

I TRY SPECULATION.

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At one time when I didn't have enough produce for a load I drove to Versailles and bought a quantity of musk melons from a market gardener which were too ripe for shipment. The price was $1\frac{1}{2}$ to 2 cents apiece. Next morning I started for Springville before daylight and peddled at every town on the way and at Springville towards night I sold the balance of my load to a groceryman at considerable above cost. They were pretty soft but he was glad to get them as they were a luxury in that part of the country which was exclusively a dairy country and farmers didn't bother with gardens much. From then on I used Mr Tanners grocery as a dumping ground. Boy like I armed myself with a 22 revolver as on my night trips home I usually had \$ 25. or \$30 which was a large sum to me in those days. I remember one occasion when I thought that gun was going to get me into trouble; As I drove by a farm house a dog came out and began to worry my team, which was pretty high strung and commenced to run; As the dog fell back beside the wagon I took a shot at it and made a hit, as the dog began to howl. Someone came out of the house carrying a lantern, and I put the whip to the team and I think ran them several miles before I was sure no one was chasing me.

I remember another speculation that wasn't so good. One fall when it seemed there was a short crop potatoes, I decided to invest my capital consisting of something like \$25. in potatoes to hold into the winter; I drove through the country trying to buy, without success finally going to the indian reservation where I bought about 50 bu at 50 cts a bushel. Towards spring I took them out of the cellar and sold at the same price losing something by shrinkage. However that didn't kill my speculative nature, as later years proved.

GOING BACK A FEW YEAR. I remember one time when grandfather Southwick was sawing wood, brother Fred and I commenced to pelt him with snow balls considering it quite a lark. He dropped his saw and took after us. We ran to the barnyard fence and I went over, but Fred had short legs and didn't make it. Grandfather grabbed him and washed his face with snow mixed with rotten apples, and I went free. Grandfather at that time was I believe nearly 70 but in his early years had been a long jumper and a footracer, and still retained a lot of vigor as we discovered. I was always pretty good in making a get away, as I remember of a time when we took the work team early in the morning and rode all day with a bunch of schoolmates, getting home after father had done the milking and other chores. He came out and took the bridles off and after he got the halter on one horse I saw him cut "red" around the legs with the halter rope, and I lit out for the orchard fence and went up through the orchard to the home of Ahaz Allen our nearest neighbor, where I spent the evening until our folks were all in bed. Next morning father had cooled off and nothing was said about the episode. As a rule father was not quick tempered, but in a case like that when he had had all day to get mad in he was apt to act quite hastily. I remember a time when I had probably been particularly ornery he grabbed a stick and walloped me across the back and I made tracks for the house and commenced to pack my belongings as many a fool kid has probably done, and was going out into the wide world but as to my destination I had not the slightest idea. As usual my mother took my part, and insisted that Pa say he was sorry, which he did and as I thought about it afterwards that hurt me worse than the club did. For fear that this narrative savors too much of Pecks Bad Boy I must give it a more cheerful touch.

I don't remember of being praised enough to make me egotistical as Booth Tarkinton relates about himself, but I do remember of one instance where praise made me feel exceeding silly, and I never forgot it. There was a celebration in Gowanda at the completion of the Buffalo and Jamestown R R. I was then about seventeen and my mother and I were standing together and a lady whom my mother knew came too speak to her.

Among other things, "she said" so this is your son I have seen him before and have often noticed his "heavenly smile". I felt like kicking her. However there must have been something distinctive about my physiognomy as when I got out into the world of business some of my office associate used to kid me about my GRIN. I had advanced from a smile to grin.

That celebration was on October 24 1874 The main thing I remember was a banner with a painting on one side of an engine pulling into a small town and on the other side an indian decked out with a feather head dress. The banner contained the words of a song composed by the artist who was present and sang it. His name was Joseph Josephs, His business was sign painting, and he had quite a reputation as a rhymeter. The song was to the tune of THE BATTLE CRY OF FREEDOM, words as follows:

When I heard about this town I thought it was a woods,

Chorus by band. Shouting the battle cry of freedom.

So I painted this banner on a common piece of goods;

Band Chorus. Shouting &c &c.

I remember no more of it. Before that R R was built our nearest was the Atlantic and Gt Western from Dunkirk N.Y to New York city. Our stations were Perrysburg and Dayton, each about four miles from Gowanda, and uphill all the way. Well do I remember hauling apples 11 barrels to a load day after day every fall and selling to buyer who came from various parts of the country. It was about a mile down hill from our place to Gowanda, and in places we had to chain a wheel and walk beside of the wagon and then on the four miles mostly hilly we had to get off occasionally and block a wheel and give the team a rest. A farm subsidy was then an unheard of thing, but I believe that farmers were generally as prosperous as they have been in late years with all the government fuss and feathers; They weren't burdened by taxation, and Washington wasn't filled with drones on government pay. Supply and demand regulated everything. I distinctly remember that one year we sold about 300 barrels of apples at a dollar a barrel and the next year about 100 barrels at \$3.. a barrel, realizing about the same amount of money each year, the only difference being in the amount of work required, and in those days the government didn't employ efficiency experts handle the farm business, and I believe the farmer was just as happy.

The Buffalo & Jamestown RR followed a ravine up to Dayton making a rise of 500 feet in four miles; Heavy trains used two engines to make the grade, and on the down grade there were many runaway trains. and I remember of one time when a freight ran away and broke scattering cars all over the flat, and into the depot, and onto the bridge across the Cattaraugus destroying one section of the bridge. At another time a train broke on the grade and a brakeman-- George Brooks fell between two cars as he started to step across and was killed. He was to be a conductor on the next trip. A fine fellow, a resident of Gowanda. I remember of a time when my brother Fred and I went to East Randolph to spend the fourth of July with my Uncle Enos Southwick's family. We started early in the morning and walked the five miles to Perrysburg and took a train on the A & Gt Wn to Little Valley riding some 20 or 25 miles. At Little Valley we were 11 miles from East Randolph. my uncle was then county treasurer with office at Little Valley, but he went horseback to and from his home. So we walked the 11 miles taking all the afternoon and arrived at his house about the time he did. It was hot and roads dusty, and we looked like tramps when we arrived but we had save considerable bus fare and had more money for firecracker It didn't bother us much and after we dusted off we commenced to make life miserable for the citizens of the town, until along in the early morning hours. With our cousin Arthur and some other boys we got up in the belfry of an abandoned church and tied a sledge hammer into the bell for a clapper and started ringing it about midnight.

Finally the came loose and dropped down through the ceiling into the entry way and that stopped the fun. Some of the church fathers came to investigate, and we stayed up in the belfry and kept still till they left. Afterward we got a small cannon and fired it in front of houses around town. Evidently there town marshal or we would have been run in.

At another time we had a lot of fun with a cannon when an old bachelor by name of Jerry Crossman married an old maid by name of Hannah Bridges. In company with other including some men of the neighborhood carried a cannon weighing 75 to 100 lbs from Gowanda to his place a distance of about four miles through deep snow most of the way. The bride and groom were in a room on the lower floor according to our guess as that was the only place lighted. We pulled dead grass from close to the house where it was dry and after putting in a big charge of powder backed the barrel full of grass to the muzzle, set the cannon under the window, lighted the fuse, and then went around to the other side of the house. When it went off several panes of glass were broken in that window; We saw the couple rush through the house carrying the lamp and up stairs; One fellow went up a ladder to the upper window pounding on a tin pan or something. Mr Bridges brother of the bride invited us in, and although Jerry had always claimed to be a nondrinker, we knew he had cider, as we had seen him hauling barrels of it from the cider mill. We clamored for it and Bridges finally treated us. In the meantime he took down our names and next day threatened to have us arrested. However as a man who was their nearest neighbor was one of the gang they let us off by paying a few c&K cents for window glass. I took part in a number of charivari-
(called chiverrees generally).

In 1876 the last summer I was at home I induced my father to buy a one seated buggy so I could take a girl to a dance once in a while and I agreed to work without pay.

That was the year of the centennial Exposition in Philadelphia, and I thought of going as I had about enough money to pay my expenses. However I had learned to play the violin by ear, and as I had nothing but a cheap instrument I decided to buy a good one and take lessons of Prof Will Baker a composer and arranger of music and a fine violinist and pianist. I started with him and got along rapidly. Besides the usual exercises he used to sit down write off an original waltz, schottish or polka for me to learn, and by the next lesson I always had them committed to memory. After all these years although I thought I had forgotten them as my daughter Edith had played together for many years and also my daughter Grace, always playing up to date music by note, some of Will Bakers pieces and many others of that period, come to me when I first awake in the morning and I get up and play them and Grace plays an accompanant. She has induced me to write them for her to keep. The human brain is surely an intricate puzzle. I couldn't name any of the pieces, but the music comes easy, some strains may be purely original with me.

January 1st 1876 in our part of the country was a day to be remembered as it was like a day in midsummer. Our village pulled off a big celebration with a parade and all participants masked. I rode horseback and the mask was decidedly uncomfortable and sweat ran down my neck until my clothing was wet. There was a band led by Hi Henry a young town boy who afterward became famous as one of the leading cornet soloists in the United States, and later had his own minstrel troupe that toured the country. Jack Peck our country fiddler who had played for all our country dances blacked his face and played the violin with the band. My uncle George Southwick went to town wearing a straw hat.

That fall my sister Linda and her husband Alphonso L Tucker came from Chicago to visit us and they suggested that I accompany them on their return and go to work in his commission store on So Water St as farm work during the summer had pulled me down somewhat. Father and mother didn't like the idea, but like most boys, I wanted the excitement of living in a city.

The day before I was to leave I went to North Collins to bid goodbye brother Herbert and his wife, and he wasto take me back to Gowanda at evening. He hitched up a big horse to a two wheeled cart and as the h horse was a kicker he put a heavy strap around its back and attached it to the shafts. We had gone but about a mile when the horse kicked and broke the strap and his heels were nearly in our faces. I rolled out of the back of the rig, and Herbert got out and onto the horses b back and started back and I hiked the next nine miles on foot getting home in the early morning hours. I can remember the lonesome feeling I had as I plodded along part of the way through patches of woods and listenin to the katydids and crickets along the way. Music when one is sitting comfortably at home, but mighty depressing under such circumstances.

I have avivid remembrance of my dear mother standing at the ironing board the day before I left ironing my shirts for the last time. She was not very well and I never saw her again until in her last ~~ill~~ sickness when she wasn't able to recognize me. Had I known her condit ion the shirts would have been packed rough dry. We never realize until too late the sacrifice our loved ones are sometimes making. My father walked a ways with me as I left for my train and I knew he hated to have me go, but I didn't realize how he felt then as I was bent on seeing the world.

Arriving at Chicago I immediately went to work at 167 So Water St repacking and sorting fruit of all kinds and of course I sampled everything and had a picnic all by myself.

South Water street was a busy street from 7 AM to 6 PM Seeing the drays loading and unloading and everybody rushing was exciting to a boy right off the farm.

After serving an apprenticeship in the store I went into the office and onto the books, and there my office life which lasted for over ~~XX~~ sixty years, began. While I had tried to study bookkeeping in dist. school I found that I was pretty green and had a lot to learn. The books were kept single entry so no way to prove anything except by checking everything over. I managed to stumble along and if I made any errors was never caught so got by all right. I received ten dolla a week and paid my sister \$3.50 for board; Worked from 7 AM till along in the evening after all the rest had gone. Sometimes as late as 11 o'clock, and then often walked home on Wells st near Lincoln park a ~~XX~~ distance of about two miles I think. Street cars ran only about once an hour that late and the horse cars were not much faster than walkin After my brother in law had his coat cut almost to his pocket book by a pickpocket on a crowded street car, he turned the job of carrying the currency home at night to me; He said no one would think a boy was carrying money. As the safe was neither fire nor burglar proof the receipts after 2 PM when bank closed amounted sometimes to \$500 or \$600. The store was but a block from Clark st which I took on go- ing home, and when I crossed the bridge over Chicago river I always crossed in the middle where cars and other vehicles did as I had hear heard much about people being dumped in the river.

Late one night I had quite a scare; As I was busy on the books I heard a clicking of the latch on one of the front doors; I turned ~~XX~~ out the lights and waited for some time before going to investigate. There were three sets of double doors and one set which was seldom opened had a broken lock and was kept closed by rolling several barrel of produce against it. I found door pushed open several inches, and was sure that my turning out the light saved me from being robbed. Perhaps shot and dumped in the river just across the street. It was a long time before I mustered the courage to start for home. I was so excited that I left the key in the door after locking up, and a policeman handed it in the next morning. Another time as I was lockin up I saw a couple of men cross the street at the LaPalle St corner and a man behind them was yelling stop those men I didn't

I was sure that if he followed them into a dive of which there were plenty on that side of So. Water he would never come out alive. One of my first jobs as a roustabout was to take barrels of apples to the second and third floors for storage, by a hydraulic elevator and tier them up about four tiers high, which was a good test of my strength and was hard for me until I learned to start them up on one leg. It was quite a knack. I got so I could cord them up higher than my head. When I started to run the elevator I did what I was told every greenhorn had done before. There was one set of cables to run it up with and another to run it down. Starting up with a load I pulled the wrong cable, and it went down and in my excitement I didn't stop it and got a hard jolt as it struck the bottom of basement, then when I started it up and got to my floor I got mixed up on the cord to stop it, so I jumped off onto the floor and let the thing go on up to the roof, and it took an expert to get the thing down again. I still remember the working force in the store; there was an Irishman with red hair and beard, who always went by the name of Baryrosa. A black scotchman by name of Murdock McKenzie, with whom I often went to lunch and he always drank buttermilk instead of beer as many other did. There was another scotchman by name of Jim Law who was hired by the day of and on. He often got drunk and always wanted to hug me. Seemed to think I was about right. Mr Tucker and his assistant who had a working interest in the business completed the force. Hanchett was a firey little fellow, who had previously made a lot of money on board of trade, but lost it all. He took quite a shine to me and some times took me to a show. I never felt that I could afford to pay my own way. Several years after when Gracie and I were held over in Chi several hours we strolled down onto So Water and I made some inquirie about Mac who used to drink buttermilk, and was told hedrank himself to death; Not on buttermilk; Then to my surprise met old Jim Law as drunk as usual staggering down the street. I didn't make myself known. Just before I left home my father bought some cloth of a peddler and had a tailor make me a suit. Ther wasn't enough cloth and I looked as if I were run into them. My brother inlaw was anxious for me to get acquainted with their church friends, and took me around with him making calls on the first new years day as was then the custom. among others we called on a family by name of Weeks, where ther were some young girls, and they invited me to a party to be held that eve. I went and was cordially welcomed, and partook of some refreshments. Then we played some games which were approved by the church people of that day, and then someone proposed a new game. They went through a form of drawing cuts to see who should lie down on the floor and I was the one. I was still a green country boy and followed instructions. (afterwards I decided the drawing was a farce) After lying ther for some time I found that there was no one else in the room and I tumbled to the selly, and got up get my hat and coat from the fron hall and quietly made my escape, and that ended my acquaintance with the Weeks family. Booth Tarkington the novelist in his biography told of a time when he found himself sort of a "lone wolf" at a party made his escape through an open window, it being in summer. so I cant point to illustrious company as a greenhorn. I never had any boy friends in Chicago, but a girl who was probably seven or eight years older than I tried to get a crush on me and tak took me to several free entertainments given by church and other societies. I took violin lessons of a german who lived near us for awhile but didn't like his musical taste so quit and went it alone. About all the amusement I had. There was an Austrian girl that I went with a little, a regular patrician in style who resented being called a german. She had a boy friend who rented boats on a lake in Lincoln Park, and he furnished her with tickets which she and I used to ride on. I never knew how she reconciled him to the fact. Never tried to find out.

Every Monday morning I started out on a collecting tour as goods were sold on short time credit to grocery men hotels and restaurants and as many places were off the street car lines I had lots of walking to do, and in summer time the walks which then were mostly of plank they got very hot, and I suffered from blistered feet much of the time. I remember one groceryman away out on 22nd street then about the city limits, caused me a lot of grief. He always put me off till the next day, Owing to my persistent nature I always showed up "Johnnie on the spot" sometimes having to go the third time. We had as customers a firm Joyce & Cunningham which was considered somewhat shabby who owed quite a bill, and Mr Honchett told me if I could collect it I would get a feather in my cap. Then he told me a story about a jewsalesmen who was told that if he turned in some good orders he would get a feather in his cap. He went out on the road and got some big orders from firms which were on the black list, and wrote in "I think I get some fidders in my cap" The firm wired him "We are shipping you a box of tail feathers stick them in your XXXXX and fly back at once." I chased Joyce and Cunningham almost daily, as they were near our store, and finally the bill was settled in full; The next day the place was closed. I was proud enough to burst, and was patted on the back to my entire satisfaction.

I see that I have gotten a little ahead of my story, so will revert to the farm life. In one section of our woods were a great many hard maple trees; It was called a sugar bush, and every spring we tapped all the trees large enough and made quite a quantity of maple sugar and syrup. It wasn't considered a luxury then but a necessity, as cane sugar was expensive, and we used maple for everything except to sweeten coffee; Pot that father used to by light brown coffee sugar. The only white sugar was loaf sugar and very scarce and expensive. I can remember as of yesterday gathering sap every morning, buckets holding about ten quarts being filled in 24 hours from some trees. We used a forty gallon cask on a stone boat for hauling it to the sugar house, gathering from tree to tree with pails. I remember one time when carrying two pails full I walked along on the side of a ravine on crusted snow, and it gave way and I went down through with sever al quarts of sap on top of me. I was as wet as I had been when jumping through ice on the creek. Our sugar house was in a wide XXXXX ravine next to the woods about forty rods from the house, and we used to sometimes work until near midnight getting the sap boiled down to syrup, and as we boys used to sample it all the time as it was boiling and the hot sap had a very weakening effect, I remember that as I walked to the house carrying the syrup and having to climb a steep hill on the way I was so weak I could hardly navigate. Nearly every family had cider in their cellars we among the rest and it got pretty hard in winter, and I remember when a lot of our school bunch including a young man teacher went to a country dance and during the evening visited the barn where they had several bbls of hard cider stored, and sampled nearly all of them sucking through straws. Our fiddler got so he would fall asleep in the middle of a dance, and we would have to get him up and shake him until he could proceed. There was a bad storm so we all lay on the floor and slept until morning and then had to shovel much of the way to get home. However we showed up a school, but all slept most of the day, the teacher also. At another time brother Fred, Jim Russell and I filled up on hard cider aftr stumping each other as to how much we drink, and then went to town; Jim got away from us and when we found him he was nearly dead drunk from drinking whiskey. To get him home we conceived the ides of carrying him on a plank, but whenever we lifted it he fell off. We were none of us very stady on our legs and after we had fooled around for some time his uncle a store keeper who had heard about it, came and rescued him and put him to bed over the store, Next morning he came walking home looking like a ghost. So much for hard cider; A potent drink, especially if folowed with

In the spring of 1878 I found that I had saved \$125 and decided to take a vacation. At the suggestion of my brother-in-law ALTucker I set out for Marshall Minn, where friends of his Mr. & Mrs Arnold Chase had recently located. I remember as I waited for a train at Cedar Rapids Ia. a fellow traveller a young fellow asked me to take a stroll with him around town; It was nearly midnight and I politely refused to stroll with a stranger. I rode until one o'clock on a little branch to Shellsburg to visit my uncle Freeman-Walden who lived on a farm near there. Had to put up at a little rooming house where they gave me a bench to sleep on for 50 cts. after visiting my uncle and family a few days I again took a train at 1 am for Minnesota. Went to Rochester to visit my Uncle Myron Walden and family one of which was a son Edward, just about my age. I had not seen them since they left York state about a dozen years before. Ed took me in a boat on a pond in Zumbro river, and we tried fishing, with no luck. Uncle was an invalid, his legs paralyzed from a broken back he got from falling staging where was working as a carpenter. However he was jolly and also quite an advisor, and gave me a lot of good advice about locating in a new country, as I had suggested that I might locate. Going from therto Marshall I had to stop over night at New Ulm, and I distinctly remember the frame hotel where I stopped. It had a large lobby with a grand piano, and that evening a travellin man played and sang for us, among other songs Grandfathers clock, which was new, and which I never had heard. It is now revived, and we hear it often over radio. Next morning I took a train for Marshall before sunrise, It was freight loaded with tie and rails for the road which was then under construction being completed only to Marshall. There was just one car for passengers. They stopped at every jerkwater station on the way and we arrived at Marshall after dark. It was a town on the prairie consisting of about a dozen houses a hotel and one or two stores. Next day I got out to Chase's place about nine miles from town and he was dragging in wheat; It was about the first of April and very dry, and dust was flying where he was working, but things looked different before I left. He had a nephew Harry Wilber with whom I got quite chummy, and soon after I arrived he and I went with a farm wagon to Marshall after some boxes of household goods. When we were on the way home we got caught by a rain that was a regular cloud burst and the ravines of which there were many became so full that it would have floated the wagon if it not bee heavily loaded. As it was it nearly swam the horses. One day I got hold of an old army musket and went hunting. Prairie chickens were in coveys of perhaps 40 or 50 in a place, but as the prairie was burnt off and no cover for them so the only way I could get close was to keep in a RAKY ravine crawl to the top and try for a pot shot. I shot a jack rabbit in hind leg, the first one I had ever seen, but he got away. Shot a mallard duck on the wing, and that was my only game that day. After visiting a few days I went back to Mankato and took a train for Omaha, and from there to Kearney Neb, to visit E.C. Calkins and wife bothe old school mates of my sister and brother-in-law. He was an attorney, and offered to take me into his office to study law; In those days many got there education that way and were admitted to the bar. It didn't appeal to me as I wanted to be earning money. Another lawyer a friend of his took me out near Wood river and showed me a quarter section with eighty acres of spring wheat up a few inches which I could buy for \$5.00 an acre the wheat crop included. If I had not just left a farm with the intention of getting into something else I might have been interested. Anyhow I didn't have any money. That was a good country, and as I afterwrds found out it was a good buy. At that time Kearney was one street with grass growing in it and just a few buildings. I remember a little square building which seemed to be at the north end of the street which was I believe the court house.

The only job I was offered was to herd a bunch of cattle for a widow woman so after visiting a few days I wired back for some money as I was broke, and after a few days started back, going by way of the Burlington--- I believe it was, as I remember that we went to Plattsburgh where we ferried across the Missouri to California Junction, then up to Chicago also on the Burlington I think.

There were a few things I failed to mention in connection with this trip, not very important but might become so as I go along. I failed to visit my Uncle Darwin Walden at Jackson Minn as it was considerably out of my way, but after meeting his son in after years was sorry I did not. I also passed up my Uncle Ira Walden as he lived at Jackson Minn 60 miles from the R R and meant a bus trip by horse power. In going from Mankato on my way to Kearney I stopped over night at Worthington Minn, and the first thing that attracted my attention were two men handcuffed together and attended by an officer, who I was told were being taken to the penitentiary at Sioux Falls S.D. Sioux Falls was very small at that time but growing rapidly.

That night the landlord at the hotel advised me to leave my watch and money with him to be locked in his safe, as there were many undesirable characters in town. He also told me that it would be necessary to put someone else in bed with me as they were short of room. I had to agree or sit up. In the morning I found that someone had occupied the other side of the bed while I slept, and had left without disturbing me, so I had no knowledge of the color or sex of my bedfellow. I read a biography once of one Johnson, Twenty Years of Hustling, in which he told of occupying a bed with a woman for several days without thinking she was a man. He was a travelling jewelry peddler who afterwards had a large store in Chicago. Just a funny story that came to my mind. I had to stay in Worthington over Sunday, as no train until evening, so I went to church although I wasn't brought up by church people, and had seldom attended. I heard a young fellow preach a sermon that that gave me the creeps. I could have done better myself. He was no worse than many I have heard however. Many of them ought to be doing something more useful.

While at Kearney I stayed with Calkins on his claim 2½ miles east of town on the Platte River bottom. Many of the townsmen were homesteaders also. Indians had been on the war path a short time before and killed several settlers. The uprising was caused they told me by a young foolish soldier who shot a squaw who was sitting on a stump or log. Just as he would take a shot at some animal. At another time cowboys shot up the town, and when the townsmen heard of a second raid to be made they armed themselves and hid behind buildings throughout the town and gave the raiders a warm reception.

The first thing I did after arriving at Chicago was to order a \$35 suit of Lindsay The Tailor, advertised as the best in the city: While travelling my legs had broken out with little boils, and my tight pants had caused me misery during the whole trip. My new suit was something of a misfit, and in later years I found I could step into a ready made suit and have a better fit than most tailors would make.

As I mention my uncle Ira, I am reminded that years after when my wife and I were camping in the Black Hills of S.D. an old man and woman drove into our camping place one evening in the rain, who were from California, and on their way to their old home Jackson Minn. In talking I mentioned my uncle at Jackson, and he said "What are you a nephew of old Ira Walden; He was a good old soul. He used to be our town marshal and as he weighed 250 pounds he used to take a couple of drunks one in each hand and march them to the lockup. This is surely a small world.

As Oregon is the seventh state in which I have resided it seems I have covered considerable territory, and I am always meeting someone whom I have previously known or who knows someone that I know.

I am reminded that it was toward evening when I arrived in Kearney and I registered at a hotel and had supper, and then I paid my bill the landlord told me they were filled up and he would have to lodge me at the other hotel. By the size of my bill I must have thought the hotels were under management and I was paying for supper and lodging. As I was leaving town two weeks later the landlord jumped me at the R R station and accused me of jumping my hotel bill. Mr Calkins explained that I was his guest, and I paid the bill and everyone was happy.

About the 1st I was back in the regular routine at the store. There were incidents when the boy in me showed up. I got into a row with a helper in the office by name of Paine Harrington, and got bawling mad, but when he invited me out into the alley to fight it out I declined for two reasons, one was that I didn't want to pull off a fight in business hours, and a better reason that he was older and sort of a tough, and had probably had more experience in fighting; So we just called names for awhile until some of the force came and stopped the row. If he had made a pass at me there would no doubt have been a fist fight in which I might have got the worst of it. There was a little red headed squirt working next door who often got in my hair. He was city bred and sized me me up as a greenhorn; I refrained from mixing with him, as I thought it bad policy to fight with a clerk in a neighboring store.

After the store closed Mr Tucker and Mr Hanchett came into the office and made up the returns for all perishable produce, most of it from St Joe Mich just across Lake Michigan and drew checks in payment, as unless the shippers got returns at once they would stop shipping. I was to make out statements and inclose with the checks and mail them. Phon kept an account with a bank in St Joe on which he drew checks, One night after all had left I discovered one check unsigned, and as I knew it ought to go, I practised awhile and by looking at his signature on the other checks, I wrote A L Tucker on that one to my complete satisfaction. I said nothing about it until the end of the month when the cancelled checks came back, and then I showed that check to Phon. He seemed to think that the end justified the means, but advised me not to make a practice of forging signatures. Evenings after all the others had left I posted up the books crediting shippers with whom we kept accounts charging customers who had credit, and sometimes didn't get home till midnight, but I was happy, thinking I was a great business man.

That was when I was given the bank roll to carry home, adding to my responsibilities. My work kept me so busy that I had little time for amusement. In the winter of 1873 Mr Hanchett took me to hear Haverley's minstrel and I remember of a time when the firm gave me money with which to entertain a customer from Grand Island Neb who came to buy apples and I took him to a show. My brother in law Mr Tucker had just joined the church and went every Sunday morning, but my sister only went occasionally. He was always talking church to me and I went once in a while. I went to some Moody and Sankey revivals. Dwight Moody was rather a large man and when preaching he paced back and forth like a caged lion. Sankey was a good singer, and composer of many hymns which were used by different denominations; As when I lived at home the extent of my show going was an occasional circus, or school plays, I didn't feel that I was missing much. I had my violin for company and did a lot of practicing. It is a good thing to have a hobby and that hobby has stayed with me through life.

I cast my first vote in Nov 1873. It was not a presidential year; Rutherford B Hayes was president, and to help in the campaign I suppose, he came to Chicago and rode in a carriage on the principal streets; He stood and tipped his hat to the crowd, in a very democratic way.

Like many country boys I didn't miss any fires if I got out of bed one night and walked and ran from near the north city limits to state street to watch the Field And Leiter (now Marshall Field & Co) store burn down; It was then one of the biggest stores in Chicago. At another time I just happened to witness another big fire. It was what was called the Honore block and the

Post Office was on the first floor and on one of the upper floors a paper box factory where many girls were working at the time, and there was a thrilling rescue; ladders were put up from the roof of an adjoining building and all of them taken through windows. It was a very cold day I was out on one of my collecting jobs, and just happened along. I nearly froze, but couldn't resist watching. The firemen were coated with ice, and after the fire the standing brick walls were thickly coated with ice. A post office was built covering an entire block, and I was told that in later years that was abandoned and another larger one built. Such is progress in a growing city. At that time Chicago had about 750,000 and was neck and neck with St. Louis. At the present time Chicago well up in the millions. My life in Chicago during about two years was pretty much routine. In June 1879 we got word that mother was very sick and was not expected to live. My sister Linda went back to Gowanda at once and I followed soon after. When I arrived mother was so low that she scarcely recognized me. I stayed and helped take care of her until she passed away June 24th. That was my first great sorrow. I returned to Chicago and was employed in the office until about Oct. 1st when they decided to send me back to New York to buy and ship apples. On the way back I stopped off at Sandusky Ohio to solicit shipments of grapes on commission. It was a wonderful sight going through large vineyards containing many varieties of the best grapes in the world. Mr. Hanchett joined me later and we went to Mayville at the head of Chautauqua lake where he had formerly lived; I visited around among his old friends a day or two and he seemed to be living over his old life; however I felt somewhat out of place. I was just a silent spectator, while he visited with some of his former girl friends. From there we went over to Gowanda, where my old friends were and where he was practically a stranger and I felt better. After scouting around a little Hanchett returned to Chicago and my real work began. They sent me a good sized draft and I opened an account with John Bartlett a private banker, and my first real business life started. I hired men my brother Fred among them and we went into orchards where the apples were being picked, and sorted and barreled the fruit making first and second grades. I furnished barrels which cost about 25 cents apiece. Some farmers objected to our throwing out some we called culls, but I was there to get what the market demanded and I had a very efficient force working for me. They were fellows I had known for years and they followed orders. As first grades sold for a high price to fruit stands I could pay higher prices than buyers who took orchard run packed by farmers, so I had little competition. In a few cases I bought orchards and my men picked from the trees, I making an estimate of what the orchards would produce, and I didn't get stung, but a hot spell came on and apples began to get partially baked on the trees where exposed to the sun so I quit buying orchards. I began to get cautious about the whole business, as I had reason to. There was a Mr. Farnsworth who had his apples in piles on the ground, and I sent part of the gang to barrel them, while I was working in another place. One of the men came and told me that they found windfalls all through the piles of apples, many of them badly bruised; that of course spoiled the whole of them unless a lot of time was consumed in sorting them out, so I told them to have the barrels hauled to another place and we let Mr. Farnsworth have his apples left on his hands. I began to find out some of the supposed honorable and reliable citizens. I bought of one deacon Prosser who was an old man and who had a good reputation, paid him \$10. on account and sent me to pack and found that he had sold to someone else in the meantime and the apples were gone. I paid Attorney Frank Allen a dollar to write him a stiff letter and he returned my dollar, and I didn't press for damages. He was a devout church member but was tempted by a little higher price to go back on his bargain. I inspected James Rosenburg's apples which he had packed and the barrels lying in the orchard, Mr. Rosenburg was a good presbyterian and I had known him all my life, and after inspecting several barrels I decided to take them at somewhat lower price than we were

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paying for our own pack. He refused my offer and I went up to Joshua Allen's place where my men were working, and helped them. The hot spell heretofore mentioned came on and one day Mr Rosenberg hotfooted it up to where I was and wanted to close a deal according to my offer. I made a further inspection of his apples, and found that many of the apples were scalded and softened by the hot sun heating the barrels. I made no deal at any price.

Joshua Allen and his sons Myron and Harper helped pack his apples, and I watched every basket full as it was poured into the barrel and threw out all culls. Joshua used to sometimes make a mild protest about what I discarded, but I convinced him he was getting a better price than he could elsewhere. I wanted to keep on the good side of him so I was quite liberal, as I had corresponded with his daughter Eva and had hopes of becoming her steady beau.

I continued buying until cold weather when it was necessary to put stoves in cars and send a man along to keep up fires, usually sending two or three cars at a time. My brother Fred went with the last shipment and then went on to Galina Kansas where he got a job on a ranch owned by a man by name of Vanlight a former New Yorker, who was county sheriff. Fred had a lot of experience to relate when he returned some time later. One was about a fight with a Mexican. Fred was then nearly a six footer weighing about 190 pounds, and quite a fighter and made short work of the Mexican. Some of the men warned him that the Mexican would lay for him with a knife or gun, so he armed himself with a revolver, and kept his eye on the fellow who was a fellow ranch hand and he saw him often. One day he saw him skulking around the buildings carrying a gun, so he did the same and when he saw the fellow peek around the corner of a building trying to get a bead on him he took a shot at him. He was a crack shot and he got the Mexican in the neck, but the wound wasn't deep just a scratch and the fellow soon recovered. However the rancher told Fred it wouldn't be healthy for him to stay there and sent him east on the first train.

I distinctly remember when Fred and I loaded those last cars. It was at North Collins about ten miles from Gowanda, and there was a hotel and tavern near the depot, and when we got cold waiting for loads to come in, we used to go over there to get warm, and also drank pop spiked with gin. After awhile we got so sick that we could hardly work and we had a hard time getting the last car ready to go. I shipped about 3000 barrels that fall and winter and handled some \$7000 Quite an enterprise for a 22 year old kid. Revenue stamps were at that time required on checks, and the banker allegedly to make it simple for me suggested that I write across each check Banker please stamp, and I did so. Upon settling my bank account he asked me if I desired the old checks, and as my account and his agreed to a cent I told him I wouldn't bother with them. I was sure he never wasted any stamps on them. Just a little rate off for the bank. A little high finance, but nothing compared to that of later years. I omitted one important episode during my Chicago days. My interview with Lyman J Gage cashier of the First National Bk. Afterwards Secretary of the U.S. Treasury. We drew sight drafts on many country customers, many of the on towns without a bank, I didn't know which ones the bank could collect and which should go by express. The bank teller advised me to see Mr Gage who had his private office. As I went to his office I walked by the desk occupied by the president F Nickerson, and he gave me a cold stare, which nearly froze my veins. Mr Gage was quite different, in every affable manner he sorted out and marked all drafts which were to be collected by the bank and those by express, treating me as though I was a millionaire instead of a green kid. I never forgave him, and ever after watched his career. In old age he retired to Point Loma Cal. where he had a magnificent home. I was told. In later years I made quite a hit at a South Dakota Bankers convention held at Huron, in a paper I sent to be read, not being able to attend myself. In it I used Mr Gage as my ideal banker as compared to a clam with an icy stare.

And referred to some banks as colossal refrigerators.

In the fall and winter of 1879-80 Mrs Lucinda Churchill a widow lady was my father's housekeeper and that was when I met my future wife Mary Grace Churchill. She was called Mamie by everyone; I remember distinctly our first meeting. She was living with her aunt Mrs James Joy, and came with another girl to visit her mother; It was a warm day and the girls were playing croquet in the pine grove, and to introduce myself I picked up Mamie's hat which she had left in the house, put it on my head and sallied forth to meet the girls; that broke the ice as it were and we soon felt well acquainted. She came a little later to help her mother as we had quite a family during the apple season. I did not return to Chicago as Fred being Kansas I was needed on the place. Mamie and I didn't begin to keep company till along in the spring of 1880 when I began to use the buggy which had been bought for me in 1876 and which Fred had used while I was away. Mrs Churchill went out nursing part of the time and Mamie was our house keeper and very efficient although but fifteen years old. We carried on our courtship by taking buggy rides, and sometimes she rode on the farm wagon, and I remember father saying "why does that ~~xxx~~ girl have to go everytime the team is hitched up" He probably had forgotten his boyhood years.

However he was carrying on a courtship unbeknown to us and in May 1880 he was married to Phila Ann Wheeler a spinster who was an old friend of the family. It was rumored that the match was made through a spiritual medium; Father and Mother also Grandfather and Grandmother although they had always been quakers, had become spiritualists.

Mamie and I then thought it was up to us to follow suit and we set the date July 11 1880. On the fourth just a week previous I concluded to sow some wild oats before settling down. Brother Fred had returned, and he and I accompanied by some other boys, including a german fixed up a covered wagon with bows we cut in the woods covered with bed sheets and with a keg of beer in the wagon started for Sippletown about ten miles from our home. The town was practically owned by a german family by name of Sipple, and the entire population was german. Our having a german boy with us really saved our bacon as they had no use for yanks. There was a big dance in the evening and the german boy took part but I don't think the other boys did. I didn't but found a place to lie down and sleep until morning, when we started for home. When we got to Collins station on the B & J RR 4 miles north of Gowanda as we were all quite hungry we filled up on canned salmon and cracker. When we got back to Gowanda toward evening I went to Joy's where Mamie was staying while getting fitted out for the wedding, and sat down to supper with them; I took a sip of tea to start with and started something appalling. I rushed from the table and out in the back yard where I left a conglomerate mass much to my relief, but Oh. what a headache. Mamie put cold clothes on my head which gave me some relief. They all made a joke of it, and I didn't feel that I had fallen from grace entirely. Such affairs are nothing to be proud of, but as they were few and far between it may not be amiss to mention them. As ~~xxxx~~ rule I stuck to hard cider and not to excess. I am reminded of another time when I went to Buffalo to attend a republican campaign meeting and torch light procession. It was to be a grand affair, and Grant was to be there, and many noted men of the time were to speak. I stopped with brother Herbert and his wife Fanny. Her brother Johnnie Stancliff and his sister Jennie were also there. In the evening in company with the girls we took in the sights, and for a time we boys got by ourselves, and started drinking beer and eating popcorn, and Johnnie commenced to buy rounds of whiskey, as that was his favorite drink. I had never taken a drop of the stuff, but as I always tried anything once, I took several drinks. When we started for a street corner to view the torch light procession, I was pretty wabby and as I was ~~xxx~~ beaung Jenny I nearly pushed her into an outside cellar-way.

She didn't seem to mind it though. As we stood on a corner and saw the parade go down main street, it was a wonderful sight to me and I can see it yet. The torches were high above the heads of the marchers, and to my eyes they made a solid sheet of flame, which looked much like sheet lightning. Grant who at that time was an ex-president rode in a carriage and I remember that instead of wearing a cropped beard as he had always been shown in pictures, he had let it grow long and looked like many ~~many~~ men of that day. But that sheet of flame the width of main street and extending as far as I could see down the street made the greatest impression upon me. We walked to Herbert's ~~sxpl~~ place on West Avenue about a mile and half from Main St. and we boys spent much of the time trying to hold up the telephone poles as they looked somewhat shaky. As usual my stomach rebelled and after I had been in bed awhile I had to call to Fannie to bring a washbasin; My early experiences along that line I think were much the same as those of many boys in their teens. I remember that my brother in law Phon Tucker, who was a teetotaler told me once as he and I were strolling in our woods, about a time when ^{he} was attending high school in Gowanda, ~~and~~ he and some other boys got hold of some whiskey and went into those woods to drink it and then climbed trees until their clothes were nearly ruined.

July 11 1880 arrived and Mamie and I took the train for Jamestown N.Y which I believe was her birthplace. She wore her wedding dress which was of summer silk, and she looked superb. I wore a new \$10 readymade checkered suit, (It was all I could afford) and now I would say of a man dress that way - looked like a tin horn sport. I had ten dollars left for expenses. We had dinner at a hotel and inquired of the proprietor where we could find a preacher; He directed us to the home of a congregational preacher by name of Hubbell, where we took our obligations, witnesses being members of his family. In those days no license was required.

During the ceremony, I looked into the preachers mouth in which there was a fortune in gold fillings. When the time came to settle with him I took a hasty inventory of my funds, and instead of giving him five dollars as I had intended I cut it to four dollars and gave him trade dollars, which went out of circulation many years ago, and would be a curiosity to people of this day. They were coined for trade with China I believe and the intrinsic value was a dollar; On the face they bore the inscription 420 grains of pure silver. As 480 grains makes an ounce, silver at that time was worth a little over a dollar an ounce.

As I had rented father's farm and a part of Uncle George's farm (Having seen large western farms father's didn't look big enough to me) I had to get back to work so we had no honeymoon except part of a day around Jamestown and along the shore of Chautauqua lake.

After we got home my uncle George told me he had heard the boys were going to "shiver" us, and he suggested that as I drove from town that evening to let Mamie off at his place which was next to ours, and then drive home and put out my horse and come back and stay all night there. We followed his advice and in the middle of the night we heard a commotion over at our place, Father and and Phila Ann being "shivered". My brother Fred was with the gang and they ransacked the house looking under beds and in closets; and finally gave up. Next day a bought some cigars and treated the boys as I met them.

I soon found that in "farming" I had bit off more than I could chew" as much of the work had to be done with a hoe as I had quite an acreage of corn. I could find no help except indian help, so I took the team and went to the reservation and got a load of indians and squaws, and as soon as I got home they began to holler for hard cider. I drove to a neighbors for some as we had none at the time, and filled them up, and they got to work about noon. At night I gave them supper, and expected to bed them down in the barn, but it didn't work; They insisted on being paid 50 cts apiece for the afternoon work, and after they got it they hit for town and that was the last I saw of them.

I had to go over their work as they had merely mounded the ground up around the corn, and left plenty of weeds. I worked alone from then on and had to let some of the corn go without hoeing. Mamie and I kept house in the front room as a sitting room and kitchen and had what had been the parlor for a bedroom. Father and my stepmother and brother Clarence occupying the balance of the house. I raised a fair crop of corn in spite of weeds; I also had a half acre of melons and shipped musk melons in crates of my own making a dozen or so in a crate to Abe and Harvey Tucker (Phon's brothers) commission merchants in Buffalo. That summer we had a dry spell lasting about two weeks and that was a long drought for that part of the country; I saved my melons by hauling water in barrels and watering each plant. I had to do it but once. I made about \$200 of from that half acre, more than I made from the rest of the farm. While raising them I had the Gowanda boys intimidated, so they didn't dare steal them at night. I got a tip in some way that they were coming, and Mamie and I sat in a corn field close by, and on hearing them climb over the fence I fired a shot gun in the air over the patch and they hustled over the fence and away. No one ever came again. That evening I was smoking a cigar and Mamie wanted to try one and she did and I had a pretty sick girl on my hands. In order to dispose of all my melons I started peddling again. One morning about two o'clock Mamie and I started with a load for East Randolph where Uncle Enos Southwick lived. They were having a fair there. The road was through Conewango swamp which like many in the mountains was on a ridge which was a continuation of the Allegheny mountains I believe. There were 8 to 10 miles of log road which we called a corduroy road with ditches full of water as black as ink on each side. It gave us the shivers to ride through there in the night although we had a lantern hung under the front of the wagon to light the road ahead. We were taken under Uncle Enos' wing upon arrival; He had a family ticket to the fair, and he was one of the directors of the association, and he proposed to take us and our load in on his ticket. The gate keeper remonstrated, but Uncle who was a little man danced around like a bantam rooster and the fellow finally gave in, so it cost me nothing, and I sold my whole load that day. The night before we went to the fair I had my load in Uncle's barn and as my cousin Arthur said he was sure some of the boys had spotted my load and would visit the barn that evening, so we went and sat in their top buggyclose to my rig and lay in wait for them, soon we heard whispering and someone as a precaution said Art several times, then I suppose each took a melon. I don't think there more than two or three of them. Arthur wouldn't let me jump out and face them as I intended to do, but whispered that he knew them by their voices; One of them was a pupil at Chamberlain Institute between East and West Randolph; Art said if I would go and accuse him, he would settle as he always had plenty of money. I had to go alone as while Arthur was willing to furnish information he didn't have the nerve to face the fellow. I went to the school and called him out into the entry, and as soon as I opened my mouth he asked me how much I wanted; It wasn't so much a matter of money with me as the principle of the thing, and my desire to face the culprit. I myself had raided melon patches during my school days, but was never caught in the act. I don't remember as I named any amount, but he said "I haven't any money with me and reached into an umbrella rack and took out a fine new umbrella, and handed it to me and I went away satisfied. Quite likely it belonged to some one else perhaps a professor. I was quite elated over the affair of which in later years I would have been ashamed. The melon patch paid well and my little wife and I had a good time marketing them. That winter we had an early snow and instead of cutting the corn and putting in stacks to be husked out in the field, we hauled it into the barn instead, and as it was full of ice and snow we snapped off the ears and carried them to the house and sat by the kitchen fire and husked it. It took half of the winter to husk and crib it. A little Irishman by name of John Crowe came asking for work and I hired him for a month for eight dollars and board. After he had worked a month he went out on the road mending umbrellas

but came back after a few days and offered to work another month for his board so I let him. He entertained us with Irish songs, a few lines of one I remember "For-rtty Miles A Day On Banes And Hay, In The Regular Army-o." After the corn was cribbed I settled with Father and found I owed him \$50 and he cancelled the debt. On January 2nd 1881 we took the train for Buffalo where brother Herbert had recommended me for a job in a wholesale and retail hardware store and ship chandlery establishment, where everything required by ships was handled. Felthousen and Russell was the firm and it was next door to the Martin leather store where Herbert was bookkeeper. Felthousen was an oldish man and quite pompous and paid little attention to me, but "Charlie" Russell was quite a sport and liked to go to country dances and have arousing time. He and Herbert were good friends which was the reason I got the job. The former bookkeeper had been robbing them, so lost his job but had kept a model set of books and was a hard man for a novice to follow. There was an immense amount of work and at the end of the month I was snowed under, although I had worked hard and fast. I was willing to work evenings to catch up, but they wouldn't allow anyone there after closing time, so I was eased out. Mr Henry Martin Herberts employer was president of the Manufactureres and Traders Bank and through Herberts I stepped right in there and took charge of the draft books; Selling drafts during the day and writing up the books at close of business. I was to receive \$40. a month to start with. We arranged to board with Herbert and Fanny until I could draw more salary. At the end of the first month, Mr Martin handed me \$50. and nothing had been said about a raise. On pay day he always walked around and handed each clerk his salary. We always called pay day, the day the ghost walks. Thus began my banking career which lasted over fifty years.

The officers were Henry Martin Pt. a man about 80 yrs old. James Madison cashier, a quiet easygoing middle aged man, Henry Conover Asst Cashier who practically ran the bank, although quite a sport, sometimes drinking to excess; An unusually bright fellow even if half drunk. Henry Root a cockey little fellow who was considerably stuck on himself. Tom Emerson Individual bookkeeper, a big fellow, who was also something of a sport, who liked to fish, and go to ball games, had belonged to a team when young. Harry Ramsdell teller, who was a quiet unassuming fellow who had worked from trotter, and attended strictly to business. Conover who was then in his thirties I think had also been with the bank since he was a boy. Waldo Ramsdell asst bookkeeper brother of Harry who was young and quite excitable and talked a lot. Went by the name of DO. I had been told by Herbert that if I made myself solid with Connie, as Conover was called I would be all right. I was soon advanced to discount clerk, and drawing \$75 a month. We then rented a little house on Connecticut st. three rooms with alcoves in two of them for beds; Rent was \$9.00 a month and we paid the water and gas bills. Burned hard coal for fuel at about \$5.50 a ton and gasoline in summer for cooking. We had the bright idea of putting a red globe around the gas jet in the front hall getting the laugh from Herbert and Fanny and their friends. We soon replaced it with one of a different color. We lived very cheaply and saved money for furniture and other things we wanted among them a musical instrument as I wanted Mame to take lessons. I bought a cottage organ which we didn't like so traded it in on a second hand piano which at the end of a month I traded in on a new Hallet & Davis upright piano, which cost over \$400. I finished paying for that many years later when we were living in the west, and eventually it was burned in our claim house fire at Philip S.D. Among employees at the bank I have failed to mention Wm Sloan (hasty Bill) mailing clerk and Percy Lapey trotter. Hasty Bill and I nearly came to blows one day. We were standing back to back at our desks and he commenced to rag me about something and talked fight, and I told him to hop to it and he wouldn't find it as easy as slapping little Henry Root, as it was reported he had once done. We were still having some hot words and I heard someone say Ah--and Mr Martin was standing beside me. He said no more and walked away and the row was ended.

I learned that the old bank had been the scene of many scraps among clerks, as they had done pretty much as they wanted to. They told about Tom Emerson taking Henry Root across his knee and spanking him until he bawled.

After I had gotten firmly established in the bank our Edith was born Oct 27 1882. I went to the bank in the morning as usual as we thought it wouldn't happen till night but when I came home from work it was all over Dr Chas G Stockton, my mother-in-law Mrs Churchill and my wife had pulled a fast one on me. Mother Churchill had lived with us whenever she wasn't out nursing. Charlie Hale A R R clerk lived next door and we became quite friendly; She was quite a borrower and Mamie said she might try to borrow me, and she did. Charley had the habit of going to the office ostensibly to work and staying out nearly all night; She found out that they were having beer parties, so in the middle of one night she asked me to escort her some ten blocks on foot to her father's home, which I did. They soon moved, and the house was occupied by Mr & Mrs Johnnie Perew who was a lake captian, and an arrogant puffed up fellow; His wife however was different and we spent some evenings with them playing cards. When they moved we rented the house which was much better than ours, and moved in. In a very short time the place was sold and we moved into the lower part of a house on West Avenue but a block away. The occupants of the upstairs kicked about my practicing on the violin evenings, and as there was a n old cottage just across the street for sale, and the lot was 30X 150' with plenty of room for a garden I bought it for \$1550 paying \$150 down which I borrowed from mother Churchill. I gave a \$1400 mortgage to Wm Laverack a Merchant who was willing to carry it for a long term at 6% int. It was something of a gamble, but didn't worry me any although I was still on \$75 a month salary. The house was weatherbeaten but I mixed whiting and oil and gave it a priming coat the filled all cracks then two coats of white tinted green with bright green trimmings and 500 West Avenue became the prettiest cottage in the block. Herbert & Fanny lived nearby and we used to go to parties with their friends, There was Mrs Carpenter whose husband was an official at a smelting plant on the Niagara river below buffalo, They lived in great style and were considere high class, but as that section of the city was much like a country town and gossip was rife, there were some ugly stories afloat about her. It was said that Billy Sloan of the M & T bank was of her visitors. I was invited there once with my violin to play duets with her. Never went again so didn't get involved. My wife's sister Dora and her husband Frank Rolfe lived at Gardenville a suburb where he was an iron moulder, He was sort of a dead beat; He lost his job and came to Buffalo to work for the Pratt and Letchworth foundry, and came to board with us as mother Churchill was not there then and we had room. Frank took his lunch every day but we found out that many days he loafed around saloons instead of working and we finally eased them out. After that they didn't like us much and were exceedingly nasty. On Sept 7 1884 Harold was born in that cottage, and I distinctly remember all about it, as I was the only person present except the doctor and he had me stand ready to administer ether occasionally. He was Chas G Stockton the same one who brought Edith into the world, He lived but two blocks from us and I was at his house early in the morning; After questioning me he said he would be over as soon as he had breakfast. During the time I was pacing the sidewalk watching for him and he didn't arrive any too soon. We never employed any other doctor, as he stood high in the profession, wrote many medical books, and gave lectures. The street was paved after we had lived ther about five years putting on about \$200 special tax payable in five annual installments. and before the first payment came due I sold for \$2200 buyer to assume all taxes. We moved to a rented house on Massachusetts st. Two story house.

My cousin Arthur Southwick had become a doctor and had been practicing at Montezuma, a swamp town near the Erie canal about 100 miles east of Buffalo, and I had made arrangements for him to come and live with us and have his office at the house, but instead he went back to E Randolph and got married, and went into the drug business with his brother Eugene. He had always said that doctors were just fakers, that if people were going to die they would, and if they were going to live they would do so without the help of a doctor. That may be true in some cases.

Mamie had a friend Aggie Pierce and she and Aggie conceived the idea of having a big party for me on my birthday. It was to be a surprise on me and they arranged for Mamie and I to go to supper with Mr & Mrs Green friends of ours and after supper Aggie and Mamie were to go shopping or something, and I was to join them at our house at an appointed hour in the evening. When I arrived home I was met at the door by a lady I had never seen before and as our house was one of a row just alike I thought I was in the wrong place and commenced to apologise and back away. The lady said its all right come right in, and behold! The carpet was covered with ducking, and a string orchestra was tuning up, all kinds of food in the kitchen and a boiler full of water heating for coffee. The place was jammed, mostly friends of Aggie's and Charley's, and friends of their friends. All wraps were put upstairs and after we had danced awhile, and I had seen a fellow I had never met making frequent visits upstairs I was reminded that I had heard of such parties where some guest threw the clothes and valuables out a confederate and got away with a big robbery I chased around until I found some I knew who was acquainted with the fellow, was introduced without his knowing of my suspicions, and my mind was at rest. We danced all night and had breakfast from the leavings of the big supper, and I added to a cold which had been coming on, and finally had to go to Dr Stockton, and he gave capsules of oil of eucalyptus which proved beneficial after continuous use for some time. Aggie's husband Char-

lie was a clerk at Bank of Buffalo, and we became close friends and used to visit back and forth. One evening at supper at their place he and I were praising the cheese we were eating and after we had devoured a lot I noticed what appeared to be bits of cheese jumping around on the plate, He and I both said God! at about the same time and threw the pieces we were about to eat. It was the first, and last time I ever saw skippers. Aggie hotfooted with what was left to the store, and the dutch merchant took it back, saying Dey like in in dee sa loon.

More about Charley and Aggie later on.

I had a close friend in the M & T bank whom I have so far failed to mention. I think. He induced me to buy a fife, and taught me a lot of marching tunes, and we joined a fife and drum corps. During campaigns we got \$2.00 a night for marching ahead of parades and played for both Republican and Democrat parties. After the parade there was generally free beer at some saloon or at a keg parked in some alley. Arthur played the flute and we organized an orchestra. Tommy Struthers another who worked at the M & T and whom I forgot to mention in making my list, played the violin and we often met at our house for practice. I was taking lessons of Will Kuhn and used to go on Sundays for my lesson in a room over their saloon. Will's brother Joe was leader of the theater orchestra and they always gave a concert in the saloon, on Sunday, and after my lesson I used to go and listen to them. I remember a fellow just arrived from Germany who played the 'cello; A wonderful musician, but who was so excitable that he appeared crazy. I had my shingle out "Violin Lessons as soon as we owned our home, and had quite a number of pupils. I remember three boys who came together, and after I got through with two around ten o'clock at night the third one was asleep and I had to wke him up, and he proved to be pretty dumb. I had a girl pupil who made rapid strides and she and I played duets at some public entertainments given by Emma Hayward who was a fine pianist. Her sister Mrs Shew was a fine singer and I played the oblegato part to her songs at Entertainments. I certainly had a lot of nerve for an amatuer.

I had one boy who had taken lessons from another teacher and I had to work on his lesson in advance, so that he couldn't beat me playing it. I was after the money and picked up considerable in that way on the side by working evenings and Sundays.

There were two other clerks I forgot to mention; Sammy Wood a little bald headed fellow, and Will (Wig) Chamberlain, a husky fellow, a boxer and wrestler. I remember one pay day when every clerk had received a raise in salary, a bunch of us went to a nearby saloon on Main Street and commenced to celebrate soon after the bank closed. We were giving Conover credit for getting us the raise, and were giving him toasts, although he wasn't present. We got pretty noisy, toasting Connie, when to our surprise in walked Connie. He said "whats the matter with you fellows it sounds like a chinese caucus in here." He sputtered like a Jew and incidentally I will say, he looked like a Jew. He had probably started on one of his perodical rounds, so could not take exceptions to anything but the noise. Sammy Wood was rather effeminate and troubled with dispepsia, and we sent him home in a cab early in the evening. The rest of us had no trouble in finding our way home later.

Another time Eddie Kuhn another clerk it seems I have failed to mention, invited some of us to visit his father's brewery of which he was partowner. We went out and made a thorough investigation; It was a cold blustery even in winter, and Wig Chamberlain and I living near each other wrestled all the way home to keep from freezing; We kept our blood circulating and were both in good trim when we reached our destinations.

Charlie Pierce and I visited the same brewery one summer evening, when we had a date with Mamie and Aggie to take supper at Carl Bidwell's; We were pretty late for supper, and found the hostess and our wives pretty well worked up, but we managed to pass it up with no hard feelings. Such was life in a big city.

To change the subject. It seems to have been my lot to see death in some form or other all through life and not always unavoidable. I remember a day when I was returning from lunch, that I heard a terrible explosion nearby, and as I wasn't due at the bank for some time I went in the direction of the sound and found a large boiler factory levelled to the ground, and burning and bodies strewn all around and women and children weeping. I made tracks for the bank as fast as I could go and for many days I had to fight to keep that horror out of mind. I even dreamed about it at night. At another time I was forced to see a tragedy; As I was walking home on Niagara St. I saw a little news boy jump from a street car and fall under the wheels of a passing truck. The front part of his skull was cut off, but he was still alive; A crowd gathered and one good lady laid a hankerchief over his head. I never heard of the outcome, but he probably didn't live. With modern surgery Perhaps he could have been saved, as I have heard of people having silver plates as part of the skull.

Many years later my curiosity prompted me to go to the RR tracks some distance from the hotel at Hubbard Neb, to view the body of a man who had been killed by a train; Some of the people insisted that the body be left on the tracks until the coroner who had to come from Dakota City several miles away, could view it; However someone with common sense prevailed upon them to remove it and lay it on the right of way. In all my early life history it seems I have failed to mention my brother Clarence, and his help during my dear mother's sickness. While he was but nine years old he took turns with me in watching over her and whenever mother had a lucid spell she would urge him to sing for her and usually requested "Nearer my God to thee"; He had a fine voice and under ordinary circumstances I would have been an eager listener, but then I could hardly stand it, and I was filled with wonder at his being able to sing under those circumstances.

With my bank work and teaching violin belonging to life and drum corps card parties and once in a while a show I led a pretty active life and probably overdid the matter, was always catchin g cold and developed

bronchitis; Arthur Locke had symptoms of tuberculosis, and I began to get worried as I was losing flesh. However like all young folks I kept up the pace as society demanded it.

While I worked for a modest salary for a number of years we managed to take in some good theatrical performances, as we could usually get balcony seats for 50 to 75 cts. We saw Edwin Booth and Lawrence Barrett in Othello, James Keene in Macbeth, John McCullough in the Gladiator. He was agiant and fitted the part James O'Neill in the Count of Monte Christo, J.K. (Fritz) Emmett in german dialect, although himself an Irishman. He had a fine tenor voice, and his songs were very popular in those days. It was said that he made his first appearance as Fritz in Buffalo, and bought a suit for his appearance from an immigrant german. One summer we attended opera at Music Hall. seats 10 20 and 30 cts. We found 10 cent seat all right for opera. We also heard Damrosch's orchestra there. Walter Damrosche was then a very young man.

REVERTING TO BANK AFFAIRS.

Henry Conover who had always taken quite an interest in me and boosted me along, was caught short about \$80,000 which he had covered up in the loan account; It was taken in small amounts and covered a long period. The M&T was a state bank, and that was the first year there had ever ~~xxx~~ been state bank examiners. While the bank had \$900,000 capital, the deposits were five or six millions, so they were making good profits although they paid monthly interest of about 1 1/2% on lowest monthly balance of checking accounts, where the lowest was \$1000 or more. Much different from modern banking methods.

Connie made monthly reports of the loans to the board of directors taking them from the loan ledger, and padding the report to make it balance. The examiners made a record of the notes thus discovering the shortage. While they were still working Connie failed to show up one morning and upon inquiry word came that he was dead from a dose of morphine. It was a shock to all of us including the officers, as everyone liked Connie. Tom Emerson the individual bookkeeper was also found short and he went across the Niagara river into Canada, and stayed there until by some arrangement with the Board he wasn't prosecuted, but had to get a job elsewhere. Mr Martin the president resigned and Pascal P Pratt a big industrialist became president. Two of us boys were set to checking the books from the time Conover started work there when he was in his teens. We worked a great many evenings until ten or eleven o'clock, and were paid \$2.00 an evening, and we found just how he covered his speculations on the days they occurred.

Everyone from the officers down to the trotters, were put under bonds and as I had never been bonded before that rankled some, and then we discovered that Mr Pratt had detectives shadowing us when we were off duty. There is an old saying that a new broom sweeps clean, and Pratt was a new broom. When I found that all our movements were being watched, the old bank ceased to be popular with me and I began to think about making a change. My friend Artie Locke had died of TB and another clerk was threatened with it and I still had throat trouble.

In the meantime I had let a contract for a new house which Mamma and I had planned together. I story and three quarters front and back parlors with folding doors between, a front hall and stairs with solid cherry bannisters, and panneling in hall stained to match dining room and kitchen, and three bedrooms upstairs. also bath room. A cellar under kitchen walled up with black rock granite. Contract price was \$1500 but I paid an extra \$10 for a beveled plate glass in front door.

We had accumulated enough furniture for it and bought carpets for some rooms, and September 1888 we moved in. I put six tons of hard coal in cellar at \$6.00 a ton delivered, had the front lawn sodded and set out some little soft maple trees, I also got a petition signed by residents to have the street paved, and presented it to city council. It was Arnold St and in the NW edge of the city towards Black Rock.

Some events during our years in Buffalo which I have omitted. I am reminded of some of my investigations of spiritualism more astounding than anything mentioned by the writer Booth Tarkington in his memoirs. There was a so-called slate writing medium by name Chas Watson from Michigan touring the country and giving seances at private houses, and father invited us to come out to Gowanda and see him perform. I bought two slates with frames, and screwed them together. I was always skeptical and meant to forestall any trick if possible. Each of us was to ask a question of a departed one on a slip of paper which was added up and thrown on the table where we sat, in broad daylight. Watson asked me to unscrew the slates and as I held it let him lay his hands on the face of one. A bit of pencil was placed between them and they were then screwed together again. I asked some question of my grandfather Southwick who passed away back in 1874 and as we held the slates we could hear the pencil moving, and upon opening them there was along message covering the whole slate, but as I was young and somewhat thoughtless I didn't pay enough attention so I could afterwards remember what it was all about. I left the slates with my father and never saw them again. Arrangements had been made for the medium to go to Gowanda that afternoon and meet with a number of townspeople. Fred and I took him in our buggy, and on the way stopped for a beer at a tavern near the depot, and the medium drank several whiskeys, and when we got him to the place where he was to demonstrate he was so drunk that we had to lead him into the house. He immediately dropped into a rocker and fell asleep. There were about a dozen people seated around a table. Mostly women, and after a few minutes he got up and making a round of the table stopped behind first one and then another and delivered messages to them supposedly of their departed loved ones, until he had them all in tears. I decided to try him out again, and wrote the same question as before on a slip and tossed it on the table, he looked at me and said "without opening the paper" "You're a persistent cuss aren't you?" I never afterward remembered my question nor the message on the slate, my father being more interested than I, I left it with him. After Watson or Watkins, I am not sure which got through with his performance he collapsed again in the rocking chair. We got him away from there and he went to Buffalo with us on our return that evening, and when we parted there he was still pretty groggy.

It occurs to me that I have omitted something quite important that of politics. I was a republican like my father before me and all of my relations, but while I lived in Buffalo Grover Cleveland a democrat was mayor. He had received a large republican vote to break a republican ring, and was proclaimed the best mayor they ever had. He kept his account at the M&T and I used to see him often. He was next elected Governor of New York by 200,000 majority and as it was to break a republican ring called the Erie Canal ring he got my vote, which was the first time I ever voted that ticket. I voted for him for governor. In 1884 he ran for president and was elected. I didn't vote for him then, but voted for James G Blaine, then senator from Maine, and for John A Logan (Of Illinois believe) for vice president. Senator Roscoe Conklyn of N.Y and Senator Blaine had a tilt on the floor of the senate, at one time and Blaine called Conklyn the Turkey cock from N.Y and called Blaine the Plumed Knight from Maine, and in this campaign the republicans adopted the name plumed knights for a political organization. I marched and played for both parties, and belonged to a company of plumed knights. I remember marching in front of a carriage drawn by four white horses in which Grover and some other notables rode; One daily paper stated that it was drawn by four white "horses" That write up caused considerable amusement among people who knew Grover's past record.

Grover was county sheriff before becoming mayor and before entering politics had been a riproarer, getting drunk and throwing stones through windows. There were many other ugly rumors; It was rumored that Judge Folsom uncle of Frances Folsom who became the wife of Cleveland when he was president, was killed in a runaway while he and Grover were on a toot. The only first hand information I ever got about Grover was from Pat Lee an irishman who worked in the leather store -- Martins-- where my brother Herbert was book keeper. Pat had been a policeman, and he told me that he had helped Cleveland into the room he occupied over Weed's hardware store, a great many times, when he was too drunk to find the place. There was another rumor about his affair with Maria Halpin by whom it was said he had a son. However none of these rumors hurt his career, and he was truly a "man of destiny" as he was afterwards proclaimed. Although he was defeated for a second term by Benjamin Harrison, in 1888 he ran against Harrison again in 1892 and was elected and served four years through a deprssion, that was then called a panic.

WE TAKE A WESTERN TRIP.

In October of 1888 I decided to go to Wayne Neb to visit my sister Linda and her husband A.L. Tucker and family. He had sold his Chicago business and been in the banking business in Wayne for several years.

I asked for two weeks vacation instead of a week which was customary, and there was considerable hesitation about granting my request, but I finally got it. We packed up in a hurry, taking our two children Edith & Harold with us, Also Mother Churchill who we were to leave in Battle Creek Mich. for a visit with her sister Mrs James Joy.

We crossed the river from Missouri Valley Ia to Blair Neb, where we had to change cars, and while waiting for our train Mamma and I weighed ourselves on scales on the platform, and both weighed in the same notch 138 pounds. This made me pretty uneasy as my normal weight had usually been about 160 Mamma had gained about 38 pounds since her wedding day.

We finally boarded a train which we supposed would take us to Wayne, but it stopped at Lyons, and we were told that we could get no farther that evening. Our folks in Wayne were expecting us so I wired them fro Lyons and we hunted a hotel for the night. The next day we arrived at Wayne about noon, and along in the afternoon my telegram was delivered; Some telegraph service. We realized that we had struck the " wild and wooly west". During our visit Phon offered me the position of cashier in a bank that he and associates were starting at Plainview Neb, and offered to sell me some bank stock on time, floating it in other banks. The salary was to be \$50 a month at first, to be raised as profits began to accumulate. I accepted and wired my resignation to the M&T leaving a salary of \$1300 a year with visions of making a fortune in growing up with a new country. However one of the main reasons was to get into a more healthful climate, and get more leisure.

We returned to Buffalo and put in a lively time getting ready to move. Mamma had most of the work to do, concerning our household goods, as I was busy making financial arrangements, and buying books and supplies for the new bank. My father loaned me \$400, but as he had his savings with a Merchant Harry Hooker, and I had to wait several days for him to raise the amount from sales. I made arrangement to load our car at Black Rock a suburb station and close to our home. The agent was an accomodating fellow, and advised me to put my six tons of hard coal in one end of the car and bin it up good and cover it with household goods, and he said although it might make the car over weight for the amount of freight I was paying I would get by all right if it wasn't weighed up in Chicago. I paid \$116 at emigrant rates, but the coal should have had commercial rates much higher. Our car got through all right and arrived in Plainview some days after we did. One of the car doors was hanging by one hinge, the coal having shifted and pushed our big range against pushing it off. When we unloaded the agt Mr Lewis upon seeing the coal went up in the air, and bawled me out good, but could do nothing about it. We often met him at parties afterward, and he was a pretty good fellow.

The weather in Buffalo was cold and rainy and was badly cut up by the dray, we had seen nice weather in Nebraska and moving out of the cold and the mud didn't seem at all bad. As I remember Mother Churchill came on the train at Battle Creek, the Joys coming to see her off. The trip was made without any especial incident and we arrived in Plainview on November 3rd. 1888 the day Benj. Harrison was elected president. We moved into a rented house near a grove, that part of the country having been a homestead and tree claim country some years before there were groves everywhere. I remember we had a regular April shower soon after we arrived, and we fell in love with the country.

The Farmers State Bank was already incorporated, and a small frame building put up and enclosed but not finished on the inside. There was a vault but no door hung, and the safe which had been ordered hadn't arrived. Frank Woodall who had been loaning money there for quite a spell was taken in as president and his notes taken in payment of bank stock. He was a big man with quite a bay window, and pretty hard boiled, or thought he was; In his younger days he had been a warden of the penitentiary in Iowa. He had few friends in town, had just a few cronies that he used to visit with and tell about his clerk, as he called me.

I commenced business with planks on sawhorses for a counter, and began to take care of his former borrowers, and a new customer occasionally. When we needed currency we got it from Citizens Nat Bank of Norfolk; C.A. Mast was president of that bank and Vice Pt of ours; George Iles was Cashier of the Norfolk bank, and C.S. Bridge a Norfolk miller was a director in both banks. A.L. Tucker and D.C. Main of Wayne were also directors. Our manganese safe was a long time in coming, and when it did arrive it was dumped off from the skids and was down between the platform and RR tracks, so I was carrying the currency home at night for a long time. One morning I threw my coat over a stepladder, and after a while looked in the inside pocket for the currency I usually carried there, it was not there, and as packing it back and forth had become a habit that was somewhat automatic, I wasn't sure about whether I had put it in my pocket or not. There were men working around me, carpenters and painters. I made tracks for the house, and I remember my father who was visiting us, was fixing a door step: As I rushed by him he asked me what was the matter; I made no answer but to my bedroom and found my roll where I had put it the night before in the bed. That was a great relief: From then on I made it a point to keep the whereabouts of that cash in mind at all times.

Our November weather was warm and dry, and it seemed like paradise compared to the weather we had left behind. The people were cordial and friendly and we had several intimate friends very soon. Our first winter passed away rapidly and we had no time to get homesick. Mr Woodall did nothing around the bank except introduce me to people and give me an idea of their responsibility. I was to be the manager, and was held responsible as such by the stockholders. Mamma and I became quite intimate with W.T. Tate and his wife, and as Tate had been a competitor of Woodall in the loan business, they were not friendly, and Woodall took it into his head to break up our intimacy. He was always growling about Tate, and said he would like to catch him in some alley after dark and stick a knife into his back. We soon had other intimate friends. The Gilbert (Gib) Durlands, Gilbert (Gib) Watson and others; We kept in touch with Tates and Watsons for many years, in fact Tates visited us at Philip S.D. in 1913 when they were living in Oklahoma City. and I exchanged christmas cards with Mrs Watson as late as 1940.

In the spring of 1889 I bought a cow and calf, and put in a garden and felt that we had again begun to live.

Mrs Woodall was a lovely old lady and we liked her; their son Harry worked for Tucker and Main in their bank, and was liked by everyone, but things went from bad to worse between the old man and me. The

The most serious trouble started when farmers notes on which he was endorser began to become due. He had agreed to extensions where deemed necessary and as some of the security seemed light and it was impossible to get more, I declined to take new papers, but collected interest and extended the notes. I began to hear about threats the old man had been making in regard to me, and one day he brought a shot gun into the bank and stood it up in a corner, and when someone asked hi what he was going to do with , he said I am going to use it some day. Later as I was counting up the cash at closing time and he was sitting back of me I heard a clicking noise, and looked around and he had the bank revolver playing with it. I knew he was a great bluffer, but wasn't sure but what he had gone nuts, so I stopped counting up, and put the cash into the safe, put evrything away and walked out. I took pains to spread the news so it would get to his cronies old man Deucher and old man Steinkraus that if he didn't behave himself I would have him locked up either in an asylum or in jail. That stopped the gun play. I put the bank revolver where he couldn't find it. I remember the first loan I made was \$300 and without security; It was to Bill Mosher an auctioneer and livery man, who had a first class reputation as to honesty and integrity. The loan was paid promptly when due. In after years I had considerable business with Mosher, and always found him square. I remember the first time I saw his daughter Edna; She was then probably about 12 or 13 years old. As she was walking along the street someone said hello Ed. and she said "my name isn't Ed, it is Bill Mosher"; In a very pert manner; Later she was to become my sister in law. of which event I had no inkling at the time.

I am reminded of a windstorm we got caught in which was the worst experience I had ever had of the kind. We had a case in court at Pierce the county seat, and a fellow by name of Lew Norton who was one of the parties in the case and his brother who was a lawyer, and my wife and I drove down with a livery rig, and upon our return after dark got caught in the storm when we were at Foster half way between Pierce and Plainview, and I am reminded that the Nortons had their own rig, a sour buggy wheels got locked with theirs and it was so dark we could hardly get untangled. Sheds at Foster were blown down, and we were nearly capsized, and I lost a robe for which I had to pay five or six dollars. Lew Norton walked ahead of us after the worst was over, nearly to Plainview to show us the road, which was just a trail across the prairie. I never was so scared by a storm before or since.

Along in May 1889 Woodall went to Norfolk and told C.A. Mast and some of the directors there some kind of a cock and bull story I suppose, as soon after I received a letter from Mast in which he gave me information or reasons suggesting that I resign. I sent the letter to Mr Tucker and he and some of the Wayne stockholders came over and arranged a sale to the Norfolk Bunch. Frank Holbert one of the clerks in Citizens National of Norfolk came to take my place, and I agreed to stay a month to break him in as he had never had an executive position. Will Mast a brother of C.A.'s became president, and Mr Woodall was dropped. In the meantime Tucker and Main and associates organized the Security State Bank at Randolph, and I was elected cashier and manager. Along in June Bill Mosher took Mamma and me over to Randolph to look the ground over, as he thought of moving there also. It had been raining hard and the sloughs were full of water and mud was deep, and when we came to a bad one Bill would put the team through on the run, as he said that was the surest way to get through. My hair fairly stood on end for fear something might break. We found the bank building was about finished, and a few days later we hired drays to haul our goods, and a two seated buggy for ourselve and with the cow tied behind the carriage started our trek of 25 miles across country. About half way the cow gave out and commenced to buck and for fear she would upset us I left her with a farmer and sent a rider fo her next day. I remember that the band was practicing in a store building as we drove down the hill into the business district and as soon as we got unloade, I went and scraped acquaintance with Frank Ballard the

30 leader and was invited to join the band, which I did at their next rehearsal, and I was a member for several years.

While we were preparing to leave Plainview we were given a farewell party; It was surprise on us, and sort of box social, each one bringing something, and there was a crowd, possibly 50 people, and all joined in regrets at our leaving.

I bought a lot 50x150 over the hill towards th Pacific Short Line depot, at a cost of \$80, which we considered a good place for a residence, but Phon Tucker talked me out of it, and suggested that we buy a lot on top of the hill close to the business district. The street was the main business street and lots but 25 ft wide. The lot cost me \$175. I was for going slow and I was somewhat dubious about making the change, and as things turned out I believe I had the right hunch. I hired Mr Phinney a farmer south of Plainview who was also a good carpenter to come over and build our house; It was one story 20 feet wide and 60 or 70 feet long. about five rooms. While the house was being built we had to board. which was pretty expensive for a family of three adults and two children; Phinney did a quick job and we moved in as soon as inside was finished. I did most of the painting myself. As there was barely room for a walk to the back door beside of the house, I bought the next lot and that cost me I believe \$150.

The bank started out well and soon began to show pretty good profits, and I began to lose some of my natural caution, and wasn't afraid to go in debt. I had used my savings, and the \$400 I borrowed from my father, and had to borrow on the home to pay for the building. Much of the land was owned by a railroad, I believe the Burlington, and was being offered at \$9.00 to \$10 an acre. Everyone was optimistic, and land was selling fast. I distinctly remember our boarding place run by a Mrs Clark whose husband was sort of ne'er-do-well who spent most of his time drinking whiskey. We often had beef steak, but it was fried down hard, and many times appeared to be warmed over. Such was life in the "Wild and wooley west, in 1889. The principal stockholders in the bank were speculating in land more or less, and I began to get the fever, and in order to get into the game I joined Sidney O Reese and Thomas F Ziegler in their first speculation. I loaned the firm \$1000, with which they made the first payment on a section of land south of town and not far out, and nearly all of it tillable. The loan was for 30 day at $1\frac{1}{2}\%$ a month. By the end of the month they had it all sold in separate quarters and cleared \$1000, fixed it so we were entirely free from any incumbrance on the land, paid the note and had \$1000 cash capital. Then we consulted a Mr Welch a Wayne attorney about incorporating, and he told us we could incorporate with \$1,000 authorized Capital \$1000 paid up, and we did so. Then began an orgy of speculation; Tom Ziegler wanted to buy every piece of land that looked good and which he thought could be sold quick, and Reese and I had to hold him down. However they made some good sales and we were able to increase our capital right along. We needed driving teams, so we bought out a livery that was offered at what looked like a good buy, and I remember one beautiful white team that everyone admired, but which many were afraid to drive, as they were tough on the bit and had ran away we were told. One day Mama invited some of her lady friends to go riding, and went to the barn and demanded the white team, and the man in charge follishly let her have them, after they had been out awhile I heard about it and I was about wild until I headed them off as they were driving through town and had her drive to the barn Pronto!

Randolph was then the terminus of a branch of the N.W. from Wayne and the Pacific Short Line was being built through Randolph and we saw the track laid. This R R was promoted by one Donald McLean of Chicago and was to run to the west coast, but never got beyond O'Neill Neb.

Mc Lean roped in many Sioux City men ; A.S. Garretson Dan Hedges and other reputed millionaires, and when the Short Line went into the hands of a receiver these men were broke. Garretson had a \$100,000 mansion at Morningside which he was able to hold, and afterward made a fortune in South Dakota land. Previously Garretson had worked up from janitor to president of the First National Bank of Sioux City. Mc Lean fell from a balcony in a Chicago hotel soon after the R R was built and was killed. Garretson, Hedges and others had previously built the elevated R R from the city to Morningside, which was eventually abandoned.

When we got established at Randolph we thought it would be our permanent home; We soon had many friends, and while there wasn't much in the way of public entertainments we helped in local entertainments and in summer went to picnics and fished for bullheads in small creeks. This reminds me that I have omitted fishing tales. When I was a boy my brother Fred and I in company with some other boys used to go at night to a mill dam in the Catteraugus creek, about two or three miles from home, and fish by the light of a bonfire, and usually went home with big strings of bull heads, which we put into a tub of water and would find them alive in the morning. Some small creeks were full of suckers, and I remember of a time when a lot of us boys went to such a creek and while some held a dip net others waded and drove the fish into the net, and we made a big haul. It was in summer and fish were soft, but that made no difference with us. Fish were fish in those days. There was a small stream called Clear creek a few miles north of our N.Y. farm and a promontory called Lapham's nose leading down to the brink of a falls, and father used to take the family there for an outing and we fished below the falls, catching various kinds of small fish. Those were exciting times for both old and young; We got our pleasure in simple ways, and were just as happy as people are in these hectic days of the 1900 s. When we lived in Buffalo I got my experience in worth while fishing, in the great Niagara river. Saturday afternoons were legal holidays, and then was when employees of banks and other institutions took to fishing in earnest. I made my first trips down the river with brother Herbert. We used to get a boat and bait at Black Rock at the foot of ferry street, and float down the river four or five miles to Strawberry island a little way above Grand Island; anchor the boat and commence pulling out the fish, mostly large perch and rock bass. There were also large black bass, but not so easy to catch. After several trips with Herbert, I induced Mamie to go with me with no other man to help row, and as I look backward, it seems it was a foolhardy trip. However everything went well except that I had to put in most of my time baiting Mamie's hook so she caught most of the fish. Although the water was deep, it was clear and we could see the fish at the bottom fighting for the bait. While the current was swift I had no trouble in rowing back by hugging the shore. There was another time when Fred and I went together with a four oared heavy boat, and when we started back there was a strong head wind and the river was rough and there were gasoline launches plying back and forth that were liable to run us down; After a few trials in which he kept clashing with my oars Fred gave up trying to row, and I had to go it alone. When we got near shore and commenced to row up stream, to my dismay I saw a launch coming up the river, and added to my dismay was the fact that there were three ore barges anchored along a dock at the Fletcher Furnace Company place, which threw me out nearly into the main current. After rowing for some time it seemed I had made no headway. There was a man walking on the dock who seemed to be watching us: Fred kept saying you'll never make it, and to add to my nervousness I saw that the launch was gaining on us very fast. I finally drew on all my reserve force and made it into still water above the dock; The launch as it passed us shook us up some, even in still water.

When we got to the boat house, the keeper said, "what's the matter with you face, you look as if you had the measles;" It seems my face was just red and white spots, and I realized that I had nearly burst a blood vessel. That was my last fishing trip down the Niagara. At one time Mamiè and I had a thrilling ride across the Niagara in a row boat. A young man who was an experienced oarsman took us and his mother and several small children across to Fort Erie, which is at the foot of Lake Erie, and source of the Niagara; Not much of a place but a relic of the war of 1812. When we returned it was nearly dark and there was a strong wind, and at that crossing the current was very strong; The fellow knew his business, and got us across by keeping the boat pointed upstream and letting it drift across; However we were glad to get on land again, and didn't care for another such trip. Once we went across the foot of the lake to Ft Erie, on a steamboat, and on the return trip they loaded us on the boat through shutes like cattle shutes, and as they opened our shute at the gangplanks there was a general rush. I was carrying Harold in my arms and leading Edith and someone gave me such a push in the back that Edith was nearly pushed off into about twenty feet of water; I jerked her back and handed both over to Mamma, and turned around and grabbed a giant of a fellow by the shoulders and shoved him back, and asked him, what in hell he was trying to do. He just looked at me and said nothing, but after we got on board I saw him eyeing me from across the boat and I expected that might tackle me after we landed so I made it a point to get lost in the crowd; He was built like John L Sullivan. Another and our last trip on the Niagara was in the evening and on a discarded freight steamer transformed into a pleasure boat. We went clear around Grand Island the lower end is not many miles above the Falls and on the trip down were caught in a terrific thunder storm, which seemed much worse on water than on land for causing terror; Women and Children were making a big outcry, and the whole crowd was excited. They landed us on the island where there was a dance platform and an orchestra playing and many of them took part in the dance, The crowd was considerably mixed, there being quite a sprinkling of the demi-monde. BACK TO NEBRASKA.

Those were exciting days. When we arrived at Randolph the town was not incorporated and there were just enough of our family to make the necessary 200; It was quite exciting to watch the rails being laid on the Pacific Short Line. After the road was finished Frank Ballard became the Station Agent, and he and I and a man by name of Salyards started a lumber and coal company in competition with Edwards & Bradford Lumber Company (Formerly Edwards & McCullough) who had a yard on the Omaha line. The Railroad company gave us the use of the right of way for a yard, and we built coal bins beside the RR grade so coal could be put in at the top and taken out at the bottom as grade was quite high. We solicited everyone to put in coal before winter and soon had a rushing coal business. Frank went to St Paul and bought a lot of ungraded lumber and graded it as it was unloaded as he was a carpenter and understood lumber. We had a telephone line between the depot and bank, and Frank was salesman and I was secretary and manager. C.H. Bradford came out from Sioux City and tried to scare us out, by threatening to sell at cost, but Frank told him to hop to it as we were both on salary outside of the lumber business and could hold out as long as they could. We got ninety days time on lumber and sold for cash. We sold out to J & W.C Shull at invoice price before many of our bills had become due, and realized a profit of \$700 or \$800 apiece, on a very small cash investment at first which was furnished by Mr Salyards. We cut down the price of lumber and coal which was our main objective as they had been extortionate. This was a boon to the community and was appreciated.

In January 1891 I joined the masons, and I also belonged to the Knights of Pithias, and some insurance lodges, which with \$3000 N Y life gave me about \$12000 life insurance.

Mother Churchill passed away in Feb 1891 leaving \$1200 life Ins.

I receiving \$400 as I had been paying her assessments for a number of years. As I was short of cash Mama's and my share went into the general fund and I borrowed some of Dora's share also which I paid back to her in installments during following years.

On April 10 1892 a great event took place at our house; A baby girl was born who was named Grace Lucinda after both her mother and her grandmother. A young doctor Geo H Bacon had just arrived in town and he was called and made an examination, and went back to his office to wait awhile, and an old neighbor lady who was acting as nurse, said "Let's hurry up and get it over before comes back". They did so and everyone except perhaps the doctor was happy. The day before was a warm April day and Mama raked the dooryard and worked among the flowers, but on the morning of the 10th there was a foot or more of snow and when wind started blowing trains were blocked on both railroads and remained so for several days. Soon after the birth and before the news got around, Mr & Mrs Henry Kirkland waded up to make a call and met with a big surprise. The last time I saw my father was when he visited us in 1889 or 1890; He passed away very suddenly on June 8 1890. He was living on the farm with Fred and Laura, and she was alone with him when he passed away. As I was alone in the bank at the time I couldn't go back to the funeral; According to our family belief about funerals we didn't think it showed a lack of respect for the dead to refrain from attending the funeral. Herbert was appointed administrator of the estate, and settled it without a lot of expense to a lawyer, as there always is at the present time, sold the farm for \$4000 in cash, which father was offered \$10,000 for back in the 1870's, and I got my \$400 note and \$400 or \$500 in cash. I thought little about the inheritance as the fact that I had lost father was uppermost in my mind.

Not long after Gracie was born we had a letter from Mama's sister Dora, saying she was having trouble with her husband Frank Rolfe, and wanted to get away from him, so although we hadn't had much to do with them for some time as they were miffed at the time they quit boarding with us in Buffalo, and left owing us money, I made arrangement with brother Herbert to get her on a train for Nebraska, and sent money for her ticket. He practically kidnaped her and started her on the way. She arrived on a Short Line train and as she had said she was almost an invalid, I with the help of some other men carried her on a stretcher from the depot. In the spring of 1893 Harold although he played in the snow on the way from town and seemed to feel well, began to complain of pain in the stomach and bowels and Mama gave him compound cathartic pills, which it seems was the wrong thing to do as when Dr Bacon was called he pronounced it inflammation of the bowels, which now would be diagnosed as appendicitis. Doc gave him turpentine on lumps of sugar and with good nursing by Mama he was pulled through, although at one time he was very low. I think that sickness retarded his growth for several years. In the meantime Dora was causing Mama much trouble as she imagined that she couldn't come to the table but must have her food brought to her. We were then living in a two story house with a finished attic above. In 1892 we had built the upper part and had a basement dug and a furnace put in. We were unfortunate in choosing the time of year to tear off the roof and begin building. It was about May 1st. After we got the upper story built and only the roof boards on, we woke one night with water dripping in our faces; It was a deluge, and plaster was dropping from the ceiling. Charlie Bryant the carpenter was on the roof trying to cover the boards with tar paper, but could do but very little towards stopping the leaks. That was a bad setback, as I had to take the family to the Boughn hotel, and it was some weeks before we could move back. The added story cost us nearly as much as a house from the ground up would have cost and we were sorry we ever commenced it. Dora finally felt able to work and went to Hartington the county seat and took the teachers exam, and got a school in the north part of the county.

She taught several years, and then went to Sioux City and took up stenography and typewriting at Northwestern Business College, and in a short time was able to hold a position with a law firm. She was with J.H. Quick for a time, and with Mayor Jonas Cleland for a time, eventually going to Farmers Loan and Trust Co. of which James F. Toy was president. By the way I will mention that J.H. Quick quit the law and under the name of Herbert Quick became a novelist and his novels became quite popular.

Grover Cleveland was elected president in 1892 after having been out four years, and then a panic started in wall street which spread all over the country. Nebraska had had good crops up to and including 1892, but crops for 1893 and 94 were almost a failure. Banks were beginning to fail all over the country, as well as other business houses; Cattle that we had loaned \$30 to \$35 on dropped down eventually to \$10 or \$11. I commenced calling in loans as fast as possible as our deposits were shrinking fast: We had about \$200'000 in loans to start with and \$40'000 cattle paper in the hands of Iowa banks which were side loans of mine and bore my endorsement; I collected all of those and about half of the bank loans within a year, as we had to reduce, as we couldn't borrow in Sioux City as formerly. The last \$5000 we owed was at the Union National Bank of Omaha and I went down there to see about getting a renewal, as I couldn't get any satisfaction by writing. The officers were disinclined to renew but in the end after I had put up a pretty good talk Mr G.W. Wattles the president finally agreed to make the loan out of his personal ~~xxx~~ account for one year, that carried us along until matters cleared up some; It was an strenuous period, and I got more grey hairs between age 35 and 38 than I ever had in a like period. People asked me if I was not worried, and I put on a bold front and said there was nothing to worry about; A justifiable lie. Brother Clarence came out and went to work at dentistry with a Dr Wells; He commenced going with Edna Mosher, and they were married in 1892 or 1893; They went to Chicago and Clarence went to dental college, and part of the time was a guard at the World's Columbian Exposition. They lost their first baby either in Chicago or after they returned to Randolph, I don't remember much about it. They had a pretty tough time in Chicago: Afterward Clarence took about a year at Kansas City Dental College, but didn't finish and get a diploma. However he got a permit to practice in Nebraska from the State Board, and had a very successful practice. Land stopped selling and when I got around to check up on the holdings of the RRE & I CO. I found that we were holding about 4000 acres all of which we had partially improved and owed about \$75'000 in first and second mortgages; I got busy and induced the other stockholders to consent to deeding in trust all the land to the bank to secure indebtedness. Tucker and Main of Citizens Bank of Wayne took some of the land off our hands at about cost, and that eased things up some. R.L. Oxford of Wayne came up and bought the Edgar Sherman store, and became president of the bank, but not active. He and his son Rolla went to Bloomfield when the Omaha line was extended and started a bank, and Paul Buol a hardware man became president, but not active in the bank. I had several asst cashiers, my first being Asa Livingston who finally went to Oklahoma. Many years after I heard from him, from Tulsa where he was in a bank. Harry Jones from Wayne was asst Cashier for quite a spell; I could post books and add up columns faster than anyone whom I employed. I was naturally quick, and had had a lot of experience and thought nothing of it, but Harry used to brag about me whenever he could get a listener. I had to be a politician and many times induced depositors to renew time certificates when a withdrawal would have been hard on us, without alarming the depositor; I don't know how I did it, but it seems I had a gift of persuasion, which worked. Our social life in Randolph was quite pleasant, as we attended most of the parties, and in summer went on picnics.

As most everybody went hunting I bought a shot gun, and joined the gun club; We practised on clay pigeons, and glass balls and were all pledged to refrain from hunting until the prairie chicken season opened; But some of the fellows started going out about a month early ostensibly to train their dogs, but as they usually sneaked back into town after dark, they were soon spotted as traitors, and then all of us became trators, and most of our shooting was done before the season opened, and when the young prairie chickens were the best friers. Chickens were very plentiful, and if there was any game warden he was very lax in his duty, as I never saw one. One reason for hunting early, was because as soon as the season opened Sioux City hunters came out, and as the sport of shooting was the main thing with them and they weren't allowed to take game out of the state, they would leave piles of them on the prairie. Dr Wells used to go out with Mama and me quite often as he boarded with us and some times Mr and Mrs Heman DeBow and Mr and Mrs Will Boughn would go with us, and as we didn't have to go out far to find plenty of game, we used to go after business hours, and hunt till dark, and usuall got all we needed for a big feed, and then would have a chicked supper late at night with a side of welsh rarebit and beer to wash it down. Ther were very few families that didnot indulge in beer in a moderate way; One time we went out a few miles where chickens were plentiful, put up a tent and all went to bed early so to get up for the early morning shooting; When we had got comfortably fixed for the night, some fellow came out after me to go back to town for some urgent bank business, which he thought couldn't wait till morning. I deemed it for my interest to go so I hitched up my team and drove the 8 or 10 miles, and back, and in the morning I was sound asleep when the others went to hunt, and didn't wake until they were back. I found it pretty hard to get in any ~~hunting~~ hunting, having to be in town every day from nine to four o'clock, but our women folks had a good time tenting for a week, and some of the men got enough chickens, so we all had enough.

Mama and I had one memorable trip in which my desire to hunt caused us considerable trouble. I met a young man by name of Hurlburt in Hartington who was giong to start a bank in Halletown up near the Missouri river twenty five or thirty miles north of Randolph, and he invited us to come up after they got located, so one Saturday afternoon about four o'clock we started out to make them a week end visit. There was just a trail for a road, and miles of unoccupied Preirie for miles. Along in the evening we found ourselves lost, and seeing some lights that appeared to be street lights, we thought of heading towards them, but finally drove over a hill where we found a house, and a man there told us we were about two miles from Halletown, and that the road followed a draw all the way. I asked the man where the lights were and he said they were in Yankton S.D. so we were glad we didn't start for them. We started back home Sunday afternoon about 4 o'clock, and after travelling a few miles got into a stubble field that was full of Chickens, and I got out and shot several, and when we started again it was nearly dark. Trails from all directions came into Halletown, and on going out it was hard to tell which one to take, and we took the wrong one, but were lucky in striking a railroad builders camp, and were put on the right trail for Thorson P.O. afterward Wause railroad Sta. On the way we came to a place where the railroad had cut off the trail diagonally, a new trail following the right of way; It was dark and the team followed the old trail and as we crossed the ditch the buggy tipped over, and mama landed up in the top, and I jumped out as it went over. my gun and amunition and game was on the ground, but I managed to find everything, and after getting the buggy on the wheels again I led the team until I found a place where I could get out onto the trail again. At Thorson we borrowed a lantern with which to light the way and got home without further incident, except that we nearly got lost in the edge of Randolph on a road we had never driven over.

After I learned to drive an automobile I was convinced that mode of travel by night was safer than with a team. After a three year depression, we sold our bank in 1896 to Charles Randall who had been cashier of the other bank; We sold at a discount and my equity in bank stock was wiped out, and as I had borrowed from the bank in order to keep up expenses and make payments on some property, I deeded our home and a half section of land to the bank and had nothing left but our household goods, being about where we started in 1889. I took an agency of the Union Life Ins Co of Omaha and G.C. Lambert state agent came and worked with me for a spell, but as nearly everyone was on the ragged edge in that low loyalty, we decided to move to Sioux City. Lambert came there and worked with me to get me started. We had to take notes for part of premium, but they were taken to the company, so I was liable for nothing except loss of some commission, if they were not paid. In the fall of 1896 we loaded a car with our goods, and went along with them riding in the caboose. I borrowed \$125 on my N.Y. Life Co policy with which to pay rent until I could get out and earn something. I rented half of a double two story house at 7th and Nebraska and we proceeded to take some roomers and boarders, Mr Lambert boarded with us while he was working with me, and Doc Bacon who had also come to the city boarded with us. I was to pay \$25 a month for two months and then had a lease for a year at 35 a month. but moved out at the end of the second month and rented an old house of John Magoun a banker I had known for many years, Rent was \$7.50 a month. I forgot to mention a streak of good luck I had soon after locating in Randolph. I listed our new house in Buffalo with an agent and he sold it for about \$2500 so I made \$600 to \$700 on that. I solicited life insurance for three years in the city and surrounding towns, and as everybody was hard up, many of the notes I took were not paid, and policies cancelled by the company, and I losing commissions. It was a hard three years, and mama had to take one or two boarders, and the children-- Edith and Harold had to help out. Harold working after school at a soda fountain, and Edith who had become a pretty good piano player played with dance orchestras. I had taken a demit from the masonic lodge at Randolph and joined Tyrian Lodge of Sioux City. The Union Life sold out to the Royal Union of Cincinnati, and Lambert came up from Omaha and wanted me to take the agency of some other company he was with, but I declined, and as luck would have it about that time I met Will Palmer in lodge who was of the firm of Plamer brothers commission merchants, and whom I had known for a number of years, and he told me that Harry Gooch a clerk for the Weare and Allison bank had been called for service in the Spanish American war as he was captain of a militia company, and I might get his place at the bank. I went next morning and saw Mr George Weare and made application, and he said they didn't need anyone, but if I would leave my references he would let me know if they had an opening. I referred to several of the bankers with whom I had done business, and to Howard Pierce of Simon Pierce & Co live stock Commission merchants. The next morning I received a letter from Mr Weare saying that they wanted a first class bookkeeper, and if I could fill the bill to report at once, which I did, and starting with \$75.00 a month. Later I learned that Howard Pierce to whom I had referred was Mr Weare's son-in-law a fact which probably was favorable to me, as he knew all about me and my bank experience, and I used to ship cattle in the name of the bank to Simon Pierce & Co.

I still owed John Magoun some rent and I commenced paying him and in a short time had him paid up. It seemed my debt hadn't worried him any, as at one time when I was making a payment, he said "God! haven't you got that paid yet"? As soon as I got out of debt, one of which was to Dora, I made a deal through the Woodbury County Savings bank to buy a one story and basement house.

It was on a corner lot at west 3rd and Helmer, and belonged to a man in Peoria Ill. who hadn't been getting his rent, and wanted to get rid of it. The price was \$900 about half what it had been valued at. I made my own terms. It was in October, and I paid \$150 down \$75 which I borrowed from the Savings Bank, and September salary, then made arrangements for my groceryman to carry me for awhile. I was to commence paying installments on the home of \$10 a month and int 6% January 1st. and at that time I had the bank paid up 25. a month for three months. My first payment including int. was about \$16.50 and last payment after about six years \$10.05. I had paid regularly and we had made some improvements, but with my monthly payments and all improvements we had cheap rent during all those years; During that depression following boom years my dear wife stood loyally by my side making no complaint about hardships she had to undergo, helping out financially, by taking some boarders, so jointly we were reasonably successful. In fact after having been practically down and out I don't think I would have had the stamina to carry on without her help. I good wife has been many a man's salvation.

Under Mr Weare's management everything at the bank was congenial; As we again had our own home I felt that we were settled for life, and I remember telling George the head bookkeeper that I felt that I would be willing to stay with the bank as long as I was wanted. Mr Hicks was then about 50 and had been with the bank since he was 19. About 1900 Weare and Allison sold out to the Iowa State Nat. Bk and John Mc Hugh cashier of the Ia. St. became Vice Pt. and Manager. Mr Weare remained president although he was about 82 yrs old.

Mc Hugh was comparatively young and a climber, and principally interested in his own welfare, quite a politician, kept himself well advertised; He merged the Iowa State, the First Nat. and Merchants Nat'l as a new First Nat'l Bank, and eventually he went to the Mechanics & Metals Bk of N.Y. and later to the Nat'l City Bank. The largest in New York. The last I heard of him he was in California.

Mc Hugh had a very dignified manner and used to stalk back among the working forces occasionally, and seldom spoke to anyone except Geo Hicks. I got along within all right by sticking to business, and doing all the work that was pushed onto me. He had one pet Orvis Pettit, who used to get his team for him after banking hours, and later his automobile. Orve could get on a drunk and lay off a day and everything would be forgotten.

They put up an expensive building corner of fifth and Pierce, but owing to some peculiarity in my make up I was homesick for the old brick building on Pearl St. Probably owing to the colder atmosphere around the office. In 1901 Mama and I decided to go back to Buffalo to the Pan-American exposition. There were round trip tickets for 12 days at one price, and for 16 days at another price, and although I had but two weeks vacation coming, I asked for the extra two days so to get the 16 day tickets, but was refused; I bought the 12 day tickets and we had to make a flying trip, but tried to see all our folks in N.Y and Pa. so got little sleep and were nearly worn out with travel. We got home two days before our vacation ended and I met Orve Pettit on the street and he said they were moving into the new building and incidentally remarked "you better not let Mc Hugh see you" I didn't say what came to my mind "To hell with McHugh"; I simply said I've two more vacation days. Some days after I got back to work Mc Hugh called me into the vault and showed me a mistake that occurred in some account in my department. I looked at the date and reminded him that I was 1000 miles away when it occurred. In stead of apologizing as he should have, he was peeved, and resorted to some remarks about too much play going on back there, to which I said "Perhaps so", and nothing more. Such episodes are not very important except to show what life is under an arrogant boss. I had worked a good many years without being bossed, and such things ground on me and eventually caused me to resign.

Our trip to Buffalo was the first in 13 years and we only went to the exposition grounds one day as we wanted to see all of our folks that we could. In August of that year soon after we got home president McKinley was shot on the exposition grounds. The name of the assassin was Golsbos or something like that, a Russian communist. McKinley was the third president to be assassinated during my life and I think the third in the history of the U.S. When I was about eight yrs old I was out in the fruit orchard helping my father plow among the trees, and Ahaz Allen our next neighbor came along and said Lincoln had been shot. My father as usual when excited said "My stars" and quickly unhitched the team and hitched them to the wagon and started for town to get further information. When I was working in Buffalo president Garfield was shot by a fellow named Guiteau, another foreigner, supposed to be a communist. Lincoln's assassin as everyone knows was John Wilkes Booth a southern sympathizer. I think since McKinley was shot, our presidents have been better guarded.

When I first got my job in Sioux City we attended Forepaugh's circus, and it turned out to be more than a thriller, as a bad storm came before the show was over, and the tent was blown down onto the crowd, Edith who was sitting on a top seat was nearly hit by a flying tent stake, and a prominent doctor was hit by a stake and nearly killed. Harold got out quickly and made his way home and got umbrellas and wraps and met us as we were walking towards home as cars were full to overflowing. I remember as we got out from under the tent I carrying Grace it was so dark that we could see nothing, and when there was a lightning flash we found ourselves in a bunch of camels. In 1903 I had an accident that laid me up for several days. I fell off from ^{down} of our neighbor Abe Harding, which was elevated above the street with a stone wall in front. It was in a dark night, and I fell about four or five feet onto my back on the cement walk breaking my right shoulder, while I was laid up they had me take the certificate deposit books, and try and locate a \$20 error that they had been unable to find, and I found it.

Mr Weare said "better break the other shoulder, and you may be able to find some other mistakes". I used to put in evenings examining books for different firms, besides conducting a dance orchestra on Saturday evenings in company with my daughter Edith who played the piano. In that way I picked up considerable cash on the side, and my salary was raised to \$100 a month. When Mc Hugh was manager he got me to go over the books of a milk and cream company in which he was interested, and I found the manager had been robbing them and he was fired. I put in 15 hours evenings, and charged \$15.00. The secretary paid me, and he afterwards told me that when Mc Hugh saw the bill he said "God fifteen dollars". I never asked whether he thought it too much or too little. That was my usual price a dollar an hour, so that was that. He may have thought that I would do it as an accommodation.

I got in touch with Harry Hammond an old Randolph friend in 1907. He had homesteaded in S. Dak. and was running a paper in Kadoka. He urged me to move up there, but instead I got in touch with Mr Ewart president of the Nat. Bk of Commerce at Pierre, S.D., and he wrote me that C.L. Millett of Stockgrowers bank of Ft Pierre was starting a bk at Philip. I had visions of becoming a land owner again, and figured that a homestead would be a good start. I also thought of getting out of office work, and going into the cattle business. I told Mc Hugh I would like a few days off for a business trip, and there was nothing doing. He said you had your vacation in the fall, and we can't let you off. That nettled me, and I said this is a business trip, and I will probably not come back, as I aim to locate, and take all members of my family to South Dakota. He said "if that is the case I guess you will have to go. I went and filed on a claim on March 7 1907 and made arrangements with Millett to start in their bank as asst Cashier Early in May.

I had sold our home for \$2000 cash so had no misgivings about making a change. After my return I went back into the First Natl in my old position, and they were glad to have me, and Mc Hugh began to throw coldwater on my plans, and urge me to stay with them. He didn't offer any more salary, and if he had, I would have been loath to accept it for fear of having to take on a bigger load of war work.

When I went to file at Philip I found when I got to Pierre that the Missouri river was full of drifting ice, and no ferry running. There was a pontoon RR bridge, but pedestrians were not allowed to use it. I ran across an Irishman by name of Killalee who wanted to go to Midland, and we coked up a plan to get across. He conneced to blarney with the Irish guard at the bridge, and while they talked, I made my across getting more than half way before Killalee started. soon after we got across, an engine from the west side went across which looked to me pretty reckless, as ice was piled high on the upper side of the bridge. Just a few hours later the bridge went out.

I met C.L. Millett, G.E. Sumner, Frank Fischer, and James (Scottie) Philip organizers of the Bank of Philip, and after some grilling, was hired at \$60 a month to start with as asst Cashier. On that trip I met Anderson Michael who was to be the Cashier, and sized him up as a square shooter, and was never disappointed in him. Original capital of the bank was \$7000, soon increased to 10,000 when I got \$500. The RR carried passengers only to Midland, and there I ran onto John Wiseman a homsteder near Philip who was returning from a trip to Wisconsin, and he and I hired a team at \$5. a day and expenses, with a driver and started on the afternoon of March 5th by way of Old Trail, as creeks on the Bad River road were overflowing. Old Trail P.O was on the trail from Piere to Deadwood made by bull team freighters in former years. We stayed over night at Van Cleave ranch a road house, and got to Old Trail about noon and waited till a about two O'clock for dinner of fresh boiled pork and potatoes, and after a cold ride, that was about the best dinner I ever tasted. I began to snow, and our driver was for waiting but I insisted on going on, which we did, but one horse got played out and John and I walked the last six miles, and when we were walking into what was called Philip, a row of frame buildings along the bad river banks, owned by squatters, our driver came across the river bottom with team on the run, and beat us to the hotel. The hotel was a shack with plenty of cracks for air, and I sat up with E.H. (Dad) Aldrich very late, as I dreaded to turn into cold bed.

On March 7 1907 I filed on a claim 1½ mile south of townsite. I was hilly as close to the river, but I wanted to be near town so I could to work easily. It was an ideal spot for a home as it overlooked the whole valley. I owned two house in the block where our home was and after I got back I began to get cold feet about the move as they seemed to want me at the bank, and I suggested to Mama that we might move into one of the other houses, but she sai nothing doing, we have sold our home, and I am going to So. Dakota. So that settled it.

While we lived in Sioux City I saw the biggest fire that ever occurred there. I happened to see it start in the front of the Pelletier department store at 4th and Jackson. It was on Christmas eve and was caused by a boy we knew, accidentally setting a lot of cotton on fire where he was working among toys. It destroyed the Farmers Loan and Trust Co stone building on the east side of Jackson St and two blocks of buildings between Jackson and Pierce Sts.

In the early part of May we stored most of our goods, and shipped just a few and started for So Dak. Mama, and Grace and I. Arriving there we took possession of one back room in the new bank building as a place of residence. We arrived about noon on May 9th and the town lot sale was on and Mr Michael was the agent.

After lunch I sat down and wrote receipts for payments on lots and was busy all the afternoon. The next day they commenced moving the buildings that had been scattered along the river bank onto the townsite. When we got ready to move the bank building it was raining, and continued for days, and we were many days getting moved, stopping at various places along the way for a day or so, but doing bank business right along. We had some wood and a part of barrel of water which we carried along, but when stopped at night, had to put both outside so we could make up beds. It was a hectic time, but I enjoyed the excitement of it. However I learned afterward that Mamma and Grace were shedding tears, a fact that they concealed from me.

Toward the last of May we got the building onto our lot corner of Oak and Center Ave. just opposite the depot, where later we put up a two story brick building. Michael used to leave all the business to me much of the time, and usually left the bank early in the afternoon, to go to his ranch where he had a bunch of cattle, and I sometimes had a hard time balancing up as he was careless about making entries of his transactions.

I helped organize a masonic lodge, joined the city band and played accompanied by Edith for all the first dances held in new buildings as soon as floored, and we were surprised at the crowd. Homesteaders formerly city dwellers togged out in their best finery, the men with patent leather pumps; Occasionally an imitation cowboy in cowboy garb.

I also played the violin at church and sunday school quite often, and the population was like one big family and my folks began to feel at home. The church people were different from those in Randolph. I am reminded that a preacher there asked me to play with the choir, and I did so a few times, but some members were not so liberal as he was and I had to quit.

In September I had a two room house partly finished and we moved out there, and as all our household goods had come we put what we needed in the house and stored the rest in a dugout under the house which was dry. Edith and Harold had both homesteaded nearby, and I began to think about the ranch business I had visioned, and Harold and I became partners, and I borrowed \$700 and bought 20 cows with calves by sides of all but one for \$35 a round calves thrown in. The first loss was the cow that hadn't calved. One morning we found a calf running around and along wire fence, and the mother was dead. We both had jobs in town and sometimes at night would find a cow stuck in a water hole and had to pull her out with a team, and often lost the cow. After several years we had a drought and wells gave out and we had to drive cattle to the river for water, and grass was poor so we shipped about all of them, there were about sixty head altogether. That ended our cattle business, except that we kept a few yearling steers that I was offered \$15 a head for in the fall and let them pick for themselves through the winter and sold in spring for \$30. When we first settled on the claim water was a great problem, and we hauled it from town in barrels, and over hills where there was no road, and we were lucky to get home with half that we started with. After we got wells dug we found that the water was only fit for livestock, so I had a cistern made beside the house, and filtered the water for drinking. In August 1909 Mamma and I went on a two weeks vacation to Sioux City and left Harold and Grace to keep house for themselves, and Edith and Ralph were living on the Peck place adjoining ours to be near us when their first child James Ettrick was born. When we left on our vacation he was about a month old, and as Edith was not very well we were somewhat worried about leaving them. After our vacation was over

Mama decided to stay a few days longer, and I started home alone stopping over night at Hawarden Iowa, to see my friend Frank Ballard, (Not the one I was associated with in Randolph) and he returned the following morning from a trip to Montana, and was all pepped up about that country, and wanted me to become one of a colony out there. but I didn't feel like pioneering again so soon. Some time previous Dr Lou J Townsend had come down from Belle Fourche S.D. and urged me to go to Alzada Montana and help start a bank sponsored by him and a Mr Hickey who was president of the Alladin branch of the N. Wn RR into the coal country. There was supposed to be a branch line from Belle Fourche to Alzada a distance of about 40 miles.

As the Bad river was over its banks, I stayed that night at the hotel in Philip with Lou, and we talked nearly all night but he failed to convince me of the desirability of making a change. Incidentally the 40 mile R R was never built.

At a later date Lou wanted me to join him and Hickey in starting banks at Newell and Nisland on the N western line east of Belle Fourche, It was in midwinter and too cold a proposition to appeal to me and I turned that down. There was a bank at Vale nearby owned by John Clay of Clay Robinson and Co of Chicago, and as I anticipated it was moved up to Newell. so we would have had stiff competition. Two other banks were started there, but the Clay bank was the only one that lived through the depression years of the 1930 s. So I felt that I was lucky in keeping out. Lou left Belle F. not long after and located in Sioux City where he practiced for several years. and at this writing is head of a hospital at Belle Fourche, where he had formerly practiced ~~surger~~ surgery for about 15 years.

To get back to my trip back from Sioux City; When the train stopped at Powell about 12 miles east of Philip Claude Ramsey a rancher from Philip got on the train and as we met he said "you had some bad luck this morning". My first thought was of Edith and Jamie, and I asked ~~what~~ what happened. He said "your house burned up"; and I said "Isthat all". He looked at me as if he thought me daffy; He didn't realize my relief at finding it was only a property loss.

I didn't have as much insurance as I intende taking out as the house wasn't finished, and that fire cost us about \$1000. Harold had tried to start a fire and had gone to the barn, and Grace saw the kindling and coal in the stove and poured kerosene from a can into the stove, and as there was still some fire under the kindling, there was an explosion that blew out the front of the stove setting fire to resin paper with which the kitchen was lined, and in a few minutes the whole room was a mass of flames, Grace managed to escape into the room where Harold Ruth a two year old was sleeping; She picked Ruth up and ran about a half mile over hills to Edith's place. Harold's wife Jessie had left Ruth with us and had gone to her mother in Sioux City.

I had agreed to buy an 80 acres from Old lady Brown which joined us on the north, as soon as she proved up, so I decided to prove up on ours and pay 50 cts per acre, although I had intended to live on it five years, and get it for nothing. I borrowed \$1500 from Ledger La Brecque one of our stockholders, and built on the 80 acres, bringing us a $\frac{1}{2}$ of a mile nearer town. Harold hauled all the stone he could find on and around the place, and dug a basement with plow and scraper, and he and I and a couple of men I hired built a one and $\frac{1}{2}$ story 28x34 house with basement under all and an 8 inch stone and cement wall.

We moved into our new house about "eby 1910 and we felt that at last we had found a permanent home.

Ralph and Edith built a good sized square house on her claim about a mile west of ours, where they lived until the fall of 1911 which was a dry year, no grass starting until the middle of September. Ralph became discouraged, and they moved to his father's farm near Audubon Iowa.

In the meantime little Jamie had passed away Sept 17 1910 I distinctly remember going over and looking at him as he lay in his cab and when I

42 told Edith who seemed to be in a sort of daze, how sorry I was, she ran to Ralph and began to cry, and I was relieved to see her cry, as I feared she was losing her mind. Another child was born to them August 1st 1911. Ralph Walden Lee which could be called a blessing, however it seemed that poor Edith was destined to have more than her share of sorrow, as her husband was next to go. Mama and I visited them at Audubon in the fall of 1912 and Ralph had returned from Rochester Minn where he had had one kidney removed. He thought he had to keep working, as it was in haying time. I helped him and pitched both ways to relieve him as much as possible. After we left he kept on working alone, and passed away Dec 13 1912. Soon after Edith and Walden came back to Sioux City where she supported them by playing and teaching. Later she came back to Philip and lived with us on the farm, and played evenings at the Gem theatre for Rex Fancher. It was rather hard for her to get back and forth between the farm and town, and as Harold and his second wife Mabel had gone to Sioux City to live, we decided to rent the farm and move to town. After awhile as there wasn't much in the music business in Philip Edith went back to Sioux City, and left Walden with us.

He was only about two years old and Mama had to be a mother to him. He was a cute little fellow, and when Mama used to tie him up in the back yard, he used to show the neighbors kids, how he could untie himself and then tie himself up again.

Harold's first wife Jessie died Jan'y 5 1910 and he was married sept 7 at our farm home to Mabel Hooker. Their first child Frances was born at our house Sept 18 1912.

In 1911 the bank started building a two story brick building, and it was completed about January 1912. The cost of building and lot was about \$16,000. There was no need of larger quarters, but our leading stockholders wanted to spread out and make a big showing, as was quite common with banks after a few years in business.

As 1911 had been a dry year and many people had left the country Mr Michael began to predict that we might have to use the new building for a sheep shed. I remember that in all the ten years that Michael and I were associated together, there were never any harsh words between us except once. H.B. Fisler was clerking for us, and had gotten the books considerably balled up and I was trying to get them straightened out one morning, and Fisler was cleaning some boxes and rubbish out of the vault, and Michael ordered me to go and help Fisler clean things up. I paid no attention, and he spoke rather sharp to me, and I told him I had more important business. He rudely over and said "Let's both resign, what do you say. I said sure I am game. He went back and sat down and said no more. After closing time I started to clean out the vault, and he remarked, "Oh hell, let it go till morning, which I did, and that closed the first and last episode of the kind.

Michael had a cattle ranch and used to pull out early in the afternoons, to look after his cattle, and leave the balancing up to me, and as many times he had done something without leaving a proper record, it was sometimes a difficult job, and consequently we had quite an over and short account, which we patched up later as mistakes were found. I had been used to having everything in balance, and at first it galled me, but I finally got used to it.

Those were lively times in Philip, when cowboys used to ride back and forth on side walks nights and whoop it up. I wrote it up in a jingle which I read at the twentyfifth anniversary of the town May 9 1932, which was published in The Philip Pioneer Review, a copy of which I have in my scrap book.

Being tied down every day in the bank was rather a humdrum existence but I kept up my violin practice and Edith and I played for dances and for our own amusement, which varied the monotony.

Once a year Mama and I took our two weeks vacation usually camping and fishing for trout in the Black Hills. We met many tourists, and

with for years. On our first trip we didn't camp as we had no car; We went by train and took a room at Deadwood, and one day went to Spearfish by train; The RR followed a ridge and it was the best sightseeing trip we ever had, as we had views that we never could get in travelling by car through canyons and along mountain side. We met Henry Weare of the bank of Spearfish who was a son of Geo. Weare for whom I had worked in Sioux City. and he got a livery team and drove us around the country.

About 1916 our bank was sold to W.N. Farmer of Huron S.D. and C.T. Dike Supt of maintenance and way of the N.Wn RR and their associates. I was the only one of the original stockholders who didn't sell. I informed the new stockholders that I would stay as cashier, but not as assistant, as that had been my position for ten years which was long enough. It was finally arranged that Mr Wenge from the Bank of Capa S.D. was to come as assistant cashier and I was to be cashier. This was to take place at once, and they left the bank temporarily in my hands with my daughter Grace as my helper. I heard nothing more from them for about a month, and then Farmer and Dike came out bringing J.C. Nelson with them who they proposed to put over me as Vice President. I had to abide by that decision. About the first thing they began to criticise our work as our books were off about ten dollars, which we had been unable to find. I jumped all over them for not sending any help as agreed, causing us to work nearly every evening. At that they pulled in their horns.

The bank was in good condition, the new stockholders paying a premium of \$35.00 a share, but Nelson in order to bolster himself up with Farmer and Dike commenced to tell how he had to work to put the bank into good condition. His idea was to keep borrowing money and make loans and build up big paper profits which would fool the average layman. I had been through the mill and knew what was likely to happen in the long run if we struck times like the 1890s. However it was useless to make suggestions, as J.C. thought no one knew quite as much as he did. He was full of egotism, and afterwards when he went to Spearfish and ultimately to Hot Springs, it was always the same he told of a bad mess to straighten out. However he had many good traits and Mrs Nelson was a lovely woman and so we got along very nicely. Never but once did J.C. and I come to a sort of show down, when I offered to sell him my bank stock and get out; and he backed down and said "I don't want to buy your stock."

On our first vacation trip to the Black Hills with a car "ama and I camped in a grove near Old Sheridan a ghost mining town, It was in September and rainy weather, but we had a camp bed, a knock down sheet iron stove feather bed, and hot water bottles so it was like home in a tent. We met a widow lady by name of Crawford a daughter of Mr Halley president of the First Nat Bank of Rapid City. and were invited to her house for an evening a lunch, afterwards going fishing with her, and we pulled trout measuring over 12 inches from a little stream I could step across in places. The best fishing trip I ever had there. We never camped at Sheridan again, but camped many times near Spring creek near the home of Dr Eliot a Rapid City osteopath and used to get milk, butter, and eggs of him. I remember watching him milk, while we swapped yarns, and I found that he had formerly lived at Bloomfield, Neb. and we had several mutual acquaintances there. When we went into the house, we found that "ama and Mrs Eliot had also been swapping yarns, as she was a Feigle a niece of Louis Feigle who used to run a brewery at Gowanda. I remembered his brewery, as I used to walk from our farm a couple of miles away for a pail of beer to put in our spring, to keep cool during haying time. Mama and her mother used to live near the brewery and I had heard them tell about Louis dumping a batch of brew once in a while which he had spoiled. We were always meeting people who knew our old town.

It made us think it is a small world. It occurs to me that I have failed to mention a tragedy that occurred in our neighborhood when I was a boy of fifteen or sixteen. As I was plowing near the road, some passers by told me that Charley Blackney a young lawyer had been shot up by the Becker place, south of the Rosenberg school; I immediately unhitched the team and went to investigate. Charley was laying on the lawn, and was still alive, but passed away a few hours afterward. His wife and several other Gowanda people ~~were~~ including a doctor were attending him. His body was full of revolver bullets, and his head badly gashed from what they decided was a log marker. His horse and buggy were found on the road leading down to the Derby place and some of the men went to the Derby place and found Lew Derby dead with his throat cut, so there was no doubt about the identity of the murderer. There was a rumor that Lew had been infatuated in regard to Alice Blackney formerly Alice Stewart before she married Blackney, and had always held a grudge against Charley. As Lew was sort of a half baked individual, I don't suppose Alice would have given him a thought.

In relating the above, I am reminded of another incident which occurred when I was writing life insurance in Sioux City in 1898. I was returning from a trip in Nebraska, and was to take the train at Dakota City, I heard a fellow who was buying a ticket mention Gowanda, so I introduced myself, and was informed that he was Fred Kelly an old boy friend of mine. We rode to Sioux City together and called on Myron Spencer who was cashier for the Barber Asphalt Company, and a former Gowanda boy, and he quit work, and we went out and had a jolly time together rehashing incidents of the old days of the 1870s. My next meeting with Fred Kelly was some 14 or 15 years later when he drifted into Philip S.D. as a cattle buyer for some Omaha live stock dealers. Surely the world is small.

When I think about our life in Philip, there are many pleasant memories; Also a great deal of sorrow in connection with our family. We came near losing our dear Gracie, when her boy Richard was born May 30 1913. Quick action by Dr Gearhart who dropped in to see her in the middle of a night on his return from a trip in the country was all that saved her. Another boy was born to her Donald Ettrick on Dec 24 1919. but he lived but three days, and we buried him at Philip while Grace was still in the hospital at Rapid City. Owing to her past experience in childbirth I was much worried about her but she was spared for which I gave thanks. In May 1922 I was called to Randolph Neb for the burial of my brother Clarence who died at Lynch Neb from a heart ailment of long standing. The last time I saw him alive was about a year before, when Mama and I accompanied by Grace and Richard and Walden Lee drove down to Lynch in our model T Ford taking two or three days for the trip and camping nights in a tent by the roadside. Clarence and Edna took their car and we all drove to Wayne to visit the Tuckers, and to Norfolk where we visited the Dunnavers, and Paul Buols former Randolph resident, and the Gilbert Durlands formerly from Plainview. To resume my narrative-- When I returned from brother Clarence's burial, I received a telegram from Harold at Minneapolis stating that his wife Mabel had passed away on May 22 1922. which was the I was in Randolph. Grace and I started for Minneapolis on the next train. A funeral was held at a chapel and arrangements made to ship to Philip for burial. We got busy selling their household goods piece by piece to neighbors at Richfield a suburb where they had lived for some time, and as Harold had been out of a job for some time he said he wanted to return to Philip. Mrs Pearl Rapele a Sioux City friend took Vivian the youngest girl home with her

where she remained for about a year, when Mama and I picked her up on our return from an eastern visit. The rest of the family Harold and three girls Ruth, Frances and Dorothy came back with us to Philip and Edith and Walden were also with us at the time. It seemed the only way as Harold's world war job had ended and no prospects for another. In a short time Harold got a job with M.E. Phillips Agent for the N.W RR so he could help out on expenses, and a few months later got in as deputy county treasurer, and from then on for a number of years was connected with the county either as auditor or treasurer or a deputy, so he could help out with taxes in lieu of rent.

Mama was the one who had to bear the brunt as she had to bring up another family of girls after getting along in years. I know that she sometimes felt the strain, but she was bound to have the children looking well as otherwise she felt that it would reflect on her. So she made clothes and mended and patched for the balance of her life. Edith finally rented a house and took Frances and Vivian to live with her. She had a number of piano pupils and played every evening for the picture show run by Ben Schimpke.

In the latter part of March 1925 we were visited by an overwhelming catastrophe from which I never fully recovered. Edith went to Dr Ramsey for treatment for a cold and he told her she was threatened with pneumonia, and to go to bed and stay there; She followed his advice for a short time, but on feeling a little better got up and continued her work. She finally had to give up and went to bed with lobar pneumonia. I wanted to get Dr Gearhart who had broken up pneumonia for Harold by using a new kind of serum but Edith objected as the serum seemed to have had a bad after effect, and at that time it was in the experimental stage. She had faith in Dr Ramsey, and he continued with old-fashioned treatment. We had a former hospital nurse who had been out of practice for ten or more years, and Harold took time off from the county treasurer job to assist her, but their efforts were in vain and our dear Edith passed away on April 6 1925 and I experienced the greatest sorrow of my life since the deaths of my parents years before.

Mama and Gracie were both under Dr Gearhart's care at the time and unable to be out, and it seemed as if my world was coming to an end as my ruling passion had always been to have my family around me, and I had been instrumental in getting them all to South Dakota which may have been a mistake as none of them cared to live there.

Edith's boy Walden was to enter high school that fall and he came to live with us again. After he graduated from High school he was sure he wanted to go to Yankton college although I favored the School of Mines at Rapid City. He finally went to Yankton before the opening of the term and carried brick and mortar and did other work on a building they were putting up, and paid a part of his expenses through three years by singing over radio at Gurney's WYAX station. I however paid the largest part, and sometimes I think Mama felt that it was depriving her of things she ought to have, but at the time I didn't realize it, but have since thought she didn't get what she deserved. We settled down to ordinary routine, (It is quite noticeable that this history is a great deal of it ordinary routine) and tried to carry on but for years my heart would seem to sink into my shoes every time I thought of Edith's last hours and I think it was the same with Mama.

Mama and I kept taking our annual camping trips in the Black Hills until 1935 except that in 1934 we went with Donald, Grace and Richard and Donald's brother Kenneth and family, through Wyoming, Montana, Idaho and Washington and into British Columbia as far north as Camloup then down the Pacific coast as far south as Eugene. There were some years between 1925 and 1935 when we went with Donald and Grace on tours one to Sheridan Wyo. and one to Estes Park Colo. On my last vacation with Mama in 1935 we went up to Ormon dam east of Belle Fourche and tried to fish and then to Belle Fourche where we visited with Dr Lou Townsend

46 at one of his farms where he made his home. Lou taught our school in Randolph for two years before going to medical college, and as I was a member of the school board I put up quite a fight to give him his second term, outvoting the president of the board who was opposed. I wrote Lou about the scrap, and he kept that letter for about 20 years when he finally showed it to me. I mention these facts as it is seldom that friendship endures for so many years.

Back to business. In 1930 Farmer and Nelson took it into their heads to sell the control of the bank to Northwest Bancorporation, a holding company of Minneapolis. While I was opposed to it all my arguments failed and as I was a small stockholder my influence was not great. They made the deal and sold 80% of the stock at \$210 a share, par value \$100 and took \$50 shares of Banco stock at \$52. There was a good paper profit, but before I got wise to what their stock was quoted at it was down to \$35. When it got down to \$21 I thought I would hedge a little so bought four shares thinking it had touched bottom. It kept dropping until it got down to \$3, and after three years it advanced to \$10 and I sold my 44 shares for \$440 which cost me \$800 of our stock at par, and would have been worth \$2200 if their stock had remained at par. Just another set back in the banking business, which I had to grin and bear. However I was better off than other stockholders, as the \$8 shares of bank stock I traded wasn't 80% of my stock. I put in three years under Bancorp. management at a good salary, and if I hadn't stayed with the bunch I would have had to resign. Along in June 1932 Mr Mc Garraugh who was vice Pt and manager told me that he had orders from Mpls to cut my salary from \$170 a month to \$100. although I had been voted \$170 for a year. Nothing was said about it after that conversation, and I kept drawing the \$190 until September when he jumped me about it and I suggested that he call a meeting of the directors. Instead he notified Minneapolis, and Alec Highland and another slicker came out and asked me to meet them in the evening. I knew that the vote of the directors would not hold in law as a contract, and that I would probably have to submit to their dictation. At Highland's first words, that Mr Mc Garraugh was a little timid about the matter of salary, and had therefore called on him, I flew mad and had the satisfaction of telling him that I didn't care to work under a bunch of highway robbers and crooks, and that I was going into the insurance business by myself. We left it that way and next morning, I made an agreement with Mc Garraugh to stay on until Jan'y 1 1933. at the \$100 a month, as I wanted a little time to get my own business arranged. I eventually took about all the insurance business out of the bank as it had always stood in my name as agent and I had no trouble in getting affiliated companies and working under the same state agents, I put in seven years by myself after I was 75 years old and during all that time Mr Mc Garraugh and I were on very friendly terms, as he had about as much use for the holding company as I had and was a bigger loser than I by getting into it. Incidentally the Gianina Bank of America, formerly the Bank of Italy in San Francisco is now one of a great chain under a holding company covering most of the west coast, and it seems they have dabbled in all kinds of business and there has been no end to their issuing and selling holding company stock, and Old Gianina has repeatedly bolstered up their stock by chipping in millions. A long way from former conservative banking. Many people have lost their all by dabbling in that holding company stock, but the banks under it seem to keep on. It is beyond me.

Everything was about as usual with us except that our family was growing smaller; Dorothy and Ruth were both married and Vivian had gone to Sioux City to stay with Dorothy, and Frances was the only one left with us. My last vacation with Mama was in 1935 when we went to the Belle Fourche Rodeo, and visited Lou Townsend as I have mentioned. We met F E Townsend originator of the Townsend plan

Handwritten notes on the right margin:
Control 100% in
Townsend's Control 100% in
Mpls Bank of America

who spoke at the rodeo. He is not related to Lou, but they were college mates, and partners for a time in Belle F. I was always glad that I was on my own in 1934, and could take the time for that trip into British Columbia and down the coast as Mama and I had never seen the ocean, and if we hadn't gone then she would never have had the chance to go, as her health was failing. Although several doctors had told her that her heart was all right, Dr. Anthony Triolo a young man who was brought up in Philip told her she had angina pectoris of long standing, and his diagnosis was right as she commenced to have sudden attacks, and finally along in the winter of 1933 she would sit up in bed in the early mornings as she couldn't breathe lying down. I would get up and give her some medicine to revive her. Sometimes I had to break a tube of amilnitrite and have her breathe the fumes, which she said seemed to go down into her lungs, and give her great relief. On the morning of Feb 25 1937 I found her sitting up as usual, and she begged me not to let her go this time; I was alarmed, and it seemed I was so confused that everything went wrong. Grace and Donald happened to be there at the time, and Grace gave me all the assistance she could but our efforts were in vain, and Mama passed away about 5 AM that morning, and I received the worst shock I had ever had although I had passed through many ordeals before. If I hadn't had Donald and G Grace and Harold to sustain me I think I would have become a derelict. I also felt the necessity of keeping up the home for Harold Walden Lee and Frances, so by asserting all my will power I managed to carry on.

My camping trips with Mama keep coming to my mind; One in particular We went to the Black Hills by way of the Bad Lands, and camped the first night at Brennen PO near the Pine Ridge Indian Reservation, and I was informed that we were on the Wounded Knee battle field. That was between some U.S. forces and a band of indians from the Cheyenne reservation, in S. Dak. north of the Cheyenne river. The band was led by chief Big Foot, They were on their way to visit the Pine Ridge reservation, and their women and children with them. Incidentally I will state that they passed through the site of the present town of Philip, and a pass in the Bad Lands, which has since borne the name Big Foot Pass. It was about 1889 or 1890 and was recorded in history as a battle, but according to some of the survivors, and some residents of the locality at the time, it was more of a massacre, as the indians had been disarmed or supposed to have been. It is said that some indian fired a shot perhaps accidentally, and then the soldiers commenced killing men women and children. One of the stories comes from a young squaw who graduated from Yankton S.D. college, who put it in book form. I went up on a hill where the victims were buried, and where the names of the adult indians were inscribed on a monument, and thinking it might interest some one I copied them and I am putting them in this record, as follows:

Chief Big Foot, Highhawk, Standing Bear, Long Bull, W American, Black Coyote, Shorthorn, Living Bear, Young Afraid of Bear, Afraid Of Bear, Yellow Robe, Wounded Hand, Red Eagle, Pretty Hawk, W Horn Cloud, Sherman Horn Cloud, Scatters Them, Red Fox, Swift Bird, He Crow, Little Water, Strong Fox, Shatter Thunder, Short Bear, Picked Horses, Bear Cat's Body, Chase in Winter, Tooth Its Hole, Red Horn, No Bars, Wolf Skin Knopkin, Large Skin Knopkin, Charge At Them, Wrestle Bear, Burn Shoes, Big Skirt, Blue Arm, Pass Water Horn, Small Side Bar.

I became well acquainted with Jonah and James Highhawk (known as Jim Long) of the Cheyenne Agency: They belonged to an order they called the survivors of Big Foot's Band. They had much to tell about their father the Highhawk who was killed, and also told me that the Yellow Robe was the father of Chauncy Yellowrobe who became a teacher in Rapid City S.D. Indian school. Chauncy had a daughter who went to New York and made a hit as an operatic singer.

We had just got settled in Randolph Neb when the Battle of Wounded Keen occurred, and our folks back east wrote urging us to get out of that part of the country.

In the summer of 1939 Frances went to Sioux City to stay with Dorothy and Harold, Walden and I bached, which wasn't very satisfactory and Walden went to board elsewhere. Harold thought of locating at Everett Wn, so He and I made a trip up there in July 1939 to look the country over. We visited Chester and Ruth for a month, and I tried fishing in the sound off from the dock without success. One Sunday when Chester and Harold went to a ball game Ruth and the children and I went on a free launch out to the battle ship Colorado said to be the largest in the fleet, and we were shown over it by guides. There were some large canon on board mounted and ready for action and I asked the guide if they were ever fired, and he said about once a year; I little thought that they would be put in action within a few years. In latter part of July we returned passing through Couer d'Alene Missoula and Butte Montana, and Yellowstone Park where we saw Old Faithful Geyser spout a couple of times. The finest scenery on that trip was around Lake Couer d'Alene where the highway was on a mountain side overlooking the whole lake and the opposite shore.

We left the park by the N E entrance towards night in a thunder storm and stopped over night at Cooks in a small cabin for which we paid \$2.50. Would probably have paid \$1.00 if it hadn't been raining.

After making a fire with some wet wood, we ate our supper and crawled into bed. Next morning we started for Billings Mont. by a new highway that was built for sightseers and which climbed to the top of a mountain to an elevation of 10'998 feet. The highest pass I had ever been over was over the Big Horn mountains between Ten Sleep and Buffalo Wyo. 10'000 feet. These elevations are higher than any passes over the continental divide where I have crossed. As we near the coast the mountain elevations above sea level become lower; In the coast 4000 feet is about the highest, about the same as in the bottom of Rapid Creek canyon near Silver City in the Black Hills of S.D.

As I remember it the elevation marked on a granite wall was about 4300 ft. That fall I sold my household goods, and Harold and I went down to the Mathieson ranch to stay with Donald and Grace. Then Harold and I went down to Sioux City to see his girls. Donald was sick when we went and when we returned, we found him in the Pierre hospital with pneumonia. As soon as he got able he and Grace started for Texas and finally went to California. Harold packed his car full of supplies and started for Everett Wn. and I stayed on the ranch with Richard Mathieson and his wife Catherine. I drove four miles to my office in Philip every day, and as it was a hard winter had to often shovel snow in order to get out to the highway a distance of about a quarter mile. I was 82 years old, but could get up a good sweat shovelling and the exercise did me good. Never had a cold that winter. Richard sawed and sold wood all winter and I helped about making collections. In the spring of 1940 Donald and Grace were called back on account of his fathers sickness. In May 1940 Donald had an auction of personal property, and I clerked the sale. On May 31 1940 we left Ft Pierre S.D. for Oregon Grace Donald and I and Frances who had come from Sioux City, in the Buick car, and Richard and Catherine in a truck loaded with H.H. furniture; We had tents and camped wherever night overtook us. I enjoyed the trip as I didn't have much to do but put up tent and fix a bed on a mattress on the ground, but some of the crowd thought it quite a hardship. I distinctly remember one camping place where we got out in the morning in regular winter weather although in June, it seemed like December. The place was called Border and on the line between Idaho and Wyoming; There wasn't much except a dance hall and saloon in connection, on half in Wyoming and one half in Idaho and the man sold beer in the Idaho part and his wife sold hard liquor in the Wyoming part.

We arrived at Kenneth Mathieson's place near Silverton Ore. about noon on June 7 1940; It took about a week to make the trip of something like 1600 miles on account of the loaded truck.

We stayed with Kenneth's folks for about six weeks until we bought our place on 99 E about a mile north of the Salem city limits, after after driving up and down the Willamette valley and up and down mountain roads, part of the time looking at farms and part of the time at cabin camps or location to build one, as Donald couldn't make up his mind whether he wanted to farm or own a tourists camp. We always came back to Highway 99E and finally bought this place consisting of five acres with a six room house and bath room heated with stoves, also a portable Jiffy Lunch Room which Grace proceeded to run after a little coaching by Mrs Geo Clark from whom we bought the place. Donald started at once to build some apartments to rent. After putting over 60 years in office work which is considered a good life time by many, I took hold and wrecked three old buildings, one of them a shed about 20x60 and 20 feet high, pulled all the nails and cleaned and ricked up the lumber for future use, and cleared a space about 20x150 feet. Donald started jacking up and levelling a 20x60 hen house which had a good cement foundation. I took care of all the lumber taken out of it and then helped in sheathing it, painted the clapboards to be used on the inside as they are liable to rot in this climate and after they were on and primed, I put on the second paint on the whole building. We were kept busy on that building for nearly a year, I doing all I could of the rough work filling the cracks between plywood which was to take the place of plastering, with putty and doing all the inside priming. When finished we had two apartments of three rooms and showers with double garage between all under one roof which were rented at once at \$35 a month each-- furnished.

Grace ran the lunch room for two years which kept the family. I used to sit there many time until 2 or 3 o'clock in the morning the usual closing time, and I rather enjoyed meeting people who dropped in for lunch, and sometime during a rush helped Grace as cashier. We made the acquaintance of some who became close friends in later years. Some of them former So Dakotans. We finally rented the lunch for a few years, and later sold it including furniture and fixtures for \$1000 cash and it was moved onto an adjoining lot, where it was handy for us if we wanted to eat out.

I was delighted to get out and work in the open air and the first thing I did was to clean up all the logs and brush in our patch of woods and then burn them making a nice picnic grove, but in Jan'y 1942 we had a sleet storm which in this Oregon country where everything seems to have a sentimental aspect it was called a "silver thaw". Trees and light and phone wires and poles were sheeted with thick ice; Light and phone service disrupted as many poles were down, some fruit trees nearly ruined and large branches from soft maple and fir trees lay on the ground. I then had a job of wood chopping, the first since I was in my teens. It seemed I could work better than I did in my younger days. In fact it seems to me that in my middle years and later I had more endurance than I had in early years. I think I am much like Twddy Roosevelt who it has been reported was something of a keekling before he put in some years on a So Dakota ranch, and later became pretty husky. As to myself It seems that I have built my self up after the age of 30 by getting out into the plains country and breathing that dry fresh air where there was plenty of it and sometimes moving at a velocity that was little less than terrifying. The Oregon atmosphere in winter is wieghted with moisture, and to a person used to a higher altitude and a drier climate has to be here several years before getting used to it, but it seems that people live to be pretty old in this country. as I often read about some celebrating their 100th or bitthday. or even older.

However I meet some native Oregonins who say they feel better wh
when up in the mountains. Salem is but about 75 feet above sea lev
el.

As this is compiled from memories of the past it is bound to be
somewhat disconnected.

Having received the obituary of Fred Allen a former schoolmate who
died Dec 9 1943 aged 87, his only surviving relative being a cous
in Harmony Allen Bartlett of Fredonia N.Y. whom I remember as a
former schoolmate at Gowanda high, and also as an exceedingly beau
tiful young lady, I am prone to revert to those early days.

Fred's father's farm was next to ours and as it was on higher gro
nd furnished a good view of our place. from their stable doorr, and
as we were not early risers and were apt to be going to milk after
Fred had been to breakfast and was cleaning the stable, he would
bawl us out, and for a cone back we would " we are up for all day
and don't have to sleep after dinner as you do."

When we boys were eating lunch at school consisting mostly of bresd
and butter, and perhaps a cookey and apple,, while he had a great ~~an~~
amount of cake and pie, which we could have had had our folks thoug
it good food for growing boys. "He would say Huh. Btead and butter fw
for lunch". I remember that he was fat and always belching, and it is
a wonder he lived to age 87.

We had good times playing together although he was a big fellow and
somewhat of a bully. My brother Herbert who was quite a wrestler coac
ed me as to how I could down Fred, and the first time he came to our
place I stumped him to wrestle, and he as usual tried to get me arou
nd the back and squeeze me down but I was too quick for him and duc
ked and grabbed him around the legs and shoved my head into his ~~back~~
belly, and he landed on his back his head hitting the hard ground
and he went home bawling. It was a dirty trick as a professionalwrest
ler would never wrestle with out a mat. We never thought that far.
There was a young man Clark Munger who lived just above Allen who
was a sort of sissy, and we liked to devil him. He used to walk to
town in the evening after his mailespecially the Youths Companion
which was a magazine for young boys; He was usually singing in a
falsetto voice as he walked. One evening we heard him coming sing
ing as usual, and we grabbed a long rope which was handy and stretch
it acrosss the road one of us at each end hidden behind trees; It
was too dark for him to see the rope, and as he approached we pulled
it tight catching his legs athrowing him flat on the ground; He got
up and said "you little dirty schoolhouse runaways" A funny remark,
which always stuck in my memory. Clark's father was rather tight and
managed to accumulate considerable property, and Clark was often
heard to tell what he would have" when Pa dies"; My father heard
him say that once, and although father was seldom heard to utter
an oath, he said Clark, you talk like a damned fool". That sut him up
for a while.

RANDOM HAPPENINGS OVERLOOKED.

In March 1939 Donald after receiving many circulars advertising
Orange Texas decided to go down there and look for a location;
He and Grace and I started about the 25th of March as I remember and
stopped in Sioux City to see Harold's girls, and in Wayne Neb to
see my nieces and families. I distinctly remember our arrival at
Topeka Kansas: It was towards evening and it was snowing, and I nev
er had felt as cold as I did that day when I got out of the car.
We stayed over night with Fred Dillman and wife who were old Sioux
City friends of Grace's with whom she stayed while going to business
college. The next day we made Carthage Mo where we spent the night,
then south through Van Buren Crawford County where we stopped for
gas. VanBuren was the home of Bob Burns radio comedian and the gas

Station man had all kinds of advertising pertaining to Bobbie Burns 51 and suggested that we should call on his stepmother who lived nearby, but we weren't in the mood for making calls. From there we drove through the heart of the Ozark mountains of Arkansas arriving at Texarkana in the evening where we spent the night in a cabin camp. Texarkana is on the boundary between Arkansas and Texas, the highway is on the state line and the town in both states. Next morning I got in conversation with son of our landlady, who was just getting ready to leave with a dray. I decided that he was a victim of the depression, as his conversation denoted that he might be a college graduate. As the NEW DEAL was in the saddle I as usual sought to sound him as to his political view. I asked him what he thought of the New Deal. He said "I have always been a democrat, and voted for Roosevelt twice, but I think when we give one man the power to regulate all the affairs of the people, it makes a fool of him". In that we agreed, and our conversation ended as the folks were in the car ready to go and waiting for me to break away as usual. Our next stop for gas was at Linden Texas which is in Cass county next south of Dowie County, the north east county of Tex. in which part of Texarkana is situated. A big six footer came out to wait on us at Linden, and he reached out a hand that looked as big as a ham and in which mine was completely swallowed, and said "my name is Patman; My son is congressman Wright Patman the man who got the soldiers bonus bill enacted; You ought to hear that boy speak; He spoke at a meeting in Texarkana last night". I was quite interested as I had heard a lot about Wright Patman as a congressman or senator I am not sure which. I asked Mr. Patman what he thought about the New Deal, and he said "At first I thought it was a good thing, but it has been terribly abused, terribly abused, and hasn't turned out as expected". So that was that, I agreed with him heartily. That day we made Orange Texas near the line between Texas and Louisiana, and on Sabine lake which is connected with the Gulf of Mexico. Our trip through eastern Texas had been through foot hills of the Ozarks and a poor farming country; So far as I could see in riding through it was farmed mostly by negroes with one horse plows. Some of the scenery was fine. one thing in particular, groves of red bud trees, which looked like peach trees in bloom, and until we were told what they were we were wondering how peach trees happened to be in the woods. We found Orange to be a, has been, an obsolete port town the docks rotting and the only activity a few fishing boats. It had been a lumber town but timber had been cut off years ago. We took a cabin in the only tourist camp in town and which was lagging so far as business was concerned, and Donald lost interest in the cabin camp business which he had thought of starting. One day I got into conversation with a fellow who was sitting on the steps of a business building, and as usual I wanted his views on the New Deal; So I asked him, and this was his answer; "When they kill our pigs and calves and only pay us \$20 a head for grown cattle, and then ship in cattle from the north and alfalfa hay from Nevada and Arizona to feed them, I call it damned foolishness." I had gotten the views of three Texas democrats, and likely I could have obtained the same results with many more interviews had I taken the trouble. From Orange we went through Port Arthur, and to Sabine Pass where we were fortunate in getting the owner of a gasoline launch to take us out to a breakwater in the gulf to try fishing; As it was still too early in the season for regular tourists, he only charged us \$1.00 apiece for the whole day if we wanted to stay that long. We stayed till noon, had our lunch and soon gave up fishing as the tide had been going out, and we were told that the best fishing would be at high tide late in the afternoon. The man told us of a restaurant where they made a specialty of fish dinners, and we went there and were served with several kinds of sea food, and more than we could possibly get away with for fifty cents apiece. Incidentally I will say; Years later I ordered a fish dinner at an Oregon coast town, and got a small sample of one kind for \$1.00

From Sabine we drove on a coast highway to Galveston but didn't stop long there; From there we started north on highway 75 passing through Houston and through oil country most of the way stopping over night at Dallas; While we were at the coast the temperature in day time was about 60 and at the same time they were having freak weather for the time of year the thermometer showing about 90. On our way home we crossed the Missouri at South Omaha, and continued to Sioux City on the Iowa side, so we saw a lot of country on the trip.

BACKTRACKING

There was one incident while I was with Mr Nelson in the bank which I haven't mentioned, and nothing to be proud of and of which I received a lot of undeserved joshing, as Mr Nelson who was manager was equally careless, but escaped ridicule.

After closing hours instead of locking up and keeping everyone out Nelson insisted on keeping the back door unlocked and in warm weather wide open with nothing but a screen door closed and that unlocked. One day after closing hours as I was running up items on the adding machine preparatory to balancing the cash, a gypsy woman dodged in and commenced to circle around and ask to tell our fortunes. I hadn't heard there were gypsies in town and was taken unawares. or I would have barred her out before she got through the door. I was across the room from the two cash drawers, and Mr Nelson was sitting at a desk across the room also, and no one else in the office. I don't know why Geo. Inman was not there as usual to help balance up.

The woman darted across the room to the cash drawers and grabbed a ten dollar bill which she commenced to flourish. I got my back against one of the drawers but couldn't cover both. I recollect that Nelson said "lookout or she will get your money, but he made no move and I was so busy trying to get the ten away from her that I said nothing. J.C. was in a position to see her every move from where he sat but it seems he didn't. She finally dropped the ten and rushed out of the bank. I balance up as quickly as possible and found we were short about \$200, but in order to be sure that it was actual cash that we were short I had to run up the cash received on deposit tickets and that paid out on local and foreign checks all of which were marked C with a rubber stamp. I worked into the evening skipping my supper and found that we were out two hundred dollars actual cash. I hot footed to the residence of Frank Slocum sheriff and as he had been around and seen the bunch of gypsies he was sure he knew which one it was that we wanted and although it was late in the evening he went after her as he knew where they were camped a few miles out of town. He brought the woman in accompanied by her husband and some others of the tribe and after some third degree work, they disgorged the amount we claimed and got out of town. It could have been more or less but it ballanced my books, so I was satisfied. I never explained the circumstances except to a few of the joshers as I thought the less said the better for the good of the bank. I had the satisfaction that I saved the money with no help from anyone else in the bank. I always supported Frank Slocum for sheriff after that regardless of politics, He was always Johnnie on the spot when needed.

There were some interesting incidents in connection with our British Columbia trip which I mentioned. Donald and Kenneth had new Chevrolet cars and I had my Model A Ford, with my grandson Richard Mathieson as driver; on the trip out we passed through Sheridan Wyo. and by the Custer battle field where there is a cemetery where many of Custer's men were buried. There is a sign at the entrance but none of us cared to drive up on the hill to the cemetery. We passed through Great Falls and on to Glacier Park. Camped there at Mary's lake, and although in July it was extremely cold. There had been a snow slide the day before that blocked the highway over the continental divide, but the road was cleared when we passed through the next day. I remember reaching

out and getting a handfull of snow, quite a novelty forme in 53
summer time. At the summit of the divide we were 6400 ft. above
sea level. On the west side was Mckenzie Lake where we had a picnic
lunch and rested for a time. I am reminded that Irvin Cobb the
humorist in his autobiography mentions going there once on a fish-
ing trip, and he and his party being met by a band of indians led
by an old chief, who delivered an oration which the interpreter said
was an address of welcome. However Cobb noticed the look on the old
chief's face and he told the interpreter to break down and tell the
truth. The fellow commenced to smile, and said the chief really
said, "white man come catch all fish, soot game cut down forest so
game get scarce, keep indian away so he get nothing" or words to that
effect. Well to continue we went into northern Idaho through Bonners
Ferry after Libby and Troy in Montana also Kalispel, and down through
Idaho to Newport in Washington, then up to one where my sister in law
Edna and her son and daughter were living, stayed ther one night
and part of a day, had a fine chicken dinner, Donald began to worry
about our slow progress, and was for leaving Mama and I there until
they made the British Columbia trip, and for us to meet them later
on their return. Richard didn't want to stay with us, so I would have
to drive my own car in that mountainous country, so I set my foot
down on that. We drove over some more mountains to Colville where
we struck a highway running north to B.C; Near the border we crossed
the Columbia on a very high bridge, and all got out and walked on th
bridge and viewed the river and surrounding country. The water appear
ed very deep and very swift and as clear as crystal, much different
from at its mouth below Portland where it is full of yellow mud.
We crossed the border near Grand Forks and when revenue officers
came to inspect our baggage, they went through Kenneth's and Donald'
pretty thoroughly, but when they came to ours where Mama was sitting
in the back seat with baggage and bedding piled around her the offic
er said " what have we here" Mama said in her characteristic way
" to darned much" He said "why don't you go home?" and she said we
thought of locating up her and buying some land but I think we will
go home". He smiled and walked away without molesting anything, and
we afterwrds had a good time joshing Mama about how she bluffed the
revenue officer. We camped on the banks of Okanagaen river a feeder
of the Columbia, and that night we saw some kids on a knoll where
they had a cabin, holdin what appeared to be a boy scout meeting
and we heard them saying God save the king, and singing patriotic
songs. Grace and I sneaked up to the foot of the hill and listened,
and someone saw us and said scam, which we did. At Penticton Donald
and Kenneth got into conversation with a red headed englishmen and I
watched him as he talked, as he had shifty eyes, and acted as though
he was expecting some officer to nab him. He was a genuine cockney.
At lake Okanagen our highway ended and we had to ferry two miles to
catch it on the other side, at a place called Kelowna. From there to
Salmon Arm at the foot of long lake wich is 75 miles long and 400 ft
deep in places. There we met a talkative barber and the boys told
him they were looking for a ranch. We went on and camped near the
lake shore in a camp owned by a Finnish lady, and Kenneth and Donald
went fishing with her boy who said he didn't need a license, and the
they took chances on fishing without. They caught enough trout for
a big breakfast next morning. We thought some of putting in the day
fishing there, but on driving into town early that morning we met th
same barber and he pointed out a man across the street who he said
could show us all the places for sale around there, but as he incidan
tally remarked that he was the sheriff the boys thought it was just
as well not to consult him but give up the fishing and go on, which
we did. We went through Kamloops a sizable town where the weather
report for that country comes from, and then started southwesterly
towards VanCouver and the states. However we came to a road leading

leading north, and Kenneth and Donald went into a huddle and finally struck out in that direction, so all we could do was to follow. We drove 25 miles over a poor road to Clinton a small town in a canyon where there wasn't enough level ground for tents, so we got out of town onto a plateau in a cut over forest to camp, and found that we would have to go back to town for water for drinking and other purposes. So we sent Richard and Kenneth's boys with all the utensils we could scare up for water, and in late evening were able to have supper. In the morning we went back to town and inquired about the road farther north, and were told that if we cared anything for our cars we better not try it. Beyond there it was a wilderness inhabited mostly by carabou, and other wild animals. So we backtracked and when we got to the junction, someone told the boys about a Chinaman who had a big ranch and herd of cattle that he had been offered \$100'000 for but as he was in poor health, would take \$50,000. As they had no such amount they passed that up. Everything up there was on a scale too large for them. From there on there was a long stretch of highway around a mountain; We drove ahead and Kenneth was in the rear, Donald's rig between, after some time we seemed to have lost Kenneth so went ~~xxx~~ back and found that the trunk load of goods had fallen off and scattered their stuff all over the highway. After picking things up we all drove on to a town called Spences Bridge, where we put in from about ten AM to about three PM getting the trunk fastened onto the car again and the temperature was about 110 in the shade. We sat around the hotel as the coolest place we could find. I can still see that town of one street paralleling a railroad, the stores all on one side of the street, and characteristic of Canada flower boxes well tended on the outer end of the walks--- it reminded me of a visit Grace and I had made to Niagara Falls Canada where there was a boulevarde along the river with beautiful houses and lawns fronting on it, while on the american side were manufactories and muddy water from them trickling down into the river--- It made us ashamed of our people. To resume. There was a river running through Spences Bridge with Railroads on both sides. One the Canadian National, government owned and the other the Canadian Pacific a private corporation. rather a strange kind of competition. From there we had a mountain road much of the way a one way road, with places for cars to duck in and wait for others passing and on the road high on the mountain side overlooking the Fraser river possibly a thousand feet below I got the worst scare of my life. Mama was in the back seat so couldn't see the danger but I was in front on the right where I could look down the cliff into the surging river. The boys ahead must have failed to warn people that we were behind, and the result was that we met a car right on a nearly square corner where there was barely room to pass. My driver though young was careful, and so was the driver of the other car, and we managed to ~~kill~~ squeeze by with fenders nearly touching. Surely too close for comfort. The next stop for night was at a cabin camp overlooking the Fraser but on a ledge wide enough for a number of cabins all new and stucco outside and in and Mama and I took one, the others pitching tents. There was a shower room and water was supplied from a mountain spring a six inch pipe full flowing through the court. The man had an elegant house also. It was near Boston Bar, and the finest tourist court I had ever seen. We came into Washington at a place called Killiwick I believe and on down through Bellingham, Everett, Seattle, Tacoma and Aberdeen. Mama and Grace and I were anxious to get a sight of the ocean, but Don and Kenneth had been on the California coast so were not keen about it. However after considerable parlying we decided to go to Long Beach which is said to be the longest beach on the coast. There wasn't much of a town there, just a run down fishing town. There was to be a motor-cycle race on the beach next day and people were coming from Portland and other far away places. We spent about two days there and one morn-

From there we drove to a point on the Columbia river opposite Astoria, where we ferried across a distance of five miles; From there up the Columbia river drive where we had an exciting trip Kenneth driving ahead and Richard trying to keep up with him with the Ford. We got into St Johns late in the evening and fooled around until about midnight trying to find out how to get to a Portland tourist court. Finally a filling station man got out a map and directed us to what he said was the only one in Portland near the bridge across the Columbia into VanCouver. We got settle there about 2 AM. Next morning I called up Joe Rainey and wife former Philip residents, Arthur Tucker my nephew a vice Pt of U.S. Nat. bank formerly of Wayne neb. and Laura Smith a former Sioux City friend, and they all came and visited us some of them staid for dinner. Kenneth had had enough of sight seeing and visiting so he and his family pulled out for home that morning. He still wanted to see about a ranch and wanted to look around Pendleton Oregon. We decided to go down to Eugene and see Burr Fisher and wife, she was formerly Bernice Gust of Philip, and she and Burr were married ther and had their wedding dinner at our house. On the way we stopped at Albany and saw Frank Ballard and wife whom we hadn't seen fo about 35 years. After a day there we started for home by way of Mc Kenzie Pass, but when we got to Bend, as we had done no fishing to speak of we drove 35 miles on a sort of logging road down to Elk Lake where we pitched our tents about dark. It was in the latter part of July, but when we got up next morning there was about half an inch of ice on our water pail and our dish rag was just a chunk of ice. Mama came out of the tent wrapped in blankets and a man passing by made some remark about the weather and shae said yes it is cold but not so cold as in alaska where i come from After a day of fishing and another night in tents we started for ~~Redmond~~ Redmond and the main highway east. The next night we were on the Idaho border . and next day made Boise where upon going to the Security bank where my nephew Walden Tucker was vice Pt. we were told he was on the last day of his vacation. We went to his house where we found him and his son Jimmie baching as his wife was visiting in California. We made ourselves at home Mama and Grace getting meals. and the next day he showed us around town and entertained us at the Bohemian Club of which he was a member at the brewery where they made 3.2 beer which was not very intoxicating, and the brewmaster a Mr Cesar drew it free for t the crowd. We made no more stops on the way home and arrived there ~~XXXX~~ on August 3rd 1934. I took up my little insurance business where I left it, and was only out about \$75 for a 4000 mile trip for three of us, as I paid Richard's expenses as well as ours.

GETTING BACK TO OREGON DAYS.

After that "silver thaw" I cut two full cords of stove length wood with an ax, the first chopping I had done since I was in my teens and most of it was maple and the limbs were about 35 or 40 feet long and 3 to 4 inches at the butt and in every year since, I have split the wood we bought mostly big fir chunks and cut up all the trimmings from trees into wood burning all the brush, in fact doing most of the cleaning up around the place, as Donald has very little time at home and when here is remodeling the house and has built a double garage and shingled the house. I have paid for cultivating the English walnut trees and the grape vineyards of over an acre, plowing garden, and have raised all th garden, and looked after selling the grapes every fall and had consider able money left after paying for the cultivating. I have also cut back the grape vines every winter about 210 vines altogether and they run on two wires between posts a rod apart so there is a lot of cutting but it is interesting work and not tiresome, I have all but about 45 or 50 cut back for this winter. It is astonishing how fast a person can trim them back cutting back all this years growth to about two inches of main vine with small clipper for one hand, and also thinning out as vines are liable to get too thick. I put in three or four hours a ~~day~~ day and trim 10 or twelve in that time. have to walk a mile and back.

on account of deep water in a ravine which is dry all summer. If I could cross could make it in about 30 or 40 rods. FINIS. of a disconnected and rambling story.

ETTRICK FOREST WALDEN.
NOVEMBER 19 1947.

APPENDIX.

We now have a gas furnace, a gas range, and preparing wood is at an end and not any too soon to suit me as I celebrated my 99th birthday anniversary October 16 1947. However I shall try and keep pegging along and keep the place slicked up and burn rubbish and brush, as I am somewhat like an Indian when it comes to setting fires. I can get pleasure out of it. Mama always said I was a Indian when I set my clothes on fire with my pipe.

APPENDIX NO. 2.

I have never been in politix, except having been either on school board or member of the city council most of my years in Randolph Neb Also in Philip S.D.
Joinen the masons in 1891 in Randolph and was a charter member of the lodge, kept up my membership in the order right along and helped organize number 153 in Philip in 1908. In June 1942 went fro Salem Ore. to Renton Washington where my son Harold conferred a 50 year upon me from the Grand Lodge of S Dakota. Quite a unique ceri ony. Am now a life member with no dues to pay.