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the mud banks above Fort Dearborn to the docking of the North and South branches for many miles for the accommodation of the yards was of first importance to the growth of the city as a commercial center. It paved the way for the introduction of the numerous industries and shipping facilities that crowd the streams far out toward the city limits north, south and west. At the maximum stage of the wholesale pine yard business-about 1886-there were forty yards in this city that received lumber by the cargo, assorted, graded and stored it, and shipped by the carload to all points in the country. It was the greatest wholesale lumber market in the world. Its possibility was dependent upon a combination of resources and adaptabilities that were never elsewhere equaled and probably never will again be equaled. There was the immense pine growth of three states accessible to lake navigation, by which mill product was transferred to the yards of the dealers, a vast prairie country to be supplied with lumber, and railroad systems sufficient for the distribution of stocks to any part of the country.

Besides the wholesale yards there were numerous retail ones that supplied the local demand at prices not much in advance of the wholesale rates. This local market was the cheapest in the country, which was a great aid to the growth of the city and the promotion of its wood manufactures. This amplitude and cheapness of the local supply promoted a great industry in the manufacture of doors, sash, blinds, moldings, boxes and other things made from pine lumber. By 1885 there began to be consideraable southern pine brought to Chicago, and it entered into yard stocks to an increasing degree. Now southern or yellow pine is an important factor in the local supply of timber and lumber, having taken the place of northern pine to a large extent. Within recent years the fir, cedar, spruce, white pine and sugar pine of the Pacific Coast have come in as competitors of the other woods, while red cedar shingles from Washington have to a large extent supplanted the pine and white cedar shingles of the nearby

As early as 1885 there began to be as large a development as formerly of the hemlock trade in this city. There had been a good deal of hemlock used for the foundation of cedar block pavement, but it had not

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lock gradually increased as the supply of pine diminished, until it is now the main dependence for the frames and boarding of buildings of the ordinary

class, both in the city and country. The decline of the northern pine supply and the substitution of southern and Pacific coast woods have wrought great changes in the Chicago lumber trade. The wholesale white pine business has declined while the sale at wholesale and retail of southern and Pacific coast lumber has greatly increased. When receipts of northern pine at this point began to decline after 1892, in which year 2,250,000,000 feet was received, it was thought that this city as a lumber market had reached its zenith. But that conclusion has been proved to have been a mistaken one. This is seen in the fact that receipts in 1906 totaled 2,355,589,000 feet, or an increase over receipts in 1892, the previous banner year, of 105,589,000 feet. This increase in recent years from the low ebb of 1895-6 can be accounted for by the great enlargement of local consumption. In the times of white pine supremacy from 60 to 75 per cent of the lumber arriving came in by the cargo, was stored in the wholesale yards and was thence shipped out to country customers. At the present time, though local consumption has overreached the shipping feature of trade, this market continues to hold a commanding position as a wholesale market for distribution to outside points. Of the 2,355,589,000 feet of lumber received in 1906, 1,301,967,000 feet was locally disposed of, while 1,018,861,000 feet was shipped. Thus local consumption exceeded shipments to the extent of 283,106,000 feet. In any event Chicago must continue to be a great lumber market.

been much used for building purposes in the city or time. Besides the numerous local yards, planing for shipment to the country trade. The use of hemmills, box factories and other woodworking establish-

The white pine and Norway pine industries of Michigan, Wisconsin and Minnesota have resulted in the accumulation of great wealth in the hands of stumpage owners, mill operators and lumber merchants. A large share of this capital has been con-

centrated in Chicago. To a large extent it has been a factor in the establishment and maintenance of several of the more substantial banks of the city, several lumbermen having for years been directors and managing officials of leading banking institutions. It would be nearly impossible to reach anything like a correct estimate of the amount of capital directly invested in the Chicago lumber business at the present time. Besides the numerous local yards, planing

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