnings below what he considers a legitimate return for his capital. The result is, such money must be furnished by institutions. Before the organization of our Life Insurance Company such institutions were lacking. Now not only is this Company doing a vast amount of good for the State, but it has found here a splendid field for its investment. Charleston has grown, is growing, and has a splendid growth before it. No one individual or corporation doing business in Charleston has contributed to its growth, or has the capacity to contribute to its growth, even a small proportion of the part which this Company has played, is playing, and will play in the future of this prosperous State.

If the people of West Virginia, Charleston in particular, could appreciate the benefit derived by the State and its citizens from this institution, its growth would be so rapid as to astonish those who have not realized the opportunities of the field this Company occupies.

**OFFICERS**—Harrison B. Smith, President; Albert B. White, Vice-President; James F. Brown, Vice-President; John C. Rheldaffier, Secy. & Agency Director; A. S. Alexander, Treasurer; F. S. Bown, Asst. Secy. & Treas.; J. P. Bowerman, Actuary; H. H. Young, M. D., Medical Director; George E. Price, General Counsel; Henry Moir, New York City, Consulting Actuary.

**DIRECTORS**—F. M. Staunton, Charleston, W. Va.; E. A. Barnes, Charleston, W. Va.; Charles Loeb, Charleston, W. Va.; Benjamin Baer, Charleston, W. Va.; Harrison B. Smith, Charleston, W. Va.; James F. Brown, Charleston, W. Va.; F. W. Abney, Charleston, W. Va.; W. M. O. Dawson, Charleston, W. Va.; John L. Dickinson, Charleston, W. Va.; Albert B. White, Parkersburg, W. Va.; A. W. Reynolds, Princeton, W. Va.; H. C. Ogden, Wheeling, W. Va.; Virgil L. Highland, Clerksburg, W. Va.; B. D. Gibson, Charles Town, W. Va.; E. C. Colcord, St. Albans, W. Va.



LOOKING WEST ON VIRGINIA STREET



**ELKS AND THEIR NEW HOME.**—Business judgment has characterized the success of the Charleston Lodge of Elks. Its directors and trustees are men of proved ability and of keen judgment. The building company connected with the lodge and composed of members of the organization, are those who have taken every possible advantage of the investments made in the way of property and have a home now that is worth more than \$65,000, or will be when all the improvements are finished which are now under way. The old building, owned by the lodge for a number of years is of such location that it has increased in value considerably during the past three or four years, and the improvements being made will make the structure one of beauty and substantibility. The improvements are coming at a time when there is a decided movement in progress to bring Quarrier street, above Capitol into the business part of the city. A big business block is being erected just across the street from the Elks' home which will further enhance the value of all the properties in that vicinity. The Elks have shown that they are keeping in touch with the progress of Charleston and are taking advantage of every possible opportunity to better their standing in a financial way. The lodge has almost 500 members in good standing and is considered one of the strongest organizations of the kind in this part of the country.

**BEST PLUMBING IS THE CHEAPEST.** — With that knowledge in view at all times, the Coffey Plumbing Company engaged in business in Charleston a good many years ago, and some of the biggest jobs of plumbing that have done in the city are credited to this concern, every member of which is a good business man or a practical plumber who knows just what is necessary to give satisfaction in their line of work. The headquarters of the company is at 808 Quarrier street, just back from the street, and a corps of workmen is employed at all times who can do any piece of plumbing work that can be asked for. Satisfaction is guaranteed and the people of Charleston who have been here very long, are acquainted with the fact that when they give an order to this concern it will be filled right in the shortest possible time. The estimators for the company are men of long experience and the prospective patron will find it greatly to his advantage to get their prices before contracting for any piece of work which must be done right to give proper satisfaction.

**CHARLESTON INTER URBAN RAILROAD COMPANY.**—The establishment of this concern marked the beginning of what has proved a marvelous advancement of the city of Charleston toward the goal of the industrious citizens who wish to see the time

in the near future when this city will have a population of 50,000 persons. The company has been sort of a pacemaker of the internal progress of the city, and it is gradually increasing in mileage as the demands of the city and community require. The latest improvement made is the line which connects the town of St. Albans with Charleston, and which opens great possibilities along the twelve miles of fertile valley between the two points. At an enormous expense the additional mileage has been made and the line now covers over thirty miles of track, with a great deal of new rolling stock as a suggestion about the intentions of the company. The concern has sufficient property to have installed a large car and repair shop in the western portion of the city and the St. Albans terminal will also ample in all its equipment to take care of the trade along the inter urban route. This road is expected to bring about, within a few years, a great increase in population along the route is assured and property values will have advanced at least 25 per cent during the next year.



ELKS' HOME

Photo by Cochrane Studio

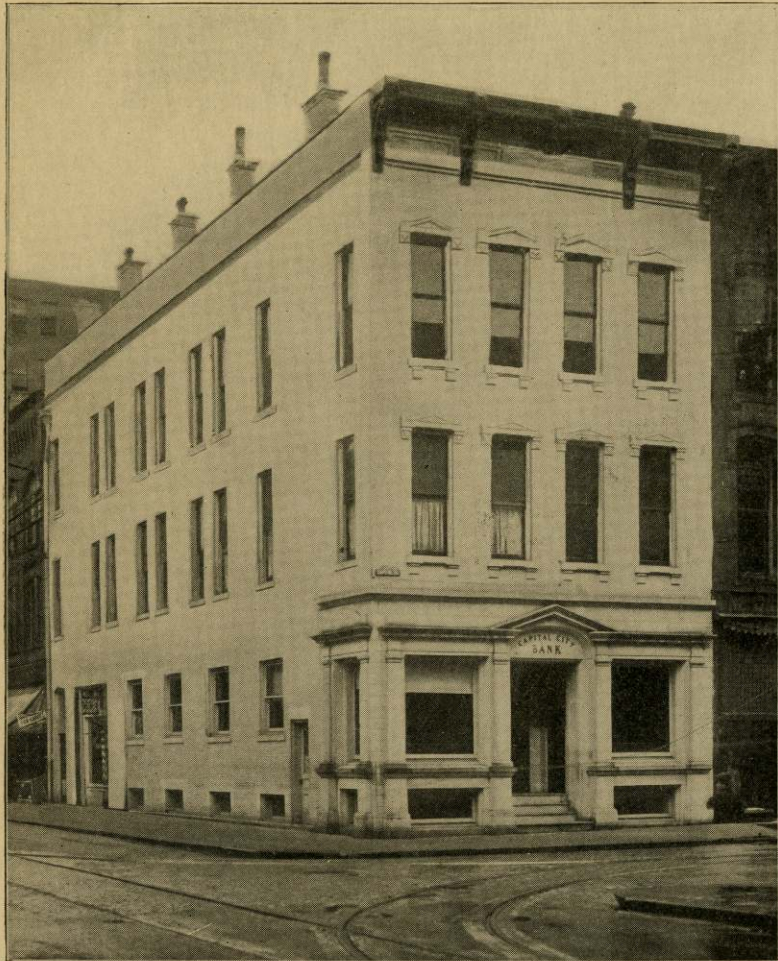
**R. ROY PENNYWITT,  
MERCHANDISE BROKER.**

—With offices in the Charleston National Bank building, Mr. Pennywitt has established a business which is considered one of the important ones of Charleston, and by his splendid methods of doing business he has succeeded far beyond his own expectations. As an instance of the growth of the business the volume of sales the first year was \$208,205.82; the second year \$668,879.79 and the third and last year \$1,058,612.38. He is an exceptionally able business man and has been identified with the brokerage business so long that he is in position to give his large number of patrons advantages that they cannot obtain any place else. He has been increasing his territory considerably and having established a reputation for dealing on the square no matter how small or how large the commission, he has a clientele that appreciates his efforts to give them the best goods at the lowest possible prices. The Pennywitt guarantee is sufficient to any one who has dealt with the man. The success of his manipulations is based on his

absolute reliability and his patrons have the assurance when he makes them an offer and describes the wares in question, they will get exactly what they wish and also get it at a figure that will occasion no objections.

Charleston's jobbing business exceeds \$20,000,000 a year and the wholesale houses of this city are favorably compared by those who know with the biggest ones of the country. They successfully compete with wholesalers of Cincinnati, Richmond, Pittsburgh, Wheeling and other centers.





CAPITAL CITY BANK Photo by Cochrane Studio

**CAPITAL CITY BANK.**—Does not only advertise "Conservative Banking" but puts into practice conservative methods in the handling of funds intrusted to its care, and maintains ample reserve with which to safeguard the same.

This bank is controlled by men of the trustee and investment type, who are not borrowers from their own institution, and therefore have the funds of the bank always available to depositors upon conservative grounds, furthering the success by the aid of the patrons.

The above statement regarding this institution makes it a very desirable place for private depositors, who like to know that they are dealing with a really conservative bank, which has no speculative interests or intentions, but throws every safeguard around its investments and always maintains a large reserve in excess of the legal requirement.

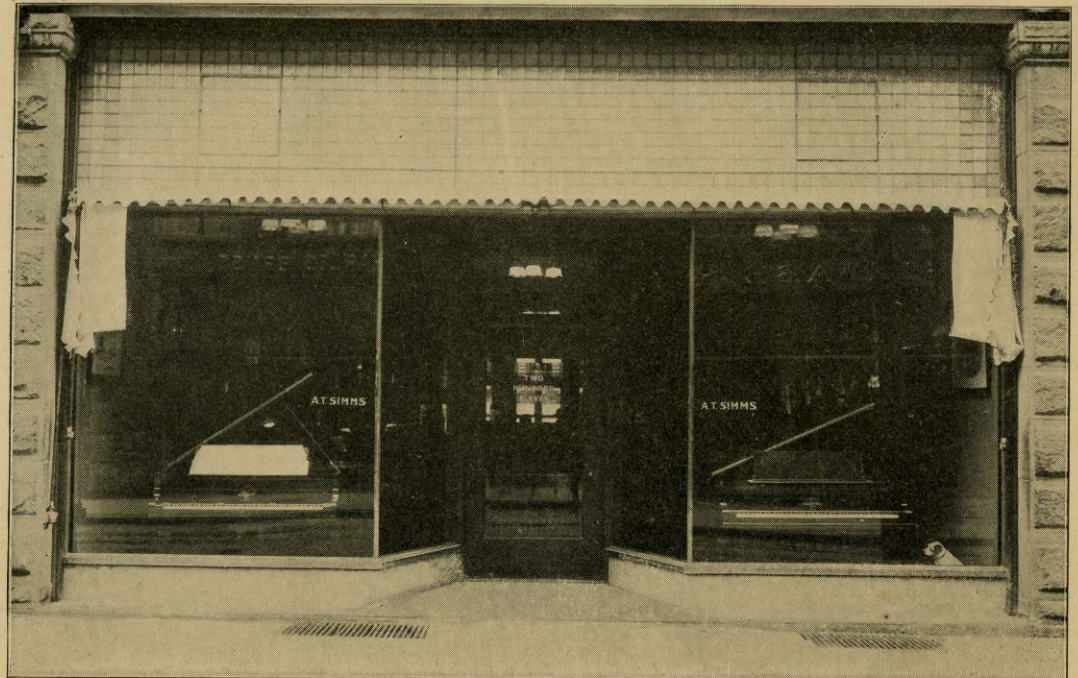
"Conservative Banking" is a widely used term in bank advertising because of the fact that conservatism in the investment of bank funds, is a safeguard to the depositor, and nowhere is the term better exemplified than in the conduct of the business of the Capital City Bank, which in a large measure, probably accounts for their popularity with private and savings bank depositors.

**A. T. SIMMS, MUSICAL INSTRUMENTS.**—At 211 Capitol Street, is a music store that gets its trade not only in Charleston, but from a vast surrounding territory as well. Mr. Simms is sole agent for pianos of various high class makes for the entire southern section of West Virginia. These makes include the Steiff, H. & S. G. Lindeman, Hobart M. Cable, Packard, Krell, Royal and many other pianos. Each of these has a big sale each year and because of the demand for them and for the other instruments carried by this big concern, a large number of agents is kept in the field at all times and orders are being filled almost daily for the best makes of musical instruments on the market. Mr. Simms has been in the business long enough to have become an independent dealer and has proved himself worthy of public confidence. His dealings have been made so fairly for these many years that he has gained a reputation for honesty in all his business transactions. What he recommends may be relied on, for adhering to the truth in making sales is what he bases his past successes on, and he is reasonably sure that at least one other person will become interested every time he makes a sale. If Simms cannot give satisfaction when any kind of a musical instrument is desired, then the prospective buyer must be awfully hard to please.

**PLAYER PIANOS**—Steiff, Henry & S. G. Lindeman, Packard, Hobart M. Cable and Autopiano.

Business men from other states and from other parts of this state recognize in Charleston the most promising business center in this part of the country. Cheap fuel, splendid transportation facilities by both rail and river, and industry sites that can not be excelled anywhere in the country.

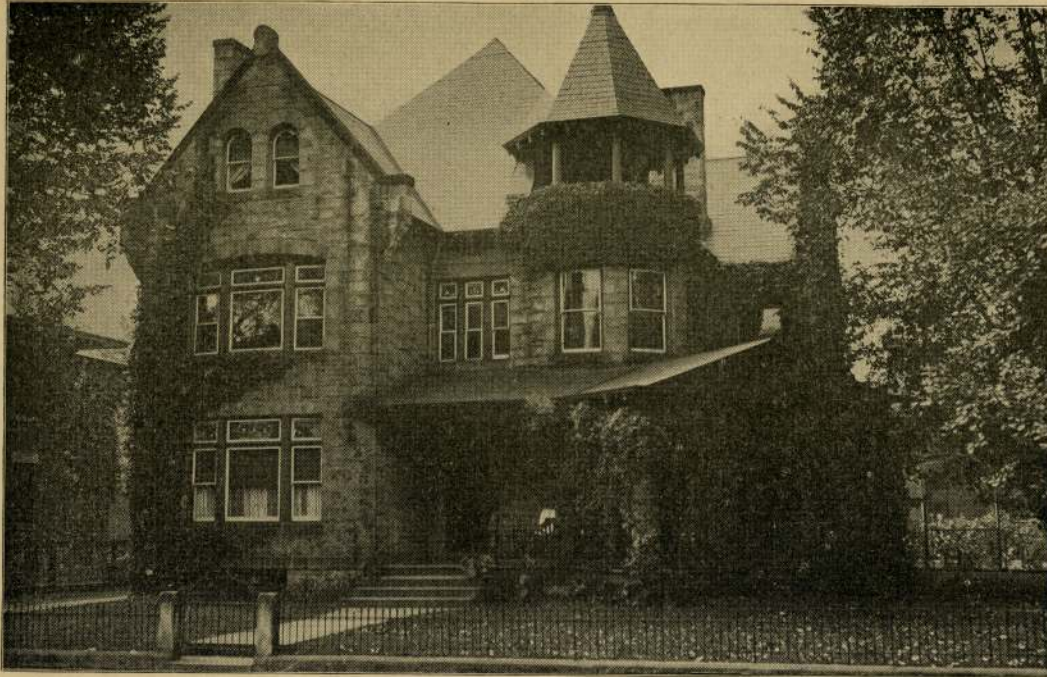
Charleston has ten banks and each of them is solid in a financial way. One of these institutions is the second largest state bank in West Virginia and has been on the roll of honor for many years. Each of the National Banks shows substantiality by every statement that is published and the state banks have made equally as good records in that particular.



A. T. SIMMS MUSIC STORE

Photo by Cochrane Studio





MR. L. PRICHARD'S RESIDENCE

**CHAS. W. WALKER CO., BROKERS.**—Charles W. Walker has been in Charleston for many years. He is a hustler and has established himself firmly on the plane with the most successful men of the city. He is honest, and that is a good thing to say about any man in whom the public has to repose a confidence. He has been engaged in the brokerage business for a long time and has proved himself a good man in that kind of work. He deals with the best concerns in the city and his way of doing business is what they like. He is reliable and when he tells a prospective customer anything, that prospect is very likely to become a permanent dealer with Walker. In connection with the brokerage business, Mr. Walker affords to the public a large storage warehouse, where hundreds have been given satisfaction who wish to store their household or other goods at any time and for any period. The prices are reasonable, the quarters for storage perfectly safe, and the handlers are men who have had long experience in that kind of work. Mr. Walker has been in various kinds of business here but finds that the brokerage work is the most satisfactory and is now devoting all his time to that line. His business is increasing, and he is becoming more permanently a part of the big business circle in this city. His establishment is at 219 Hale Street.

**REAL ESTATE, SEE SIMONS.**—That Simons can sell anything in the real estate line that has merit, has been demonstrated in Charleston to the satisfaction of hundreds who have become his clients. He has established one of the most lucrative realty businesses in the city and always has important commissions on hand. He is in position to handle any kinds of realty, or build a home no matter how expensive or how cheap. He represents scores of those who wish to sell and always has listed some of the most desirable realty bargains that can be found in the

local market. With offices at 218 1-2 Capitol street, telephone No. 747, E. E. Simon's place is usually referred to as real estate headquarters. Those who have dealt through this agency have been shown that it pays to deal there for Mr. Simons expedites all the commissions he has at the earliest possible time and sells in a manner satisfactory to both the buyer and the seller. Those contemplating putting property on the market or those figuring on buying, will find Simons can make the dealing easy. His concern is widely known as the E. E. Simons Real Estate and Loan Company. This company has erected some fine homes in Charleston on the easy payment plan which has proved a boon to the wage earner and the other man who has not the ready money with which to buy a home, but who is able to pay rent and prefers to pay that much money on property that will become his own.  
 "Simons Can Sell It."

**OHIO VALLEY FURNITURE COMPANY.**—This is one of the many important manufacturing plants in the Kanawha Valley, the products of which find a ready sale on a large market in various parts of the country. It is one of the most substantial business corporations in the valley and one that has been engaged in the furniture manufacturing business long enough to have established a trade that will continue extensive as long as the firm does business. Men well known in the business and financial world are identified with the concern, and are always found among the foremost of those who are placing the city of Charleston as a market and manufacturing center with the other cities which have such splendid natural facilities to attract wide attention. W. B. Shober is president of the company; Edson Lewis, vice president; J. P. Hayes, secretary; B. F. Ford, treasurer. The plant is one of the important ones on the West Side, being located near the K. & M. railway on Bream street. All orders from the factory are shipped promptly and every accommodation is extended the buyers that is commensurate with modern business methods.



MR. CHARLES CAPITO'S RESIDENCE

Photo by Cochrane Studio



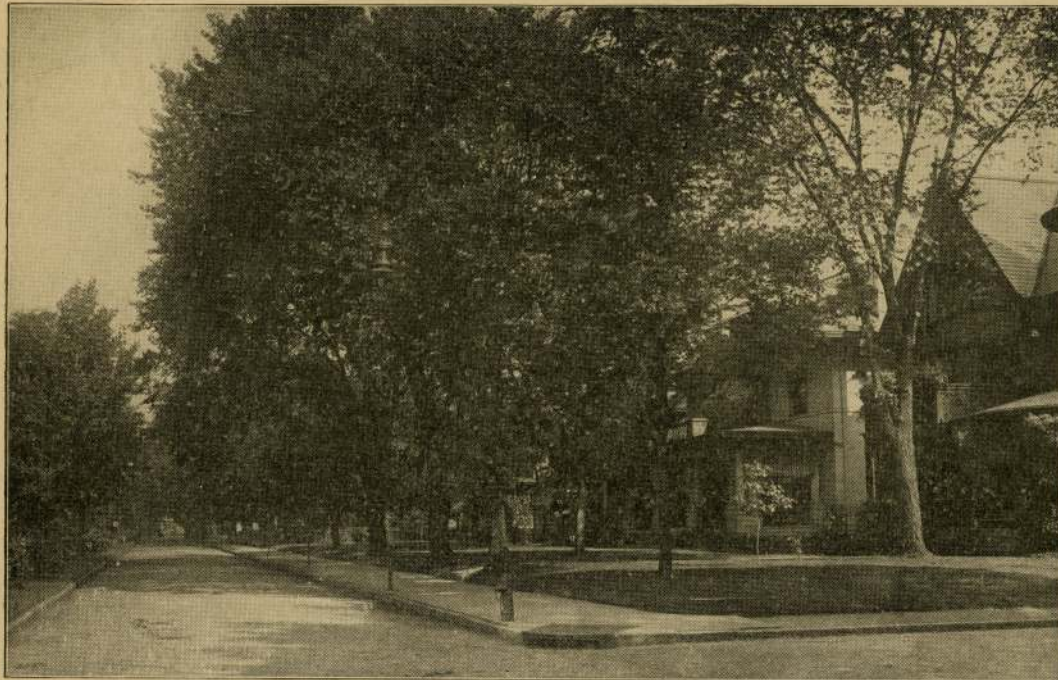


Photo by Cochrane Studio

KANAWHA STREET

**AUTO GARAGE.**—Popular demand has induced the creation of many new establishments in Charleston during the past year, and one of the timeliest creations from various points of view was that of the firm named in this caption of this reference. Their establishment is at 1013 Virginia street, where supplies for automobiles, and other such vehicles, are kept in stock, and where repairing is done by efficient workmen who could build an auto of their own and with their own ideas to work on, if they cared to devote the time to such an undertaking. The garage controlled by this firm is a well regulated institution where storage facilities are sufficient to offer the public room for their hold over machines which are in need of repairs. Both members of the firm are practical, and they employ only men who know their business from every angle and who can give satisfaction to every customer. The prices are right and promptness is the motto of the firm when a job is on hand.

**CHARLESTON VETERINARY HOSPITAL.**—This is the oldest, largest and best equipped Veterinary hospitals in the State, opened ten years ago. Its proprietor has spared no expense in its equipment and has every improvement for its patients. Horses, Dogs, Cats, and it has been the rescue of all domestic pets for this section since its opening. Special words for hydrophobia contagious cases. All surgical operations, both on horses and dogs, performed under general or local anaesthetics as the case indicates. The office fully fitted with the latest instruments and the library

one of the most complete in the State. Dr. S. E. Hershey, its proprietor, graduating in 1897 at Kingston, Ontario, whose Veterinary School was affiliated with the Queen's University, one of the oldest Universities on the American Continent. After which, taking a special course (meat and milk inspection) in Washington, D. C. Then serving one term at the Maryland Veterinary Hospital, Baltimore, Md., one of the largest in the world. Locating at Keyser, W. Va. for five years and serving four years as Consulting Veterinarian to the State Board of Agriculture. Later taking a Post Graduate Course at the Kansas City Veterinary College. Being one of the charter members of the W. Va. State Veterinary Medical Association and recognized as one of the leading and best authorities in veterinary medicine and surgery in the State, being its secretary and treasurer for a number of years and later elected and at present time its president. He has been a close and hard student for the betterment of the profession and the health of the public, realizing the danger to the human family, the contagious diseases and the need of a close watch of the meat and milk supply. The serious spreading of disease from these sources. His practice extends through all the adjoining counties for surgical and dental work. A strong believer in municipal inspection of all home slaughtered meats and a close inspection of all cattle for dairy purposes. What matter if milk show 3 to 5 per cent butter fat and come from unhealthy cows and unsanitary dairies.

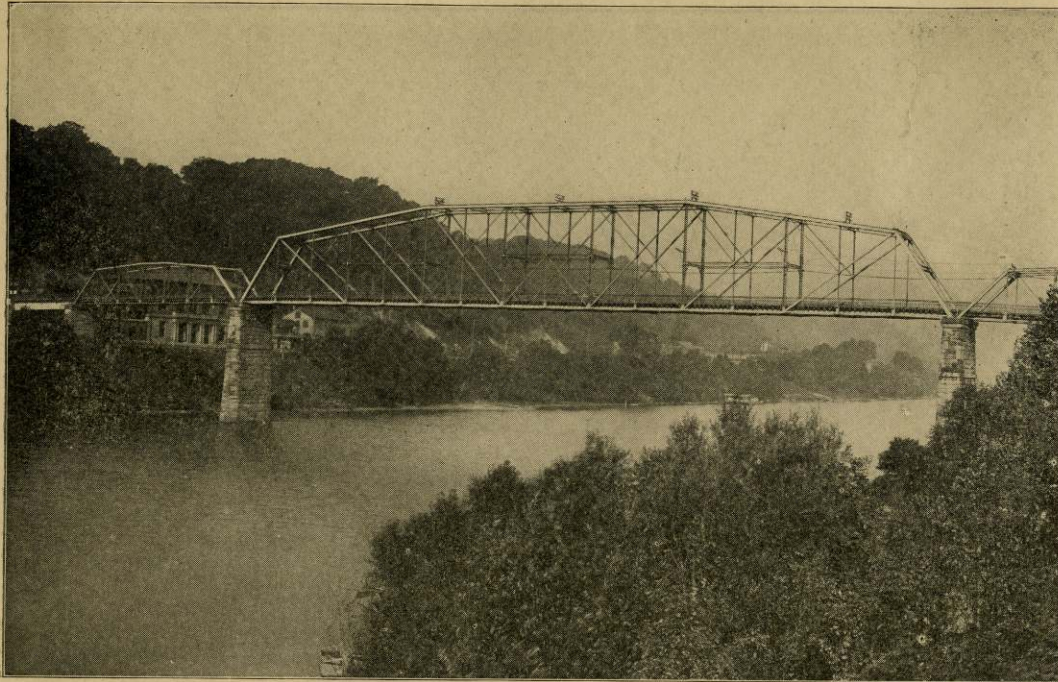
Dr. Hershey is a member of the American Veterinary Medical Association and the United States Live Stock Sanitary Association, two of the oldest and largest Veterinary Associations in the States and who have done more for the benefit of the public in way of sanitation and the betterment of live stock interest than anything else in the United States. He has made a hard fight for the enactment of such laws regulating the importation of contagious diseases in our state, for breeding purposes (grades or full blood stock) or dairy purposes, for immediate slaughter.



CHARLESTON VETERINARY HOSPITAL

Photo by Cochrane Studio





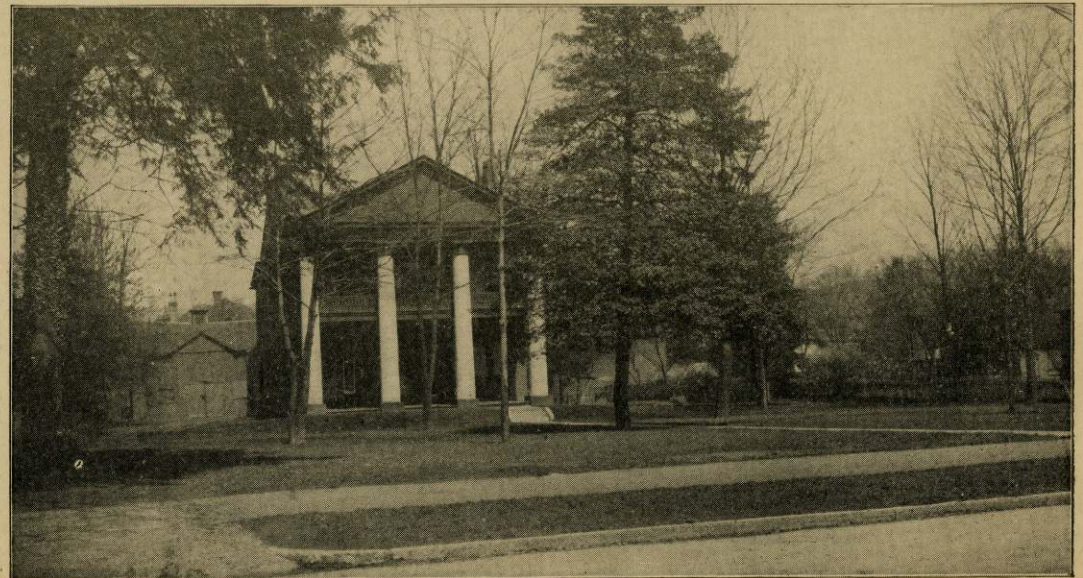
SCENE ON THE KANAWHA RIVER

**RUBY BROTHERS, GROCERS.**—This is probably the oldest firm of grocers in the city and ever since they engaged in business has had a patronage that wants only the best. With a large line to select from, all that is marketable is kept on hand and the buyer will find by dealing here that there will be less occasion to kick about the high cost of living than if he deals at many other places. Every customer is a satisfied one who deals with Ruby brothers and the firm always looks after the interests of the patronage which is about as large as that of any other business house handling the same line in Charleston. There is always an ample stock to select from and the delivery service afforded is exceptionally good while the patronage which is about as large as that of any other business house the perishable articles are kept in prime condition at all times, and no old vegetables, fruits or such are sold here. The members of the firm are of sufficient experience to know just what the patrons want and they supply those wants when all others fail. Courteous treatment is accorded everyone, and there are no overcharges at any time, whether a child comes to make the purchase or an experienced buyer does. Ruby Brothers are popularly called the reliable grocers, and have lived up to the title during all their years of dealing in this city.

**J. C. JONES & SON, CONTRACTORS.**—Col. J. C. Jones, at the head of this firm of building contractors, is one of the oldest contractors in point of service in this line in West Virginia. For many years he was identified with the firm of Withrow and Company, but is now associated with his son in the same business. Col. Jones is known as one of the best estimators in the country and big jobs are his long suit. Col. Jones has built some of the greatest of West Virginia's buildings, which include those of the Concord Normal School, at Athens, W. Va., the Charleston National Bank, Coyle and Richardson, First M. E. Church, residence of

J. S. Cunningham, all in this city; the Waldo hotel, in Clarksburg and the Camden office building in Parkersburg. All these structures are monuments to Col. Jones' ability. His many years of experience has taught him many things about the building trade, and he has taken advantage of it to such an extent that he is generally recognized as one of the most reliable builders of big structures in the state. He is now negotiating with promoters who expect to erect several big houses in West Virginia, and during the winter will have taken several contracts which call for the completion of houses during the next summer. The Jones concern, as it is named now, is comparatively new, but it is succeeding nicely.

**CHARLESTON NURSERY AND SEED COMPANY.**—Affording Charleston people with everything that contributes to making a perfect and complete line of nursery stocks and seeds, poultry supplies, gold fish and birds, this concern fills a necessary place in the business anatomy of the city of Charleston and the surrounding territory. The place of business, under the management of Otto Oswald, is located on Alderson street, just off Virginia, and is headquarters for everything the name of the establishment suggests. For many years this concern has been engaged in business here, and during that time has established a patronage that places the business on a footing with the biggest houses of Charleston. Mr. Oswald is a man experienced in his line of endeavors. He knows the wants of his patrons and has in stock everything that is necessary to fill them. His goods have stood the test of years, and that is one of the causes of the business growing with such consistent regularity. The establishment is reliable and so is everything that is sold from the big store. The stock is varied and fresh. Deliveries are prompt and absolute satisfaction is guaranteed every purchaser.



RESIDENCE OF J. C. AND B. N. RUBY Photo by Cochrane Studio



**CHARLESTON DAILY MAIL.**—For the past twenty-one years, this newspaper has been recognized as an organ of worth and the 7,500 readers of the Daily and Semi Weekly Mail will attest to the merits of the publications, and they are sufficient in number to make the paper one of exceptional value to the advertiser. The policy of The Mail is to publish all the news that is fit to print and to afford every possible facility for the advertisers to reap rich rewards for their investment in space in the paper. The Mail is a clean and neat publication, one that finds a welcome in thousands of homes in the Kanawha valley. It is considered reliable, is well edited, has an efficient corps of writers, exploits the greatness of Charleston and the surrounding community, is a booster and never a knocker, and has proved itself a sturdy advocate of every movement that tends to the upbuilding of the city. The Mail is the only afternoon paper in the Valley and that is the reason it has the largest circulation of any newspaper in the valley, and the only paper that takes pleasure in making the circulation known to the readers by the sworn statement route. Advocating clean government and the advancement of schools, the paper stands for achievement of public good. Connected with The Mail plant is one of the best equipped job printing departments in West Virginia. Stock turned out from this office compare favorably with that done in any of the big establishments in the larger cities. The prices are right and the work is expedited by an efficient corps of experienced men under the foremanship of Alvin Snyder.

**J. H. YOUNG, WAGON MAKER.**—For many years, J. H. Young has been known because of the exceptionally good work he turns out from his shop. He is now located in fine quarters, in the very heart of the city, on McFarland street, where he is in position to fill any reasonable contract in the line of wagon repair'ng. His shop is a new structure, built for Mr. Young's purposes and is fitted with every appurtenance necessary in turning out the best shop work that can be obtained in Charleston. Mr. Young has in his employ a number of the best wagon makers in the city and they have assisted him greatly in getting the reputation of being "the best wagon maker in the Kanawha Valley." He has been in the business ever since Charleston was a little town and there are those who deal with him who recall the time when he established a business for himself and have been patronizing him ever since. He guarantees all his work and uses only the best of seasoned materials in filling the wants of his customers. There is stability as well as class in all his work, and the name of "J. H. Young" on any wagon, insures its being a good vehicle and one that will stand the wear and tear for any kind of work for which it was constructed.

**AN EXPERT REPAIRER.**—If anyone in Charleston can successfully make a repair in any broken machinery, typewriters, guns, revolvers or any other such article, J. H. Hudson can do it. He has been in the general repair business in Charleston for the past decade or more and has not met with a single failure in any undertaking. He is reliable and his work has always proved meritorious. One of the Hudson specialties is the making of keys to fit any kind of a lock. He fixes typewriters, lawn mowers, sharpens all instruments needing such improvement, fixes slot machines and can really make a revolver or supply any part for a gun or pistol. No matter how small the

commission, Mr. Hudson executes it with care and guarantees satisfaction. Some of his patrons have been getting his services for years and never think of calling anyone else when they have a job on hand that requires expert attention. His shop is located at the Kanawha river end of Capitol street, and is well fitted for carrying on his work of specialties. Mr. Hudson can repair old locks, can make an old safe as good as new, can make delicate repairs of furniture and in fact is handy with anything that needs fixing.

**COG CITY RESTAURANT.**—For a good many years Charleston felt the need of a first class restaurant, equipped for serving the better trade of the city, as well as the transient custom that had long been complaining of the poor restaurant service afforded in this city. It remained for Wm. Raies to fill the want, and at 109 Capitol street, he opened an up to date eating place which he designates as the Cog City Restaurant. It is modern in all its equipment, its kitchen is as neat and clean as the proverbial pin, and that is the reason so many persons prefer eating there to any of the other eating houses in the city. The patronage has grown, and promises to continue to grow, for the American cooking there has proved to be just what the people want. The prices are right, attention immediate, and the service as quick as is commensurate with good cuisine and proper arrangement. One feature Mr. Raies has introduced is a thirty-cent Merchant's Lunch, served every day from 11:30 to 2 o'clock. Every viand that is reasonable is kept on hand, and any order within reason can be filled at this restaurant a little better than it can be had elsewhere. Only experienced and highly paid chefs are employed. The Cog City Restaurant fills that long felt want, and the people of Charleston, as well as visitors show their appreciation for that fact by eating there.



CHARLESTON DAILY MAIL

Photo by Cochrane Studio

ger of the establishment, and is introducing a line of goods to the local public that is being looked on with favor by the patrons that have already been attracted to the store. The location of the establishment is central and the antique goods that are usually on display have been commanding attention. A specialty will be made of that line of goods, while the upholstering department promises to become one of much importance. The refinishing work on furniture that has been executed by this concern has given satisfaction for only the most expert makers are employed in doing it. A plant has been erected in which all the big work is done, and the company is in position to expedite all the commissions given by the Charleston patrons. Some splendid values are always on hand in desirable furniture in pieces or in suites, and the prospective buyer will find it profitable to get prices before making a purchase, for this company can save the buyer from twenty to thirty per cent on all purchases. All kinds of high class furniture is made to order by this company, and an investigation will satisfy a customer of the advisability of dealing with the Byer people.

**BYER FURNITURE COMPANY.**

— With a new place of business located in the Payne building, 1006 Virginia street, telephone No. 2786, this concern has been placed upon the list of worthy business institutions of Charleston, and has already taken long strides to success. George Byer, of many years experience in the furniture and upholstering business, is the general manager





Photo by Cochrane Studio

THE BARBER SANATORIUM AND HOSPITAL

**THE BARBER SANATORIUM AND HOSPITAL.**—For many years Charleston has been noted as being the location of the Barber Sanatorium and Hospital, which is located on Virginia Street, just above McFarland, and out of the noisy part of the city, although in the business district. Dr. G. A. MacQueen is the proprietor of this institution, and under his management the patronage has been increasing remarkably during the past few months. A large number of local physicians and surgeons treat their patients at this hospital because of its splendid location and the many facilities it offers for thorough scientific work. The unusual hospital facilities for treating both medical and surgical cases are equal to that found in the best institutions in large cities.

A most valuable feature of the Institution is its excellently equipped bath, and electrical department. That department embraces up-to-date and modern equipment, and facilities for giving all baths and electrical treatment of recognized medicinal value. These departments are in charge of skilled and experienced operators that have been thoroughly trained in first class New York, and Philadelphia Institutions for this particular line of work. In fact these departments are equal in practical value to anything to be had in such celebrated institutions as Battle Creek, or Mount Clemens.

Since the successful treatment of so many cases require the combined facilities of hospital and sanatorium equipment, such as the Barber Sanatorium & Hospital embodies, the uniqueness of the Institution as well as its superiority is readily recognized.

Another valuable feature of this Institution is its up-to-date pathological and bacteriological laboratory.

**THE MAY SHOE COMPANY.**—"That the apparel oft proclaims the man," is a true maxim and can be applied to hosiery and footwear as well as to clothing. In this connection, we take pleasure in calling atten-

tion to the popular shoe emporium of the May Shoe Company, who, in the broadest sense of the word, "are fitters of feet." When fitted by any employe of this company with a pair of shoes, you not only have a comfortable feeling about the feet, but are enabled to assume an ease and grace of manner impossible to acquire unless conscious that your feet present a thorough up-to-date appearance. Mr. May, the proprietor, is a practical man, understanding the qualities and grades of leather to perfection, and his assortment is such as to suit the demands.

The show-windows present a most attractive appearance; the latest styles being tastefully arranged so as to evoke from passers-by highest commendation. If you visit this store once, you MAY not only come again, but we say most emphatically that you will.

**FIELD'S PHARMACY.**—One of the best equipped pharmacies in the city of Charleston is that known as Field's, located near the K. & M. station, at the end of Broad street, in the big building occupied by the Elk hotel. This establishment has proved a successful venture ever since it started, for one of its principal aims is to treat the public right. The prices are moderate and the firm makes a specialty of filling prescriptions. Only the most experienced clerks are employed and satisfaction is guaranteed everyone who makes a purchase here. Hall and Kenney are the proprietors and they are making an inroad on the old custom that formerly went down into the business center of the city where rents are so high and where it is usually necessary to charge a little more for the same goods. By buying at Field's one can very handily save from ten to twenty-five per cent on nearly every purchase that is made. All the staple patent medicines are handled and in their purchase is usually a reduction in price in comparison with the charges made elsewhere. A trial order at this establishment will assure the careful buyer that he can save money by dealing there. Try it once and be convinced. Telephone orders receive immediate attention.



WEST VIRGINIA STATE CAPITOL



**CHARLESTON'S LEADING NEWSPAPER.**—With the biggest circulation and the highest standing in the Kanawha Valley, The Charleston Gazette has moved into large and handsome quarters on Virginia street, at the foot of the bridge, and has become a real city publication under the direct management of Mr. C. A. Ashcraft, who assumed charge of the plant some time ago and who has been active in placing the Gazette into the position it belongs. With a splendid news service and with a reportorial force that gets the news when it is news, the paper has become the advertiser's standby in Charleston. Those who advertise in this paper find that it pays for the Gazette is read in every town within a radius of fifty miles of Charleston. It is dependable, clean, progressive and conducted on business like plans which have already brought the success deserved by giving the patrons what they want. Equipped with the finest outfit in the southern part of the state, the Gazette is in position to live up to its reputation for being a wide awake thriving daily such as the people of this part of the state have been wishing for many years. "If you read it in the Gazette, it's correct," is a popular expression in and about Charleston. Those who read this paper may keep in touch with the happenings of the entire world, and especially those of the Kanawha valley.

**NEW ROBINSON HOTEL.**—With the intention of affording the patrons a first class hotel service, the Robinson hotel was recently purchased by Mr. E. F. Jackson, who has already made some many changes by way of improvements that the patronage is getting better. The transient trade is increasing as is the regular, for it is the purpose of the new owner to give his patrons the best that can be given at the most moderate figure that can be found anywhere in the city of Charleston. The rates on the American plan are \$1.00 a day and upward; European plan 50 cents a day and upward. There are 100 well ventilated and splendidly furnished rooms and a first class buffet and cafe are connected with the office. The dining room service is first class and every meal served is a good one. Especial attention is paid to the culinary department and only the most experienced chefs are employed. There is a sufficient corps of waiters to give a quick service and no long waits to be served are permitted. The kitchen is kept as clean as that in a well kept home and that fact is an assuring one to the many guests who patronize the hotel. It is located in the central part of the city, near the city building and the court house. It is only two minutes walk from Capitol street, on Virginia, going west from Capitol.

**WILLIAM JONES, CASUALTY INSURANCE.**—Having made a life study of the subject of casualty insurance, William Jones, who makes a specialty of such insurance and deals in surety bonds. He represents three of the largest companies in the world is in position to offer insurance to citizens of the Kanawha Valley that is real insurance. His companies are among the leaders of the world and they have every inducement to offer that is consistent with reliable insurance. These companies are old and their business extends all over the world. Agents representing them are located in various parts of this country and in Europe. His offices are in the Kanawha Banking and Trust Building and are generally recognized as headquarters for casualty insurance. Mr. Jones has been eminently successful in this territory for the standing of the companies he represents is general and those who carry policies with them have the assurance that

they are carrying the best that is to be had. Employer's Liability, Steam Boiler, Plate Glass, Accident and Health insurance are made a specialty by Mr. Jones' companies and the patronage of the local business men as well as those from other parts of the state.

**MEN WHO MAKE HISTORY.**—The town of Dunbar is young. By many it is considered the beauty spot of the Kanawha Valley, and that is saying a great deal for a community. It is through the efforts of Col. Fred Paul Grosscup that the town is on the map, and has the promise of becoming a great industrial center. Dunbar is eight miles below Charleston, close to the Great Kanawha river and on the Kanawha and Michigan Railroad. The town is supplied with gas and every modern improvement is among its assets. With interurban connections with Charleston, such having been provided through the further efforts of Col. Grosscup, makes the new and thrifty town seem almost a part of the city of Charleston. Many lots have been sold there of late months and others are in great demand for it is easy to be seen that the future of the municipality is a great one and that it offers to the homeseeker everything that can be offered by way of inducement. It is likely that some time this town will be a part of the city of Charleston in reality. Investors in realty are looking with much favor upon all the lands in that part of the county and the demand made by some of the land owners indicate that they believe the town will be one of great importance during the next two or three years and that values will be almost equal to those in Charleston.



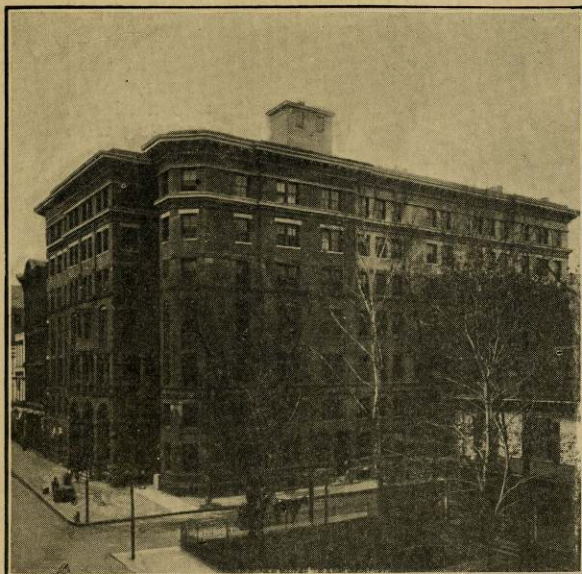
CHARLESTON DAILY GAZETTE

receives a great advertisement for the engine is one that has proved a little better than the others which have been put to similar tests along with it.

Business men from other states and from other parts of this state recognize in Charleston the most promising business center in this part of the country. Cheap fuel, splendid transportation facilities by both rail and river, and industry sites that cannot be excelled anywhere in the country.

**KANAWHA CHEMICAL FIRE ENGINE MANUFACTURING CO.**—“Young man, go to West Virginia and grow up with the Kanawha Valley,” is an admonition that has been followed with gratifying results by many a resident of the fertile valley of the Kanawha. Greeley's injunction was just changed about a little with reference to the geographic suggestion, and had that philosopher been as well acquainted with this state and its prospects, he would have stipulated this state as the place to come. The Kanawha Chemical Fire Engine Manufacturing Company, is one of the newer industrial acquisitions of this valley and city. Its big plant is located on the South side of the Kanawha river, an already known all over the country because of the fact it makes and distributes a meritorious necessity. Walter Ashby is the president of the company, and E. T. Crawford the vice president, with James E. Crawford secretary and William P. Cochran treasurer and general manager. Offices are in the Charleston National Bank building. The product of the company is a fire engine which is becoming in great use all over the country and through it Charleston receives a great advertisement for the engine is one that has proved a little better than the others which have been put to similar tests along with it.





HOTEL RUFFNER

Virginia than he. For many years he has been identified with that business and through his personality and his knowledge of the wants of the public he has always been associated with the bigger and the first class hotels of the country. His conduct of the business here has been successful and the Hotel Ruffner now enjoys an immense patronage the year 'round. The most modern equipment and furnishings are here, and the most courteous treatment is accorded everyone who stops there.

**A. N. EAGAN, JEWELER.**—Experience is a very good teacher, all persons admit who have had advantage of it. It requires experience to make experts, and at this day and age of the world, experts are most in demand. A. N. Eagan is an expert jeweler. He knows the business in every detail, for he has devoted many years to the work and has an establishment now at 806 Quarrier street, where he is establishing a trade that extends all along the valley. He looks after the work that comes to his place and guarantees satisfaction to every customer. He can fix a watch and will do so at prices that cannot be offered by competitors. He is in business because there is a demand for such a place as he has started, and he carries in stock some of the finest jewelry in Charleston. While the stock is not as large as some others in the city, it is varied and every article that is sold, will please the buyer and that buyer will come back to Eagan's place when he wants anything more in the Eagan line. Fair dealing and good work have always characterized Mr. Eagan's business and he has been found reliable by all those who have dealings with him. What he tells his customer is the truth without any flaws in it. Buy from Eagan and you will be satisfied. He won't cheat you.

Charleston has ten banks and each of them is solid in a financial way. One of these institutions is the second largest state bank in West Virginia and has been on the roll of honor for many years. Each of the National Banks shows substantiality by every statement that is published and the state banks have made equally as good records in that particular.

**THE HOTEL RUFFNER.** — For many years the name of Ruffner has been identified with the biggest and best enterprises of various kinds in the Kanawha Valley, and when the Ruffner block was built, it was made one of the most modern business blocks of the time. The Ruffner Hotel is in that block and it has for many years borne the reputation of being one of the best hostelrys in the State. When it was constructed, it was purposed to fill the wants of its big patronage for many years to come, and it has catered to only the best trade. Its cuisine is famous the country over, and whether in Chicago or New York, San Francisco, or New Orleans, the name Ruffner, as applies to a hotel in the Kanawha Valley will be the first one mentioned. J. Bruce Bond is the manager of this establishment, and there is no better or more popular hotel man in West

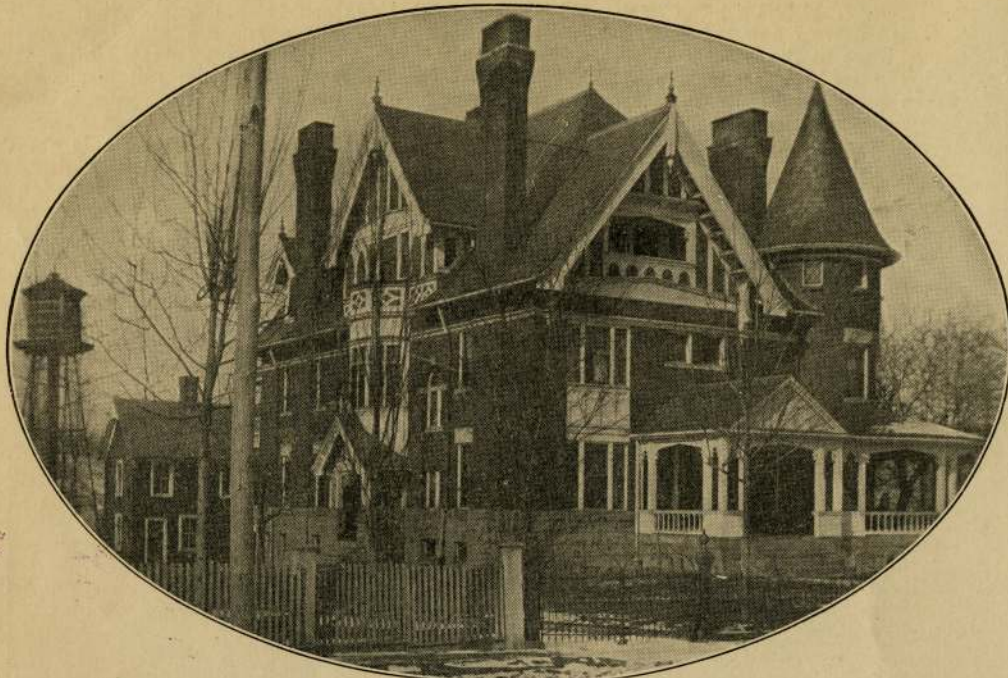
**GILL MANUFACTURING COMPANY.**—This concern is rapidly growing. It is a comparatively new industry, but having been started for the purpose of manufacturing furniture of the most desirable and substantial kinds, it has found that giving their customers their money's worth they have the confidence of the public and find a ready sale for the many articles that are turned out every day. Frank J. Woodrum is the superintendent of the business, the plant being located at 1222 Pennsylvania avenue, West Charleston. The factory is well equipped and only the most expert hands are employed in turning out the various pieces of work that are in most popular demand. The methods of business employed by the management are those characteristic of all successful institutions of the kind. Good goods are sold, and the prices are always made right. Those who deal with the company have learned that they will be treated fairly and squarely and continue their patronage just so long as they can get what they want and when they want it. Every piece of furniture that is manufactured here is guaranteed to be exactly as represented, and assurance is given that neither the quality nor the price can be beaten in or near the city of Charleston.

**THE O. J. MORRISON DEPARTMENT STORE.**—In recounting the business and industrial activities of the city of Charleston, this book would be incomplete without a mention of the extensive business of the concern indicated in the caption of this article. A few years ago Mr. Morrison introduced into Charleston some new business methods, and how acceptable they are is evidenced by the fact that the business has grown to a remarkable extent and the name of the store is known throughout the Kanawha Valley and attracts buyers from all directions who come to Charleston for the purpose of doing their shopping. The Morrison establishment is located on Capitol street, a short distance from the State Capitol and is of easy access from the car lines. The stock is large and varied, and it is truly said that every day is a bargain day there. Any careful buyer will find that by dealing at the Morrison department store he will save from fifteen to fifty per cent. The management buys in large quantities and gets advantage of many big sales in various parts of the country. When Mr. Morrison buys at a bargain he sells at a bargain and he is always on the lookout for the kind of articles his patrons want. One visit through this establishment readily explains why their store is always crowded with cash buyers.



O. J. MORRISON DEPARTMENT STORE





W. F. MOHLER'S RESIDENCE, ST. ALBANS

**W. H. DAFFRON.**—Handily located at 905 Kanawha Street, Mr. Daffron, who is the successor to The Daffron & Ellyson Co., has built up quite a large business as Direct Factory Representative of The Fisher Leather Belting Co., Maryland Rubber Co., and Keasbey & Mattison Co. He makes a specialty of Belting, Mechanical Rubber Goods, Asbestos Shingles and other products of similar nature. After traveling this section for a number of years for the manufacturers, Mr. Daffron, about six years ago, located his office in Charleston.

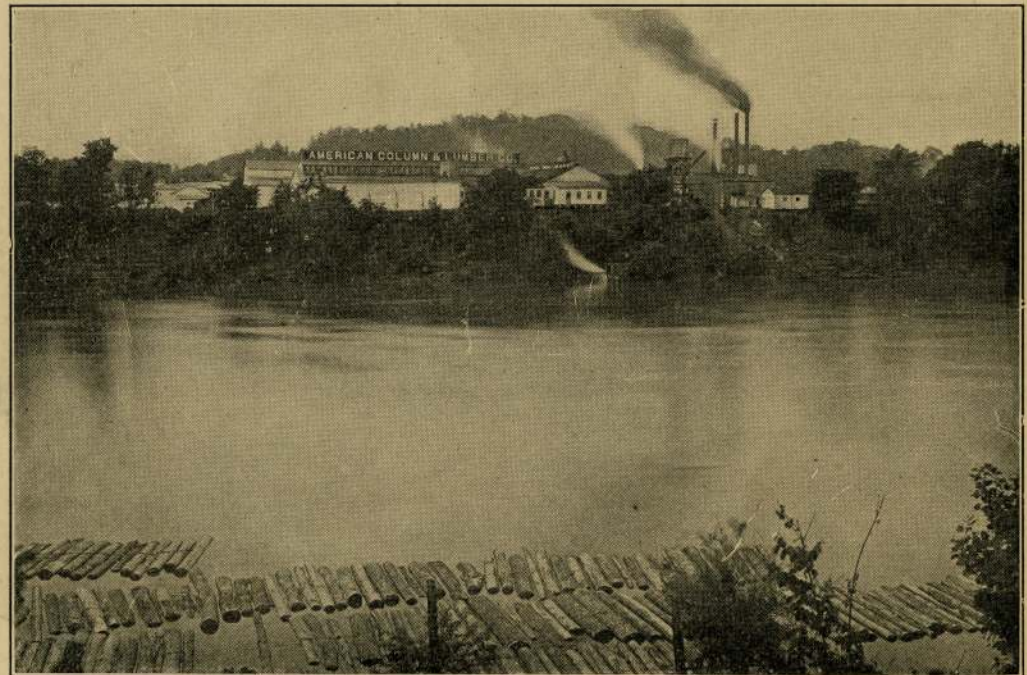
He carries a large stock of Belting and Packings in Charleston for filling emergency orders and is patronized by most of the large producing and manufacturing companies throughout this section with eminent satisfaction.

Mr. Daffron is identified with the Chamber of Commerce, Elks and other Fraternal and Business Organizations.

**WILLIAM HOFERER AND SON, GARAGE.**—Experience in the business has made this concern a leader in Charleston and it enjoys the patronage of an extensive clientele who appreciate the fact they get the best garage service from the firm that can be found anywhere. All those identified with the concern are practical men and that is one of the reasons this establishment is so well patronized and that the patrons are satisfied with the service accorded them. Recently the company installed the agency here for the famous Hudson 6 and the Hudson 37, both among the best machines offered on the local market. A salesroom is connected with the garage, at 1008 Lee street, where everything necessary to a machine is handled. All auto accessories, including the most minute parts of all machines are kept in stock and have created a big demand. The office of the company is located in the mammoth building together

with the garage and the salesroom, and a telephone call meets with a ready response. The garage is of large capacity, but is usually full of machines of every kind and make owned by the most careful drivers and citizens in the city. They are well cared for and are usually in good shape for even an unexpected call. Every equipment necessary in a modern garage is at hand and all repair work is expedited to a nicety. This concern established the first garage here, and has been meeting with success ever since.

**KANAWHA MINE CAR COMPANY.**—By complying with the requirements of a successful enterprise this company has grown into one of the most important of the bigger manufactories in the southern part of West Virginia. Its plant is located in the eastern part of the city, at the junction of the Kanawha and Michigan and Chesapeake and Ohio Railways, handy for ready shipment of their product. This concern has been placing on the market mine cars that have met with wide demand and the business has been increasing with remarkable regularity for the past two years. A large corps of workmen are employed, including many skilled men, making the industry one of vast importance in more than one sense of the word. Charleston is getting the benefit from the splendid reputation established by the concern, for everywhere the cars are in use the name of Charleston is conspicuous. The special line of cars manufactured have proved their worth in some of the biggest coal mining operations in the country and the plant usually has many orders ahead, especially when times are good and the mines in the majority are running to their limit.



A THRIVING WOOD WORKING PLANT, ST. ALBANS





CHARACTERISTIC STREET SCENE, ST. ALBANS

**ALDERSON-STEPHENSON BUILDING.**—Five years ago there were few persons in this part of the country who had an idea that progressive citizens of Charleston would ever erect such a massive structure as is that at the Kanawha river end of Capitol street, but there were those in the East who had been looking toward Charleston with a knowledge that it would some day become a city that would well afford such a building. They impressed the idea on Messrs. Alderson and Stephenson, and they had the business acumen to see where the project was a reasonable one and got busy on the plans to carry out their ideas in the building line. With a twelve story office and bank building to offer prospective renters they found no difficulty in starting off with a large number of tenants and have had exceptional success ever since the structure was gotten ready for occupancy. This building is one of the finest of the kind in the state. The offices are large and well ventilated and every possible convenience is afforded the business and professional men who have their offices and headquarters there. The rent is no higher than that in other well known business blocks and there is much more to offer than any of the others can possibly give to their tenants.

**FIRE PROOF STORAGE.**—One of the greatest needs in Charleston for many years was a fireproof storage house. That need was recognized by those who formed the Matthews Storage Company, with storage quarters at 600 and 602 Capitol street. Moving, crating and packing are made a special line and many Charleston families who have moved since this place was established have found it profitable for themselves when they got the services of this company. The storage rooms are ample in size and the protection from fire has been a great inducement for those who wish to store their household or other goods during any season, or for any length of time. The concern is a substantial one, and anything entrusted to their care is sure to be well taken care of, even if the rental term

lasts for years. The terms are reasonable, the service prompt, the workmen experienced, and the safety of goods assured. There is no breakage where the Mathews company does the packing and hauling. The moving vans are ample in size and any article, no matter what the weight or size, will be transferred in a reasonable length of time in a manner that is guaranteed to be satisfactory.

Charleston has ten banks and each of them is solid in a financial way. One of these institutions is the second largest state bank in West Virginia and has been on the roll of honor for many years. Each of the National Banks shows substantiality by every statement that is published and the state banks have made equally as good records in that particular.

**NELSON TRANSFER COMPANY.**—It would require more than the proverbial day's travel to find a better equipped transfer and livery business than that of the Nelson Transfer Company, of this city. It is not an old concern, but is one of the newer Charleston institutions that was established when the city had grown to the point where it demanded a transfer establishment of greater dimensions and of more liberal conduct than the city had ever had. The Abbotts of this city founded the business, on Dickinson street, opposite the Capitol annex. Covering a large acreage, the buildings necessary to the enormous business of the company are built for their respective purposes and the vast business done by the company is expedited with facility and despatch. Some of the finest draft teams in the city are owned by this company and the stock in its entirety is of the best, as are all equipments necessary to the most modern transfer concerns. No expense was spared in establishing the business and none is now spared in keeping the business going on a high plane. Joel H. Abbot is president of the company, Lent L. Abbot secretary, and Joel H. Abbot, Jr., the treasurer. Every patron of this concern continues to give his patronage there, for all of them are treated right and there are no delays permitted.



NELSON TRANSFER COMPANY

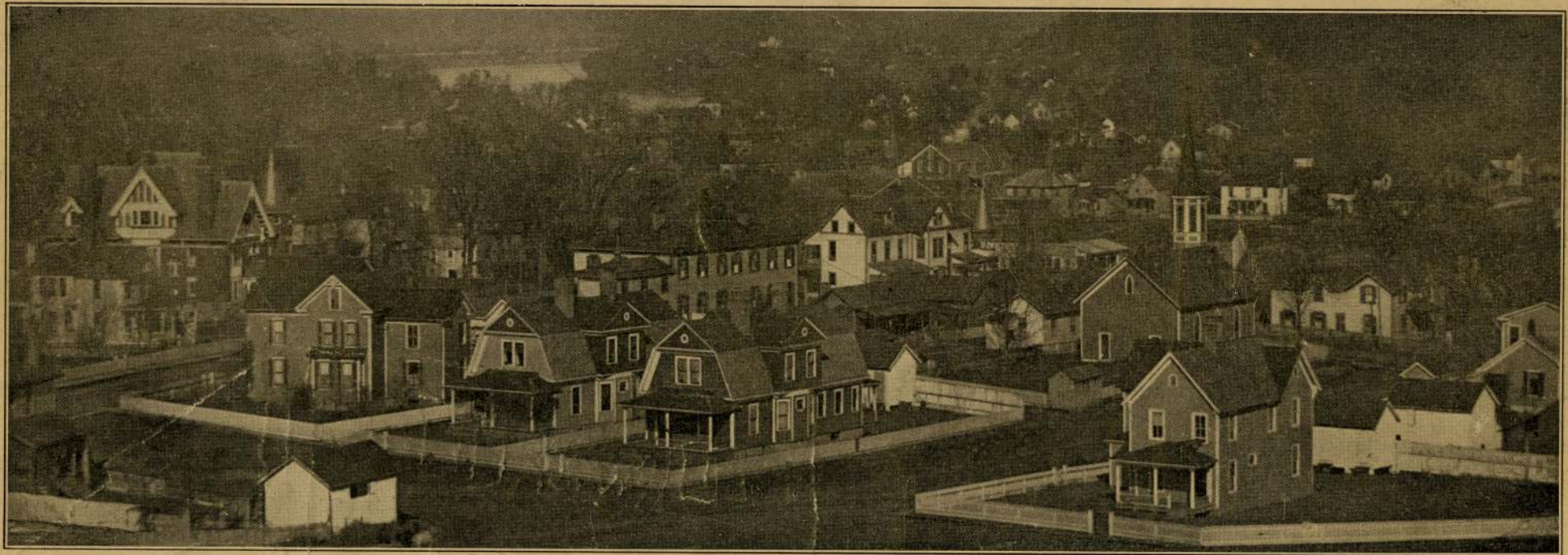
Photo by Cochrane Studio



**ST. ALBANS A COMING CITY.** History of the Kanawha valley points out the fact that a comparatively few years ago, men who are now wealthy had sufficient foresight to recognize in Charleston a town of promise. They either bought real estate or retained what they had and now they have every reason to be pleased with the fact. The same conditions, or better, apply to the town of St. Albans, twelve miles below Charleston, at the mouth of Coal River. Wise investors are taking advantage of the opportunities that are open and the fact the Interurban railway connects the town with the city of Charleston, has made property there much more valuable than ever before, but the St. Albans Land Company, with principal offices in the Alderson-Stephenson building, continues to sell its lots the same as before, and that is one reason so many local buyers are getting property in what promises to soon become one of the most important business centers in the valley, aside from Charleston. Lots are selling by this company in St. Albans at ridiculously low prices and easy payments are allowed. The addition to the town which was laid out by the company is splendidly located,

near wholesale grocery building, as well as various others of the recently erected blocks in Charleston. Business buildings are made a specialty by this company. In Huntington two immense structures are being built and one big contract was recently completed in Parkersburg, as was one in Norfolk, Va. and Bluefield, and the \$250,000 new hotel in Lynchburg, Va. Estimates on mammoth structures of all kinds and cost are made by experts in the employ of the company, and the work is found in wide demand.

**CHARLESTON MANUFACTURING COMPANY.** Located at the corner of Charleston street and Pennsylvania avenue, West Charleston, is one of the most important manufactories of its kind in the Kanawha Valley, and probably the only one of its kind and capacity in the lower end of the state. It is that of the concern, comprised of local business men, mentioned in the caption of this article. The president of the company is W. O. Abney, with E. A. Barnes as secretary and treasurer, and A. L. Davis as general manager. This industry employs a large number of hands and is conducted



GENERAL VIEW OF A SECTION OF SAINT ALBANS—SHOWING THE IDEAL HOME CONDITIONS PREVAILING IN THIS THRIVING CITY.

sanitary and offers a splendid place for the building of nice homes and substantial business blocks. A small investment in St. Albans property will bring more than 100 per cent profit. An investigation of the St. Albans Land Company's proposition will cost but little.

**MOORE CONSTRUCTION COMPANY.**—This concern is one of the biggest building contracting companies in the middle south and its operations extend over several states. During the present year, buildings will have been constructed by the Moores costing in the immediate neighborhood of \$1,000,000 and their reputation as reliable contractors will have extended in much wider territory than any effort has so far been made to cover. This concern is a local pride to those who know of the vastness of its operations. Some of the finest structures in the state have been constructed by it, including the new Alderson-Stephenson office block at the foot of Capitol street, the Ruff-

for the manufacture exclusively of overalls and working shirts. The demand for the product of this concern is wide, and the entire output, based on actual capacity, is usually sold months ahead. In the west portion of the city, the industry is considered of special importance because of the fact so many of the residents on that side of the river are given employment there. The plant is equipped with every modern convenience necessary to perfect work and only the most substantial goods are used in making the large number of garments. The trade marks of this company speaks for itself and those who demand the best ask that it appear on the goods they buy.

Business men from other states and from other parts of this state recognize in Charleston the most promising business center in this part of the country. Cheap fuel, splendid transportation facilities by both rail and river, and industry sites that cannot be excelled anywhere in the country.