

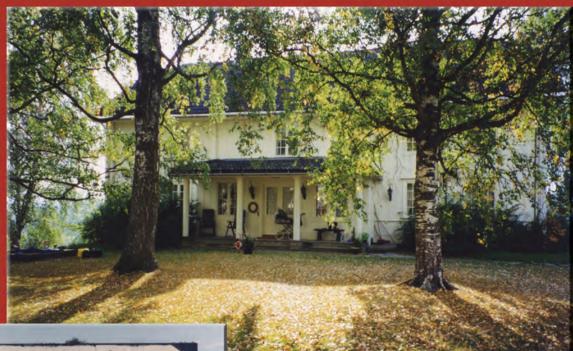
Winter 2012

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Put the City
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A roadside directional sign points the way to Stolpestad, a farming community located near Ringsaker in north central Norway. There the homestead of Stolpestad East Farm, center, marks the place from which Andrew Hansen Stolpestad emigrated to St. Paul in 1884. In the photo on the right, a fourth-generation descendant of Andrew, James A. Stolpestad, right, did family research on his Norwegian roots with his cousin, Signe Lund, in 1999. All three photos courtesy of James A. Stolpestad.

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THE MISSION STATEMENT OF THE RAMSEY COUNTY HISTORICAL SOCIETY ADOPTED BY THE BOARD OF DIRECTORS ON DECEMBER 20, 2007:

The Ramsey County Historical Society inspires current and future generations to learn from and value their history by engaging in a diverse program of presenting, publishing and preserving.

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A Message from the Editorial Board

Tistorian Doris Kearns Goodwin has observed that a person remains alive Las long as others continue to remember him or her with stories. In this issue we have some of those stories. Jim Stolpestad recounts the family history of Andrew Stolpestad, a Norwegian immigrant who built a successful real estate career in St. Paul during its boom years of the 1880s, and his son, Annar, who worked as a real estate officer with the Hill family at Northwestern Trust, forerunner of First Trust. Roger Bergerson presents the tale of Nettie Snyder, an energetic and colorful personality who brought opera to St. Paul in the early 1900s. And Brian McMahon reminds us that artifacts have stories, too. Who knew that the William Crooks, the first locomotive used in Minnesota, almost left the state to join Henry Ford's collection in Michigan? We're lucky these stories have been preserved; we hope they will strike a chord as you revisit some of your own memories.

Anne Cowie, Chair, Editorial Board

From Boom Times to the Great Depression

Two Stolpestad Men in St. Paul Real Estate, 1886–1936

James A. Stolpestad

This is a story about a Norwegian immigrant to St. Paul in 1884 who went on to make a modest mark for himself in local real estate and unwittingly begin a family real estate tradition that continues to the present day. In his time, he did not build any lasting edifice or change the skyline, although later family generations would do both. He was not part of the Old Stock establishment that ruled early St. Paul or the German cohort that challenged the existing business order. Instead, he probably was a stereotypical Norwegian: unassuming, hardworking, and from a farm family; yet educated and adventurous enough to have crossed the north Atlantic three times in steam-powered sailing ships in the 1870s and '80s. This account is about that immigrant, Andrew Hansen Stolpestad, and his second son, Annar Theodore Stolpestad, who were real estate men in St. Paul for a combined fifty years, from 1886 to 1936.1

Booming Population

St. Paul experienced several growth spurts during its early years but nothing compared to the 1880s. The city's population had doubled from 1870 to 1880 (increasing from 23,085 to 45,890)² and almost tripled from 1880 to 1890 (increasing to 133,156).3 The gain in the city's Scandinavian population was even more dramatic, going from about 3,500 in 1880 to nearly 47,000 in 1905, an increase of 1,243 percent!4

The boom in new construction that accompanied this growth was so dramatic it would not be repeated for a century. The downtown went from little more than a village of mostly one and two story woodframe structures in 1880 to an authentic city with elegant stone buildings rivaling Boston and New York ten years later. In 1883, St. Paul and Minneapolis reported a combined total of \$17.8 million in new construction (\$410 million in current dollars), a figure exceeded only by New York City among American cities. Capital from Boston, New York, and especially London, attracted by rapidly rising land values in the two downtowns, fueled the boom. Land values in some parts of

downtown St. Paul were said to have increased at the rate of 100 percent per year during this period. Real estate speculation was rampant and by 1889 St. Paul was said to have produced 40 millionaires.⁵

The following statistics of real estate transfers in St. Paul tell the story:6

Year	Number of Transfers	Total Dollars
1885	6,928	\$14,777,222
1886	11,443	\$28,989,580
1887	16,070	\$58,174,768
1888	7,501	\$22,520,184
1889	7,104	\$22,755,608
1890	5,608	\$20,502,828

Comparing construction totals for St. Paul with other cities for 1887, the peak year of the real estate boom, is especially revealing:7

City	Total Dollars
New York	\$67,069,570
Chicago	\$19,778,100
St. Paul	\$12,939,214
Boston	\$10,262,006
Minneapolis	\$9,731,068

The engine for this remarkable growth, of course, was twofold: the railroad and immigration. The construction of the lines across the northern tier of states brought a rush to settle the vast area then called the Northwest. The Northern Pacific Railroad was completed from St. Paul to Seattle and Portland in 1883 and the Great Northern Railroad near the Canadian border was completed ten years later in 1893.8 As the most northerly point of navigation on the Mississippi River and a railhead, St. Paul was the "jumping off point" for men and material during construction and for the waves of immigrant settlers thereafter.9 Many of these travelers passed through the city on their way west, but many more stayed to become part of the growing community. This was the historical context when Andrew Stolpestad and his wife and two young children stepped off the train in St. Paul in 1884.

Passage from Norway

Their itinerary from Norway was perhaps more circuitous than that of many others who left the old country. After growing up on a farm in Ringsaker Parish, located in central Norway, 10 Andrew and his sister left for America on April 29, 1870, aboard the S.S. Oder. 11 As the third son in the family, Andrew, then 21, must have known that his oldest brother would inherit the family farm and that his own prospects were limited if he were to remain in Norway, perhaps the poorest country in Europe in that period. So he left his country of birth, along with thousands of others in similar circumstances. 12

By 1875, however, Andrew and his sister were back in Norway and were listed in the country's national census of that year as part of the Stolpestad family in Ringsaker.¹³ From time to time, Norwegian emigrants of that period returned to Norway, either temporarily or permanently. Andrew's reason for his journey to the old country was to marry Toline Frang who had grown up on a neighboring farm. The wedding took place in 1876 and the couple soon moved to Gjovik near Christiana (Olso) where two children were born, son Harold Lauritz in 1879 and daughter Ella Kirsten in 1881. 15

In late October of that year, Andrew decided to go back to America. He and his family boarded the 1,000-passenger, 300-foot iron vessel, S.S. Thingvalla, at Christiana (Olso) and took the hazardous two-month passage across the north Atlantic to New York City.16 Upon arrival, the family stayed for two years in Collinsville, Connecticut, near presentday Hartford.¹⁷ Then in 1884, as part of what has been described as the second great wave of Scandinavian migration to the U.S., they headed for the Northwest, which meant going at least as far as St. Paul, which had become the main portal to this vast territory.¹⁸

The Scandinavian East Side

Thirty-six-year-old Andrew and his family arrived in St. Paul in 1884 by themselves, with no relatives or friends to greet them. They likely had few possessions and their English was probably only rudimentary and with a heavy accent. As so many new immigrants did, they sought out a part of town where their native language was spoken and a church was present to provide the center of life that Lutheran Norwegians were used to in the old country. This was the emerging "Scandinavian East Side" which has been so well described elsewhere.¹⁹

The family took rooms at 889 Arcade Street across the street from the Bohn Manufacturing plant (later the Seeger Refrigerator Company and then Whirlpool) at the southeast corner of Arcade and Wells on the East Side. ²⁰ This was the northern edge of Dayton's Bluff, a sprawling neighborhood that extended all the way south to the steep cliffs dotted with ancient Indian burial mounds overlooking the Mississippi River. ²¹ A few

weeks after arrival, Annar Theodore was born. He was followed by Axel Thomas in 1888 and Minnie Borghild in 1889.²² Husband and wife and the five children eventually moved to a larger house a few blocks away at 850 Sims Avenue.²³ The growing family quickly found a haven at First Lutheran Church, the oldest (and still functioning) congregation of Scandinavian Lutherans in Minnesota, near Maria and East Seventh Street.24 The young children would attend Van Buren Elementary School and, later, Cleveland High School (renamed Johnson in 1911) as they settled into life on Dayton's Bluff in rapidly growing St. Paul.²⁵

Getting Started in Real Estate

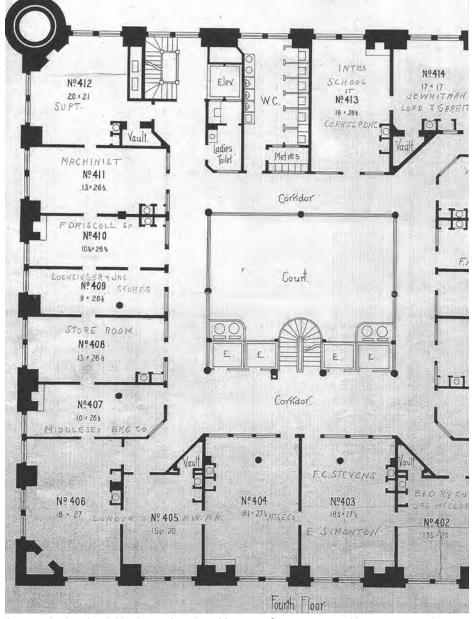
The 1885 St. Paul City Directory listed Andrew as "laborer"²⁶ though the manifest from his Atlantic ship of passage, the S.S. Thingvalla, listed him as "clerk".²⁷ Clerk was more accurate. The 1886 City Directory listing was "Andrew Stolpestad—Real Estate,"²⁸ which seems rather audacious for an immigrant who had been in town for two years. His education and background as a clerk no doubt helped, but his advancement in status shows the ease of entry into the real estate business in the booming 1880s. It also suggests something about his ambition and drive.

What was perhaps most surprising is that Andrew decided to open his real estate business in the downtown and not on Payne Avenue, which was fast becoming the commercial center of the Scandinavian East Side. This set Andrew apart from his fellow Norwegian newcomers who tended to associate exclusively with their own kind" on the East Side.²⁹ Apparently Andrew had decided to try to assimilate with the Old Stock and German establishment which dominated the St. Paul business scene in the 1880s, which included men like banker Horace Thompson and wholesaler Maurice Auerbach.30 His English must have been fluent enough for him to interact with these more settled city businessmen. There were probably few if any other Norwegian immigrant businessmen on the streets of downtown St. Paul in those early days.

Andrew rented an office in the respect-



When this portrait of the Andrew Stolpestad family was taken about 1900, it included, left to right, Axel Thomas (1886–1968); Harold Lauritz (1879–1933); Andrew Hansen (1848–1912); Minnie Borghild (1889–1946); Ella Kirsten (1881–1969); Annar Theodore (1884–1937); and Toline Frang (1846–1928). Only three of Andrew and Toline's five children, Annar, Axel, and Minnie, were born in the United States. Photo courtesy of James A. Stolpestad.



In 1895 the London & Northwest American Mortgage Company moved into a corner suite (406) in the newly completed Pioneer Press Building in downtown St. Paul. Andrew Stolpestad was the firm's American agent. Floor plan courtesy of James A. Stolpestad.

able National German-American Bank Building at 103 East Fourth Street (where the 16-story First National Bank east building is located today)³¹ and began his real estate career. He must have struggled starting out, but eventually his business grew as he brokered the purchase and sale of land and houses, arranged fire insurance coverage, and managed rental property.³² Over time, he began making loans secured by mortgages, which in those days were considered "prime investments".³³ A review of the Ramsey

County real estate records from the 1880s and '90s shows entry after entry attesting to Andrew's expanding brokerage and mortgage business.³⁴ Andrew hardly had this business to himself, of course, as there were dozens of other men active in real estate as well. But he may have had a competitive advantage on the Scandinavian East Side.

In 1895, Andrew moved to the new Pioneer Press Building (now called the Pioneer Building), completed in 1889 and then the tallest structure west of Chicago (at twelve stories before four more floors were added a few years later in the early 1900s). It could be considered the IDS Center of its day.³⁵ His office was in Suite 406. It was a bold step, coming just after the Panic of 1893, which sent the country into a severe recession and essentially ended the real estate boom, both locally and nationally.³⁶

Two Real Estate Mentors

About this time, Andrew met two men who figured prominently in his future career: A.H. Paget and W.W. Price.

Almeric High Paget was one of fourteen children born in 1861 to British general Lord Alfred Henry Paget. His grandfather was the first Marquess of Anglesey who had commanded the British cavalry at the Battle of Waterloo. In 1879, at age eighteen, Paget made his way to a small English colony in northwestern Iowa near Le Mars, supposedly with only £5 in his pocket. The colony had been founded in 1876 by William Close and his three brothers, all socially and financially well-connected Englishmen. The Close brothers' venture was called the Iowa Land Company and was organized in London in 1881. Their plan was to encourage upper-class families in England to send their sons to their colony in the Northwest to buy farms and ranches and set up banks and other businesses. They bought up land-grant property from the railroads, including the St. Paul-based Chicago, St. Paul, Minneapolis & Omaha which reached Le Mars (then called St. Paul Junction) in 1879. At its peak, the Iowa Land Company owned more than 100,000 acres in northwestern Iowa and southwestern Minnesota. By the late 1880s, Le Mars had more than 4,000 residents. Paget spent his time as a cowpuncher and ranch hand. He reportedly befriended a young man named Theodore Roosevelt when the latter passed through the area during his "Dakota" adventures.³⁷ In 1884, the Iowa Land Company closed its office in Le Mars and moved to St. Paul. Twenty-seven year-old Paget traveled close behind.38 His arrival in about 1887 coincided with the peak of the local real estate boom and rapidly rising real estate values.³⁹ It was excellent timing.

Paget opened an office for the London & American North-West Mortgage Company, Limited ("London Mortgage").40 London Mortgage was organized in 1886 by Scottish investors and was one of numerous Scottish and British investment firms set up in the 1880s and '90s to invest in real estate in the Northwest.⁴¹ No doubt because of his upper-class family connections, Paget was appointed manager of the St. Paul office, which was London Mortgage's only outlet in the Northwest.⁴² Paget established his first office in the Globe Building, then relocated to the National German-American Bank building in 1893 (where Andrew had an office), and finally moved to Suite 406 in the new Pioneer Press Building in 1895. Paget was not married at the time and lived at a variety of what might be considered fashionable addresses, including the Aberdeen Hotel and the Minnesota Club.43

As noted above, Andrew also moved into Suite 406 of the Pioneer Press Building in 1895 and became an agent of London Mortgage and an associate of Paget. The company engaged in mortgage lending and other real estate activities in the St. Paul area for the next two decades. He Ramsey County real estate records contain scores of references to the firm's lending activity. While the pairing of the thirty-something bachelor from England and the older family man from Norway seems incongruous, it no doubt kept Andrew busy, and probably improved his English.

After reportedly making a fortune from his investment performance, Paget left St. Paul for New York sometime after 1898 and eventually returned to England. He went on to a varied career as businessman, yachtsman, entrepreneur, journalist, and Member of Parliament. In 1918, the crown made him Baron Lord Queenborough. Paget died in 1949 at the age of 88 and today his portrait hangs in the British National Portrait Gallery in London.⁴⁶

Westcott W. Price was the other influential person in Andrew's career. Price had been cashier of London Mortgage and moved up to manager after Paget left St. Paul. Price was born in St. Paul in 1864 and was active in banking and

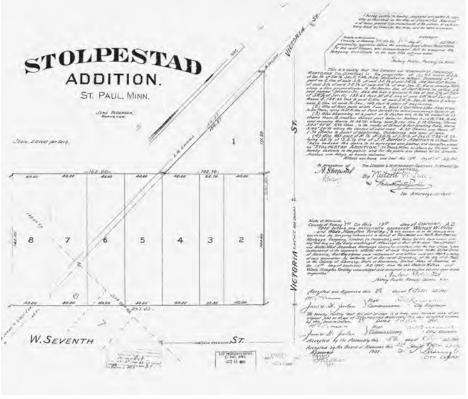
publishing before he went into real estate.⁴⁷ In 1904, in addition to his duties with London Mortgage, Price organized a completely separate company called Cathcart, Price & Co. It offered a full range of real estate services, including brokerage, mortgage loans, insurance, and property management. Andrew was a partner in the firm with Price, along with Alexander Cathcart and A. Cathcart Maxfield who had been involved in various St. Paul businesses for years.⁴⁸ Andrew Stolpestad and Wescott Price maintained their business relationship for the rest of Andrew's life.

Scope of Andrew's Real Estate Activities

Andrew's name shows up in the Ramsey County real estate records repeatedly throughout the 1890s and the early 1900s, either for his own account, or as agent for London Mortgage, or for the firm of Cathcart, Price & Co.⁴⁹ These entries illustrate the broad range of his real estate activities. To cite one example, in 1905 London Mortgage financed

a small land subdivision on what was then rural Fort Road (and is now West Seventh Street near Interstate 35E). The subdivision plat filed with the Ramsey County records was called Stolpestad Addition and was signed by Price and notarized by Andrew.⁵⁰ Another example was a small property management assignment that Andrew took on for James J. Hill's daughter, Clara, in 1900.⁵¹

For several years starting in the mid-1890s, Andrew was active in his profession's trade association, The St. Paul Real Estate Exchange, which brought together the most prominent real estate men in the city. Andrew was the only person with a recognizably Scandinavian last name among its twenty-nine active members.⁵² The Real Estate Exchange must have been a useful network for making friends and developing business contacts, especially among those in business who were not Scandinavians. It was reported in a later newspaper article that Andrew was well-regarded by his peers and considered to be fair and honest.53



The city of St. Paul completed the plat for the Stolpestad Addition on West Seventh Street in 1905. The London & Northwest American Mortgage Company handled the development of this property. Plat map courtesy of James A. Stolpestad.

NORTH DAKS. CARDIGAN JUNCTION.	am Oct. '90.
1 2	JAMES J. HILL.
My dear Mr. Toomey. File you	Voucher No. 9972. Month of September, 1900.
end a cheeque for 8.00- To a. Stolfustate	\$ 2800 A Stolpestad
6. Juneer Press Bld	Paid Sep. 6, 1900
and & ha so.	CHARGE TO House Expenses,
real for	Barn Expenses,
un, Aus. Carlson.	Maint ce& Repairs of C. P ty
es curion.	Railroad Expenses,
Yours severely	J. J. Hill, Personal,
00. 07	Office Expenses,
Clara G. Hele	Humboldt Farm,
he fu	North Oaks Farm Expenses,
when I Ch.	Cot Heills # 28 00
1900	
	Total,

In September 1900 Clara A. Hill, James J. Hill's second oldest daughter, wrote to Hill's private secretary, John Toomey, requesting that he send a check in the amount of \$28.00 to Andrew Stolpestad to pay for seven months' rent for a Mrs. Carlson, whom she identified only as "a poor woman." Voucher invoice 9972, 1900, voucher records, James J. Hill Papers, Minnesota Historical Society, St. Paul, Minn.

Andrew's Later Years

In 1906, Andrew ran for District Court Clerk as a first-time candidate for public office. His only previous civic involvement of record was his election in 1901 to be president of the Normanna Library Society. In an article on the candidates that appeared in the St. Paul Pioneer Press, Andrew was described as "a heavy taxpayer" who "enjoys the confidence and respect of the business men and the general public."54 Even though he had a solid eighteen-year-record in business, he lost the election.55 It is not known why Andrew decided to run or how he felt about losing.

Andrew quickly returned to his familiar real estate business after his flirtation with public office. He remained as active

as ever for the next few years until 1912, when his health began to fail. In April, he died in his home at 406 Maple Street due to complications from tuberculosis, in spite of the efforts of eldest son Harold, who by then was a practicing physician. He was 64.56 His long-time friend and business partner, Westcott W. Price, was one of the administrators of the estate.⁵⁷ Andrew was survived by his wife and all of his children, who were now adults. The principal assets of his estate were 120 acres of timber land north of Brainerd, Minnesota, and sizable stock holdings in three gold mining companies near Goldfield, Colorado, where major discoveries had taken place in 1904. Oddly, for a real estate man, Andrew did not own his own home at the time of his death.

Second Stolpestad Son Goes into Real Estate

Andrew Stolpestad's second son, Annar Theodore, also went into real estate as a career, but would be associated with more prominent early St. Paul businessmen than his father. Annar began his involvement with real estate informally and while living at home in his late teens and early twenties. He picked up some basic real estate knowledge by being attentive and living in the same household with his busy father. In time he took on minor tasks like filing papers with the county recorder and handling property management problems.58 When Andrew ran for District Court Clerk in 1906, twenty-twovear-old Annar must have helped with the political campaign and likely met many politicians and influential businessmen who supported his father. Six years later, when Andrew passed away, Annar had enough business experience to assist with the administration of his father's estate.⁵⁹ He was educated in the St. Paul public schools and took business courses at the University of Minnesota.⁶⁰

During his mid-twenties, Annar held two administrative positions that helped prepare him for the next stage of his career. The first was clerk for the Chicago, St. Paul, Minneapolis & Omaha, and the second was secretary to the St. Paul Postmaster.⁶¹ When the latter job was eliminated in about 1914, Annar was fortunate to find a new position fairly quickly in a fast-changing local and national environment.⁶²

A Different Business Scene

St. Paul in 1916 was not the exuberant scene it had been thirty years earlier. The real estate boom that had so dramatically reshaped the pioneer city was long since over. With the completion of the Great Northern Railroad to the Pacific, St. Paul no longer saw the massive flows of men and materials moving westward for railroad construction or the flood of immigrants that followed. Innovations like the Sears and Wards catalogues began to cut into the city's economic base of jobbing, wholesaling, and warehousing. The opening of the Panama Canal in 1914 began to make shipping through the canal cheaper than transporting goods across

country by railroad. Perhaps most disheartening, Minneapolis by this time had clearly overtaken St. Paul in both population and business vitality.⁶³

Of perhaps greater impact was the Great War raging in Europe, which had a profoundly adverse effect on St. Paul's large and influential German population. Many Scandinavians were lumped together with Germans in public perception. German, Norwegian, and other Scandinavian city residents and businesses alike were targeted for being "disloyal" and were often the subjects of ugly demonstrations. The result was lasting damage to St. Paul's business life. According to urban historian Mary Lethert Wingerd, the repercussions from World War I rocked the city to its core and fundamentally altered its future trajectory.⁶⁴ It would take a long time for St. Paul to fully recognize and adapt to these changing economic realities.

A Career at Northwestern Trust

When Annar started his new job with Northwestern Trust Company in 1916, he had a more immediate personal adjustment to make. The trust company was one of the city's most important banking institutions. Founded in 1903 at the Endicott Building,65 it had been acquired in 1912 by James J. Hill who had stepped down from active management of his railroads and had decided, in his early 70s, to get into banking. Northwestern Trust handled investments for wealthy individuals and families through its bond department, trust department, real estate department, and farm mortgage department.66 Annar joined the real estate department.⁶⁷

Louis W. Hill and John Toomey were the top executives of the company. Louis was James J. Hill's second son and Toomey was the senior Hill's long-time private secretary.⁶⁸ When the huge new "Railroad and Bank Building" opened in 1915 (which still stands at 180 East Fifth Street), Northwestern Trust moved in, along with the two Hill railroads and the First National Bank of St. Paul, which the elder Hill had also acquired in 1912.⁶⁹ Annar therefore went to work at the new Railroad and Bank Building. It must have

been intimidating for thirty-two-year-old Annar to report to such nationally recognized business figures as Louis Hill and John Toomey, who were known to be demanding executives.

Over the next few years, Annar moved up the organizational ladder at Northwestern Trust and by the early 1920s he was one of nine corporate officers. He headed up the real estate department and was listed on the company's letterhead as "A.T. Stolpestad, Real Estate Officer and Assistant Secretary." He must have been competent and hardworking, because it is doubtful that Louis Hill and John Toomey would have tolerated anything less.

Losing the Empire Builder

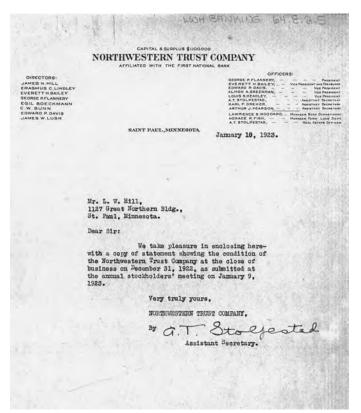
James J. Hill died unexpectedly in May of 1916 at the age of 77. The New York Times described him in an obituary as the "builder of the Northwest Empire" and its "leading citizen." 71 Not two years later, Hill's close friend and occasional business associate, Archbishop John Ireland, also died. Ireland arguably had as great an impact on the city as Hill by building the Archdiocese of St. Paul into one of the largest and most powerful Catholic dioceses in the country. The loss of these two pivotal leaders, at virtually the same time, was a severe blow for St. Paul, given the challenges to its economy and the ongoing war in Europe.⁷²



In 1912 Andrew Stolpestad died at his home at 406 Maple Street in the Dayton's Bluff neighborhood. Although the house has been modernized, this recent photo shows that the exterior of the residence has not changed much since then. Photo courtesy of James A. Stolpestad.

Because the senior Hill had never executed his will, soon after his death all of his assets and liabilities were transferred to a newly organized business entity, United Securities Corporation. The new company was owned by his widow, Mary Hill, and the nine surviving children and was managed by Louis Hill and John Toomey.⁷³ Then in 1921, Mary Hill died at age 75, again without an executed will.⁷⁴ Once the Probate Court appointed Northwestern Trust to administer her estate, 75 Annar was asked to assist John Toomey with the secretary and treasurer functions of United Securities.⁷⁶ Annar was therefore drawn into the personal financial affairs of the entire Hill family and soon was in the midst of the largest and most contentious probate dispute of the early 20th century.⁷⁷ He worked directly with the United Securities board, which included Louis Hill's son, brother, and three brothers-in-law, a diverse and rarely harmonious group.⁷⁸ Annar spent almost the next two decades on this assignment and witnessed first-hand the dispute within the family over who should administer Mary Hill's estate and how it should be divided up among the nine surviving adult children. This protracted struggle has recently been well-described in a book by Biloine W. Young with Eileen R. McCormack.⁷⁹ Since Mary Hill's estate included substantial real estate holdings, including the family mansion at 240 Summit Avenue and the North Oaks farm,80 Annar's services as Real Estate Officer were in demand.

Annar had frequent personal contact with Louis Hill throughout these years. In 1922, for example, he witnessed a warranty deed for the sale of some property owned by United Securities.81 In 1925 he performed a property inventory at the 240 Summit Avenue residence at the request of Louis Hill.82 In 1929 he was on an appraisal committee to value property for loans to be made by Northwestern Trust.83 In 1932 he wrote a letter on United Securities letterhead about Louis Hill's brother Walter's refusal to consent to a transfer of assets in the Hill art collection.84 The same year, on behalf of United Securities, he wrote



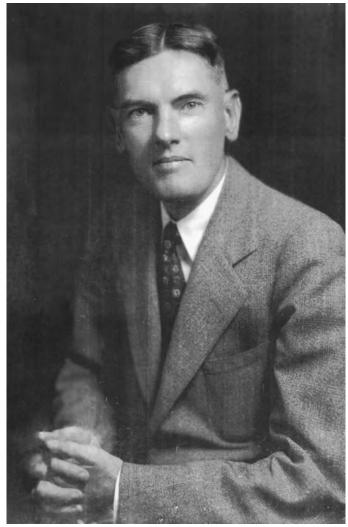
As the assistant secretary and an officer of the Northwestern Trust Company, Annar T. Stolpestad often corresponded with members of the Hill family and other local business leaders. A.T. Stolpestad to L.W. Hill, January 19, 1923, Louis W. Hill Papers, Minnesota Historical Society, St. Paul, Minn.

the Hill shareholders about the outcome of an election of directors and officers for the company.85 The correspondence from Annar's desk to Louis Hill and other Hill family members during this period must have been voluminous. He was also a visitor to Louis Hill's office and North Oaks summer residence as part of his professional duties.86

In 1929, the First National Bank merged with Merchants National Bank. As part of the transaction, the trust operation of Merchants was combined with Northwestern Trust under a new name. First Trust Company of St. Paul.⁸⁷ Thus, the "Hill bank" and the "Weyerhaeuser bank," as they were popularly known because of their largest shareholders, were brought together as one of the largest banking institutions in the Northwest.88 Annar retained his position as Real Estate Officer with the new First Trust Company and moved into the bank's new 32-story skyscraper in 1931 (which remained St. Paul's tallest office building for 55 years until 1986).89 He continued his duties at First Trust and with United Securities for many years until illness forced his retirement in late 1936. Annar was among the fortunate to have steady employment during those bleak years of the Great Depression.

Annar's Personal Life

Annar's orientation to his position at Northwestern Trust, soon after his arrival in 1916, had no doubt been eased by Agnes Moritz, an auditor with the company's trust department. She was the daughter of John H. Moritz whose brother, William F. Moritz of Moritz & Powers Real Estate, had been a long-time member of The Real Estate Exchange of St. Paul with Annar's father.90 She must have introduced Annar around to his new colleagues, including her sister, Flora. There is no record of their first meetings, but Flora must have been favorably impressed by the nice-looking and apparently hardworking young man



This photographic portrait of Annar T. Stolpestad was taken in about 1930, when he would have been forty-six years old. Photo courtesy of John. H. Stolpestad.

who would soon move up the corporate ladder. The couple went on to marry in September of 1918.

At that time, Annar was living at 445 North Wheeler Avenue near Merriam Park at the west edge of the city. After his father died in 1912, Annar's brother, Harold, by then a doctor with a wife and two young sons, had decided to stay in Dayton's Bluff to be close to his growing medical practice.⁹¹ But Annar, along with his mother and siblings, had moved to a new house "in the country" built by fellow Norwegian, John Hansen.⁹² The residence was actually located in Howard Park, one of several "Park" subdivisions just north of Merriam Park. Flora moved in once she and Annar were married.

Merriam Park had been platted in 1879 by John L. Merriam, his son, William R. Merriam, and Charles H. Prior, all prominent St. Paul businessmen. The elder Merriam was a founder of the First National Bank of St. Paul, the son later became governor of Minnesota, and Prior was a civil engineer with the Chicago, Milwaukee, and St. Paul Railroad. Prior had laid out what would become the railroad's "Shortline" route running between St. Paul and Minneapolis, which served as the northerly border of Merriam Park. In those days before streetcars, there was daily commuter train service to the two cities from a small depot at what the developers named Prior Avenue. The fare was 7½¢ one way.93 The area was essentially

a rural village located midway between the two cities which had not yet reached their present boundaries. It consisted of 140 acres of open country northeast of present-day Town and Country Club. The lots had deed restrictions to maintain their ambiance, including a stipulation that houses had to cost at least \$1,500. In 1885, the City of St. Paul expanded its westerly boundary by formally annexing Merriam Park, Howard Park, and adjacent areas.⁹⁴

Annar may have moved to the Merriam Park area at the suggestion of his father's former partner, Westcott W. Price, who was a trustee of Merriam Estates, one of the land developers in the area. Or he may have learned about it from Rush B. Wheeler who was president of The St. Paul Real Estate Exchange in 1896 when Annar's father was an active member. (It is very likely that Wheeler Avenue was named for this Mr. Wheeler.)95 Whatever the reasons for Annar's decision to move from the East Side, this bucolic setting must have been appealing to him and the family. He had to walk but a few blocks from his house to catch a train to his office in downtown St. Paul. By this choice of residence, it could be said that Annar accelerated his own assimilation into non-Scandinavian St. Paul.



Annar T. Stolpestad was also the secretary for the United Securities Company in the 1930s. This letter was sent in March 1932 to all the stockholders of the corporation following its annual meeting. A.T. Stolpestad to Stockholders, March 1, 1932, Louis W. Hill Papers, Minnesota Historical Society, St. Paul. Minn.

In 1922, Annar and Flora built a new Dutch Colonial-style home a few blocks south of Merriam Park at 1966 Fairmount Avenue. A few years later, in 1928, Flora gave birth to John Harold, the couple's only child.96

In his busy years with Northwestern Trust and then First Trust, Annar took on leadership roles in both his profession and his church. He served on the Board of Directors of The St. Paul Real Estate Exchange during the 1920s and '30s and was treasurer of the organization from 1927 to 1929. At Christ Lutheran Church, which is still located on the north side of University Avenue across from the State Capitol, Annar was on the Board of Trustees from 1916 to 1929 and again from 1932 to 1936 while also serving as president of the board. He was on the National Board of Charities of the Norwegian Lutheran Church from 1932 to 1936. As the church bulletin announcing his passing makes clear, he was an esteemed member of the church congregation.⁹⁷

In 1933, Annar's older brother, Harold, died suddenly of a heart attack while seeing patients in his medical office.98 This must have been a terrible shock to the entire family because Harold was only 54 and at the height of his career.99 But not three years later, Annar developed a serious strep infection and died in February of 1937 at the age of 52 after being ill for six months.¹⁰⁰ He was survived by Flora, John, and Annar's remaining three younger siblings, two nephews, and niece. Annar's mother, Toline, had passed away in 1928.

Generational Transition

The Stolpestad family real estate tradition in St. Paul seemingly came to an end with Annar's passing in 1937. Son John graduated from the University of Minnesota as a mechanical engineer and moved to California in the early 1950s to begin a career in the aerospace industry. Harold's sons, Herbert and Armer, had become physicians and his daughter, Virginia, had secretarial training but was not in real estate. Annar's sister, Ella, had married Ole Petter Jacobsen but neither was in real estate and they had no children. Annar's other two siblings, Axel



Annar Stolpestad resided at 1966 Fairmount Avenue when he died in 1937. This photo shows that house today. Photo courtesy of James A. Stolpestad.

and Minnie, never married and were not in real estate.

Yet, fast forward 75 years from 1937 to the contemporary world of 2012, and men from the same Stolpestad family are still active in real estate in St. Paul, and other parts of the world. Perhaps surprisingly, these present-day practitioners are not direct descendants of Annar but of brother Harold's son, Armer. These Stolpestad men are two sets of brothers, James Armer Stolpestad and David Gordon Stolpestad of the fourth generation of the family in America, and James Armer Stolpestad II and Robert Wayne Stolpestad of the fifth generation.

James and Robert are chairman and president, respectively, of Exeter Realty Company based in St. Paul. David is general partner of Bertelle Partners in Edina. Minnesota, James II is chief executive officer of Allianz Real Estate of America based in New York City. 101

Looking back to the Stolpestad family's beginnings in St. Paul, the boom of the city's pioneer era attracted Norwegian immigrant Andrew Stolpestad to a real estate career in 1886, which continued until his death in 1912. The family real estate tradition moved seamlessly to the next generation with Annar from 1912 to 1936. The real estate tradition then skipped to the fourth and fifth generations of the family in America after 1970 with James, David, James II, and Robert.

Guiding the way must have been a real estate gene in the family DNA.

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Endnotes

- 1. Andrew Hansen Stolpestad was born on October 13, 1848, at the Stolpestad East Farm in Ringsaker Parish, Hedemarken, Norway. He was the fourth of seven children of Hans Eriksen Stolpestad and Kristi Andersdatter Ajer. Norway Census, 1875. Letter from Ornulf Dag Enger Jr. to James A. Stolpestad, October 22, 1992.
- 2. Tenth Census: 1880, U.S. Department of the Interior, Census Office, 37. In 1870 and 1880, the Census Office combined St. Paul's population figures with those from other parts of Ramsey County. For an extraordinary account of St. Paul's early rise, see Jocelyn Wills, Boosters, Hustlers, and Speculators: Entrepreneurial Culture and the Rise of Minneapolis and St. Paul 1849-1883 (St. Paul: Minnesota Historical Society Press, 2005).
- 3. Eleventh Census: 1890, U.S. Department of the Interior, Census Office, 328. By 1887, the city had reached its present size of 55 square miles. See Larry Millett, Lost Twin Cites (St. Paul: Minnesota Historical Society, 1992), 107.
- 4. Mary Lethert Wingerd, Claiming the City: Politics, Faith, and the Power of Place in St. Paul (Ithaca, N.Y.: Cornell University Press, 2000), 79. These figures are for Ramsey County because, as cited in endnote 2, the 1880 U.S. Census did not break out the numbers for the city of St. Paul. See also Ingrid Semmingsen, Norway to America: A History of the Migration, trans. Einar Haugen (Minneapolis: University of Minnesota Press, 1978), 123.
- 5. Millett, Lost Twin Cities, 107-08. Current dollars are 2010 values based on calculations from www .inflationcalculator@westegg.com.
- 6. 1892 St. Paul City Directory (St. Paul: R. L. Polk & Co., 1892), 3 (unnumbered page in Preface).
- 7. 1892 St. Paul City Directory, 4 (unnumbered page in Preface).
- 8. Wills, 191; Frank P. Donovan Jr. and Cushing F. Wright, The First through a Century, 1853-1953, A History of The First National Bank of St. Paul (St. Paul: The Webb Publishing Company, 1954), 35; Albro Martin, James J. Hill and the Opening of the Northwest (New York: Oxford University Press, 1976), 366-98.
- 9. Wills, 204; Wingerd, 6; Donovan and Wright, 5.
- 10. Stolpestad Farm is a three-hour drive north of Olso and is midway between the cities of Hamar and Lillehammer. The area around Ringsaker is one of the most fertile agricultural regions in Norway and is stunningly beautiful, with rugged terrain, low mountains, a large clear lake, and fir trees everywhere. Visit by the author, August 15, 1992. The farm apparently was established in the ninth or tenth century by Storolfr, the pioneer who first cleared the land, and over the centuries the name evolved (Storolfr, Stolfr, Stolv, Stolpe) to its present spelling, Stolvstad or Stolpestad, which literally means Storolfr's place. Letter from Anne Svanevik of Norwegian Mapping Authority to John H. Stolpestad, December 6, 1992; letter to the author from Arthur Hansen Stolpestad (not a relative of the author), September 23, 1994. The Stolpestad Farm was divided into three farms in 1723, Stolpestad Upper Farm, Stolpestad Lower Farm, and

- Stolpestad East Farm, and more recently the Upper and Lower farms were combined into Stolpestad West Farm. O. Rygh, Norske Gaardnavne (Kristiana: W. C. Fabritius & Sonner, Aktieselskab, 1900), 23, 467. Andrew was born at Stolpestad East Farm, then owned by his father, Hans Eriksen [Stolpestad]. (Because surnames were not required in Norway until the 1920s, men typically (but not always) took the name of the farm where they lived when they moved to the city or immigrated to America.) Stolpestad East Farm passed out of the Stolpestad family in the 1920s and was acquired by the Storlien family. Olbjorg Storlien was living there during a visit by the author in 1992. Olbjorg Storlien interview by the author, August 15, 1992. Today the farms are known as Stolpestad East Farm and Stolpestad West Farm
- 11. Email from Leif Restad to James A. Stolpestad, February 15, 2001. James A. Stolpestad Papers (hereinafter referred to as JAS Papers).
- 12. Semmingsen, 99.
- 13. Copy of 1875 Norway Census Page for Stolpestad East Farm, JAS Papers.
- 14. Semmingsen, 118-20.
- 15. Harold L. Stolpestad biography, Little Sketches of Big Folks, Minnesota 1907 (St. Paul: R.L. Polk & Co., 1907), 382; Minnesota and its People, Illustrated, vol. III (Chicago: The S.J. Clarke Publishing Company, 1924), 381; obituary of H.L. Stolpestad, St. Paul Pioneer Press, October 18, 1933 (hereinafter referred to as the HL Stolpestad Biography).
- 16. S.S. Thingvalla manifest, JAS Papers.
- 17. H.L. Stolpestad Biography.
- 18. Semmingsen, 99, 122.
- 19. Wingerd, 79, 107.
- 20. 1885-1886 St. Paul City Directory, 795; James B. Bell, From Arcade Street to Main Street: A History of the Seeger Refrigerator Company 1902–1984 (St. Paul: Ramsey County Historical Society, 2007), 4, 14.
- 21. See Dayton's Bluff District 4 Community Council website at www.daytonsbluff.org.
- 22. 1900 U.S. Census Form for Andrew Stolpestad Family, JAS Papers.
- 23. 1898 St. Paul City Directory, 1287, 1599; 1900 U.S. Census Form for Andrew Stolpestad Family, JAS
- 24. See First Lutheran Church website at www.lovegrowshere.net.
- 25. HL Stolpestad Biography.
- 26. 1885-1886 St. Paul City Directory, 795.
- 27. S.S. Thingvalla manifest, JAS Papers.
- 28. 1886–1887 St. Paul City Directory, 915, 1086.
- 29. Wingerd, 79.
- 30. Wingerd, 79; Wills, 193.
- 31. 1886-1887 St. Paul City Directory, 915; Millett Lost Twin Cities, 174 (photo of building).
- 32. Indeed, Andrew had a barely adequate credit rating in 1888 but a good credit rating in 1900. See Commercial Report for Union Credit Company of

- St. Paul, 1888 edition, 377, and 1900 edition, 472. The basic real estate business has changed little since Andrew's day. Then and now, it involves assisting buyers and sellers with the purchase and sale of real property, extending or arranging for the extension of credit secured by property, providing insurance coverage either directly or through third parties, and managing rental property.
- 33. Mira Wilkins, The History of Foreign Investment in the United States to 1914 (London: Harvard University Press, 1989), 892.
- 34. Review of Grantor and Grantee Indices, Ramsey County real estate records, October 20, 2010, by the author (hereinafter referred to as Ramsey County Records).
- 35. 1895 St. Paul City Directory, 1301; Larry Millett, AIA Guide to the Twin Cities (St. Paul: Minnesota Historical Society Press, 2007), 324-25. "IDS Center of its day" is a reference to the 50-plus story IDS Tower in downtown Minneapolis built in the early 1970s: Martin, 223.
- 36. 1893 St. Paul City Directory, 44; Wingerd, 71, 85. See Douglas Steeples and David O. Whitten, The Depression of 1893 (Westport, Conn.: Greenwood Press, 1998).
- 37. Le Mars, Iowa: Yesterday and Today, www. lemarsiowa.com/history; Le Mars, Iowa, www.wikipedia.org/wiki/Le_Mars,Iowa; email from John M. Lindley to James A. Stolpestad, February 8, 2011. Other nationalities also established "colonies" in the Northwest. See Theodore C. Blegen, Minnesota: A History of the State (St. Paul: North Central Publishing Company), 306.
- 38. Obituary of Almeric H. Paget, New York Times, September 22, 1948 (hereinafter referred to as Paget Obituary). See also Almeric Paget, 1st Baron Queenborough, www.wikipedia.org and National Portrait Gallery, www.npg.org.uk/collections.
- 39. 1893 St. Paul City Directory, 44; Millett I, 107-08.
- 40. Paget Obituary.
- 41. Wilkins p. 892. There were more than 100 investment trusts listed on the London Stock Exchange by 1890. See Elaine Hutson, The Early Managed Fund Industry: Investment Trusts in 19th Century Britain (Dublin, Ireland: University College Dublin, 2003), 10.
- 42. Paget Obituary.
- 43. 1895 St. Paul City Directory, 863.
- 44. Westcott W. Price biography, Little Sketches of Big Folks, Minnesota 1907 (St. Paul: R. L. Polk & Co., 1907), 319; photo of Westcott W. Price, Men of Minnesota (St. Paul: The Minnesota Historical Company, 1902), 486 (hereinafter referred to as Price Biography).
- 45. Ramsey County Records.
- 46. Paget Obituary.
- 47. 1896 St. Paul City Directory, 1107; 1898 St. Paul City Directory, 853; Price Biography.
- 48. 1904 St. Paul City Directory, 417. The entry reads: "Cathcart, Price & Co. (Alexander Cathcart, Andrew Stolpestad, A. Cathcart Maxfield, Westcott W. Price),

- Real Estate, Loans, Fire Insurance, and Managers of Property and Estates, 101-102 National German-American Bank building." See also Wills, 61.
- 49. Ramsey County Records.
- 50. Subdivision plat of Stolpestad Addition, Ramsey County Records.
- 51. James J. Hill Voucher No. 9972, Month of September 1900, JAS Papers. From 1896, when his clerks began numbering vouchers consecutively, until his death James J. Hill's personal records included some 58,000 payment vouchers like No. 9972. Some were for as little as \$.10 to reimburse a staff member or servant for trolley fare. Email from Eileen McCormack to James A. Stolpestad, June 22, 2010,
- 52. Full page advertisement for The Real Estate Exchange of St. Paul, 1896 St. Paul City Directory,
- 53. "The Candidates," St. Paul Pioneer Press, September 11, 1906.
- 54. Ibid.; The Public Library Bulletin, vol. 1, no. 2, Arthur W. Brayley, ed. (Boston, August, 1901), 45.
- 55. 1907 St. Paul City Directory, 56 (showing newly elected incumbent, Matt Jensen).
- 56. HL Stolpestad Biography.
- 57. Final Decree in the Matter of the Estate of Andrew Stolpestad, Deceased, Ramsey County Probate Court, March 3, 1913, JAS Papers (hereinafter referred to as AHS Final Decree).
- 58. Ramsey County Records.
- 59. AHS Final Decree.
- 60. University of Minnesota, The Annual Register for the Year 1917-1918, Student List, 253.
- 61. 1907 St. Paul City Directory, 1782; 1912 St. Paul City Directory, 1603.
- 62. 1912 St. Paul City Directory, 1603.
- 63. Wingerd, 87, 121, 136, 290.
- 64. Wingerd, 113, 117, 160, 161.
- 65. Donovan and Wright, 111.
- 66. Northwestern Trust marketing document showing company departments, 1926, JAS Papers.
- 67. Obituary of Annar T. Stolpestad, St. Paul Pioneer Press, February 25, 1937.
- 68. Donovan and Wright, 47, 112.
- 69. Ibid., 48, 112.
- 70. A.T. Stolpestad letter on Northwestern Trust Company stationery, January 10, 1923 (showing Annar's corporate positions), JAS Papers. Annar was the fifth most highly compensated officer of the company in 1925 (when he was 41 years old) with a salary of \$5,100 (which equates to approximately \$62,000 in 2010 dollars, based on calculations from the inflation calculator @ westegg.com). Northwestern Trust Company, List of Employees, Positions, and Compensation, August 2, 1919, JAS Papers.
- 71. Obituary of James J. Hill, New York Times, May 30, 1916; Biloine W. Young with Eileen R. McCormack, The Dutiful Son: Louis W. Hill; Life

- in the Shadow of the Empire Builder, James J. Hill (St. Paul: Ramsey County Historical Society, 2010), 201, 204, 205; Martin, 613.
- 72. Wingerd, 41, 42, 43, 292. Archbishop Ireland was responsible for building the Cathedral of St. Paul and the Basilica of St. Mary in Minneapolis and founding St. Paul Seminary, St. Thomas College, and the College of St. Catherine. He therefore was very much an empire builder in his own right. Marvin R. O'Connell, John Ireland and the American Catholic Church (St. Paul: Minnesota Historical Society Press, 1988), 200, 202, 205, 206.
- 73. Young with McCormack, 212.
- 74. Ibid., 252-54.
- 75. Ibid., 260, 261.
- 76. John Toomey letter on United Securities stationery, June 13, 1923 (showing Annar and his corporate positions), JAS Papers.
- 77. Young with McCormack, 212.
- 78. Ibid., 260-72.
- 79 Ibid. 258.
- 80. Ibid., 248, 260, 261.
- 81. Warranty deed, January 17, 1922, JAS Papers.
- 82. H.W. Kash letter to Louis Hill, July 22, 1925, enclosing property asset inventory prepared by A. T. Stolpestad, JAS Papers.
- 83. Northwestern Trust Company, Report of Appraisal Committee, March 29, 1929, JAS Papers.
- 84. Young with McCormack, 232.
- 85. A.T. Stolpestad letter on United Securities stationery to shareholders, March 1, 1932, JAS Papers.
- 86. John H. Stolpestad interview, April 18, 2010, by the author. Many years earlier, Louis Hill Jr. had written to John attesting to Annar's participation in the administration of the Hill estates. Letter from Louis W. Hill, Jr. to John Stolpestad, October 31, 1990, JAS Papers. A.T. Stolpestad letter on First Trust Company stationery to Louis Hill, January 7, 1935 (on behalf of United Securities affiliate, Red Mountain Consolidated Mining Company), JAS Papers.
- 87. Merger announcement of Merchants Trust Company and Northwestern Trust Company, November 10, 1930. JAS Papers.
- 88. Donovan and Wright, 84.
- 89. Ibid., 99; Millet, AIA Guide to the Twin Cities, 34.
- 90. 1896 St. Paul City Directory, 1575.
- 91. Harold attended Carleton College in Northfield, Minnesota, and graduated from the University of Minnesota medical department in 1901. "List of Graduates," Minneapolis Journal, June 6, 1901. He received his medical license in 1907. License to Practice Medicine, Minnesota State Medical Examining Board, April 12, 1907, JAS Papers. While interning at Bethesda Hospital in St. Paul, he met Ida Leontine Boman (1889-1963) who was a member of the first graduating class of the hospital's Nursing School in 1901. Harold and Leontine married in 1906 in Bernadotte, Minnesota, where her father, Dr. C.B.L. Boman, was the minister of the Swedish

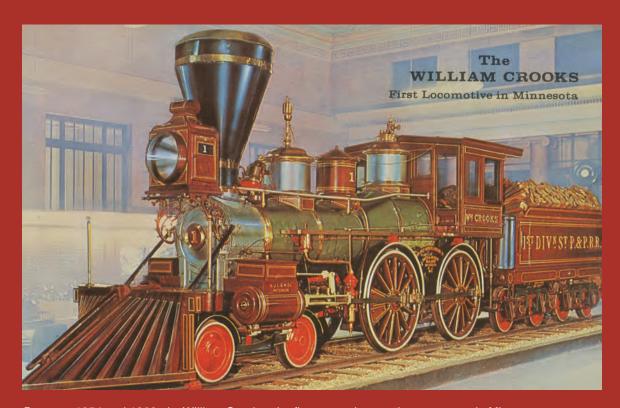
- Lutheran Church from 1905 to 1933. (He had previously been minister of the First Lutheran Church of St. Peter and served on the Board of Trustees of Gustavus Adolphus College.) The couple and their two infant sons, Herbert Lauritz (1907–1957) and Armer Harold (1909-1966), lived in the small adjacent town of Lafayette. In 1911, Harold's medical office was destroyed by fire, prompting a move back to St. Paul. HL Stolpestad Biography. The family took up residence at 963 Beech Street and Harold opened a medical office at 832 East Seventh Street in Dayton's Bluff. 1911 St. Paul City Directory, 1607. In 1916, when daughter Leontine Virginia Stolpestad (1916-1996) was born, Harold moved his office to the second floor of a building at the southeast corner of Seventh and Hope Streets (786 East Seventh Street) above North's Drug Store. 1916 St. Paul City Directory, 1567. There and at St. John's and Mounds Park Hospitals, Harold and later Herbert and Armer practiced medicine for the next fifty-plus years. (Tragically, Herbert was murdered in his office by a deranged patient in 1957. In recognition of Herbert's service as chief of the St. John's medical staff, a new section of the hospital built in 1959 was given the family name. Herbert was survived by his wife, Flora Corkum Stolpestad (1911-2001), and their only progeny, Harold Lauritz Stolpestad (1938-1999). Metro State University now occupies the former site of St. John's Hospital.
- 92. 1912 St. Paul City Directory, 1603.
- 93. John S. Sonnen, "Merriam's Vision: Rural Village between Cities," Ramsey County History, 8, no. 2 (Fall 1971), 10-14; Donald L. Empson, The Street Where You Live: A Guide to the Place Names of St. Paul (Minneapolis: University of Minnesota Press, 2006), 182-83, 285.
- 94. History of Church of Saint Mark, www.saintmarkmn.org/history; the inflation-calculator@westegg.
- 95. 1896 St. Paul City Directory, 1575; Empson, 293.
- 96. John Stolpestad interview.
- 97. Church obituary of A.T. Stolpestad, Christ Lutheran Church bulletin, March 14, 1937, JAS
- 98. HL Stolpestad Biography.
- 99. Ibid.
- 100. AT Stolpestad obituary.
- 101. James Armer Stolpestad (1942-) and his brother, David Gordon Stolpestad (1953-), along with their two sisters, Carole Evelyn Stolpestad Rogentine (1938-) and Linda Dorothy Stolpestad Pratt (1944-), are the four children of Armer Harold Stolpestad (1909–1966) and his wife, Evelyn Kennedy Gordon Stolpestad (1911-1999). James Armer Stolpestad II (1967-) and his brother, Robert Wayne Stolpestad (1971-), are the two children of James Armer Stolpestad and Merrie Wayne Lundbohm Stolpestad (1944-). For background information on the business careers of James Armer Stolpestad and Robert Wayne Stolpestad, see the Exeter Realty Company website at www.ExeterRealty.com. For background information on the business career of James Armer Stolpestad II, see the Allianz website at www.allianzrealestate-america.com.



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Between 1954 and 1962, the William Crooks, the first steam locomotive to operate in Minnesota, was on display at the St. Paul Union Depot. This postcard from that time period shows the well-preserved engine close up. For more on the William Crooks, see page 27. Postcard from the collection of Brian McMahon.