



## Norris and Nebraska, 1885-1890

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Article Summary: Lowitt describes Norris's early years in Nebraska. The young lawyer worked in the mortgage-loan business until increasingly hard times made collecting on debts difficult for someone who cherished political ambitions.

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Photographs / Images: Beaver City house where Norris and his bride, Pluma Lashley, first lived; real estate transaction form bearing Norris's name

## NORRIS AND NEBRASKA, 1885-1890

BY RICHARD LOWITT

THE words Norris and Nebraska go together very well. They make a euphonious phrase, and for almost sixty of his eighty odd years they bespoke the truth as well. Though associated with Nebraska throughout most of his life, George W. Norris was born and bred on an Ohio farm. Having decided upon a career in the law, Norris achieved the first important step toward this goal when he was graduated with a law degree in 1883 from Northern Indiana Normal School at Valparaiso.

After graduation Norris was faced with the problem of where to practice law. Since the town of Clyde near the family farm had no need of another attorney, he decided upon a career in Washington Territory in the Pacific Northwest. This proved to be a most unsatisfactory venture. To earn a livelihood, he was reduced to teaching school, an expedient he had adopted during his college years to earn his tuition. When the school term was over, Norris decided to visit Nebraska where his mother owned land in Johnson County and where a kinsman was successfully farming. He came to Nebraska in the late summer of 1884 and quickly decided that it offered him, as a twenty-three-year-old lawyer, the opportunity he sought.

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This article deals with Norris' early career in Nebraska. It is concerned primarily with the years 1885-1890, seminal years for the young lawyer and significant ones in the history of Nebraska. Seminal and significant though these years were, they started in a most inauspicious, indeed almost a disastrous, way for Norris.

George W. Norris did not stay long in Nebraska on his first trip. His money ran out, and he returned to Ohio for a last term of school teaching to earn enough to start in the legal profession. Teaching at Warrensville in Cuyahoga County, he boarded with a sister as an economy measure. At the end of the school term, determined to return to Nebraska, he borrowed over three hundred dollars from his sister, Melissa, and he received from his mother the deed to her Nebraska land.

With a college classmate, H. H. Harrington, he opened a law office in March 1885, in Beatrice, the seat of Gage County, one of the richest agricultural areas in the state. To obtain the beginnings of a law library they traded a full set of Wisconsin *Reports* for more pertinent volumes, such as: *The Northwestern Reporter* and Bates's *Pleadings and Forms*.<sup>1</sup> In spite of the fact that Nebraska was booming, the partnership did not prosper, and the eager partners were soon disillusioned. Norris recalled, "We had nothing to bring us business—no associations and no connections."<sup>2</sup> Perhaps they did not give themselves enough time to get started; perhaps they did not get along together in a small office with few clients to challenge their abilities. Whatever the reason, before the summer of 1885 was over, the firm of Norris and Harrington was dissolved.

Harrington went back east, and Norris, in September, hoping for better opportunities, moved farther west into the thriving Republican River Valley country. He chose

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<sup>1</sup> West Publishing Co. (St. Paul, Minn.) to Norris & Harrington, September 5, 1885 (G. W. Norris Papers, Manuscripts Division, Library of Congress). Unless otherwise stated, all manuscript citations are from this collection.

<sup>2</sup> George W. Norris, *Fighting Liberal* (New York, 1946), p. 54.

Beaver City, county seat of Furnas County, as his destination. Since this area had not yet been reached by the railroad, he hoped that here his practice would develop with the country. Fully aware that he would need considerable capital to launch himself again as a lawyer, Norris sold the Johnson County land for \$1,500. Then, with his few belongings, he traveled by railroad to Arapahoe and thence by wagon almost due south to Beaver City.

The period in which Norris arrived in Nebraska was the most prosperous thus far in the history of the state. With above-average rainfall, agriculture prospered and, encouraged by "boomers," settlers came in ever-increasing numbers. In 1880 the state's population was 452,402; ten years later it had increased to over one million people. Though he arrived in Beaver City late in 1885, before the decade was over, Norris, as secretary of the Beaver City Board of Trade, was offering agents, who would encourage settlers in the area, five dollars for each person who purchased a quarter section of land or \$1,000 worth of city property. The Board of Trade supplied these agents with advertising matter and agreed to pay the railroad fare of any purchaser of land.<sup>3</sup> The extension of the Burlington and Missouri Railroad throughout the western part of Nebraska was the major factor in the rapid growth of settlement. By 1887 a branch line of the railroad reached Beaver City, enabling it to participate more directly in the general prosperity.

Furnas County, though organized in 1873, was still in many areas raw prairie when Norris arrived in the autumn of 1885. Broken land and cultivated fields seemingly were islands surrounded by a gentle rolling sea of short grass on the slowly rising lands which were punctuated occasionally with steep slopes and rough land. The Republican River, which flowed across the northern part of the county, was the main body of water in the region. One of its tributaries,

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<sup>3</sup> G. W. Norris to A. M. Webster, August 10, 1889 (Letter-press book); A. M. Webster to G. W. Norris, August 13, 1889 and August 30, 1889.

Beaver Creek, along which the county seat was located, flowed not quite parallel to it in the south-central part of the county. Aside from the few settlements, dugouts and sod farmhouses were possibly three or four miles apart, and the most widely used means of transportation, except for the railroad, was the heavy farm wagon.

Furnas County is located in a subhumid region, an area with a mean annual rainfall of around twenty-two inches.<sup>4</sup> Its rough lands and sandy areas provide excellent grazing land for cattle, while the better lands were devoted at first to corn and wheat. By the end of the nineteenth century, forage crops, particularly alfalfa, would be raised along the streams and in the new century irrigation would be utilized to insure more adequate crops. Potatoes, all kinds of vegetables, and many fruit trees were raised. Especially along the streams maple, ash, elm, box elder, and cottonwood trees could be found. Cattle and produce from the county made its way into the Omaha and Denver markets. While very different from the Ohio Norris knew and loved, at the same time the new country was not totally beyond his previous experience, and he soon came to love it and later came to understand it as well. Arriving as the country was being rapidly developed, he saw it at its very best—in a period of prosperity during a lush and languid autumn season.

Norris and the other settlers in southwestern Nebraska generally lacked an understanding of the climate of the Great Plains. Many farmers and town builders moved into the region, believing, from its generally luxuriant appearance, that it did not differ markedly from the known agricultural areas farther east. Others, who had heard of conditions on the Plains in the previous decade, reassured themselves with the popular delusion that climate somehow changed with settlement and that rainfall followed the plow. The experience of the settlers and farmers during the Eighties was usually pleasant and profitable. They

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<sup>4</sup> George Evert Condra, *Geography, Agriculture, Industries of Nebraska* (Lincoln, 1946). See map, p. 73.

therefore accepted these conditions as normal and regarded any marked change from them as abnormal and temporary. It was several years before Norris and some of the other settlers obtained a more valid understanding of the region, an understanding based on bitter experience.

On the north bank of Beaver Creek is situated Beaver City. First settled in 1872 by J. H. McKee, it is the county seat and principal town (the population in 1895 was over 1500<sup>5</sup>) of the Beaver Valley. Here George W. Norris would make his home, marry, start raising a family, and launch his career, first in the law and in business, and then in politics. Before the prosperous decade of the Eighties was over the community boasted an \$18,000 court house and a \$15,000 high school.<sup>6</sup> Across the square from the court-house was an old farm building owned by D. H. Lashley, who was to become Norris' father-in-law. This building was used as a hotel, and several county offices were located in it. Later, in 1893, it was torn down and the Norris block, an office building still in use today, was erected in its place. Beaver City, small though it was, had two newspapers: a *Times* and a *Tribune*. The latter, a Republican paper, was edited by Fletcher W. Merwin, who quickly became a close friend and an intimate aide when Norris entered politics. The former was owned by John T. McClure, an able lawyer, a Democrat, and later as Populist leader in the area, Norris' political opponent. Two banks, the Furnas County Bank and the First National Bank of Beaver City, had been organized before Norris had lived there any great length of time.

At the outset, life in Beaver City was far from easy for the young lawyer. His clothes were threadbare; he usually slept between dirty sheets, and he did most of his own washing to save laundry bills. In the winter he burned corn to keep warm in his office. Once a week on a Saturday night he lined up in Ferguson's barber shop for his weekly

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<sup>5</sup> G. W. Norris to H. J. Taylor, April 20, 1895.

<sup>6</sup> So stated on the stationery of the Beaver City Board of Trade, G. W. Norris, secretary.

shave. He later recalled that he could get twelve shaves for a dollar. A shoeshine was reserved only for very special occasions, such as a trip to Lincoln or Omaha. Apparently, in his early days in Beaver City, Norris affected a cowboy hat and possibly other accoutrements of western dress.<sup>7</sup>

Despite his relative poverty, Norris was delighted with the region, the town, and the people. Here he found again what he had experienced in Ohio and at college: social equality along with a feeling of fraternity and good will among his fellow citizens. Everybody's latchstring was out. Every man by and large was trusted and accepted regardless of who he was and where he came from, until he had done something to convince his associates that their trust and friendship was misplaced. Norris became so impressed with the place that he urged one of his sisters to buy a house and settle in Beaver City.<sup>8</sup>

George W. Norris quickly made friends in the community and the surrounding countryside. Having joined the Odd Fellows Lodge at Clyde in his twenty-first year, he now transferred his membership to Beaver City. Bob Scott, the warden of the lodge, became an early friend and introduced Norris to the gustatory delights of a jack rabbit stew.<sup>9</sup> Perhaps Bob Scott, who lived in the country just outside of town and loved to hunt, was a member of the party of four, hunting quail, when Norris was accidentally shot. The members had separated, each seeking to bag as many birds as possible, when Norris was shot in the face. When the others found him, he was on the ground in extreme pain, unable to see, groping about on his hands and knees, feeling for the gun and intending to kill himself. Two of the members of the party carried him to a nearby house while the other ran for a doctor. Norris, who at first feared that he had been completely blinded, found that

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<sup>7</sup> G. W. Norris to F. N. Merwin, March 26, 1914; G. W. Norris to Jesse Hadley, April 29, 1933; G. W. Norris to M. E. Cadwallader, January 17, 1939.

<sup>8</sup> G. W. Norris to Melissa N. Lowe, February 12, 1889 (Letterpress book).

<sup>9</sup> G. W. Norris, *op. cit.*, p. 57.

sight was returning to his eyes even before the doctor examined him. Initially, the doctor thought he would lose the sight of one eye, but on a second examination he revised this opinion and agreed that Norris' sight would be saved. Twenty-two pieces of shot were taken out of his face at the time. At least two were permanently embedded in his flesh.<sup>10</sup> For several years after this accident Norris understandably took no great interest in hunting. Besides, there were a law practice and other business which demanded attention.

Norris opened a two-room office south of the courthouse square. Until his marriage in 1889 he worked in one of the rooms, lived in the other, and dined out. Despite his desire to utilize his professional training, he found it necessary to engage in other activities along with the law. Indeed, he later wrote, "the first money I made in Nebraska was in the land business, and often I made more money in the land business than in the law business."<sup>11</sup> Shortly after his arrival in Beaver City he purchased a nearby quarter section of land which he later sold at a profit. He also started to acquire real estate in Beaver City. His activities were typical of many young western lawyers who were trying to earn a living without a corporate connection as their chief source of income.

Nebraska, as a comparatively new and poor state, desperately needed capital to maintain the prosperity of the Eighties and attract new settlers. The inhabitants had to go outside of the state for much of their working capital. While rainfall remained adequate and crops were bountiful, land values increased rapidly. Agriculture and stock raising remained the principal occupations; urban development began on a large scale; and railroad construction continued without abatement.

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<sup>10</sup> Betty Jones to Alfred Lief, October 5, 1937; G. W. Norris, *op. cit.*, pp. 79-80. Norris refused, even in his autobiography written when he was over eighty years of age, to name the friend who accidentally shot him.

<sup>11</sup> G. W. Norris, *op. cit.*, p. 56.



Enterprising farmers and town dwellers who wanted to improve their holdings found it easy to borrow money from loan companies, commercial banks, insurance companies, and even from individuals. Such mortgages seemingly offered an excellent opportunity for the small investor. They could be held in modest amounts, and the interest rates were high. Investors throughout the East and North poured their savings into companies which proceeded to loan millions of dollars in the West.

Henry M. McDonald, president of the Traders' Bank, Pierre, Dakota Territory, in 1889 estimated that the volume of western mortgage business, confined chiefly to Kansas, Nebraska, Minnesota, and Dakota Territory, had reached the sum of \$150,000,000 yearly. Kansas and Nebraska alone had in this year 134 incorporated mortgage companies. Counting the companies organized in other states, but operating in Kansas and Nebraska, the number reached at least two hundred. Between 1884 and 1887 the number of farm mortgages placed in Nebraska was 6,000 and their value was \$5,467,362.<sup>12</sup>

When Norris opened his law office in Beaver City, the mortgage business was reaching its climax, and he participated in it through this phase and the disastrous one that followed. Farmers were immediately subjected to constant expense for buildings, farm machinery, fencing, seed, livestock, and taxes before they could show adequate returns from their farms. In the beginning their outlay was much greater than their income. What little money they brought with them quickly disappeared. Merchants had to sell on credit, and professional men, like Norris, had to wait for their fees. The borrowing of money seemingly was a necessity for the satisfactory development of the country; with-

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<sup>12</sup> W. F. Mappin, "Farm Mortgages and the Small Farmer," *Political Science Quarterly*, IV (1889), 435; Hallie Farmer, "The Economic Background of Frontier Populism," *Mississippi Valley Historical Review*, X (1924), 419. Mortgage companies served as middlemen in the making of loans. They sold their mortgages to other investors, such as insurance companies, savings banks, and individuals.

out mortgages, development would have proceeded at a much slower pace.<sup>13</sup>

At the outset Norris and others engaged in the mortgage-loan business and found it profitable. With good crops and more settlers emigrating to the country, land increased in value and loans were given a safe margin by the increase in the value of the land. This led investors to seek more mortgages, and loan companies would try to increase their business by urging their agents (Norris was one) to lend more money. Soon irresponsible agents and companies were loaning money on poor investments as well as encouraging farmers to borrow more than they actually needed. Even before the prosperity of the decade faded, observers noted that this extensive mortgage business had the effect of draining money out of the area by the payment of interest.<sup>14</sup> With the failure of crops in the short grass country beginning in 1890, worse effects would appear.

George W. Norris, as an ambitious young lawyer, found as soon as he opened his law office that there were ways of making money in conjunction with legal work. He took advantage of them, and it was as an agent for various companies and individuals engaged in the mortgage-loan business that he derived most of his livelihood. If Norris was not able to collect for a creditor, then as his agent he could initiate legal proceedings. In the beginning all went well, but as the debtors ran into difficulties the job became a delicate and difficult one for a person who wanted to remain on good terms with his neighbors and who cherished political ambitions.

For a while, Norris sold insurance as an agent of the National Fire Insurance Company of Hartford, Connecticut, but by 1889 he gave this up. In the same year he sought to act as agent for the Yost Typewriter Company. However, the company turned down Norris' request, believing that

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<sup>13</sup> W. F. Mappin, "Farm Mortgages and the Small Farmer," *loc. cit.*, p. 435.

<sup>14</sup> J. P. Dunn, Jr., "The Mortgage Evil," *Political Science Quarterly*, V (1890), 78.

his other business and his inability to type would prevent him from showing their machine to the best advantage. In another instance an Iowa businessman desired to obtain Norris' services to rent and care for the livery stable and other real estate in Beaver City which he owned.<sup>15</sup> However, these examples were extraneous to his main line of endeavor, which was chiefly that of agent for various individuals, banks, and corporations engaged in some aspect of the mortgage-loan business.

Norris' work continually took him away from Beaver City. He traveled about the country making collections, seeking prospective customers for loans, observing conditions, and preparing reports. In the course of this work he met people in all walks of life. He won the respect and confidence of most people with whom he came in contact, and he formed some lasting friendships. Many of the notes he sought to collect were small; consequently his fees were also small.

The Vigilant Wholesale Creditors' Agency of Omaha, whose motto was "The Race is to the Swift," carefully defined the fees their agents were to receive. If the note was paid on demand or presentation, the charges were 5 percent on the first \$200 and 2½ percent on excess. "In all other cases," according to their printed form, "without respect to time or effort expended" the following fees were to be charged:

- 10 percent on claims under \$100.
- 5 percent on excess to \$700.
- 2½ percent on excess of \$700.

No charge was to be less than \$1.50 and, most important, the agent making the collection would receive two-thirds of

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<sup>15</sup> Fred S. James to G. W. Norris, April 11, 1889; George H. Smith to G. W. Norris, August 26, 1889; Albert Ottaway to G. W. Norris, December 16, 1889.



House at Beaver City where George W. Norris and his bride, Pluma Lashley, first lived. The unidentified persons on the porch are later occupants of the house.

# Know all Men by these Presents:

THAT *George W. Norris, an unmarried man*  
 of the County of *Furnas* and State of *Nebraska* for and in consideration of the sum of  
*Two hundred and 25/100* DOLLARS.  
 in hand paid, do hereby GRANT, DEDUCE, SELL, CONVEY and CONFIRM unto *C. C. Smith*

of the County of *Furnas* and State of *Nebraska* the following described premises to-wit:

Beginning in the middle of the road three hundred  
 feet, five feet north of the intersection of the middle  
 of Third Street and *Waverley*, Furnas County, *Nebraska*  
 and with the line between the North-west and  
 South-west quarters of Section *fourteen* in Town-  
 ship *two* and Range *twenty*, two West of *2nd P.M.*  
 and running thence North along the middle of the road  
 one hundred fifteen feet, thence west at a right angle  
 with said third street one hundred eighty feet, thence  
 south parallel with said third street one hundred  
 fifteen feet, thence east one hundred eighty  
 feet to the place of beginning

and I do hereby covenant with the said *C. C. Smith*  
 and his heirs and assigns that I have lawfully seized of said  
 premises, that they are free from incumbrance

that I have good right and lawful authority to sell the same, and I do hereby covenant to warrant and defend the  
 title to said premises against the lawful claims of all persons whomsoever.

And the said  
 hereby relinquished all  
 in and to the above described premises.

Signed this *Fifth* day of *April* A.D. 188 *5*  
*George W. Norris*  
 IN PRESENCE OF  
*E. S. Bell*

As a young lawyer in Furnas County, Norris engaged in real estate transactions to supplement his income.

all the fees. The remaining third, along with the proceeds, would be remitted to the agency in Omaha.<sup>16</sup>

Occasionally, if the creditor would argue about commissions, or the amounts to be collected were small and the creditor was too demanding about remissions, Norris would lose patience and sever the relationship. This was his experience with Wade A. Davis of Plattsmouth, Nebraska, for whom he collected from two individuals the total sum of \$7.75. For this effort he retained \$2.75 and remitted the balance. Norris felt that he spent more time with these notes than they were worth, and sent back the remaining accounts.<sup>17</sup>

Norris also acted as agent for some large firms which desired the services of a local attorney to make their collections. R. G. Dun and Company, with headquarters in New York and branch offices in one hundred and thirty-five cities, at times contacted Norris to help in making a collection. This company, which was established by famed abolitionist Louis Tappan in 1841, claimed that it was the oldest mercantile agency in the world. Other large firms such as Thurber, Wyland and Company of New York and the Credit Guarantee Company of Minneapolis sought his services. This company, however, was willing to allow their local attorney only half instead of the more customary two-thirds of the fees and commissions over disbursements. Norris also acted as an agent and collector for William Deering and Company of Chicago, producers of harvesting

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<sup>16</sup> Vigilant Wholesale Creditors' Agency, J. A. Cavanagh, Attorney, to G. W. Norris, November 20, 1886. A contemporary writer noted that in western areas it was often difficult to obtain a loan at the high rate of 7½ per cent, and that 20 per cent of the entire amount of interest paid during the life of the mortgage would approximate the agent's commission. See D. M. Frederiksen, "Mortgage-Banking in America," *The Journal of Political Economy*, II (1894), 222,228.

<sup>17</sup> G. W. Norris to Price Brothers, June 19, 1888 (Letter-press book); G. W. Norris to Wade A. Davis, September 13, 1889 (Letter-press book).

machinery.<sup>18</sup> The larger firms often had a branch office or a general agent in Nebraska, and it was the office manager or agent who contacted Norris.

These companies employed Norris as an attorney when it was necessary to bring suit against a debtor in Furnas County and vicinity. If the plaintiff lived outside of Nebraska, he would have to make certain that the petition for foreclosure of a mortgage was in accord with Nebraska statutes before it was filed and a summons issued. There were court fees and service charges involved in these proceedings and usually a commission rather than a fee for Norris' services. In most instances before court action was taken, Norris was consulted by the attorney in the plaintiff's home town as to the possibility of settling the case without recourse to the law. In one instance he was asked by a resident of Stromsburg, Nebraska, to foreclose a note against a person in Beaver City for the trifling sum of \$14.50. Prior to 1890, however, Norris was rarely called upon to initiate legal action. Most debtors in southwest Nebraska managed to meet their obligations as they fell due, and creditors during the 1880's had little cause for complaint.<sup>19</sup>

Though Norris acted as agent or representative for many firms and individuals in the various aspects of the mortgage-loan business, he did most of his work for J. H. Miles and the First National Bank of Rulo, Nebraska, of which Miles was vice-president.<sup>20</sup> How, where, and when Norris met J. H. Miles is not known, but Miles took an interest in the young lawyer, trusted him and expressed con-

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<sup>18</sup> H. M. Marquis to G. W. Norris, June 8, 1889; Charles J. Bell (Omaha branch manager) to G. W. Norris, March 2, 1891; Thurber, Whyland & Co. to G. W. Norris, March 21, 1889; Credit Guarantee Co. to G. W. Norris, March 20, 1890; William Deering & Co. to G. W. Norris, June 6, 1888.

<sup>19</sup> Frank B. Stephens to G. W. Norris, July 2, 1890; Lamb, Ricketts & Wilson to G. W. Norris, April 12, 1890; H. M. Marquis to G. W. Norris, June 8, 1889.

<sup>20</sup> According to the National Banking Act of 1863, national banks were not permitted to make mortgage loans on real estate; therefore this part of the business was handled by Miles separately from the authorized banking aspects.

fidence in his judgment and ability. Norris continued to work in various capacities with Miles after the latter left the Bank of Rulo for the one at Falls City. The association continued until shortly after the turn of the century when Miles retired. Norris discounted notes, loaned money, bought and sold land, and performed other services for Miles and the Rulo bank. Occasionally Miles would visit Norris in Beaver City to survey the situation and discuss conditions with his agent. At other times Norris visited him. Both men traveled continually in connection with their work—Norris throughout southwestern Nebraska and nearby Kansas, and Miles throughout the state and neighboring states as well. Periodically Miles went east to Pennsylvania where he had connections and would obtain further funds for western investments. At the outset Norris was associated in this work with George Shafer of Beaver City, but by the end of 1889 they dissolved this arrangement and both men worked on their own.<sup>21</sup> Norris and Shafer remained on amicable terms and were associated in business again at the end of the century.

In December 1888 Norris decided to investigate conditions in Salt Lake City with the idea of settling there and continuing his work with J. H. Miles in the Utah territory. Possibly Norris felt that he was intruding on Shafer's business, or perhaps the life of incessant traveling and collecting had begun to wear him down. Whatever his reasons were, he went to Salt Lake City for the ostensible purpose of investigating the possibility of opening a bank in the community. After being away from Beaver City for less than two weeks, Norris returned, confirmed in the opinion that his future would be no better in Salt Lake than in Beaver City.<sup>22</sup>

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<sup>21</sup> G. W. Norris to J. H. Miles, May 29, 1889 (Letter-press book); G. W. Norris to First National Bank (Rulo, Nebraska), December 5, 1889 (Letter-press book).

<sup>22</sup> G. W. Norris to First National Bank (Rulo, Nebraska), December 22, 1888 (Letter-press book); G. W. Norris to Melissa N. Lowe, January 9, 1889 (Letter-press book); G. W. Norris to J. H. Miles, January 12, 1889 (Letter-press book).



The connection with J. H. Miles and his bank gave Norris opportunities to participate directly in the mortgage-loan business in a very modest way. With his extensive knowledge of local conditions and his own sound judgment he made good investments, securing the necessary funds from the bank of Rulo. At times he would buy land and then sell it to J. H. Miles when he came to Beaver City and inspected the property. One of the advantages of this connection was that Norris could repay money on his loans whenever he had the funds and could thereby stop the interest on the amount repaid. Norris also invested money for members of his family. He once informed his sister, Melissa, that he could loan \$1500 of her money "for 10% where it will be secure" and where he could make some money on it himself.<sup>23</sup>

J. H. Miles carefully supervised his extensive business dealings. Neither the cashier of the bank in Rulo nor Norris in Beaver City would make an important policy decision without first obtaining his consent. Still Norris had ample opportunity to aid in formulating these decisions and Miles usually accepted his advice.

In the autumn of 1889 with crop failure and deflation already evident in other parts of the state, Norris was informed that the First National Bank of Rulo would have difficulty renewing loans in the territory Norris handled. This would prove embarrassing because he had promised many of his customers renewals on their notes. If he could not renew the loans, many customers would be lost and equally important, Norris would have to break his word. Fortunately Miles assured Norris that the bank would be able to carry most of the renewals that had been promised.<sup>24</sup>

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<sup>23</sup> G. W. Norris to J. H. Miles, March 19, 1889 and May 29, 1889 (Letter-press book); G. W. Norris to Melissa N. Lowe, January 9, 1889 (Letter-press book); G. W. Norris to J. H. Miles, April 5, 1889.

<sup>24</sup> G. W. Norris to F. O. Edgecombe, October 15, 1889 (Letter-press book); F. O. Edgecombe to G. W. Norris, July 10, 1889 and October 18, 1889; J. H. Miles to G. W. Norris, October 23, 1889.

By the end of 1889 Miles decided to seek a new banking connection and close the First National Bank of Rulo. He began looking for another community in which to start a bank. He first thought of one in Humboldt which, like Rulo, was located in Richardson County, the extreme southeastern county in Nebraska. However, he finally decided to establish his new bank in Falls City, the county seat. The shifting of banks on the part of J. H. Miles necessitated a rearrangement of Norris' activities so that most of his accounts could be closed when the bank in Rulo shut its doors.<sup>25</sup>

In the spring of 1890 shortly after the First National Bank at Rulo closed, Miles went to Pennsylvania to visit and renew his various financial contacts. The cashier of the Bank of Rulo, the newest competitor of Miles's bank, wrote to Norris inquiring if he would loan money for this bank on the same terms as he had done for Miles. Norris agreed, although he indicated that he could not do as large a business for the Bank of Rulo as he had done for their former competitor. A check book and a sheaf of blank notes were sent by the cashier, and Norris continued in the mortgage-loan business. However, the terms on which he was to conduct this new business were very carefully defined. Loans were to be made for no longer than a six-month period nor for a larger aggregate amount than two thousand dollars. The Merchants Bank of St. Joseph, Missouri, was the corresponding bank of the Bank of Rulo and Norris was requested to send the checks he made out to that bank for payment. As was the case with Mr. Miles, Norris would deduct, when possible, his commission from all notes he collected and on the loans he made, thereby freeing the bank of extensive charges for his services. The Bank of Rulo was more cautious in its mortgage-loan business than J. H. Miles, primarily because its officers were

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<sup>25</sup> G. W. Norris to J. H. Miles, December 6, 1889 (Letter-press book).

new to the business as well as to banking and also because of changing economic conditions.<sup>26</sup>

Until the summer of 1890, information about crop conditions and climate scarcely appeared in Norris' correspondence. After August 1890, when it became evident that the corn crop would be ruined by drought, comments on crops and weather appeared with increasing frequency. But before the summer of 1890, his interest in the mortgage-loan business was beginning to wane. Norris refused an offer from J. H. Miles to accept the position of cashier in his new bank at a salary of \$1200 for the first year and the privilege of purchasing up to one-fifth of its stock.<sup>27</sup> Part of the reason for this refusal of Miles's offer was Norris' desire to remain in the legal profession and to pursue the interest in politics which thus far he had been forced to relegate to a subsidiary position. Equally important as a reason for his refusal to move to Falls City was the fact that on June 1, 1889, not yet twenty-eight years of age, he had married a belle of Beaver City, Pluma Lashley.

Shortly after the founding of Beaver City in the 1870's, the Lashleys had come there from Iowa. David H. Lashley had risen rapidly as a businessman in the thriving community. He owned a considerable amount of real estate, had built a substantial house, and operated a prosperous grist-mill on Beaver Creek about a mile out of town. Lashley's daughter, Pluma, had been born in Iowa, in 1864, and at the time of her marriage was a tall, attractive, dark-complexioned woman three years younger than her husband. They started their life together in a rented four-room cottage which they had carefully and tastefully furnished.<sup>28</sup>

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<sup>26</sup> G. W. Norris to B. F. Cunningham, April 14, 1890 (Letter-press book); B. F. Cunningham to G. W. Norris, April 12, 1890, April 16, 1890, April 18, 1890, and July 2, 1890.

<sup>27</sup> J. H. Miles to G. W. Norris, July 1, 1890.

<sup>28</sup> G. W. Norris, *op. cit.*, pp. 81-82 and Alfred Lief, *op. cit.*, p. 38. Though both these volumes cite 1890 as the year of marriage, Norris' correspondence indicates that it occurred in 1889. See, for example, C. H. Martin to G. W. Norris, June 8, 1889, in which Martin congratulates Norris and offers him advice in the form of trite poetry.

Before the couple had been married a year, Pluma's father, David H. Lashley, died in January 1890. Norris had the task of settling the estate and keeping the gristmill in operation. Shortly afterwards the newlyweds moved into the Lashley home, a wise move because Norris had to travel continually and his wife now would have the constant companionship of her mother, thereby relieving some of his anxiety and remorse at being away from home.

After five years in Beaver City, George W. Norris had established himself as a rising young man in the community. He had arrived with a minimum of cash, but through his own initiative and ability had developed a prosperous business which brought him into contact with men in all walks of life. He was becoming known, liked and respected—a difficult feat for a person who had to collect money. He was sympathetic and fair in his business dealings, and people quickly learned to trust his word. Furthermore, many business firms throughout Nebraska, along with some larger western and national concerns, sought his services.

Within five years he had paid off most of his old debts, could promptly meet his obligations, owned a few choice real estate items and in a small way participated in the mortgage-loan business. He was happily married to the daughter of one of Beaver City's leading citizens and had a promising future ahead of him. True, he was not practicing law as much as he might have desired, but he could not have secured as many agencies as he did without his law degree. Moreover, most lawyers in the region, unless they worked full time for the railroad or held public office, earned a livelihood in approximately the same way. This type of work was significant in the development of the West. In Nebraska it enabled young George Norris during the boom period of the Eighties to sink his roots in a region that he would henceforth consider his home. While he was able to start his adult life in Nebraska in a period of prosperity, adversity in the last decade of the nineteenth century would try and test his character and, incidentally, launch his political career.