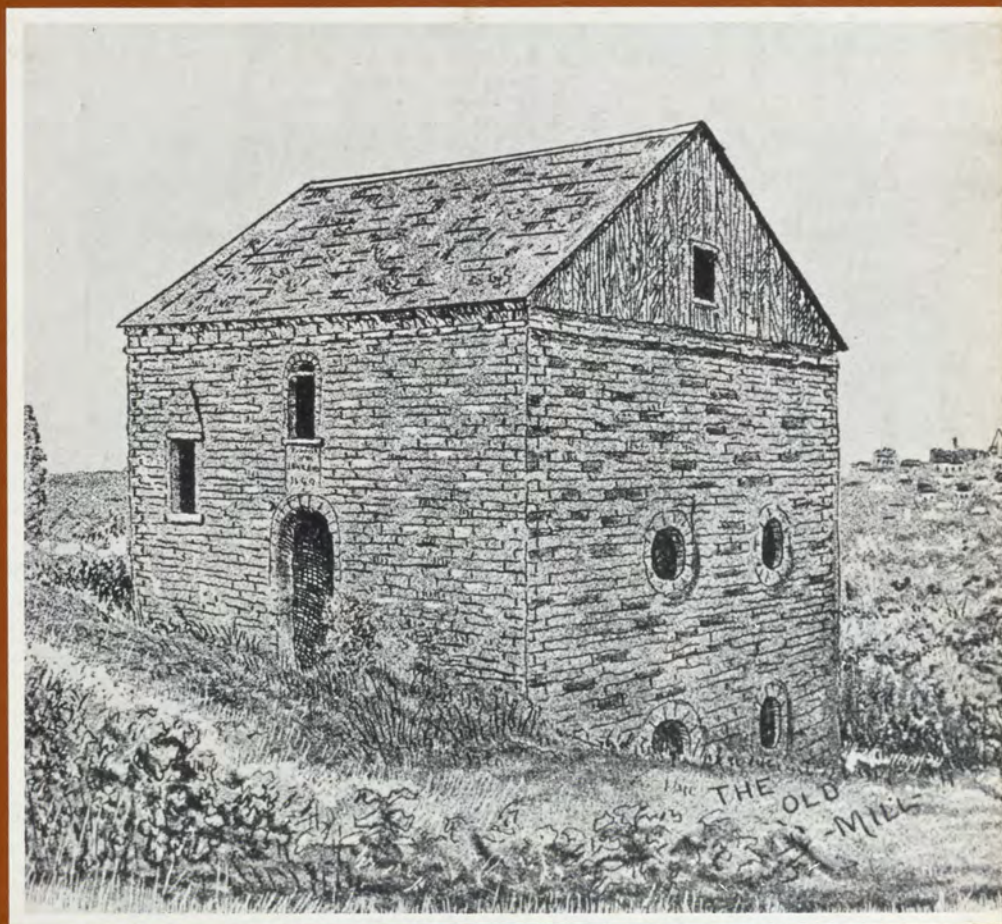


# RAMSEY COUNTY HISTORY



Fall

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*ON THE COVER: Drawing of Ayd's Mill, published July 12, 1889, in St. Anthony Hill Graphic. This is the only illustration of the mill known to the author of the article beginning on page 3.*

*ACKNOWLEDGEMENTS: Unless otherwise indicated, pictures used in this issue are from the audio-visual department of the Minnesota Historical Society, St. Paul.*

# The Necessities of Life-- *Available Early on the Frontier*

*EDITOR'S NOTE: The relationship of business and industry within a community is not always separated from the history of the community itself, possibly because they are so closely related as to defy separation. One cannot exist without the other — the one to provide goods, services and a way of earning a living, the other using the money earned at those jobs to buy those goods and services. The following story is an expansion of research by the author for the second in the series of exhibits on St. Paul history developed by the Ramsey County and St. Paul Historical Society and now on display in the Society's downtown headquarters in the Old Federal Courts Building. A portion of the display touches on St. Paul's business history, and on a number of firms which trace their beginnings to the 1850's. The accounts published here vary in length and content, according to the historical information available at this date.*

By Kevin Galvin

The year is 1859. A settler from the East arrives in Minnesota. He steps off the steamboat at St. Paul's Lower Landing where scores of people are hurrying about, seeking the mail or the latest news. He throws the sack containing his belongings over his shoulder and walks up the bluff to Third Street. Although he sees that the town is small, he notes signs that it is beginning to grow.

The streets are muddy from recent rains, and he realizes he will need new boots; he can order them at Fabels, for about \$12 a pair. He knows he also will need garden and farm tools; these can be bought at Cheritree and Farwell, where ox carts, loaded with buffalo hides from the western plains, are lined up on the street outside. The hides, which are made into robes and coats, remind him that Minnesota is known for its cold, harsh winters. Heavy fur coats are made at Albrechts, located in a section of town called Upper Town.

The new settler learns he will be able to acquire a parcel of land, probably on the fringes of town, within a week or so. Paper and writing supplies for his business records can be purchased at D. D. Merrills on Third Street; and insurance for his property is

available at St. Paul Fire and Marine. He can deposit his money in the bank of Thompson, Paine and Company. And household goods and clothing are available at Ingersolls, a dry goods store.

THESE ST. PAUL business firms, founded during the 1850's, are still in business today, although their names may have changed. Fabels Shoe Store was opened by Phillip Fabel in 1856. Cheritree and Farwell, now Farwell, Ozmun and Kirk, is one of the nation's largest hardware firms. Albrechts is still a leading furrier. The D. D. Merrill Book Store is now St. Paul Book and Stationery, and St. Paul Fire and Marine has become the St. Paul Companies. Through mergers and joining with other partnerships, the bank of Thompson, Paine and Company has become First National Bank of St. Paul. Ingersolls is now Field-Schlick's Department Store.

Old Third Street, the location of many early businesses, is present-day Kellogg Boulevard; the buildings which once stretched along the river side of the street were demolished in 1929 to create the four-lane boulevard. But many of the early businesses along old Third Street still exist in St. Paul.

\* \* \*

Phillip Fabel's first store stood on Third Street, on the present-day site of the Minnesota Club. In 1858, he moved to the Moore

*ABOUT THE AUTHOR: Kevin Galvin is working toward his bachelor's degree in history at the University of Minnesota. The research and writing of this article was part of an internship program he undertook in connection with the Society's St. Paul history program.*



building on what then was called Fort Street and now is West Seventh Street. The Moore building, demolished in the spring of 1974, stood at Seven Corners, across from the present St. Paul Civic Center. Fabels was eventually moved again, to its present location on West Seventh.

In 1856, when Fabels opened, shoes were made to order by cobblers working in a back room. But by 1865 manufactured shoes were becoming fashionable, so Fabel went East to order factory-made shoes. Needing a credit reference, he took with him the best letter of credit then available in Minnesota — a letter from Alexander Ramsey. Evidently it served its purpose; Fabel was able to buy as many shoes as he wished.

By 1920, Walter Fabel, Sr., was in charge of the store. In the late 1940's, his sons, Forrest and Walter Fabel, Jr., succeeded him.

\* \* \*

Albrecht Furs dates back to 1855 when Ernst Albrecht opened a store at Seven Cor-

**The office of St. Paul Fire and Marine as it looked in 1874. J. C. Burbank was president.**

ners. The Albrecht name had been associated with the fur trade for more than 100 years. According to records in the old parish church in Germany, the family was engaged in the European fur trade at least as early as 1725, and perhaps earlier. (The church was destroyed by fire in 1724, and its earlier records destroyed, also.) The Albrechts later entered the Canadian fur trade. The firm moved to St. Paul in 1855 because the town was the collection point for furs trapped in the north and west and brought in on the Red River ox carts.

Between 1855 and 1900, most of Albrechts' sales were in furs for men, particularly warm, heavy coats and caps. By the turn of the century, however, the business was dealing almost entirely in luxurious, fashionable furs for women.

When Ernst Albrecht's son, Otto, became a partner in the firm in the 1890's, he opened



a mail order business which further expanded Albrechts' growth. Ernst died in 1915. In 1938 Otto was succeeded by his own son, Robert.

THE FIRM'S RECORDS indicate that fox and buffalo were popular furs during the latter half of the nineteenth century and that dog pelts also were used for fur pieces. Early accounts also reveal that Albrechts was operating, at least in part, on the barter system. Entries for 1864 show that furs were traded for "loads of groceries," "a buggy ride," "pair of shoes for Willie," a "keg of beer."

Beer was used in the shop to soften leather, and records indicate that the duties of employees included trips to a near-by tavern for beer to refill glasses which stood on the work tables. The records also reflect changing preferences in style and types of furs, as well as costs. A letter written by Ernst Albrecht, dated April 26, 1887, reveals that mink was being offered at \$1 a pelt.

A FOOTNOTE to a famous incident in history involves Albrechts. The Jesse James gang appeared in Northfield, Minnesota, the day before their raid on the bank. While some gang members talked with Albrecht employees in the store there, others walked off with several buffalo coats.

Albrechts no longer has a store in downtown St. Paul, but it has a new store in St. Paul's Highland Park district.

\* \* \*

**D. D. Merrill's Book Store at Wabasha and East Third Street, was first a notions store, then began printing and selling business forms. Eventually, the firm became St. Paul Book and Stationery.**

In 1851, D. D. Merrill opened a small store in a log cabin, built by Father Lucian Galtier, at Wabasha and East Third Street (now Kellogg Boulevard). It was a notions store, with a stock consisting mainly of books, twine, and wrapping paper.

However, Merrill soon began printing ledger sheets, record books, and other business forms needed by a growing community. He is also credited with the invention of an alloyed zinc pen called the "Tadella Pen." Named for his two sisters, Tad and Ella, the pen reportedly sold well.

In the late 1870's, the company moved from Wabasha and Third Street to 127 East Third Street; 10 years later, it moved again, this time to the northeast corner of St. Peter and Fifth Street, where Moudrys Apothecary Shop stands today.

IN 1894, James Slocum and his son, C. H. Slocum, purchased the company. Merrill remained as manager until his death in 1896. It was at this time that the firm expanded into the mail order school supply business. According to catalogs from the 1890's, school desks sold for \$2.90 each; teachers' desks were \$9, and folding chairs were 65 cents each. St. Paul Book and Stationery also sold slate blackboards, school bells, and even the legendary hickory stick.

In 1905, the company moved to 51-59 East Sixth Street. By 1907, business had increased to such an extent that three stories and a basement were added to the store. By 1924, the company had expanded further, into the upper floors of the adjoining McCluge Building.

In 1946, St. Paul Book purchased a building on Sixth and Cedar Streets formerly occupied by the Benz Company for distilling liquor. A year later the company added 5,000 square feet to their retail space, then expanded into sales of office furniture and school equipment. By the 1950's, it was apparent that still more space was needed. In 1957, space was rented in the Northwestern Bank Building.

In 1961, the company rented four floors in the old Casket Building on University Avenue, to house school and office equipment. By this time St. Paul Book and Stationery had become a leading midwest supplier of office and school supplies.

Today, the company's retail store is in downtown St. Paul, between Sixth and Seventh Streets, and its wholesale store is on County Road E, just north of St. Paul.

\* \* \*

In 1859, two men named Cheritree and Farwell moved from Boston to St. Paul and opened a small hardware store. Their first sale was to a John McMullen of Shakopee, who apparently was well satisfied, since records show that he remained a customer for the next fifty years. Cheritree and Farwell's first store was located on old Third Street, not far from where the St. Paul Public Library stands today. The firm's history has been one of constant expansion, marked by periodic moves into ever larger quarters.

By 1868, its name had been changed to Farwell Brothers and a new, larger building had been acquired. Continuing expansion is reflected in company records for 1874. With the opening of navigation on the Mississippi River, the Farwell Brothers shipped in more stock to fill the larger building. Also arriving with the spring river traffic were large numbers of settlers eager to establish new homes in the vast unsettled areas of Minnesota. Because Farwells was the main source of hardware materials, the new arrivals bought their supplies there.

In 1879, Farwells expanded again, into a still larger building. As business continued to grow, G. L. Farwell decided to seek more capital. In the early 1880's, a partnership was formed, creating the firm of Farwell, Ozmun, and Jackson. In 1883, another move was made to acquire a larger building on Third Street below Wacouta. By 1887, the company had been incorporated under the name it bears today, Farwell, Ozmun and Kirk.

THE ONCE SMALL hardware store now is a corporation with a national and international market. The company is a leading wholesaler of hardware, paints, plumbing, heating, housewares, sporting goods, floor coverings, tools, building materials, electrical products, farm and lawn supplies. The company manufactures its own line of paint, and it manufactures metal products, particularly components for the United States' space program.

\* \* \*

On March 5, 1853, Territorial Governor Alexander Ramsey signed a letter approving a bill to incorporate St. Paul Fire and Marine Insurance Company. The first corporate charter issued in Minnesota, it launched the company known today as the St. Paul Companies. By 1854, St. Paul Fire and Marine had set up offices next to the *Minnesota Times* building at Third and Jackson Streets.

The company originally was organized as both a stock company and a mutual insurer. Its records from the beginning are strewn with the names of men who played major roles in the history of city, state and nation. Alexander Wilkin, who served as colonel of Minnesota's Ninth Infantry Regiment during the Civil War and became the highest ranking Minnesota officer to be killed, became the company's first president in 1853 and served until his death in 1864.

Robert A. Smith, Ramsey's private secretary, bought St. Paul Fire and Marine's Mutual Policy Number 1 on February 11, 1854. The cost: a \$15 premium for \$800 in coverage on his home and its furnishings. W. A. Gorman, who later became governor of Minnesota, purchased the company's first stock policy.

AFTER A YEAR of operation, the company reported an income of \$300 in fire in-

insurance and \$80.40 in marine insurance. By 1856, it had listed the sale of 203 fire and marine insurance policies. Records show the company in the black, by \$83.47, in that year.

On April 8, 1865, James C. Burbank succeeded Wilkin as president. Burbank had been a pioneer in St. Paul's transportation industry. He was president of the Northwest Express Company which carried freight, mail, and passengers to and from LaCrosse, Wisconsin, at that time the end of the railroad to the East.

More importantly, Burbank's Express Company had fanned out into the vast territory to the north and west, linking St. Paul with growing settlements all the way to the Red River, where he established a steamship line to open international trade between St. Paul and Fort Garry, now Winnipeg, Canada.

St. Paul Fire and Marine, with Burbank as president, expanded hand-in-hand with the express business to meet the needs of settlers. Cargoes had to be insured, as well as homes, businesses, belongings. In 1865, the company entered into local civic affairs by loaning the city of St. Paul \$2,500 for the purchase, appropriately enough, of a new steam fire engine. In 1869, the company bought land at Third and Jackson Streets and the next year, put up a building at a cost of \$66,000.

DURING BURBANK'S years as president, the company extended its operations into twenty-nine states. Just after the Civil War, the company had begun insuring river cargo; by the late 1870's, it also was insuring ocean-going vessels, and it still is a leading insurer of marine cargo.

But insurance exists because of the possibility of disaster, and disasters there were. In October of 1871, the Chicago Fire left the city in ruins, and St. Paul Fire and Marine faced payment of \$142,000 in claims. By December, it had met all the claims. The impact on the company was severe. No dividends were paid the shareholders that year, but by July of 1872, dividend payments were resumed and they have never again been delayed. Company records, moreover, show that 1872 was a good year, with \$532,629 in assets and only \$5,000 in liabilities.

When Burbank died in 1876, Charles H. Bigelow became president. The company added cyclone insurance in 1882, and hail

insurance for farmers in 1883.

1906 WAS THE year of the San Francisco earthquake. The company, however, was able to make full payment of all claims, a total of \$1,267,000. That year it moved to a new building at Fifth and Washington Streets, still the site of its home office — and, in another historical footnote, the site of Catholic Archbishop John Ireland's home.

After Charles H. Bigelow's death in 1911, his son, Frederic R. Bigelow, became president. His years in office included those of World War I when the company paid claims on 260 vessels damaged either by submarine warfare or other enemy action. St. Paul Fire and Marine also became the only company to issue policies insuring London property against damage from Germany's Zeppelin air raids.

In 1878 the company had 17 employees. Today it has more than 7,000.

\* \* \*

Among the settlers who came to St. Paul in 1853 was a man named Parker Paine. Little is known of Paine's first two years in St. Paul, except that he established a small business as a private banker and a dealer in hides and furs.

When money began flowing into Minnesota as a result of the lumber and fur industries, the need for banks became apparent, although people were somewhat wary. There was the native suspicion of those who too often had seen banks fail. Then there was the incident of a man named Isaac Young who had issued a large amount of beautifully engraved paper bearing the name, "Bank of St. Croix." No such bank existed, and Isaac Young was nowhere to be found.

THE SUSPICION of banks did not, however, extend to loan offices or, as they then were called, "Offices of Discount." Many of these loan houses were established in the early 1850's, the most prosperous were those opened by Charles W. W. Borup in 1851, and by Charles Oakes in 1852. In June of 1852, Borup and Oakes formed a partnership and opened a private banking house which gave loans, accepted deposits, and dealt in exchange. St. Paul businessmen welcomed the new firm with such enthusiasm that a number of similar banks were organized, among



them Parker Paine; Truman M. Smith; William Brewster and Co., and C. H. Parker.

In 1854, Parker Paine's Bank was not the largest in operation, but it was among the soundest. His place of business was in a small brick building on the corner of Third and Minnesota Streets.

But the Panic of 1857 forced the closing of banks all over the country, and Borup and Oakes had to suspend payment. Only three St. Paul banks survived the Panic: Parker Paine, Mackubin and Edgerton, and Meyer and Willius. Through a series of mergers, these three banks became the forerunners of the First National Bank of St. Paul.

IN 1858, PARKER PAINE entered into a partnership with Peter Berry, and the bank's name was changed to Parker Paine and Berry. In 1859, a friend of Paine's, James E. Thompson, arrived in Minnesota and joined Paine. Since Berry had left the company, the bank became known as Thompson, Paine and Company. In 1861, James Thompson's younger brother came to St. Paul and also became a partner, but by the end of that year, the Thompson Brothers had dissolved their partnership with Paine and established the Bank of Minnesota, commonly referred to as the Thompson Brothers Bank. As business expanded, the Thompsons built a new

**A doorman, epitomizing the elegance of early days, stands at the Fifth Street entrance to Field and Mahler, predecessor of Field-Schlick.**

building on Third Street between Minnesota and Robert streets. The building was completed in 1863, the year the National Banking Act was passed. With the passage of this act, the Thompsons organized, on December 5, 1863, the First National Bank of St. Paul. Then they applied for and received the First National Bank Charter issued in Minnesota. It was dated January 18, 1864. The First National Bank still operates under that charter.

Today, the First National Bank of St. Paul occupies one of the largest buildings in the city. It stands on almost the same site as the building the Thompson Brothers built in 1863.

\* \* \*

When Daniel W. Ingersoll arrived in St. Paul in 1855, he opened a dry goods store at Third and Wabasha. By 1898, the store was located at Fifth and Wabasha and known as Field-Schlick Department Store. There were considerable changes along the way to becoming Field-Schlick.

That early dry goods store was known first as Ingersoll's, and it was vastly different





from the store of today. Since ready-to-wear clothing was not readily available in the 1850's, the store sold cloth, a variety of thread, some hardware, and a small selection of shoes in three sizes: small, medium, and large. The store was lighted by kerosene lamps and much of the merchandise was chained down to prevent theft.

In 1882, A PARTNER joined the business, and the store became known as Ingersoll and Mahler. Several years later an Article of Agreement between Ingersoll and Thaddeus Field gave controlling interest to Field and Mahler, and the store's name changed to reflect the agreement.

In 1892, Frank Schlick acquired a small interest in the store with J. H. Field as his partner, and in 1898, the name of the store was changed once again, this time to Field-Schlick. By that time, the store covered the entire block at its present location, Fifth

**Phillip Fabel, who opened his first store in 1856, is shown, right, in this 1902 photograph in front of his West Seventh Street store. N. E. Fabel is at left. Phillip Fabel was 66 when this picture was taken.**

and Wabasha. In 1930, the store cut back on its size to make way for construction of the Lowry Medical Arts Building.

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### THE GIBBS HOUSE

*at 2097 West Larpentour Avenue, Falcon Heights, is owned and maintained by the Ramsey County and Saint Paul Historical Society as a restored farm home of the mid-nineteenth century period.*

THE Ramsey County Historical Society was founded in 1949. During the following years the Society, believing that a sense of history is of great importance in giving a new, mobile generation a knowledge of its roots in the past, acquired the 100-year-old farm home which had belonged to Heman R. Gibbs. The Society restored the Gibbs House and in 1954 opened it to the public as a museum which would depict the way of life of an early Minnesota settler.

In 1958, the Society erected a barn behind the farm house which is maintained as an agricultural museum to display the tools and other implements used by the men who broke up the prairie soil and farmed with horse and oxen. In 1966, the Society moved to its museum property a one-room rural schoolhouse, dating from the 1870's. The white frame school came from near Milan, Minnesota. Now restored to the period of the late 1890's, the school actually is used for classes and meetings.

Headquarters of the Ramsey County and Saint Paul Historical Society are located in the Old Federal Courts Building in downtown St. Paul, an historic building of neo-Romanesque architecture which the Society, with other groups, fought to save from demolition. The Society also maintains a museum office in the basement of the schoolhouse on the Gibbs Farm property. The Society is active in identification of historic sites in the city and county, and conducts an educational program which includes the teaching and demonstration of old arts and crafts. It is one of the few county historical societies in the country to engage in an extensive publishing program in local history.