

WHEN I CAME TO WASHINGTON TERRITORY*

The evening of March 20, 1883, four men were in council in the rear room of the Exchange Bank of Hebron, Nebraska. They were Walter J. Thompson, president of the bank; Manford Savage, a college classmate of mine, who for a brief time had been my law partner and was attorney for the bank; Henry Drum, also a schoolmate and associated with Thompson in farming; and I, the bank's cashier. Thompson had called us together to tell us of a proposition which had won his approval. When we separated near morning, Thompson and I were launched upon a romantic business adventure with the scene laid far away in the Pacific Northwest.

Thompson had come to Hebron about ten years before when the town was a frontier village, had engaged in the real estate, farm loan and insurance business, practised law, and in due course, had opened, as sole owner, the Exchange Bank. He had that evening come from a three days' meeting at Fairbury, Nebraska, with Col. Thomas Harbine.

Col. Harbine for many years had been a leading citizen of St. Joseph, Missouri. He was a railroad attorney, bold and skillful, resourceful and wealthy. He was attorney for the St. Jo & Grand Island Railroad and had handled the purchase of its right of way and laid out its town sites. Fairbury, being picked for the most substantial town between St. Jo and Grand Island, Harbine established a private bank there with his only son in charge. The son was killed in an accident. The father moved to Fairbury to look after the bank.

Thompson's alertness and discernment of values in some mutual business deals had won for him the confidence of Col. Harbine. Harbine had sensed the industrial development that would come in the Pacific Northwest following the approaching completion of the Northern Pacific Railroad. He had learned of the wonderful future in prospect for New Tacoma, the terminal city on Puget Sound. He had returned from a visit of inspection filled with enthusiasm for the town's future, and a desire to locate there. He had induced Thompson to go with him as an associate in establishing a bank at Tacoma. An agreement had been reached as to capital contribution with joint management. The capital was to be \$100,000.00. Harbine was to put to their joint use a much larger sum for investment purposes. They were to go to Tacoma without delay. I was to manage the bank at Hebron until Thompson could return to close out the

*An address delivered by Mr. N. B. Coffman before the Southwest Washington Pioneers' Association at Centralia on February 22, 1935.—Editor.

Hebron interests. I would then join Harbine at Tacoma during Thompson's absence. These were the astonishing revelations made by Thompson that night.

Action was prompt and decisive. The Harbine-Thompson compact met with enthusiastic approval. Thompson, Drum and I then and there determined to make Tacoma our place of business and residence. Harbine and Thompson secured Pullman reservations for Tacoma. On the eve of departure Col. Harbine was taken ill and rushed to Chicago for a major operation.

It was quickly decided that Thompson should remain for Harbine's recovery and that I should go to Tacoma alone and proceed quietly to lay the ground work for the opening of the bank and negotiate for a building site.

Before leaving a happy event gave a new outlook to my whole future. A Boston girl with her invalid father and her mother had moved out to a farm near Hebron. When I left we were engaged. My journey to the Far West had now a double purpose. I departed for Tacoma April 26th, to found a home as well as establish myself in a bank.

Recently I received from Mr. Thompson a package and was surprised to find in it all my letters written to him up to the time he joined me in Tacoma. They record my impressions, thoughts and daily doings. Quotations from them will form the background of this record. The first, written from San Francisco, May 8, 1883, reads:

"... I came in Sunday in ship-shape and expect to sail ... for New Tacoma on Friday, 11th instant.

"... Now as to impressions: I like San Francisco. ... It is a relief after traveling the dreary half desert country along the Southern Pacific from Demming to near Los Angeles, to get into a land of *green* things. I have made it a point to gather information and get expressions of opinions as to the future of the new Northwest. It appears to be the focal point of emigration from everywhere. In Denver, in New Mexico, in Arizona—all along the road, I met people going there or anxious to be informed of its resources. At Albuquerque I had a talk with a man who said he had made it a point to interview emigrants passing through during past two months and he estimated that nine-tenths of them were bound for Oregon and Washington Territory.

"I called upon Mr. Currier. He is a well-informed gentleman. ... We had a long chat as to ... Puget Sound. He has made several trips there. ... He says there is a grand opening for that country, but is not enthusiastic over Seattle and New Tacoma, but thinks

Seattle will take first rank as Sound city—depending much, however, if not entirely, on action of Oregon & Washington Navigation Company and Northern Pacific. He talked of New Tacoma as a little stump-town in a wilderness. He says people are wild both there and in Seattle. Villiard was here last week. Currier seems to have talked with him personally. He says Villiard will at once put five millions into Portland in car-shops, etc. In Currier's mind it is settled that Portland is center for the Northern Pacific corporation in the Northwest, although he admits its disadvantage as a port of entry. . . .

(“must now stop and go and fill an appointment with Mr. Stone, the head of Law Department of A. L. Bancroft & Co., Publishers.)

“Have just returned from an interview with Mr. Stone. The information gained is valuable. Mr. Stone is a prominent man on the coast and his opinions are based on observation and careful judgment. He is the originator of ‘American Decisions.’ . . . He has just returned from an extended trip all over Oregon and Washington Territory. His opinions were not prompted by personal interests. In substance they were: ‘There is no section of the United States capable of so immediate, substantial and wonderful development as Washington Territory and Oregon, and especially Puget Sound. No section offers such opprotunities for investment; but a man wants to keep cool, be conservative and not hasty in his decisions. There is time. An opinion as to what place, or places, will be the focal points is worth but little. At present no one knows—not even Villiard. The determination and control of it is not within his or any single corporation's control, however powerful he or it may be. Portland has a precedence that can never be made secondary. It is the center of immense capital and influence. The Oregon & Washington and Oregon Railroad & Navigation Company are now expending five millions there, two of it in a bridge across the Willamette. Iron works—steel refining, I believe, have just commenced expenditure of \$2,000,000 in buildings, etc. The Government has made appropriations for locks at rapids of Columbia—work is now under way. When finished the grain outlet down the great river from the interior will be more direct, cheaper and better than can ever be made across to the Sound. No city up there can reasonably expect, for years at least, to rival Portland. But the development of the Sound country will support not only one, but numerous important cities of its own and can expect in time to be the terminal section for northern trans-continental traffic. What is the future Sound city? The answer is at present the search of speculators, investors and capitalists. No outside favoritism alone can establish it. The place must have natural advantages, and what to me is as highly important, it must be the place of permanent and large investments made independent of promised or anticipated help and influence of railroad, steamship or other corporate monopolies. If these points are vital in the forma-

tion of a correct decision, my opinion so far as formed would favor Seattle. As a second guess, some point fifty to eighty miles further north. I am quite satisfied that it will *not* be New Tacoma. True, the Northern Pacific owns more land there than at any other point, but it takes *men, united capital and influence*, independent in action, *in* a town to build it up. Tacoma lacks this. Should it lose its railway prospects tomorrow, the existence of the town would almost disappear at once. It is a mushroom town and like the mushroom, shut off the substance of its hope and it will shrink to nothing in a day. Its land location is very unfavorable. One railroad has an entrance through its bluffs, but a *system* of radiating roads would have a sorry time getting into it. The natural situation of Seattle is most favorable. The Canadian Pacific has the privilege of building southwest to some point on the Sound. It is not reasonable to suppose it will pass by Seattle with her natural advantages, to reach Tacoma. . . . Let the Northern Pacific declare its intentions of terminating at Tacoma. "Very well," the Seattle folks will say, "we are wealthy enough to offer the Union Pacific inducements that will insure its coming; or we can build a direct East line through the Cascades and the advantage will compell the Northern Pacific to recognize us." I remember when the Atlantic & Pacific was being constructed they said they would terminate in Oakland; but our citizens turned to the Atlantic & Pacific with an offer of \$250,000 for a terminus, and the Atlantic & Pacific moved across.' . . .

"As to points on the Sound, I will of course get many conflicting opinions, but I will try and be as unbiased in the formation of mine as circumstances will admit of. So universal, however, is the expression of faith in the great future of the Sound country that I am satisfied as to its future for us, and feel that we should bend every effort to get located there. . . .

On May 11th I wrote:

"I leave at 2 p. m. on Geo. W. Elder . . . I carry with me letters of introduction to some of the most important and influential men on the Coast, such as Editor of The Oregonian, Mayor of Portland and attorneys and capitalists in New Tacoma, Seattle and Olympia. Stone . . . gave me nine letters and the house gave me two. Visited the private library of H. H. Bancroft—the great Pacific Coast historian and shook the old man's hand. His library is a collection of everything pertaining to Coast history and has cost him a half million. . . ."

Passing out of the Golden Gate, we faced a gorgeous sunset. I felt as a Knight Errant. The future was alluring.

True, the interviews with Mr. Currier and Mr. Stone had given me new light upon the rivalries of Northwest cities and caused a doubt to intrude itself as to the claims for first rank of our chosen City of Tacoma. But I, too, recalled Mr. Stone's statement that

there was room on Puget Sound for numerous cities and the race for supremacy was an open one.

Just at that time Henry Villard was in undisputed control of Pacific Northwest transportation. Had I known his favoritism for Portland and Seattle, I would have realized that at no time had the development of Tacoma been more in jeopardy. An outline of the history of the Northern Pacific Railroad will help to visualize what had happened.

Agitation for a transcontinental railroad came with the ceding of California to the United States by Mexico, the great gold rush of '49, and the opening up of cross-continent migration.

The Government's exploring party of 1853, headed by Gen. Isaac I. Stevens, had reported in favor of a northern route as the shortest, richest in contiguous resources and with lowest mountain passes, with no engineering barriers. In March that year, Washington Territory was set off from Oregon Territory and Gen. Stevens was appointed its first Governor.

January, 1857, the Washington Territory legislature authorized the incorporation of the Northern Pacific Railroad Company, naming Isaac I. Stevens to head the incorporators; prominent men in many states were named along with a majority from Washington Territory.

The panic of 1857 caused the time for beginning construction to be extended to 1863. Then the Civil War was on and the project died. Growing out of the war, as a means to award veterans, was the enactment of the federal homestead, preemption and land script filing laws. Land grants to railroads as an inducement to pioneering construction were made with lavish bounty. Under this stimulus the Union Pacific built west from Omaha and the Central Pacific east from Sacramento. Their junction gave the United States its first transcontinental railroad.

In 1864 Congress authorized a land grant from Lake Superior to Puget Sound to a newly organized Northern Pacific Railroad Company, titles to pass as construction advanced. Capital held back until 1870 when Jay Cooke & Company, the great government financing house of Philadelphia, entered into an agreement to finance the railroad. Its offering of bonds was oversold. Construction was started at both ends. The holdings of the Oregon Steam Railway & Navigation Co., operating in and out of Portland and up the Columbia to tap the wheat and mining districts east of the Cascades, were purchased.

Kalama, with water transportation to Portland and rail to Walula Junction, was made the western terminal operating point. Construction headed from there for Puget Sound. Ground was broken in Kalama in May, 1870.

At Kalama, with the beginning of construction, was staged the first of the Pacific Northwest town site booms. Company officials laid off a town site of thousands of lots. Kalama was to supplant Portland. Buyers rushed in; population multiplied; prices soared.

The land grant called for twenty-five miles of construction in 1870, forty in 1871, and forty in 1872. The one hundred and five miles would carry the line to tide-water at the southern point of Puget Sound. The second year carried it to about where Centralia is now located. In defiance of protests from the County Seat at Claquato, because of being sidetracked, and of the plea of farmers up and down the Chehalis and Newaukum Valleys for a station at their junctions, where now Chehalis is located, another expansive town site was laid out by the company, three miles south on Newaukum hill. There, too, boom propaganda was used, but without avail. A delegation of farmers waited on the Superintendent at Kalama and asked for a station at Chehalis. They were told that Newaukum would be their only station. They went home, took produce for shipment to Chehalis, stood defiantly on the track as a train approached. It stopped—and trains thereafter stopped. Such fortitude could not be ignored even by a powerful railroad corporation. Subsequent time cards carried Chehalis and Centralia as regular stations. The Newaukum town site was finally abandoned.

Looking back over half a century on the record made by this and other great transportation companies in the mal-administration and dissipation of the benefits from vast land grants, that of the Northern Pacific being equal to the entire land area of the State of Washington, recalling the political corruption which attended the handling of these subsidies, one may reasonably question if these government land grants were beneficial to the corporations or the country at large, and if they were in line with good public policy. Would it not have been better to have paid cash subsidies with a ban provided upon engaging in land and town site speculation? If closer adherence had been given alone to transportation, would not the railroads today be more in public favor, on a sounder operating basis, and less pampered by government regulations?

Excitement on Puget Sound and intensity of rivalry between communities increased as construction advanced northward from

Kalama. Where would be located the terminal city? About every cove and harbor on the east side of Puget Sound was an aspirant. Olympia, Seattle and Tacoma were chief contestants. Public opinion ranked them in the order named. Olympia's claims were that of the Capital, the largest city and the nearest point to tide-water. Seattle ranked second in population, with about 1100. When the main line through the Cascades was built it would be the logical terminus as nearest the ocean. It already had the major part of the Sound trade. Tacoma was a mill town of less than 200, but Commencement Bay to the east of it was a fine harbor and the natural point of union for the line from Kalama and the one to be built through the Cascades. Then, too—and this, no doubt was the point of greatest appeal to high officials of the road—most of the lands around Commencement Bay belonged to the Railroad, or on its request had been withdrawn from sale and entry.

The contest for the magic word "Terminus" with the promise of commercial preeminence which it carried, was probably the most exciting struggle ever staged in pioneer development. Bouquets were thrown by railroad officials to all aspirants.

September 10, 1872, the directors of the Northren Pacific ratified the report of a special committee to select a terminus, recommending "New Tacoma." Simultaneously a plat of the new city was recorded showing its location on Commencement Bay. Most of the land in and around the bay had been acquired by the Tacoma Land Company, a subsidiary of the Northern Pacific.

The announcement was keenly disappointing to other aspirants and Puget Sound people generally. It called out a storm of scorn and resentment. Selection of Tacoma for the terminus presumably, of course, was based upon its natural advantages for the accommodation and growth of cosmopolitan commerce and industry, but it was believed that these fundamental requirements were not the major considerations in the selection, but that a virgin town site with its mine of wealth from exploitation had been the deciding factor.

Seattle girded itself and put up at once a defiant challenge.

Tacoma's advantage was soon largely nullified by a great catastrophe. Before rail laying reached New Tacoma in 1883, Jay Cooke & Company failed in the most spectacular financial collapse that the country had ever witnessed. The railroad suddenly found itself penniless, with contractors and laborers unpaid.

Stockholders made private advances so that tide water could be

reached and the land grant saved. The last spike was driven December 16, 1873.

Undaunted by financial conditions, Seattle pushed ahead in building its own railroads. By 1878 when recovery had set in, Seattle had a system of operating railroads and coal mines. The Tacoma Land Company had countered by building out to Wilkeson and Carbonado and was operating its coal mines.

With the return of the Government to specie payment, a great tidal wave of industrial development swept over the country. There was an infectious rush to buy western stocks, bonds and properties. The hunger for western investments spread to continental Europe and opened a vast storehouse of capital.

Henry Villard had visited there and won the confidence of investors. He suddenly emerged as the Napoleon of new financing. He came into control of the Oregon & California and the Oregon Railway & Navigation Companies, thus controlling the transportation out of Portland to east of the Cascades and up the Willamette. Then he reached out for control of the Northern Pacific. Not disclosing his plans, he organized the famous "Blind Pool," which asked for an amazing subscription of money to an unknown purpose. The sum was largely oversubscribed. The country suddenly awoke to find the Jay Cooke crowd of directors in the Northern Pacific, including C. B. Wright of Philadelphia, President of the Tacoma Land Company, in the minority, and Villard in control. The Land Company still permitted to carry forward large projects in Tacoma and thus keep alive a feeling of confidence. Seattle sold its railroads, coal mines, docks and bunkers, lock, stock and barrel, to Villard, staking its all on his good will and continued mastery of the destinies of the railroad.

Villard rushed construction on the east and west ends of the Northern Pacific. Lumbering, agriculture, fishing and mining were fabulously profitable. Hops in the Puyallup and White River Valleys in the fall of 1882 went above a dollar a pound. This new wealth, augmented with speculative funds from the East, found its way into Seattle and Tacoma for purchase of town lots and in new construction. Real estate soared to new high values.

This was the condition on Puget Sound when Thomas Harbine visited New Tacoma, and which was little changed when I voyaged northward on the Geo. W. Elder.

Our boat touched first at Victoria, then a colony more English in its environment and customs than Old England. On a picture

postal card from there I sent Mr. Thompson this message: "Hail, my countryman! From a foreign land I greet you!"

Our boat reached New Tacoma May 16th. I quote from my letter from there that afternoon:

"We pulled out of Victoria at daybreak Tuesday and by 9 a. m. were at Port Townsend. . . . We got into Seattle about 2 p. m. and layed there until this morning. The ride up the Sound is through most picturesque scenery, and as a commercial highway it will certainly in the future rank among the first in the world.

"Of Seattle: It cannot be denied that San Francisco people . . . and people on the Coast generally look to it as the future city of the Northwest. It is enjoying a wonderful development. I left the boat by myself and took the place in as completely as my time would permit. There is no use talking to the contrary, it is going to be a big point on the Sound. It has men of wealth; immense manufactories; stores that carry from \$100,000 to \$500,000; substantial business blocks and elegant residences that indicate . . . faith in a great future; but when I considered the wonderful resources of this Sound country—its coal mines, its iron deposits, its lumber, its wonderful agricultural capabilities, I felt convinced that no *one* city could absorb the wealth that will cluster on this 'Mediterranean.' Although I had not yet seen Tacoma, this rival sister did not discourage my hopes for her future. Thirty thousand dollars may look like a wild and marvelous price to offer for a business front in Seattle, but I would trust the business foresight and judgment of the man that offered it sooner than I would that of the man who laughed in derision. . . .

"In Tacoma: I have looked around deliberately, have looked for things discouraging, *acted* cool and sane, and brought myself to believe that I am using my most critical and best judgment—called at the *Ledger* office, talked an hour with city editor and business manager; . . . know that our conversation was mutually interesting and enjoyable. . . . What do I think of it? My dear sir, I am writing from a place where metamorphosis will be so complete in ten years (five I had intended writing) that it will be unrecognizable. Before you and I have passed beyond our business prime this place will take its rank as one of the great commercial centers of the Pacific Coast . . . Pacific Avenue here is almost perfectly level and has a straight stretch of a full mile . . . the chance for an eastward and southward spread over the low marsh land at the mouth of the Puyallup is almost unlimited. The railroad improvements are substantial and permanent. There is abundant room for the construction of side tracks, yards, shops, etc.

"All about town there is building and boom and the desire to join the ranks is taking strong hold of me. How earnestly do I wish that our plans were matured and we were ready to 'open up.' . . . Pacific Avenue will be the great wholesale street, convenience to

which is the best for heavy banking. Bless me! How I would like to help develop a banking business down there. . . .

"For the purpose of making a 'home' for yourself and those you love you can come with no feeling of doubt and uncertainty. . . . I had no conception of such Edens of loveliness as Nature's modest hand can assist inexpensive art in building on this Coast. . . . You never saw landscapes as fresh and green. . . . The air is odorous with an aroma of spruce. . . . Every shady nook is green with ferns or lichens. . . . Strange language this for a *business* letter! *Perhaps* for the moment I forgot *who* was my correspondent. . . ."

I tramped about, visited and investigated incessantly—carefully studied advantageous locations for a bank; sent on maps, sketches, plats and descriptive material; presented my letters from Mr. Stone, to Elwood Evans and John K. Judson, resulting in lifelong friendships. Judson became my confidant and advisor. He was the compiler of "Territorial Statutes." He supplied me with a digest of territorial commercial law.

I went to church twice my first Sunday and thereafter wrote, May 20th:

"Some day this country will be admired for the beauty of its homes—homes whose neatness and charming surroundings will suggest taste, refinement and culture. Here among these mountains, lakes and inland seas is to be born a new literature. . . .

"I can picture to myself almost any extent of development for this Sound Country and believe that I can live to see its fulfillment. . . . A man is . . . blind who can come up to this great inland sea from Cape Flattery and not be convinced of its busy commercial future. . . ."

On May 24th I wrote of industrial development:

". . . This country is mighty new yet. Think of it. Government land just three miles across the bay! Maymaps a future Jersey City. One coal mine, the Carbonado, is now delivering here daily 400 tons of coal—two train loads; and next week they will put in machinery for 1000 tons per day. . . . A few weeks ago two enterprises, a shingle mill and a furniture factory started down south of the railroad shops, and almost before the roofs are on their business has developed beyond their capacities. . . . The car shops can turn out each week a train of completed cars from flat cars up. Lister, Houghton & Company's Iron Works build engines from 'the ground up.' . . . Morning, noon and night a whole chorus of whistles tell the hours of labor and rest. With each day is commenced the erection of a score or more of houses. On every street, and almost every square, the smoke is rising from burning logs and stumps. If Col. Harbine should ride in on the cars with you some afternoon from Portland. . . I imagine I would hear him exclaim: 'My God, Thompson, can this be the Tacoma I visited less than a year ago!' With the present rate

of increase the establishment of a third bank can be counted on with as much certainty as a second was counted on six months ago. . . ."

To better inform myself as to Western Washington, I subscribed for every weekly paper on the Sound and in the Chehalis Valley, and also made numerous research trips; tramped over the Puyallup Valley, went to Olympia and on to Grays Harbor, down to Yelm, and up to Bellingham Bay.

I obtained an option to lease a small brick building at the corner of Pacific Avenue and Ninth, but held off, although authorized to go ahead, because I had a new deal under way for a location immediately opposite the other two banks.

By early June it became apparent that Col. Harbine's physical condition would prevent him from coming to the Coast. Without his presence and participation in the management, we would lack the help of his personality, which counted for more than his financial help. Andrew J. Baker, President of the Bank of New Tacoma, a private bank and the older one, surmising my mission, had proposed to me to go in with him. In view of the uncertainty of Col. Harbine's coming, I told Baker he might submit a proposition of partnership for consideration. Then came a telegram from Col. Harbine: "Buy a lot." The same day Baker sold his new building, into which he was preparing to move, to his competitor, the Tacoma National Bank.

June 8th I closed a deal for the Southwest corner of Pacific Avenue and Eleventh, 40 by 100, for \$12,000 cash.

With my option to lease the room the Tacoma National was vacating and our acquisition of the best banking location in town, with Baker left in his old frame building under the shadow of his rival, he became much agitated and begged me to go in with him.

I wired Thompson to come. He arrived promptly and on June 17th we signed a partnership agreement for a half interest in the Bank of New Tacoma. Col. Harbine was out of the bank deal, but he held the \$12,000 lot for the bank's future use.

The partnership became effective August 1st. Thompson and I had reached our goal. He was President and I Cashier of the first bank started in Tacoma.

While these negotiations were under way momentous events relating to the Northern Pacific Railroad had taken place.

By mid-June construction from the East had reached west of Helena and from the West to east of Missoula. The gap was being

shortened with feverish haste, because reaction in stocks and bonds was starting a selling market.

The date for connecting the iron rails was set for September 9, 1883. Distinguished citizens of Germany, the Netherlands, England, bondholders of the company, were guests. High officials and notables from all over the United States were there. Indian chiefs in regalias of shining splendor enlivened the event. The ceremonies were as impressive as planned, but beneath the surface there were rumblings of a volcanic upheaval. Foreign investors, accustomed to densely populated environments, as they were carried out over the vast and seemingly endless unpopulated plains of the Dakotas and Montana, seeing little promise of operating revenues, were amazed. Fear for their investments seized upon them; they were flooding the wires and cables with orders to sell. Bedlam was let loose on stock exchanges. By the time the western receptions at Portland, Tacoma and Seattle had been held the railroad had succumbed to the attack.

Villard's collapse was as spectacular as had been his rise to power. The Villard downfall, with its disclosures, was followed by a frenzied public attack upon the management of the railroad. At the fall election in Washington Territory demand for annulment of the railroad land grants carried its advocates into office. In this emergency the Philadelphia interests of the Northern Pacific again came to the rescue of Tacoma.

At the January, 1884, meeting of stockholders C. B. Wright of Philadelphia, President of the Tacoma Land Company, was chosen to head the Board. Tacoma was again in the saddle. In the preceding prosperous years, Seattle had forged far to the front. The trade and commerce of the Sound had been pronouncedly centered there. The city had developed men of sterling character, capable, resourceful and undaunted. It was the unflinching determination of Seattle's self-reliant citizens that finally carried the city through this new crisis to supremacy. The rebuke administered at the election made it plainly necessary, if the land grant was to be saved from forfeiture, that the railroad company speed construction of its main line over the Cascades. With the Wright interests in control it was evident that the location of the line would lead straight to Tacoma.

September 17th I left over the Northern Pacific to claim my bride and bring her and her mother to our new home. I was one of the passengers who made the last detour by stage over the summit of the Rocky Mountains. Gen. Anderson, Chief Engineer of the Northern Pacific, was on our train. He went over the new roadbed to Hel-

ena for final inspection. The next day regular train schedules were inaugurated.

After our marriage we came at once to Tacoma. Thompson then returned to bring out his family.

Early in 1884 the bank was incorporated as a National Bank. Baker was out of the organization. Some influential local stockholders were added. The bank opened in commodious quarters in a new three-story brick building at the northwest corner of Pacific Avenue and Eleventh Street, opposite the site we had purchased for a permanent home and which later was occupied.

The Tacoma Land Company had assumed an air of perfect confidence that in the Titanic struggle with Seattle, Tacoma was a sure winner. The tense atmosphere of speculation and uncertainty made me restless. The overlordship of the Company's managers was distasteful to me. It reached into public business, social relationships and private transactions. Values seemed to me to be unstable. I was beginning to realize that the rural life under which I had been born and trained was calling for more stable surroundings and a more wholesome environment.

In June, 1884, longing to see a substantial farming country once more, I took a week-end run down to Lewis county. Possibly I had a secret desire to meet some of those sturdy farmers who had stood on the track and forced the Northern Pacific train to stop at Chehalis. The country charmed me. I went back in love with it.

In the late summer of 1884, I resigned and moved to Chehalis, where I have since resided. Walter J. Thompson and Henry Drum, both retired, still reside in Tacoma. Behind them is an honorable record of much public service.

On Washington's Birthday, fifty years ago today, my wife and I slept for the first time under our own roof. It has been our home every day since—many times remodeled and improved, but never once vacated.

N. B. COFFMAN